State: Delaware Filing Company: DCRB

TOI/Sub-TOI: 16.0 Workers Compensation/16.0004 Standard WC
Product Name: Residual Mkt Rates & Voluntary Mkt Loss Costs

Project Name/Number: DCRB Filing No. 1701 Rate and Loss Cost Change/DCRB 1701

Filing at a Glance

Company: DCRB

Product Name: Residual Mkt Rates & Voluntary Mkt Loss Costs

State: Delaware

TOI: 16.0 Workers Compensation

Sub-TOI: 16.0004 Standard WC

Filing Type: Rate/Rule
Date Submitted: 08/04/2017

SERFF Tr Num: DCRB-131144956

SERFF Status: Closed-Filed

State Tr Num: 78258
State Status: Filed
Co Tr Num: D1701

Effective Date 12/01/2017

Requested (New):

Effective Date 12/01/2017

Requested (Renewal):

Author(s): Jeni Fischer, William Taylor, Ken Creighton, John Pedrick

Reviewer(s): Ann Lyon (primary), Michael Gould

Disposition Date: 10/20/2017

Disposition Status: Filed

Effective Date (New): 12/01/2017 Effective Date (Renewal): 12/01/2017

State Filing Description:

State: Delaware Filing Company: DCRB

TOI/Sub-TOI: 16.0 Workers Compensation/16.0004 Standard WC
Product Name: Residual Mkt Rates & Voluntary Mkt Loss Costs

Project Name/Number: DCRB Filing No. 1701 Rate and Loss Cost Change/DCRB 1701

General Information

Project Name: DCRB Filing No. 1701 Rate and Loss Cost Status of Filing in Domicile:

Change

Project Number: DCRB 1701 Domicile Status Comments:

Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:

Filing Status Changed: 10/20/2017

State Status Changed: 10/20/2017 Deemer Date:

Created By: Jeni Fischer Submitted By: Jeni Fischer

Corresponding Filing Tracking Number:

Filing Description:

This filing is being made on behalf of the members of the Delaware Compensation Rating Bureau, Inc., and contains proposed revisions to Residual Market Rates and Voluntary Market Loss Costs in Delaware, proposed to be effective 12:01 a.m., December 1, 2017, with respect to new and renewal policies. The overall average changes are -4.91% for Residual Market Rates and -2.15% for Voluntary Market Loss Costs. A filing letter, actuarial memorandum, and supporting exhibits are provided in support of this revision. The required filing forms are also included.

Questions regarding this filing may be directed to the following individuals:

John R. Pedrick, FCAS, MAAA Vice President – Actuarial Services jpedrick@dcrb.com (215) 320-4429

Kenneth M. Creighton, ACAS, MAAA Chief Actuary kcreighton@dcrb.com (215) 320-4929

Company and Contact

Filing Contact Information

William Taylor, President wtaylor@dcrb.com
30 S 17th Street 215-320-4413 [Phone]

United Plaza, Suite 1500 Philadelphia, PA 19103

Filing Company Information

DCRB CoCode: State of Domicile: Delaware

30 S. 17th Street Group Code: Company Type:
United Plaza Building Group Name: State ID Number:

Suite 1500 FEIN Number: 51-0307078

Philadelphia, PA 19103 (215) 320-4412 ext. [Phone]

State: Delaware Filing Company: DCRB

TOI/Sub-TOI: 16.0 Workers Compensation/16.0004 Standard WC
Product Name: Residual Mkt Rates & Voluntary Mkt Loss Costs

Project Name/Number: DCRB Filing No. 1701 Rate and Loss Cost Change/DCRB 1701

Filing Fees

Fee Required? Yes

Fee Amount: \$100.00

Retaliatory? No

Fee Explanation: standard filing fee

Per Company: Yes

| Company | Amount | Date Processed | Transaction # |
|---------|----------|----------------|---------------|
| DCRB | \$150.00 | 08/10/2017 | 127057000 |
| DCRB | \$100.00 | 08/04/2017 | 126807055 |

State: Delaware Filing Company: DCRB

TOI/Sub-TOI: 16.0 Workers Compensation/16.0004 Standard WC
Product Name: Residual Mkt Rates & Voluntary Mkt Loss Costs

Project Name/Number: DCRB Filing No. 1701 Rate and Loss Cost Change/DCRB 1701

Correspondence Summary

Dispositions

| Status | Created By | Created On | Date Submitted |
|--------|------------|------------|----------------|
| Filed | Ann Lyon | 10/20/2017 | 10/20/2017 |

Amendments

| Schedule | Schedule Item Name | Created By | Created On | Date Submitted |
|---------------------|-----------------------------|--------------|------------|----------------|
| Supporting Document | Amended Filing Letter D1701 | Jeni Fischer | 10/13/2017 | 10/13/2017 |
| Supporting Document | D1701 Amended Exhibits | Jeni Fischer | 10/13/2017 | 10/13/2017 |
| Supporting Document | D1701 Filing Forms | Jeni Fischer | 10/13/2017 | 10/13/2017 |

Filing Notes

| Subject | Note Type | Created By | Created On | Date Submitted |
|------------------|---------------|------------|------------|----------------|
| Extension Letter | Note To Filer | Ann Lyon | 08/17/2017 | 08/17/2017 |
| INS Review | Note To Filer | Ann Lyon | 08/11/2017 | 08/11/2017 |
| Filing Fee | Note To Filer | Ann Lyon | 08/08/2017 | 08/08/2017 |

State: Delaware Filing Company: DCRB

TOI/Sub-TOI:16.0 Workers Compensation/16.0004 Standard WCProduct Name:Residual Mkt Rates & Voluntary Mkt Loss Costs

Project Name/Number: DCRB Filing No. 1701 Rate and Loss Cost Change/DCRB 1701

Disposition

Disposition Date: 10/20/2017 Effective Date (New): 12/01/2017 Effective Date (Renewal): 12/01/2017

Status: Filed

Comment:

Rate data does NOT apply to filing.

| Schedule | Schedule Item | Schedule Item Status | Public Access |
|---------------------|-----------------------------------|----------------------|----------------------|
| Supporting Document | P&C - State Specific Requirements | | Yes |
| Supporting Document | D1701 Filing Letter | | Yes |
| Supporting Document | D1701 Actuarial Memorandum | | Yes |
| Supporting Document | D1701 Filing Exhibits Part 1 | | Yes |
| Supporting Document | D1701 Filing Exhibits Part 2 | | Yes |
| Supporting Document | D1701 Filing Forms | | Yes |
| Supporting Document | Amended Filing Letter D1701 | | Yes |
| Supporting Document | D1701 Amended Exhibits | | Yes |
| Supporting Document | D1701 Filing Forms | | Yes |

 SERFF Tracking #:
 DCRB-131144956
 State Tracking #:
 78258
 Company Tracking #:
 D1701

State: Delaware Filing Company: DCRB

TOI/Sub-TOI: 16.0 Workers Compensation/16.0004 Standard WC
Product Name: Residual Mkt Rates & Voluntary Mkt Loss Costs

Project Name/Number: DCRB Filing No. 1701 Rate and Loss Cost Change/DCRB 1701

Amendment Letter

Submitted Date: 10/13/2017

Comments:

These amendments to DCRB Filing No. 1701 reflect the agreement between the DCRB, the Ratepayer Advocate, and the Department of Insurance. The amendments include a cover letter, impacted exhibits, and revised filing forms. The overall impact is -5.73% for the collectible residual market rates and -3.00% for the collectible voluntary market loss costs. The corresponding manual residual market rate level change is -4.01%. The manual voluntary market loss cost change is -1.01%. These values are determined in Exhibit I of the Brown Book, which is identical to page 12.1 in Exhibit 12.

Do not hesitate to contact John Pedrick, 215-320-4429, jpedrick@dcrb.com, or Ken Creighton, 215-320-4924, kcreighton@dcrb.com, if you have any questions.

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

State: Delaware Filing Company: DCRB

TOI/Sub-TOI: 16.0 Workers Compensation/16.0004 Standard WC
Product Name: Residual Mkt Rates & Voluntary Mkt Loss Costs

Project Name/Number: DCRB Filing No. 1701 Rate and Loss Cost Change/DCRB 1701

| Supporting Document S | chedule Item Changes |
|------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Satisfied - Item: | Amended Filing Letter D1701 |
| Comments: | These amendments to DCRB Filing No. 1701 reflect the agreement between the DCRB, the Ratepayer Advocate, and the Department of Insurance. The amendments include a cover letter, impacted exhibits, and revised filing forms. The overall impact is -5.73% for the collectible residual market rates and -3.00% for the collectible voluntary market loss costs. The corresponding manual residual market rate level change is -4.01%. The manual voluntary market loss cost change is -1.01%. These values are determined in Exhibit I of the Brown Book, which is identical to page 12.1 in Exhibit 12. Do not hesitate to contact John Pedrick, 215-320-4429, jpedrick@dcrb.com, or Ken Creighton, 215-320-4924, kcreighton@dcrb.com, if you have any questions. |
| Attachment(s): | d1701 Amendment Letter.pdf |
| Satisfied - Item: | D1701 Amended Exhibits |
| Comments: | Please see attached. |
| Attachment(s): | d1701 Amended Exhibits.pdf |
| Satisfied - Item: | D1701 Filing Forms |
| Comments: | Please see attached. |
| Attachment(s): | d1701 Filing Forms (Amended).pdf |

State: Delaware Filing Company: DCRB

TOI/Sub-TOI: 16.0 Workers Compensation/16.0004 Standard WC
Product Name: Residual Mkt Rates & Voluntary Mkt Loss Costs

Project Name/Number: DCRB Filing No. 1701 Rate and Loss Cost Change/DCRB 1701

Note To Filer

Created By:

Ann Lyon on 08/17/2017 09:34 AM

Last Edited By:

Ann Lyon

Submitted On:

10/20/2017 07:53 AM

Subject:

Extension Letter

Comments:

The Delaware Department of Insurance is extending the review of the above referenced rate filing request as stated in Section 2506(c).

§ 2506. Effective date of filing.

- (a) The Commissioner shall review filings as soon as reasonably possible after they have been made in order to determine whether they meet the requirements of this chapter. The filings shall be deemed to meet the requirements of this chapter unless disapproved by the Commissioner.
- (b) Any special filing with respect to a surety or guaranty bond required by law or by court or executive order or by order, rule or regulation of a public body, not covered by a previous filing, shall become effective when filed and shall be deemed to meet the requirements of this chapter until such time as the Commissioner rejects the filing.
- (c) No filing shall be effective unless filed with the Commissioner not less than 30 days prior to the proposed effective date. Such filing shall be deemed to meet the statutory requirements unless disapproved by the Commissioner within 30 days of receipt of the filing. If the Commissioner shall determine that additional time is needed to review a rate filing, the Commissioner shall, within 25 days after receipt of the filing, notify the filer that the review of the filing shall be extended up to 90 days after the receipt of the filing, unless the insurer shall agree to a longer term of review.

Please do not implement this filing without a final disposition by the Department.

The Department will contact you directly if any additional information is needed.

If you have any questions regarding this procedure, please contact the Delaware Department of Insurance at (302) 674-7372.

State: Delaware Filing Company: DCRB

TOI/Sub-TOI: 16.0 Workers Compensation/16.0004 Standard WC
Product Name: Residual Mkt Rates & Voluntary Mkt Loss Costs

Project Name/Number: DCRB Filing No. 1701 Rate and Loss Cost Change/DCRB 1701

Note To Filer

Created By:

Ann Lyon on 08/11/2017 08:06 AM

Last Edited By:

Ann Lyon

Submitted On:

10/20/2017 07:53 AM

Subject:

INS Review

Comments:

The Delaware Department of Insurance utilizes INS Consultants, Inc. as its actuarial representative for the purpose of reviewing filings.

Your filing has been assigned to INS for review. They have been authorized to contact you directly with any questions or additional data requests. Your cooperation with them will expedite their review of your filing.

If you have any questions regarding this procedure, please contact me at the Delaware Department of Insurance at (302) 674-7372.

State: Delaware Filing Company: DCRB

TOI/Sub-TOI: 16.0 Workers Compensation/16.0004 Standard WC
Product Name: Residual Mkt Rates & Voluntary Mkt Loss Costs

Project Name/Number: DCRB Filing No. 1701 Rate and Loss Cost Change/DCRB 1701

Note To Filer

Created By:

Ann Lyon on 08/08/2017 07:32 AM

Last Edited By:

Ann Lyon

Submitted On:

10/20/2017 07:53 AM

Subject:

Filing Fee

Comments:

Please remit an additional \$150.00 filing fee for the Rule portion of this filing.

State: Delaware Filing Company: DCRB

TOI/Sub-TOI: 16.0 Workers Compensation/16.0004 Standard WC
Product Name: Residual Mkt Rates & Voluntary Mkt Loss Costs

Project Name/Number: DCRB Filing No. 1701 Rate and Loss Cost Change/DCRB 1701

Supporting Document Schedules

| Bypassed - Item: | P&C - State Specific Requirements |
|-------------------|--------------------------------------------------------|
| Bypass Reason: | n/a |
| Attachment(s): | |
| Item Status: | |
| Status Date: | |
| Satisfied - Item: | D1701 Filing Letter |
| Comments: | Please see the attached Filing Letter. Thank you. |
| Attachment(s): | d1701 Filing Letter.pdf |
| Item Status: | d1701 Filling Letter.pdi |
| Status Date: | |
| Status Date. | |
| Satisfied - Item: | D1701 Actuarial Memorandum |
| Comments: | Please see the attached Actuarial Memorandum. Thanks. |
| Attachment(s): | DE 1701 Actuarial Memorandum 8-4-17.pdf |
| Item Status: | |
| Status Date: | |
| Satisfied - Item: | D1701 Filing Exhibits Part 1 |
| Comments: | Please see the first of two filing exhibits. Thanks. |
| Attachment(s): | DCRB 1701 Filing Exhibits - Part 1.pdf |
| Item Status: | BOND 17011 lilling Exhibits 1 dirt 1.pdf |
| Status Date: | |
| Satisfied - Item: | DATOA ETILLE E LITTE DE LO |
| | D1701 Filing Exhibits Part 2 |
| Comments: | Please see the second of two filing exhibits. Thanks. |
| Attachment(s): | DCRB 1701 Filing Exhibits - Part 2.pdf |
| Item Status: | |
| Status Date: | |
| Satisfied - Item: | D1701 Filing Forms |
| Comments: | Please see the attached required filing forms. Thanks. |
| Attachment(s): | DCRB 1701 Filing Forms.pdf |
| Item Status: | |
| Status Date: | |

State: Delaware Filing Company: DCRB

TOI/Sub-TOI: 16.0 Workers Compensation/16.0004 Standard WC
Product Name: Residual Mkt Rates & Voluntary Mkt Loss Costs

Project Name/Number: DCRB Filing No. 1701 Rate and Loss Cost Change/DCRB 1701

| Catiatian Itama | Assembled Fillian Letter D4704 |
|-------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Satisfied - Item: | Amended Filing Letter D1701 |
| Comments: | These amendments to DCRB Filing No. 1701 reflect the agreement between the DCRB, the Ratepayer Advocate, and the Department of Insurance. The amendments include a cover letter, impacted exhibits, and revised filing forms. The overall impact is -5.73% for the collectible residual market rates and -3.00% for the collectible voluntary market loss costs. The corresponding manual residual market rate level change is -4.01%. The manual voluntary market loss cost change is -1.01%. These values are determined in Exhibit I of the Brown Book, which is identical to page 12.1 in Exhibit 12. Do not hesitate to contact John Pedrick, 215-320-4429, jpedrick@dcrb.com, or Ken Creighton, 215-320-4924, kcreighton@dcrb.com, if you have any questions. |
| Attachment(s): | d1701 Amendment Letter.pdf |
| Item Status: | |
| Status Date: | |
| Satisfied - Item: | D1701 Amended Exhibits |
| Comments: | Please see attached. |
| Attachment(s): | d1701 Amended Exhibits.pdf |
| Item Status: | |
| Status Date: | |
| Satisfied - Item: | D1701 Filing Forms |
| Comments: | Please see attached. |
| Attachment(s): | d1701 Filing Forms (Amended).pdf |
| Item Status: | |
| Status Date: | |

Delaware Compensation Rating Bureau, Inc.



United Plaza Building • Suite 1500 30 South 17th Street Philadelphia, PA 19103-4007 (302) 654-1435 (215) 568-2371 FAX (215) 564-4328 www.dcrb.com

August 4, 2017

VIA SERFF

The Honorable Trinidad Navarro Insurance Commissioner Insurance Department State of Delaware 841 Silver Lake Boulevard Dover, DE 19904-2465

Attention: Mitch Crane, Deputy Insurance Commissioner

RE: DCRB Filing No. 1701

Workers Compensation Residual Market Rate and Voluntary Market Loss Cost Filing Proposed Effective December 1, 2017 (Selected Portions Effective June 1, 2018)

Dear Commissioner Navarro:

On behalf of the members of the Delaware Compensation Rating Bureau, Inc. (DCRB), enclosed is a filing of proposed changes to Residual Market Rates and Voluntary Market Loss Costs in Delaware, along with changes to associated rating values and supplementary rate information.

| Indicated and Proposed Changes | | |
|----------------------------------|------------|--|
| Residual Market Voluntary Market | | |
| Rates | Loss Costs | |
| -4.91% | -2.15% | |

This filing is made in compliance with provisions of House Bill 241, workers compensation insurance legislation enacted in 1993. Most of these revisions are proposed to be effective on a new and renewal basis for workers compensation insurance policies with effective dates on or after 12:01 a.m., December 1, 2017. The portions of this filing updating the table of qualifying wages and credits for the Delaware Construction Classification Premium Adjustment Program are proposed to be effective on a new and renewal basis for workers compensation policies with effective dates on or after 12:01 a.m., June 1, 2018.

In preparing this filing, the DCRB has carefully considered current Delaware experience and has applied a variety of actuarial and economic analytical techniques that collectively support the proposal. A detailed discussion of the considerations, methods and exhibits can be found in the Actuarial Memorandum.

The Honorable Trinidad Navarro State of Delaware August 4, 2017 Page 2

The anticipated impact of House Bill 373 of 2014 is fully incorporated in the calculations underlying the proposed change.

Please direct any questions to me, John Pedrick, Vice President – Actuarial Services, or Kenneth Creighton, Chief Actuary. DCRB staff will be pleased to cooperate with and assist the Insurance Department in its prompt consideration of these proposals.

Sincerely,

William V. Taylor President

WVT/jf Enclosures

Delaware Compensation Rating Bureau, Inc.



United Plaza Building • Suite 1500 30 South 17th Street Philadelphia, PA 19103-4007 (302) 654-1435 (215) 568-2371 FAX (215) 564-4328 www.dcrb.com

TO: The Honorable Trinidad Navarro

Delaware Insurance Commissioner

FROM: John R. Pedrick, FCAS, MAAA

Vice President – Actuarial Services

DATE: August 4, 2017

RE: DCRB Filing No. 1701

Workers Compensation Residual Market Rate and Voluntary Market Loss Cost Filing Proposed Effective December 1, 2017 (Selected Portions Effective June 1, 2018)

This actuarial memorandum provides a discussion of the analysis performed by the Delaware Compensation Rating Bureau, Inc. (DCRB) that results in proposed changes in Residual Market Rates, Voluntary Market Loss Costs, rating values and supplementary rate information for Workers Compensation insurance in Delaware.

SUMMARY OF THE PROPOSAL IN THIS FILING

This filing proposes an overall change in Residual Market Rates and Voluntary Market Loss Costs. The changes vary by class. Associated rating values will also be revised.

| Indicated and Proposed Changes | | |
|--------------------------------|------------------|--|
| Residual Market | Voluntary Market | |
| Rates | Loss Costs | |
| -4.91% | -2.15% | |

The actuarial methodology in the filing has not changed from the prior annual filing, No. 1603. However, adjustments for changes in law have been revised. In this filing, the underlying losses are adjusted to reflect Delaware law after House Bill 175 of 2013 (HB175) and prior to House Bill 373 of 2014 (HB373) (a "post-HB175" basis). As a result, an explicit factor is used to adjust the final calculations to a post HB373 law level that will be in effect for policies written from December 1, 2017 through November 30, 2018. These are discussed further in the Technical Discussion and Supporting Information section of this memorandum.

There is not yet sufficient data to accurately estimate the true impact of HB373. As a result, the full impact of HB373 contemplated in the law is reflected in this filing. When sufficient data becomes available, the DCRB will estimate its impact. The DCRB reserves the right to file any changes indicated by such an analysis. Without the assumption that the full savings contemplated in HB373 will be fully realized, the indicated changes would be higher, as shown below.

The Honorable Trinidad Navarro State of Delaware DCRB Filing No. 1701 August 4, 2017 Page 2 of 20

| Indicated Changes Based on Portion of HB373 Savings That May Emerge | Residual Market Rates | Voluntary Market Loss Costs |
|---------------------------------------------------------------------|-----------------------------|-----------------------------------|
| HB373 Savings Fully Realized | -4.91% | -2.15% |
| 75% of HB373 Savings Realized | +1.62% | +4.57% |
| 50% of HB373 Savings Realized | +8.15% | +11.29% |

The DCRB supports and commends the Delaware Workers' Compensation Oversight Panel (WCOP) and its work to implement changes meant to achieve the savings contemplated in HB373, as well as its work to identify problems in the Delaware system and recommend solutions.

The supporting exhibits and other attachments accompanying this actuarial memorandum comprise the balance of the filing and provide pertinent information regarding the proposed residual market rates, voluntary market loss costs, rating values, supplementary rate information and supporting information for this filing. An index of exhibits appears at the end of this memorandum.

DISCUSSION OF THIS FILING'S METHODS, ANALYSIS AND FINDINGS

The proposed residual market rates, voluntary market loss costs and minimum premiums by classification submitted in this filing reflect DCRB's actuarial analysis of all available experience data, enacted legislation and other relevant factors to establish appropriate and lawful rating values for the policy period beginning December 1, 2017.

Delaware Workers Compensation Insurance Plan (Plan) - Residual Market Rates

Delaware law requires that a "residual market plan" be filed with the Insurance Commissioner by the advisory organization. Residual market coverage is provided under the auspices of the Delaware Workers Compensation Insurance Plan (Plan). Employers unable to obtain workers compensation insurance in the voluntary market may apply to the Plan. An insurance carrier is then assigned to administer coverage for that employer, either as a servicing carrier on behalf of the Plan or on a direct assignment basis.

Historically, rates for the Plan have been promulgated based on statewide experience. The loss ratio (the ratio of losses to premium) for the Plan has historically been significantly higher than the loss ratio for the voluntary market. As shown in Exhibit 19, the loss ratio for the Plan, based on five years of experience, is 88% higher than the loss ratio for the voluntary market. As a result of this historical imbalance, employers insured in the Plan are subject to a surcharge. Since August 1, 1997, those employers insured in the Plan, which are eligible for experience rating and produce an experience modification greater than 1.000 in accordance with the approved Experience Rating Plan, have been subject to a surcharge program. This surcharge program is intended to provide incentives for employers to improve their workers compensation loss experience and/or to secure workers compensation coverage from the voluntary market. In this filing, as in filings since the inception of the surcharge program, the expected amounts of the Plan surcharges are accounted for in the form of offsets to voluntary market loss costs. The average change in collectible rate level for the residual market prior to the effect of Plan surcharges proposed in this filing is a decrease of 4.91%.

The Honorable Trinidad Navarro State of Delaware DCRB Filing No. 1701 August 4, 2017 Page 3 of 20

The components of the proposed overall change in residual market rates are shown below in descending order of their impact on the filing indication.

| | Components of Indicated Change in Residual Market Rates | | | |
|----|----------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------|--|--|
| | Component | Impact on Indication | | |
| 1 | House Bill 373 | -21.54% | | |
| 2 | Expenses other than LAE and Loss-Based Assessments | -4.50% | | |
| 3 | Limited Indemnity Trend | -2.26% | | |
| 4 | July 1, 2018 Benefit Change | -0.52% | | |
| 5 | Limited Indemnity Loss | -0.35% | | |
| 6 | Indemnity Excess Loss | +0.70% | | |
| 7 | Loss-Based Assessments | +0.75% | | |
| 8 | Limited Medical Trend | +1.07% | | |
| 9 | Loss Adjustment Expense | +4.20% | | |
| 10 | Medical Excess Loss | +6.25% | | |
| 11 | Limited Medical Loss | +15.39% | | |
| | Overall Indicated Change | -4.91% | | |
| | Note that the total results from converting the percentages to factors (e.g., -21.54% is 0.7846 in factor form) and calculating the product of all 11 factors. | | | |

These components can be summarized into broader categories:

| Category | Impact on Indication |
|-------------------------------------------------|----------------------|
| Legislation (1) | -21.54% |
| Other Expense and Loss-Based Assessments (2, 7) | -3.78% |
| Indemnity Loss (3, 5, 6) | -1.92% |
| July 1, 2018 Benefit Change (4) | -0.52% |
| Loss Adjustment Expense (9) | +4.20% |
| Medical Loss (8, 10, 11) | +23.90% |
| Overall Indicated Change | -4.91% |

The Honorable Trinidad Navarro State of Delaware DCRB Filing No. 1701 August 4, 2017 Page 4 of 20

Voluntary Market Loss Costs

Since the enactment of House Bill 241 in 1993, Delaware law has applied a "loss cost" approach to pricing of workers compensation insurance written in the voluntary market. Under this system, the advisory organization (i.e., the DCRB) filings are limited to prospective loss costs, which reflect loss and loss adjustment expense, as well as policy forms, uniform classification and experience rating plans and rules, and supporting information. Advisory organization filings specifically exclude provisions for profit and expenses, other than loss adjustment expenses and loss-based assessments. Provisions for profit and expenses, other than loss adjustment expenses and loss-based assessments, are incorporated into voluntary market workers compensation rates by virtue of competitive filings made by each insurer. Insurer expense filings may adopt loss costs filed by the advisory organization or the rates and supplementary information filed by another insurer, by reference, with or without deviation.

Consistent with past practice, in this filing the DCRB has derived indicated changes in voluntary market loss costs directly from the proposed residual market rate change discussed above. This derivation is accomplished by removing from those rate proposals the combined effects of all provisions for profit and expenses, other than loss adjustment expenses and loss-based assessments. As a result, like the proposed changes in Plan rates, these proposed revisions in overall voluntary market loss costs are based on statewide experience.

The relationship between collectible residual market rates and voluntary market loss costs is based on a loss cost multiplier (LCM) derived from industry underwriting expenses (Exhibit 11), including the profit provision from the internal rate of return analysis (Exhibit 9). Under Delaware law, loss adjustment expenses and loss-based assessments are included in the loss costs filed by the DCRB. The LCM is the reciprocal of the ratio of loss, loss adjustment expense and loss-based assessments to premium. In last year's filing, No. 1603, the proposed LCM was $1.4288 \ (= 1 \div 0.6999)$. The proposed changes of +3.18% for residual market rates and +1.68% for voluntary market loss costs in Filing No. 1603 differed due to revisions in industry underwriting expenses and profit. However, due to the compromise with the Department of Insurance in which both markets received a 0.0% overall change, no change in the underlying LCM was reflected. The compromise kept the LCM at the previous year's level, $1.4081 \ (= 1 \div 0.7102)$.

The loss cost multiplier in this filing, No. 1701, is 1.3684 (= $1 \div 0.7308$). Exhibit 12, page 12.1, line (10), reflects this modification to the DCRB's standard calculations. The table below provides the details.

The Honorable Trinidad Navarro State of Delaware DCRB Filing No. 1701 August 4, 2017 Page 5 of 20

| ent Provision As a recent of Premium 56.50 11.59 5.56 2.56 3.63 8.62 2.00 0.32 | Proposed Provision As a Percent of Premium 58.38 12.18 5.38 2.39 3.26 8.38 2.00 |
|----------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------|
| 11.59 5.56 2.56 3.63 8.62 2.00 | 12.18 5.38 2.39 3.26 8.38 2.00 |
| 5.56 2.56 3.63 8.62 2.00 | 5.38 2.39 3.26 8.38 2.00 |
| 2.56 3.63 8.62 2.00 | 2.39 3.26 8.38 2.00 |
| 3.63 8.62 2.00 | 3.26 8.38 2.00 |
| 8.62 2.00 | 8.38 2.00 |
| 2.00 | 2.00 |
| | |
| 0.32 | |
| 0.02 | 0.33 |
| 1.32 | 1.10 |
| 1.90 | 2.52 |
| 2.00 | 3.00 |
| 4.00 | 1.08 |
| 1.03 | n/a |
| 71.02 | 73.08 |
| | 1.03 |

Using the proposed provision for loss, loss adjustment expense and loss-based assessments (the provision for loss costs), the indicated change in voluntary market loss costs is -2.15%, which is computed as follows:

$$0.9509 \times 0.7308 / 0.7102 = 0.9785$$

The proposed decrease in voluntary market loss costs is attributable to the same factors as those that impact residual market rates, except that the effects of expense provisions, other than loss adjustment expense and loss-based assessments, do not apply to loss costs.

It is important to note that the net effect of the proposed loss costs on ultimate prices for employers that will be insured in the voluntary market (the majority of all insured risks) may differ significantly from employer to employer and from insurer to insurer. Workers compensation insurance prices for these employers will be a function of individual carrier decisions. Each carrier may elect to use the DCRB's loss costs by reference, to deviate from those loss costs, to file independent loss costs, or to use loss costs filed by another insurer by reference. In addition, employers may obtain their future workers compensation insurance from a different insurance carrier than the carrier providing their current policy, further expanding the range of possible price changes that individual risks may experience. These variables in the determination of the ultimate price impact of the DCRB's filing are natural consequences of the competitive pricing system implemented in Delaware.

The Honorable Trinidad Navarro State of Delaware DCRB Filing No. 1701 August 4, 2017 Page 6 of 20

Residual Market Surcharge, Exhibit 19

Experience of employers insured under the Plan in Delaware has historically presented an aggregate loss ratio higher than that of employers insured in the voluntary market. As mentioned earlier, the loss ratio of Plan accounts was higher than that of voluntary business by more than 88% in the period 2010–2014.

During the late 1980s and early 1990s, Delaware had seen persistent increases in the portion of the market insured in the Plan. In previous response to these concerns the DCRB filed, and the Insurance Commissioner approved, a Plan surcharge program in 1997 that incorporated the following features:

- Surcharges are limited to risks eligible for experience rating and only apply to risks with debit experience modifications (i.e., those employers with demonstrably higher than average experience).
- To avoid redundant or inequitable penalties, surcharges are applied only to the extent that
 each employer is not fully credible in the Experience Rating Plan. This procedure assesses
 larger proportional surcharges to small employers, who are largely protected from the effects
 of their own experience in the Experience Rating Plan, but reduces surcharges applicable to
 larger employers whose premiums significantly respond to their own loss records.
- Surcharges are limited to the debit portion of each risk's experience modification. This
 limitation provides a smooth transition from non-rated to experience-rated risks and/or from
 small experience rating credits to small experience rating debits.

The surcharge expressed as a factor to be applied to standard premium is computed using the following formula:

0.50 x (1.000 - risk credibility in the Experience Rating Plan)

As noted above, Plan loss ratios continue to be higher than those of the voluntary market. Since 2005, the portion of the Delaware workers compensation market insured under the Plan declined from a high of approximately 20% to a low of about 5% in 2010. For this filing, the Plan market share is estimated at 7.38%. This estimate is based on the most recent available policy year, 2016.

This filing retains the Plan surcharge program as a disincentive for employers to have their Delaware workers compensation insurance coverage placed in the Plan.

The DCRB estimates that the surcharge program will produce an average surcharge for subject risks of approximately 21.7% of premium. Recognizing that some employers insured in the Plan do not qualify for experience rating and that other employers insured in the Plan qualify for experience rating but produce credit modifications, the surcharges produced by the proposed procedure would represent approximately 9.2% of total Plan premium.

The full amount of this surcharge premium is recognized in the calculation of proposed voluntary market loss costs for this filing. This approach allows a reduction of manual loss costs by approximately 1% and essentially produces three different benchmark loss cost levels underlying workers compensation insurance rates in Delaware. These different underlying loss cost levels are as defined below:

1. Plan risks subject to surcharges (highest level depending on individual risk experience)

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- 2. Plan risks not subject to surcharges (based on statewide average experience)
- 3. Voluntary market risks (based on statewide average experience reduced by offset for surcharges applied to first group above)

The DCRB believes that while the Plan surcharge approach does not fully address the loss ratio difference between the residual and voluntary markets, it is practical and represents a reasonable step toward reducing Plan subsidies and providing meaningful disincentives for placement of employers in the Plan.

<u>Delaware Construction Classification Premium Adjustment Program (DCCPAP), Exhibit 14</u>

This filing proposes to update the reference to calendar quarter(s) used as the basis for determining qualifying wages for the DCCPAP and update the table of qualifying wages underpinning that program consistent with recent changes in the Statewide Average Weekly wage in Delaware.

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Other Filing Provisions

In addition to proposed residual market rates, voluntary market loss costs and residual market surcharges, this filing addresses a number of rating values, programs, rules and procedures which are integral parts of the Delaware workers compensation insurance system. In general, the filing's proposals simply reflect parametric changes in various rating values consistent with the most recent available Delaware experience. Detailed information supporting each of these proposals is provided elsewhere in this filing. Here is a brief synopsis of these other changes:

| Item | Filing Exhibit(s) | Proposed Change | Purpose | |
|--------------------------------------------|----------------------|---------------------------------------------------------------------|----------------------------------------------------------------|--|
| DCCPAP Program – Effective June 1, 2018 | 14 | Revise manual rating value offsets & wage table | Maintain revenue balance of the program | |
| Minimum Premium (residual market) | 11, 27 | Update parameters | Update for wage inflation | |
| Excess Loss Factors | 17b, 17c | Update ELFs | Maintain accuracy of rating values based on current data | |
| Excess Loss Premium Factors | 17d, 17e | Update ELPFs | Maintain accuracy of rating values based on current data | |
| State and Hazard Group Relativities | 18 | Update Rating Values | Maintain accuracy of rating values based on current data | |
| Experience Rating Plan | 13, 20, 21, 27 | Update Rating Values | Maintain accuracy of rating values based on current data | |
| Small Deductible Program | 16 | Revise existing premium credit and loss elimination ratio schedules | Maintain accuracy of rating values based on current data | |
| Workplace Safety Program | 29 | Revise manual rating value offsets | Maintain revenue balance in the program | |
| Merit Rating Plan | 29 | Revise manual rating value offsets | Maintain revenue balance in the program | |
| Retrospective Rating Plan | 24, 25 | Revise optional development factors and tax multiplier | Maintain accuracy of rating values based on current data | |

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TECHNICAL DISCUSSION AND SUPPORTING INFORMATION

Attached to this filing are exhibits and materials that provide technical support for each of the proposals. In addition to the discussion that follows, each exhibit begins with one or more pages of discussion and technical details for the calculations that it contains. In order to highlight some of the more important aspects of the DCRB's technical analysis, the following discussion will address each of the following topics:

- Treatment of legislative and regulatory changes
- Effects of large losses on the experience analysis
- Estimation of policy year ultimate loss and loss adjustment expense ratios
- Trend provisions: Frequency, Severity
- Determination of the permissible loss ratio for proposed residual market rates
- Considerations regarding the Experience Rating Plan

Unless otherwise stated, the discussion and exhibits use experience from financial data collected by the DCRB in its annual financial data calls. These are the major topics underlying the proposed changes in residual market rates and voluntary market loss costs.

Treatment of Legislative and Regulatory Changes

Four major legislative changes over the last decade have impacted medical expenditures in Delaware: Senate Bill 1 of the 144th General Assembly (SB1), Senate Bill 238 of the 146th General Assembly (SB238), House Bill 175 of the 147th General Assembly (HB175) and House Bill 373 of the 147th General Assembly (HB373). A fifth piece of legislation, House Bill 166 of the 148th General Assembly (HB166), supplemented changes in these other bills. The DCRB does not anticipate any impact on medical expenditures from HB166.

In Filing No. 1603, effective December 1, 2016, all losses underlying the calculations were adjusted to a pre-SB1 basis. This allowed the use of four explicit factors, one for each law, to adjust the final calculations to the laws that would be in effect for policies written in the period December 1, 2016 through November 30, 2017, i.e., post-HB373 (the last of three annual fee schedule changes under HB373 was effective January 31, 2017).

The adjustment of losses to a common baseline in Delaware law allows the analysis of the underlying loss development and loss trend on a basis that is neutral to changes in law.

In this filing, losses are adjusted to a post-HB175, pre-HB373 basis (a "post-HB175" basis). That is, the underlying losses are adjusted to reflect Delaware law after HB175 and prior to HB373. As a result, an explicit factor is used to adjust the final calculations to the law level that will be in effect for policies written from December 1, 2017 through November 30, 2018, i.e., post-HB373. The calculations underlying the adjustment of unlimited losses to a post-HB175 basis are in Exhibit 1 – Unlimited Losses.

The estimated impacts of each of these four laws were provided in previous DCRB filings.

The impact of HB373, as quantified in this filing, is based on the assumption that its provisions will be fully implemented and eventually realized in the medical costs for workers compensation claims in Delaware. The details of DCRB's analysis are contained in Exhibit 35, which has been

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updated since the previous filing. It is premature to pass judgment on the effectiveness of this legislation toward its ultimate goal of a 33% reduction in medical expenditures. The financial data used in this filing was valued as of December 31, 2016. At that time, the second of three changes in fee schedules had been in place for 11 months. The third and final change was implemented on January 31, 2017. There is not yet sufficient data to analyze the true impact of HB373. The DCRB expects to analyze the impact of HB373 when a full year of data following the last fee schedule change is available. In this filing, the DCRB used the projected impact of the legislated changes under the assumption that they will be fully implemented, estimated to be a 31.41% reduction in projected ultimate medical loss.

Additional details regarding legislative changes can be found in the Appendix at the end of this memorandum.

Effects of Large Losses on the Experience Analysis, Exhibit 1a

The analysis of residual market rates and voluntary market loss costs performed by the DCRB includes methods to reduce the impact of a small number of large claims in a given year. Starting with its annual experience filings effective December 1, 2004, the DCRB has applied procedures that perform loss development and trend analyses on a "limited" basis and then account for the expectation that claims exceeding the selected limit would occur from time to time by adding an excess loss factor to the rate level analysis. This filing has again approached loss development and trend analysis on a limited loss basis.

Loss amounts are stated on a post-HB175 basis. Loss development and trend analyses are conducted using losses at the post-HB175 level. The loss limit was adjusted to be stated on a post-HB373 basis (reflecting benefit levels and system provisions expected to be attained when the successive changes to Delaware's medical fee schedule are completed on January 31, 2017).

The methods and steps regarding loss limits and trend are outlined briefly below:

- 1. The December 1, 2004 loss limit (\$1,288,146 on a post-HB175 basis) and the associated excess loss factor (0.0757) were taken as a key reference point for determination of appropriate loss limitations for this filing.
- 2. Approved excess loss factor tables prior to December 1, 2004 were used to establish loss limitations consistent with an excess loss factor of 0.0757.
- 3. An annual trend rate was computed for the series of loss limits established in step 2 above.
- 4. Loss limits were interpolated for each policy period prior to December 1, 2004 based on the trend in loss limits through December 1, 2004.
- 5. Loss limitations consistent with an excess loss factor of 0.0757 for filings through December 1, 2016 were used to derive a post-2004 annual trend rate.
- 6. Loss limits were projected for each policy period subsequent to December 1, 2004 based on the trend in loss limits through December 1, 2016.
- 7. A series of loss limitations was selected for previous policy years consistent with the trend through December 1, 2004, applied retrospectively from that date and consistent

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with the trend from December 1, 2004 through December 1, 2016, applied prospectively from December 1, 2004, such that losses were capped at successively lower levels for older policy years, recognizing the impacts of wage and price inflation and potential changes in utilization over time. For policy years prior to 1984, a constant loss limitation of \$339,727 was applied.

- 8. Reported paid and case incurred losses were adjusted as needed to limit underlying loss data to the selected limitations by policy year. These can be found in Exhibit 1 Limited Losses.
- 9. Loss development analysis was performed using the limited loss data produced above.
- 10. Trend analysis was accomplished by dividing the observed limited loss ratios into separate components for claim frequency and claim severity, and prospective trends were selected for each component.
- 11. A loss limitation was selected for the prospective rating period based on the post-2004 projections. This selection was \$2,744,000 on a post-HB175 basis (reflecting benefit levels and system provisions in effect immediately after the implementation of Delaware's medical fee schedule on or about September 1, 2008). This loss limitation was then adjusted to a basis reflecting the effect of HB373, which resulted in a loss limitation of \$1,930,710.
- 12. The portion of losses that the selected loss limitations would be expected to remove from Delaware experience was determined.
- 13. Trended limited loss ratios were adjusted to an unlimited basis by application of an excess loss factor, from which point the rate level analysis could proceed in the usual fashion.

<u>Estimation of Policy Year Ultimate Loss and Loss Adjustment Expense Ratios, Exhibit 2</u> <u>- Limited Losses</u>

Much of the analytical effort required in workers compensation insurance ratemaking is devoted to the evaluation of loss experience from prior periods of time. Results of past experience form a vitally important base of information when developing the prospective estimates in this filing. Since workers compensation losses may be paid out over an extended period of time after the an accident occurs and a claim is filed, results of recent periods of experience must be estimated before ratemaking analysis based on those prior periods of time may proceed.

The DCRB has considered the matter of estimating ultimate policy year loss and loss adjustment expense ratios at length in the preparation of this filing. In evaluating results of the methods in this filing, information gleaned from the DCRB's Unit Statistical Plan data was also taken into account.

In the estimation of ultimate policy year loss ratios for indemnity and medical benefits, the paid loss development method generally gave higher results than the case incurred loss development method. Differences between these approaches varied from policy year to policy year but tended to be larger for some of the most recent policy years.

The DCRB customarily uses a four-year average of age-to-age development factors in its estimation of ultimate loss and loss adjustment expense ratios. In maintaining this process for

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successive filings, a new year of development experience is added for each filing while a year of development four years prior to the most recent available year is removed from the filing analysis. As a result, three of the same years of development experience are used in any pair of successive filings. The difference in loss development between the respective years being added and dropped influences whether ultimate loss estimates will tend to increase or decrease between successive filing analyses. For this filing the latest available year of development experience available for this filing is Calendar Year 2016. That is, in this filing, the policy years used in the analysis are evaluated at the end of Calendar Year 2016.

As has been the case in recent DCRB filings, a review of Unit Statistical Plan data showed claim closure rates that tended to be deteriorating somewhat over time, historically. However, the most recent data shows some signs of improvement. In addition, a review of the portion of reported losses that have been paid at successive annual stages, from financial data, provides mixed results regarding improvements or deterioration in the length of time for clams to be paid. Exhibit 7 provides both sets of results.

With the benefit of extensive staff review and discussion by the Actuarial Committee, the DCRB has based estimates of ultimate indemnity losses in the filing on the average of the case incurred loss development method and paid loss development applied over as long a development period as is available from the DCRB's data, with case incurred loss development used for the remaining development to an ultimate basis.

Consistent with practices in numerous prior DCRB filings, ultimate loss estimates for this filing have been determined using the average of the results of the case incurred loss development method and the paid loss development method, applied over as long a development period as is available from the DCRB's data.

As in prior analyses, the DCRB used the following approach to smooth fluctuations arising due to the limited volume of data available for the analysis:

- Use of four-year average loss development factors
- Smooth loss development factors using various mathematical models and curves fitted through the observed multi-year averages
- Use trend procedures which rely on multi-year averages rather than individual year ultimate loss and loss adjustment expense ratios

A comparison of results of loss development methods used in the filing may be seen on the enclosed Exhibit 2 – Limited Losses at the top of Page 2.5 for indemnity loss and at the top of Page 2.17 of the same exhibit for medical loss.

Trend Provisions, Exhibit 12

Each DCRB filing applies to a prospective time period. Since historical data is used in the analysis, it is necessary to account for any anticipated changes in loss ratios over the time between the end of the available data and the policy period to which the proposed rates will apply. This is known as "trend" analysis.

Since 2002, the DCRB has used a trend approach that separates policy year loss ratio trends into frequency and severity components. Frequency is measured on the basis of indemnity

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claims per unit of expected loss at a constant DCRB rate level. The use of expected loss in the calculation of frequency incorporates exposure trend, but is not affected by loss cost changes.

Policy year on-level ultimate loss ratios are adjusted to a series of severity ratios by removing the effects of actual observed changes in the frequency of indemnity claims. The series of resulting severity ratios represent the policy year loss ratios that would have applied if all years had the same claim frequency. The result is a series of indices of claim severity. Loss ratio trends can then be derived as the combined result of separately determined claim frequency and claim severity trends.

In both the frequency and severity trend analyses, the goal is to develop the best estimate of frequency and severity in the upcoming policy period based on recent historical data.

Frequency

Frequency analysis by the DCRB is based on Unit Statistical Data as shown in <u>Exhibit 23</u>. There are two immediate observations. First, in Filing No. 1502, Policy Year 2013 was the most recent year and showed a frequency increase of more than 5.8% when compared to Policy Year 2012. In last year's filing, No. 1603, the increase from Policy Year 2012 to Policy Year 2013 was still apparent at +5.0% but the change from Policy Year 2013 to Policy Year 2014 was a change of -19.2%. With this filing, more mature data shows more tempered changes in direction. The change between Policy Years 2012 and 2013 is an increase of 4.5%, while from 2013 to 2014 the change is -13.5%. The newest data includes Policy Year 2015, which shows a frequency change from Policy Year 2014 of +6.4%. While the year to year changes show opposite sings for these recent policy years, overall frequency continues to decline.

Second, Policy Years 2009 and 2010 continue to show very little change in claim frequency. These policy years are thought to be influenced by recessionary conditions, which may not be representative of conditions in the upcoming policy year. As a result, the DCRB analyzed two trend periods and selected the average of the results of the two analyses for frequency trend. The first analysis uses the seven-point exponential trend in Policy Years 2009 through 2015. The second analysis uses the seven-point exponential trend from 2007 through 2015 with 2009 and 2010 excluded. Adjustments of this type have been used in prior DCRB filings. In DCRB Filing No. 1105, effective December 1, 2011, Policy Year 2009 was treated separately. More recently, the current approach has been used in the DCRB's three most recent annual filings (Nos. 1404, 1502 and 1603).

Given the disjointed nature of available Delaware claim frequency data (generally declining, flat over Policy Years 2009-2010, increasing in Policy Year 2013, decreasing in Policy Year 2014, increasing in Policy Year 2015), the DCRB considered a variety of approaches to estimate claim frequency trend for this filing. The result is a selected frequency trend of -5.0%, which is 1.3 percentage points higher than in Filing No. 1603 (-6.3%).

Severity

In estimating claim severity trends, the DCRB applied both linear and exponential trend models to the policy year severity ratios produced by the loss development methods discussed above. Indemnity and medical ratios were treated separately and, for each method, the linear and exponential models were applied to all possible numbers of policy years from four through ten.

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For indemnity benefits, the DCRB applied a seven-point exponential trend model, which gave a severity trend, based on Policy Years 2009 to 2015, of +4.0%. When combined with frequency trend, the resulting indemnity loss ratio trend is -1.2% per year:

$$0.950 \times 1.040 = 0.988$$

Indemnity loss ratios for this filing were then trended to December 1, 2018, the mid-point of the prospective rating period, by applying the claim frequency and claim severity trends to each of the most recent four policy year loss and loss adjustment expense ratios. The final projected indemnity loss and loss adjustment expense ratio, 0.2617, is based on the average of these four trended policy year indemnity loss and loss adjustment expense ratios.

The same claim frequency trend analysis used for indemnity loss was used for medical benefits. While the DCRB's measure of claim frequency uses only indemnity claims, the vast majority of medical benefits are attributable to indemnity cases. This approach is consistent with prior filings.

The adjudication of the DCRB's December 1, 2009 filing included an adjustment to medical severity trend based on the Department of Insurance's expectation that such trend would be more favorable after the implementation of the Delaware medical fee schedule, due to SB1, than before that transition. Medical severity trend was adjusted with a 1.8% reduction in annual loss ratio or claim severity trend.

Subsequent to the enactment of SB1, it came to light that the regulation of provider charges for hospitals and ambulatory surgical centers intended under that legislation had not been accomplished by virtue of both legal and practical limitations. SB238 addressed these issues by changing the regulation of hospitals and ambulatory surgical centers with a mechanism for adjusting reimbursements from prevailing charges at levels consistent with the original intent of SB1. These changes became effective January 31, 2013.

The DCRB evaluated the impacts of hospital and ambulatory surgical center charges escaping the intended effects of SB1 and found that the trend adjustment would have been 1.5% instead of 1.8% from the implementation of SB1 to the effective date of SB238. These two trend deflections are now included in the underlying experience, which is stated on a post-HB175 basis, as discussed above, and are no longer used to adjust medical severity trend.

The DCRB used a seven-point exponential trend fit through policy year medical claim severity ratios from Policy Years 2009 – 2015, resulting in an annual trend rate of +8.3%. When combined with frequency trend, the resulting medical loss ratio trend is +2.9% per year:

$$0.950 \times 1.083 = 1.029$$

Medical loss ratios for this filing were then trended to December 1, 2018, the mid-point of the prospective rating period, by applying the claim frequency and claim severity trends to each of the most recent four policy year loss and loss adjustment expense ratios. The final projected medical loss and loss adjustment expense ratio, 0.4781, is based on the average of these four trended policy year medical loss and loss adjustment expense ratios.

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<u>Determination of the Permissible Loss Ratio for Proposed Residual Market Rates, Exhibit 9</u>

It is common in preparing workers compensation rate filings to use methods that explicitly recognize investment income in concert with anticipated cash flows, benefit costs and expense needs. The actual methods used differ from jurisdiction to jurisdiction. The DCRB's approach has been to directly compute a permissible loss and loss adjustment expense ratio consistent with an independently established target rate of return. This is the same approach as has been used in previous annual filings.

The prospective determination of an appropriate overall rate of return, which workers compensation insurers should be entitled to earn given the risk they assume in underwriting this line of business, is accomplished by a variety of economic analyses which are generally based on expected returns for businesses subject to risk levels comparable to that of underwriting workers compensation insurance. These methodologies next proceed by establishing a set of cash flows representing the various transactions related to the underwriting of workers compensation insurance. These cash flows include the expected patterns for the receipt of premiums, payment of losses and expenses, use of tax credits and/or payment of tax obligations, and maintenance of surplus funds in support of the business. Expense needs to which the expense cash flows will apply are determined based on historical experience.

Estimates of the probable investment results that an insurer underwriting workers compensation insurance may expect to achieve were made by reviewing existing insurer investment portfolios and prevailing investment returns on various forms of investments in them. Applying these estimates to the cash flows previously established allows an explicit presentation of the effects of investment income throughout the life of a book of workers compensation policies and an estimate of the value of that income to the insurer.

Based on the set of cash flows determined to apply to prospective policies and the estimated parameters of investment yields, federal tax laws, etc., these methods model all expected cash flows over the entire period during which payments attributable to a given policy period are expected to continue. For any given loss provision in rates, the present value of these cash flows can then be consolidated and compared to the target rate of return. The loss provision accomplishing a balance between the expected and target rates of return then becomes the basis for the permissible loss ratio. Within the concept of the Internal Rate of Return (IRR) Model used by the DCRB, the loss provision includes provision for amounts generally related to losses such as loss adjustment expense and loss-based assessments.

This filing, as has been done in previous DCRB filings, recognizes investment income on reserve and surplus funds in determining the overall expected return for carriers from writing workers compensation business in Delaware.

The analysis supporting this filing indicates a needed underwriting profit provision of +1.08%. For Filing No. 1603, the DCRB had derived an underwriting profit provision of +4.00%.

For this filing, the DCRB has again retained an independent economic consultant to perform the above-described analyses. Results of this work are presented in complete detail in Exhibit 9.

Additional expense provisions are shown in <u>Exhibit 8</u> and the expense loading is shown in Exhibit 11.

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Considerations Regarding the Experience Rating Plan, Exhibits 13, 20, 21 and 27

The DCRB reviews the performance of the Experience Rating Plan as part of its analysis supporting each annual rating value filing submitted to the Department of Insurance. Fluctuations in results of the plan, in particular movement in the average experience modification produced by the plan, are measured and accounted for in the derivation of proposed changes in manual rates and loss costs. This allows the Experience Rating Plan to reallocate premium obligations among insureds based on the merits of their past experience but not either increase or reduce the total amount of premium indicated by the DCRB's benchmark filings of residual market rates and voluntary market loss costs.

The DCRB based the Collectible Premium Ratios used to derive manual rating values for purposes of this filing on the most recent three completed available years of Market Profile data as shown in Exhibit 20. This approach is used to support the proposed collectible rate and loss cost changes and to provide more current recognition of the probable impact of experience rating for the upcoming rating period.

CLOSING COMMENTS AND QUALIFICATIONS

DCRB Filing No. 1701 fully and fairly reflects the most recent available experience indications in Delaware, together with all initial and continuing effects of SB1, SB238, HB175 and HB373. The DCRB respectfully requests a timely review of this filing, allowing implementation on a new and renewal basis **effective December 1, 2017**. A timely review will allow adequate advance notice of final residual market rates and voluntary market loss costs and related rating values to all participants in the Delaware marketplace. Toward that objective, the DCRB will be pleased to answer any questions or provide any available supplementary information which you, your staff and consultants reviewing this filing on your behalf may require.

This filing has been developed by and under the direction of John R. Pedrick, FCAS, MAAA and Kenneth M. Creighton, ACAS, MAAA. They both meet the Qualification Standards of the American Academy of Actuaries to provide the actuarial opinion contained within this filing.

Please direct all questions to:

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APPENDIX – LEGISLATIVE CHANGES

Here is a brief summary of the major legislative changes in Delaware over the last decade.

Senate Bill 1, 144th GA

SB1 was signed into law on January 17, 2007. This was a landmark piece of legislation, creating several features of the health care payment system in Delaware. It included the following notable components:

- Established a Health Care Advisory Panel
- Provided for a health care payment system intended to control health care costs in connection with workers compensation
- Provided for the establishment of health care practice guidelines
- Provided for the development of certification standards for health care providers treating employees in the workers compensation system
- Provided for the adoption of forms and a consistent and uniform reporting system among employees, employers, insurance carriers and health care providers
- Adopted standards for billing and payment of health care services
- Required contractors and other parties doing substantial work within Delaware to adequately insure their employees for workers compensation under the laws of Delaware
- Authorized payment of indemnity benefits or health care benefits without prejudice against the right to later contest the employer's obligation to pay the expense in question
- Established new procedures for attorney fees in workers compensation matters
- Clarified the obligations of independent contractors and subcontractors with respect to maintaining workers compensation insurance
- Clarified the calculation of wage rates, especially in cases where employees had limited work histories
- Implemented procedures for the collection of data relevant to workers compensation including injury reports, mandatory insurance requirements and health care treatments and costs

Senate Bill 238, 146th GA

SB238 was signed into law on August 7, 2012, and revised procedures used to determine payments to hospitals and ambulatory surgery centers for services provided to workers compensation claimants. SB238 made technical improvements to the changes in SB1.

House Bill 175, 147th GA

HB175 was signed into law on June 27, 2013, arising from work done by the Workers' Compensation Task Force created by House Joint Resolution 3.

House Bill 373, 148th GA

HB373 was signed into law on July 15, 2014, and included the following notable components:

A 33% reduction in medical expenditures phased in over a three-year period (20%, 5% and 8%)

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- Imposed caps expressed as percentages of Medicare per-procedure reimbursements beginning on January 31, 2017
- Revised certain procedures pertaining to the position of Ratepayer Advocate

House Bill 166, 148th GA

HB166 was signed into law on July 27, 2015, and included the following provisions:

- Defined "health care provider" for purposes of §2301
- Allowed recognition of savings other than fee schedule changes in accomplishing the reductions in medical expenditures required by HB373
- Modified procedures applicable to the reimbursement for medical treatment and procedures performed outside Delaware
- Authorized the Workers Compensation Oversight Panel to adopt rules requiring electronic medical billing and payment processes and to standardize documentation required for billing adjudication
- Provided for the certification of healthcare providers not licensed by Delaware
- Made the utilization review program applicable to health care providers regardless of whether such providers are certified under §2322D

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INDEX OF EXHIBITS

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| Exhibit 1 – Limited Losses | Table I – Summary of Financial Call Data | |
| Exhibit 1a | Excess Loss Ratios and Loss Limitations | |
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| Exhibit 2a – Limited Losses | Graphs of Selected Loss Development Projections | |
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| Exhibit 18 | State and Hazard Group Relativities | |
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| Exhibit 22b | Table III – Unit Statistical Data | |
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| Exhibit 23 | Claim Frequencies | |
| Exhibit 24 | Retrospective Development Factors | |

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| Item | Description |
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| Exhibit 27 | Manual Rates, Loss Costs and Expected Loss Rates |
| Exhibit 28 | Index to Classification Exhibits |
| Class Book | Calculations for Each Class |
| Exhibit 29 | Delaware Workplace Safety Program & Merit Rating Program |
| Exhibit 30 | Distribution of Residual Market Rate Changes and Classifications with Proposed Capped Changes |
| Exhibit 31a | Summary of Indicated and Proposed Residual Market Rates by Class Code |
| Exhibit 31b | Summary of Indicated and Proposed Residual Market Rates by Percentage Change |
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DELAWARE COMPENSATION RATING BUREAU, INC.

ACTUARIAL COMMITTEE

Summary of Material for Modification of Experience December 1, 2017 Residual Market Rate and Voluntary Market Loss Cost Revision

DELAWARE 2017 RESIDUAL MARKET RATE AND VOLUNTARY MARKET LOSS COST FILING

PROPOSED EFFECTIVE DATE - DECEMBER 1, 2017

INDEX

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EXHIBIT I

INDICATED CHANGE IN RATE LEVEL

| (1a) (1b) (1c) (1d) (1e) | Policy Year 2012 Loss and Loss Adjustment Expense Ratio Policy Year 2013 Loss and Loss Adjustment Expense Ratio Policy Year 2014 Loss and Loss Adjustment Expense Ratio Policy Year 2015 Loss and Loss Adjustment Expense Ratio Average (Midpoint = 7/1/2014) | Indemnity 0.2614 0.2925 0.2546 0.2384 0.2617 | Medical 0.4256 0.4933 0.4461 0.5472 0.4781 | Total 0.6870 0.7858 0.7007 0.7856 0.7398 |
|--------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------|-----------------------------------------------------------|---------------------------------------------------------|
| (2a) (2b) (2c) (2d) (2e) | Policy Year 2012 Loss and Loss Adjustment Expense Ratio Policy Year 2013 Loss and Loss Adjustment Expense Ratio Policy Year 2014 Loss and Loss Adjustment Expense Ratio Policy Year 2015 Loss and Loss Adjustment Expense Ratio Average at 12/1/2018 | 0.2435 0.2758 0.2429 0.2302 0.2481 | 0.5040 0.5677 0.4989 0.5947 0.5413 | 0.7894 |
| (3a) | House Bill 373 Adjustment | 1.0000 | 0.6859 | |
| (3b) | Average Trended Loss and LAE Ratio Post-Legislation (2e) * (3a) | 0.2481 | 0.3713 | 0.6194 |
| (4a) (4b) | Excess Loss Factor at \$1,930,710 (Post-Legislative Basis) * Provision for Excess Loss (5a) - (3b) | | | 0.0817 0.0551 |
| (5a) (5b) | Total Trended Loss and LAE Ratio (3b) / (1.0 - (4a)) Percentage of Total | 0.2614 38.75% | 0.4131 61.25% | 0.6745 |
| (6) | Permissible Loss and Loss Adjustment Ratio | | | 0.7056 |
| (7) | Indicated Change in Rates (5a) / (6) | | | 0.9559 |
| (8) | Estimated Effect of the 7/1/18 Benefit Change | | | 0.9948 |
| (9) | Indicated Change in Residual Market Rate Level (7) * (8) | | | 0.9509 -4.91% |
| (10) | Indicated Change in Voluntary Market Loss Costs (9) * [0.7308 / 0.7102] | | | 0.9785 -2.15% |

CHANGES IN MANUAL PREMIUM LEVEL BY INDUSTRY GROUP

| | | Mfg. | Cont. | Other | Total |
|----------------------|----------------------------------------------------------------------------------------------------------------------|----------------------------|----------------------------|----------------------------|------------------|
| (11) (12) (13) | Current Collectible Premium Ratio Proposed Collectible Premium Ratio Change in Collectible Premium Ratio (12) / (11) | 1.0282 1.0910 1.0611 | 1.0294 1.0442 1.0144 | 0.9197 0.9299 1.0111 | 1.0182 |
| (14) | Change in Residual Market Manual Rate Level (9) * (13) | 1.0090 | 0.9646 | 0.9615 | 0.9682 |
| (15) | Change in Voluntary Market Manual Loss Cost Level (10) * (13) | 1.0383 | 0.9926 | 0.9894 | 0.9963 |
| (16) (17) | Current Offset for Residual Market Surcharge Proposed Offset for Residual Market Surcharge | | | | 0.9905 0.9927 |
| (18) | Adjusted Change in Voluntary Market Manual Loss Cost Level (15) * (17) / (16) | 1.0406 | 0.9948 | 0.9916 | 0.9985 |

^{* \$2,744,000} on a Post-HB175, Pre-HB373 basis.

EXHIBIT II

EXPENSE LOADING

| | Current % | Proposed % |
|----------------------------------|-----------|------------|
| LOSS AND LOSS ADJUSTMENT EXPENSE | | |
| Losses | 56.50 | 58.38 |
| Loss Adjustment Expense | 11.59 | 12.18 a |
| Loss & Loss Adjustment | 68.09 | 70.56 |
| UNDERWRITING EXPENSES | | |
| Commission | 5.56 | 5.38 |
| Other Acquisition | 2.56 | 2.39 |
| General Expenses | 3.63 | 3.26 |
| Premium Discount | 8.62 | 8.38 |
| State Premium Tax | 2.00 | 2.00 |
| Other State Tax | 0.32 | 0.33 |
| Uncollectible Premium | 1.32 | 1.10 |
| Administrative Assessment | 1.90 | 2.52 b |
| Workers Compensation Fund | 2.00 | 3.00 |
| Deviations | 0.00 | 0.00 |
| Policyholder Dividends | 0.00 | 0.00 |
| Underwriting Profit | 4.00 | 1.08 |
| Underwriting Expense Total | 31.91 | 29.44 |

a - As ratio to loss, Loss Adjustment Expense = 0.2087

RESIDUAL MARKET MINIMUM PREMIUM:

It is proposed that the Minimum Premium formula remain at

(265 * Rate) + Expense Constant

It is proposed that the Minimum Premium be subject to a Maximum Minimum Premium of \$2000. It is proposed to use a multiplier of 132.50 in the Minimum Premium formula for the Farm Classes, (0006, 0016, 0034, 0036, 0083).

RESIDUAL MARKET EXPENSE CONSTANT:

It is proposed that the expense constant remain at \$295.

b - As ratio to loss, Administrative Assessment = 0.0431

EXHIBIT III

INTERNAL RATE OF RETURN ANALYSIS STATE OF DELAWARE - 2017 TABLE I: INPUTS, ASSUMPTIONS & OUTPUTS

| | Section 1: Inputs & Assumptions | |
|------|-----------------------------------------------------------------|-----------------------|
| (1) | Commissions * | 5.38 |
| (2) | Other Expenses | 5.98 |
| (2A) | Other Acquisitions * | 2.39 |
| (2B) | General Expenses * | 3.26 |
| (2C) | Other Tax ** | 0.33 |
| (3) | State Premium Taxes & Uncollectible Premium | |
| (3A) | Tax1 - Premium Tax ** | 2.00 |
| (3B) | Uncollectible Premium ** | 1.10 |
| (3C) | Tax3 - Workers Compensation Fund * | ** 3.00 |
| (4) | Premium Discount *** | 8.38 |
| (5) | Deviations | 0.00 |
| (6) | Dividends to Policyholders | 0.00 |
| (7) | Premium Written | 1,000,000 |
| | Investment Income | |
| (8A) | | 4.51 |
| (8B) | | 1.07 |
| (8C) | | 3.44 |
| (10) | Reserve to Surplus Ratio | 1.92 |
| , , | Internal Rate of Return (Cost of Capital) | 8.71 |
| | * Applies to standard premium at DCRB level (before pre | emium discount) |
| | ** Applies to net premium at company level (after deviations ar | nd premium discounts) |
| | *** Applies to standard premium at company level (aft | er deviations) |

| Section 2: Outputs | | |
|-----------------------------------------------------------------------------|-------|--|
| (1) Loss Ratio - including loss adjustment expense & loss based assessments | 73.08 | |
| (2) Profit & Contingencies | 1.08 | |

POLICY YEAR LOSS RATIO 2015*

| (1) | Standard Earned Premium Reported (Table I) | | | 147,359,751 |
|------|---------------------------------------------------------------------|----------------------|-------------|-------------|
| (2) | Factor to 12/1/16 Rate Level (Exhibit V-1) | | | 1.4149 |
| (3) | Premium Development Factor to Ultimate Leve | I (Exhibit VI-1) | | 1.0078 |
| (4) | Expense Constant Removal Factor | | | 0.9963 |
| (5) | DCCPAP On-Level Factor | | | 1.0141 |
| (6) | Other Adjustments | | | 1.0000 |
| (7) | Standard Earned Premium on Level (1) * (2) * (| 3) * (4) * (5) * (6) | | 212,299,950 |
| Loss | ses - Paid-to-27th Method | Indemnity | Medical | Total |
| (8) | Paid Losses Reported (Table I-D & I-E) | 9,169,573 | 29,887,525 | 39,057,098 |
| (9) | Loss Development Factor to Ultimate Valuation (Exhibit VI-2 & VI-4) | 5.0284 | 3.1733 | |
| (10) | Ultimate Incurred Losses (8) * (9) | 46,108,281 | 94,842,083 | 140,950,364 |
| Loss | Losses - Incurred Method | | | |
| (11) | Incurred Losses Reported (Table I-B & I-C) | 19,974,736 | 46,731,090 | 66,705,826 |
| (12) | Loss Development Factor to Ultimate Valuation (Exhibit VI-2 & VI-4) | 1.7523 | 2.0841 | |
| (13) | Ultimate Incurred Losses (11) * (12) | 35,001,730 | 97,392,265 | 132,393,995 |
| Loss | ses - Average of Incurred and Paid-to-27th | | | |
| (14) | Ultimate Incurred Losses ((10) + (13)) / 2 | 40,555,006 | 96,117,174 | 136,672,180 |
| (15) | Factor to 7/1/17 Benefit Level (Exhibit V-3) | 1.0323 | 1.0000 | |
| (16) | Factor to Include Loss Adjustment Expense | 1.2087 | 1.2087 | |
| (17) | Adjusted Losses (14) * (15) * (16) | 50,602,144 | 116,176,828 | 166,778,972 |
| (18) | Policy Year Loss and Loss Adjustment Expense Ratio (17) / (7) | 0.2384 | 0.5472 | 0.7856 |
| (19) | Normalized Claim Frequency (Exhibit VII-3) | 0.4928 | 0.4928 | |
| (20) | Severity Ratio** (18) / (19) | 0.4838 | 1.1104 | 1.5942 |

 $^{^{\}star}\,$ Projected losses limited on a per claim basis, with the loss limitation varying by policy year.

^{**} Severity ratio represents loss and loss adjustment expense ratio adjusted to a common level of frequency.

POLICY YEAR LOSS RATIO 2014*

| (1) | Standard Earned Premium Reported (Table I) | | | 148,439,581 |
|------|---------------------------------------------------------------------|----------------------|------------|-------------|
| (2) | Factor to 12/1/16 Rate Level (Exhibit V-1) | | | 1.2747 |
| (3) | Premium Development Factor to Ultimate Level | (Exhibit VI-1) | | 1.0020 |
| (4) | Expense Constant Removal Factor | | | 0.9967 |
| (5) | DCCPAP On-Level Factor | | | 1.0141 |
| (6) | Other Adjustments | | | 1.0000 |
| (7) | Standard Earned Premium on Level (1) * (2) * (3) | 3) * (4) * (5) * (6) | | 191,633,163 |
| Loss | ses - Paid-to-27th Method | Indemnity | Medical | Total |
| (8) | Paid Losses Reported (Table I-D & I-E) | 16,337,903 | 31,848,646 | 48,186,549 |
| (9) | Loss Development Factor to Ultimate Valuation (Exhibit VI-2 & VI-4) | 2.5646 | 2.2722 | |
| (10) | Ultimate Incurred Losses (8) * (9) | 41,900,186 | 72,366,493 | 114,266,679 |
| Loss | ses - Incurred Method | | | |
| (11) | Incurred Losses Reported (Table I-B & I-C) | 26,665,181 | 40,674,472 | 67,339,653 |
| (12) | Loss Development Factor to Ultimate Valuation (Exhibit VI-2 & VI-4) | 1.3577 | 1.6985 | |
| (13) | Ultimate Incurred Losses (11) * (12) | 36,203,316 | 69,085,591 | 105,288,907 |
| Loss | ses - Average of Incurred and Paid-to-27th | | | |
| (14) | Ultimate Incurred Losses ((10) + (13)) / 2 | 39,051,751 | 70,726,042 | 109,777,793 |
| (15) | Factor to 7/1/17 Benefit Level (Exhibit V-3) | 1.0338 | 1.0000 | |
| (16) | Factor to Include Loss Adjustment Expense | 1.2087 | 1.2087 | |
| (17) | Adjusted Losses (14) * (15) * (16) | 48,797,274 | 85,486,567 | 134,283,841 |
| (18) | Policy Year Loss and Loss Adjustment Expense Ratio (17) / (7) | 0.2546 | 0.4461 | 0.7007 |
| (19) | Normalized Claim Frequency (Exhibit VII-3) | 0.4630 | 0.4630 | |
| (20) | Severity Ratio** (18) / (19) | 0.5498 | 0.9634 | 1.5132 |

 $^{^{\}star}\,$ Projected losses limited on a per claim basis, with the loss limitation varying by policy year.

^{**} Severity ratio represents loss and loss adjustment expense ratio adjusted to a common level of frequency.

POLICY YEAR LOSS RATIO 2013*

| (1) | Standard Earned Premium Reported (Table I) | | | 135,182,833 |
|------|---------------------------------------------------------------------|-----------------------|------------|-------------|
| (2) | Factor to 12/1/16 Rate Level (Exhibit V-1) | | | 1.4022 |
| (3) | Premium Development Factor to Ultimate Leve | el (Exhibit VI-1) | | 1.0016 |
| (4) | Expense Constant Removal Factor | | | 0.9966 |
| (5) | DCCPAP On-Level Factor | | | 1.0139 |
| (6) | Other Adjustments | | | 1.0000 |
| (7) | Standard Earned Premium on Level (1) * (2) * | (3) * (4) * (5) * (6) | | 191,841,176 |
| Loss | ses - Paid-to-27th Method | Indemnity | Medical | Total |
| (8) | Paid Losses Reported (Table I-D & I-E) | 25,879,943 | 41,845,771 | 67,725,714 |
| (9) | Loss Development Factor to Ultimate Valuation (Exhibit VI-2 & VI-4) | 1.7672 | 1.9559 | |
| (10) | Ultimate Incurred Losses (8) * (9) | 45,735,035 | 81,846,143 | 127,581,178 |
| Loss | ses - Incurred Method | | | |
| (11) | Incurred Losses Reported (Table I-B & I-C) | 36,373,343 | 49,519,933 | 85,893,276 |
| (12) | Loss Development Factor to Ultimate Valuation (Exhibit VI-2 & VI-4) | 1.1827 | 1.5094 | |
| (13) | Ultimate Incurred Losses (11) * (12) | 43,018,753 | 74,745,387 | 117,764,140 |
| Loss | ses - Average of Incurred and Paid-to-27th | | | |
| (14) | Ultimate Incurred Losses ((10) + (13)) / 2 | 44,376,894 | 78,295,765 | 122,672,659 |
| (15) | Factor to 7/1/17 Benefit Level (Exhibit V-3) | 1.0461 | 1.0000 | |
| (16) | Factor to Include Loss Adjustment Expense | 1.2087 | 1.2087 | |
| (17) | Adjusted Losses (14) * (15) * (16) | 56,111,080 | 94,636,091 | 150,747,171 |
| (18) | Policy Year Loss and Loss Adjustment Expense Ratio (17) / (7) | 0.2925 | 0.4933 | 0.7858 |
| (19) | Normalized Claim Frequency (Exhibit VII-3) | 0.5353 | 0.5353 | |
| (20) | Severity Ratio** (18) / (19) | 0.5465 | 0.9216 | 1.4681 |

 $^{^{\}star}\,$ Projected losses limited on a per claim basis, with the loss limitation varying by policy year.

^{**} Severity ratio represents loss and loss adjustment expense ratio adjusted to a common level of frequency.

POLICY YEAR LOSS RATIO 2012*

| (1) | Standard Earned Premium Reported (Table I) | | | 114,622,483 |
|------|---------------------------------------------------------------------|----------------------|------------|-------------|
| (2) | Factor to 12/1/16 Rate Level (Exhibit V-1) | | | 1.7196 |
| (3) | Premium Development Factor to Ultimate Leve | I (Exhibit VI-1) | | 1.0020 |
| (4) | Expense Constant Removal Factor | | | 0.9966 |
| (5) | DCCPAP On-Level Factor | | | 1.0156 |
| (6) | Other Adjustments | | | 1.0000 |
| (7) | Standard Earned Premium on Level (1) * (2) * (| 3) * (4) * (5) * (6) | | 199,898,044 |
| Loss | ses - Paid-to-27th Method | Indemnity | Medical | Total |
| (8) | Paid Losses Reported (Table I-D & I-E) | 28,580,744 | 40,807,785 | 69,388,529 |
| (9) | Loss Development Factor to Ultimate Valuation (Exhibit VI-2 & VI-4) | 1.4834 | 1.7947 | |
| (10) | Ultimate Incurred Losses (8) * (9) | 42,396,676 | 73,237,732 | 115,634,408 |
| Loss | ses - Incurred Method | | | |
| (11) | Incurred Losses Reported (Table I-B & I-C) | 34,848,701 | 48,503,151 | 83,351,852 |
| (12) | Loss Development Factor to Ultimate Valuation (Exhibit VI-2 & VI-4) | 1.1051 | 1.3923 | |
| (13) | Ultimate Incurred Losses (11) * (12) | 38,511,299 | 67,530,937 | 106,042,236 |
| Loss | ses - Average of Incurred and Paid-to-27th | | | |
| (14) | Ultimate Incurred Losses ((10) + (13)) / 2 | 40,453,988 | 70,384,335 | 110,838,323 |
| (15) | Factor to 7/1/17 Benefit Level (Exhibit V-3) | 1.0687 | 1.0000 | |
| (16) | Factor to Include Loss Adjustment Expense | 1.2087 | 1.2087 | |
| (17) | Adjusted Losses (14) * (15) * (16) | 52,255,941 | 85,073,546 | 137,329,487 |
| (18) | Policy Year Loss and Loss Adjustment Expense Ratio (17) / (7) | 0.2614 | 0.4256 | 0.6870 |
| (19) | Normalized Claim Frequency (Exhibit VII-3) | 0.5123 | 0.5123 | |
| (20) | Severity Ratio** (18) / (19) | 0.5102 | 0.8307 | 1.3409 |

 $^{^{\}star}\,$ Projected losses limited on a per claim basis, with the loss limitation varying by policy year.

^{**} Severity ratio represents loss and loss adjustment expense ratio adjusted to a common level of frequency.

POLICY YEAR LOSS RATIO 2011*

| (1) | Standard Earned Premium Reported (Table I) | | | 105,492,262 |
|------|---------------------------------------------------------------------|----------------------|------------|-------------|
| (2) | Factor to 12/1/16 Rate Level (Exhibit V-1) | | | 2.0042 |
| (3) | Premium Development Factor to Ultimate Level | I (Exhibit VI-1) | | 1.0014 |
| (4) | Expense Constant Removal Factor | | | 0.9968 |
| (5) | DCCPAP On-Level Factor | | | 1.0145 |
| (6) | Other Adjustments | | | 1.0000 |
| (7) | Standard Earned Premium on Level (1) * (2) * (| 3) * (4) * (5) * (6) | | 214,106,243 |
| Loss | ses - Paid-to-27th Method | Indemnity | Medical | Total |
| (8) | Paid Losses Reported (Table I-D & I-E) | 32,727,413 | 47,199,848 | 79,927,261 |
| (9) | Loss Development Factor to Ultimate Valuation (Exhibit VI-2 & VI-4) | 1.3439 | 1.6831 | |
| (10) | Ultimate Incurred Losses (8) * (9) | 43,982,370 | 79,442,064 | 123,424,434 |
| Loss | Losses - Incurred Method | | | |
| (11) | Incurred Losses Reported (Table I-B & I-C) | 36,827,314 | 56,963,141 | 93,790,455 |
| (12) | Loss Development Factor to Ultimate Valuation (Exhibit VI-2 & VI-4) | 1.0646 | 1.3119 | |
| (13) | Ultimate Incurred Losses (11) * (12) | 39,206,358 | 74,729,945 | 113,936,303 |
| Loss | ses - Average of Incurred and Paid-to-27th | | | |
| (14) | Ultimate Incurred Losses ((10) + (13)) / 2 | 41,594,364 | 77,086,005 | 118,680,369 |
| (15) | Factor to 7/1/17 Benefit Level (Exhibit V-3) | 1.0843 | 1.0000 | |
| (16) | Factor to Include Loss Adjustment Expense | 1.2087 | 1.2087 | |
| (17) | Adjusted Losses (14) * (15) * (16) | 54,513,299 | 93,173,854 | 147,687,153 |
| (18) | Policy Year Loss and Loss Adjustment Expense Ratio (17) / (7) | 0.2546 | 0.4352 | 0.6898 |
| (19) | Normalized Claim Frequency (Exhibit VII-3) | 0.5718 | 0.5718 | |
| (20) | Severity Ratio** (18) / (19) | 0.4453 | 0.7611 | 1.2064 |

 $^{^{\}star}\,$ Projected losses limited on a per claim basis, with the loss limitation varying by policy year.

^{**} Severity ratio represents loss and loss adjustment expense ratio adjusted to a common level of frequency.

POLICY YEAR LOSS RATIO 2010*

| (1) | Standard Earned Premium Reported (Table I) | | | 105,086,397 |
|------|------------------------------------------------------------------------|----------------------|-------------|-------------|
| (2) | Factor to 12/1/16 Rate Level (Exhibit V-2) | | | 1.9902 |
| (3) | Premium Development Factor to Ultimate Level | (Exhibit VI-1) | | 1.0000 |
| (4) | Expense Constant Removal Factor | | | 0.9970 |
| (5) | DCCPAP On-Level Factor | | | 1.0141 |
| (6) | Other Adjustments | | | 1.0000 |
| (7) | Standard Earned Premium on Level (1) * (2) * (3) | 3) * (4) * (5) * (6) | | 211,455,587 |
| Loss | ses - Paid-to-27th Method | Indemnity | Medical | Total |
| (8) | Paid Losses Reported (Table I-D & I-E) | 34,481,955 | 53,581,074 | 88,063,029 |
| (9) | Loss Development Factor to Ultimate Valuation (Exhibit VI-2 & VI-4) | 1.2611 | 1.5966 | |
| (10) | Ultimate Incurred Losses (8) * (9) | 43,485,193 | 85,547,543 | 129,032,736 |
| Loss | ses - Incurred Method | | | |
| (11) | Incurred Losses Reported (Table I-B & I-C) | 38,078,910 | 64,669,828 | 102,748,738 |
| (12) | Loss Development Factor to Ultimate Valuation (Exhibit VI-2 & VI-4) | 1.0410 | 1.2532 | |
| (13) | Ultimate Incurred Losses (11) * (12) | 39,640,145 | 81,044,228 | 120,684,373 |
| Loss | ses - Average of Incurred and Paid-to-27th | | | |
| (14) | Ultimate Incurred Losses ((10) + (13)) / 2 | 41,562,669 | 83,295,886 | 124,858,555 |
| (15) | Factor to 7/1/17 Benefit Level (Exhibit V-3) | 1.0809 | 1.0000 | |
| (16) | Factor to Include Loss Adjustment Expense | 1.2087 | 1.2087 | |
| (17) | Adjusted Losses (14) * (15) * (16) | 54,300,955 | 100,679,737 | 154,980,692 |
| (18) | Policy Year Loss and Loss Adjustment Expense Ratio (17) / (7) | 0.2568 | 0.4761 | 0.7329 |
| (19) | Normalized Claim Frequency (Exhibit VII-3) | 0.6100 | 0.6100 | |
| (20) | Severity Ratio** (18) / (19) | 0.4210 | 0.7805 | 1.2015 |

 $^{^{\}star}\,$ Projected losses limited on a per claim basis, with the loss limitation varying by policy year.

^{**} Severity ratio represents loss and loss adjustment expense ratio adjusted to a common level of frequency.

POLICY YEAR LOSS RATIO 2009*

| (1) | Standard Earned Premium Reported (Table I) | | | 117,158,752 |
|------|---------------------------------------------------------------------|-----------------------|------------|-------------|
| (2) | Factor to 12/1/16 Rate Level (Exhibit V-2) | | | 1.8292 |
| (3) | Premium Development Factor to Ultimate Leve | el (Exhibit VI-1) | | 1.0000 |
| (4) | Expense Constant Removal Factor | | | 0.9971 |
| (5) | DCCPAP On-Level Factor | | | 1.0147 |
| (6) | Other Adjustments | | | 1.0000 |
| (7) | Standard Earned Premium on Level (1) * (2) * | (3) * (4) * (5) * (6) | | 216,826,473 |
| Loss | ses - Paid-to-27th Method | Indemnity | Medical | Total |
| (8) | Paid Losses Reported (Table I-D & I-E) | 36,492,210 | 47,722,708 | 84,214,918 |
| (9) | Loss Development Factor to Ultimate Valuation (Exhibit VI-2 & VI-4) | 1.2059 | 1.5260 | |
| (10) | Ultimate Incurred Losses (8) * (9) | 44,005,956 | 72,824,852 | 116,830,808 |
| Loss | ses - Incurred Method | | | |
| (11) | Incurred Losses Reported (Table I-B & I-C) | 41,726,944 | 56,526,958 | 98,253,902 |
| (12) | Loss Development Factor to Ultimate Valuation (Exhibit VI-2 & VI-4) | 1.0263 | 1.2088 | |
| (13) | Ultimate Incurred Losses (11) * (12) | 42,824,363 | 68,329,787 | 111,154,150 |
| Loss | ses - Average of Incurred and Paid-to-27th | | | |
| (14) | Ultimate Incurred Losses ((10) + (13)) / 2 | 43,415,160 | 70,577,320 | 113,992,480 |
| (15) | Factor to 7/1/17 Benefit Level (Exhibit V-3) | 1.0780 | 1.0000 | |
| (16) | Factor to Include Loss Adjustment Expense | 1.2087 | 1.2087 | |
| (17) | Adjusted Losses (14) * (15) * (16) | 56,569,024 | 85,306,807 | 141,875,831 |
| (18) | Policy Year Loss and Loss Adjustment Expense Ratio (17) / (7) | 0.2609 | 0.3934 | 0.6543 |
| (19) | Normalized Claim Frequency (Exhibit VII-3) | 0.6100 | 0.6100 | |
| (20) | Severity Ratio** (18) / (19) | 0.4277 | 0.6449 | 1.0726 |

 $^{^{\}star}\,$ Projected losses limited on a per claim basis, with the loss limitation varying by policy year.

^{**} Severity ratio represents loss and loss adjustment expense ratio adjusted to a common level of frequency.

POLICY YEAR LOSS RATIO 2008*

| (1) | Standard Earned Premium Reported (Table I) | 149,417,895 | | | | | |
|------|---------------------------------------------------------------------|----------------|------------|-------------|--|--|--|
| (2) | Factor to 12/1/16 Rate Level (Exhibit V-2) | | | 1.4686 | | | |
| (3) | Premium Development Factor to Ultimate Level | (Exhibit VI-1) | | 1.0000 | | | |
| (4) | Expense Constant Removal Factor | | | 0.9974 | | | |
| (5) | DCCPAP On-Level Factor | | | 0.9989 | | | |
| (6) | Other Adjustments | | | 1.0000 | | | |
| (7) | Standard Earned Premium on Level (1) * (2) * (| 218,623,838 | | | | | |
| Loss | ses - Paid-to-27th Method | Indemnity | Medical | Total | | | |
| (8) | Paid Losses Reported (Table I-D & I-E) | 35,322,768 | 45,674,044 | 80,996,812 | | | |
| (9) | Loss Development Factor to Ultimate Valuation (Exhibit VI-2 & VI-4) | 1.1661 | 1.4667 | | | | |
| (10) | Ultimate Incurred Losses (8) * (9) | 41,189,880 | 66,990,120 | 108,180,000 | | | |
| Loss | Losses - Incurred Method | | | | | | |
| (11) | Incurred Losses Reported (Table I-B & I-C) | 37,976,718 | 56,120,579 | 94,097,297 | | | |
| (12) | Loss Development Factor to Ultimate Valuation (Exhibit VI-2 & VI-4) | 1.0168 | 1.1741 | | | | |
| (13) | Ultimate Incurred Losses (11) * (12) | 38,614,727 | 65,891,172 | 104,505,899 | | | |
| Loss | ses - Average of Incurred and Paid-to-27th | | | | | | |
| (14) | Ultimate Incurred Losses ((10) + (13)) / 2 | 39,902,304 | 66,440,646 | 106,342,950 | | | |
| (15) | Factor to 7/1/17 Benefit Level (Exhibit V-3) | 1.0821 | 1.0000 | | | | |
| (16) | Factor to Include Loss Adjustment Expense | 1.2087 | 1.2087 | | | | |
| (17) | Adjusted Losses (14) * (15) * (16) | 52,189,591 | 80,306,809 | 132,496,400 | | | |
| (18) | Policy Year Loss and Loss Adjustment Expense Ratio (17) / (7) | 0.2387 | 0.3673 | 0.6060 | | | |
| (19) | Normalized Claim Frequency (Exhibit VII-3) | 0.6109 | 0.6109 | | | | |
| (20) | Severity Ratio** (18) / (19) | 0.3908 | 0.6013 | 0.9921 | | | |

 $^{^{\}star}\,$ Projected losses limited on a per claim basis, with the loss limitation varying by policy year.

^{**} Severity ratio represents loss and loss adjustment expense ratio adjusted to a common level of frequency.

POLICY YEAR LOSS RATIO 2007*

| (1) | Standard Earned Premium Reported (Table I) | 199,461,360 | | | | | |
|------|---------------------------------------------------------------------|-------------------|------------|-------------|--|--|--|
| (2) | Factor to 12/1/16 Rate Level (Exhibit V-2) | | | 1.0884 | | | |
| (3) | Premium Development Factor to Ultimate Leve | el (Exhibit VI-1) | | 1.0000 | | | |
| (4) | Expense Constant Removal Factor | | | 0.9977 | | | |
| (5) | DCCPAP On-Level Factor | | | 0.9974 | | | |
| (6) | Other Adjustments | | | 1.0000 | | | |
| (7) | Standard Earned Premium on Level (1) * (2) * | 216,031,283 | | | | | |
| Loss | ses - Paid-to-27th Method | Indemnity | Medical | Total | | | |
| (8) | Paid Losses Reported (Table I-D & I-E) | 39,357,798 | 46,299,443 | 85,657,241 | | | |
| (9) | Loss Development Factor to Ultimate Valuation (Exhibit VI-2 & VI-4) | 1.1361 | 1.4161 | | | | |
| (10) | Ultimate Incurred Losses (8) * (9) | 44,714,394 | 65,564,641 | 110,279,035 | | | |
| Loss | Losses - Incurred Method | | | | | | |
| (11) | Incurred Losses Reported (Table I-B & I-C) | 42,850,116 | 55,399,647 | 98,249,763 | | | |
| (12) | Loss Development Factor to Ultimate Valuation (Exhibit VI-2 & VI-4) | 1.0104 | 1.1466 | | | | |
| (13) | Ultimate Incurred Losses (11) * (12) | 43,295,757 | 63,521,235 | 106,816,992 | | | |
| Loss | ses - Average of Incurred and Paid-to-27th | | | | | | |
| (14) | Ultimate Incurred Losses ((10) + (13)) / 2 | 44,005,076 | 64,542,938 | 108,548,014 | | | |
| (15) | Factor to 7/1/17 Benefit Level (Exhibit V-3) | 1.1007 | 1.0000 | | | | |
| (16) | Factor to Include Loss Adjustment Expense | 1.2087 | 1.2087 | | | | |
| (17) | Adjusted Losses (14) * (15) * (16) | 58,545,061 | 78,013,049 | 136,558,110 | | | |
| (18) | Policy Year Loss and Loss Adjustment Expense Ratio (17) / (7) | 0.2710 | 0.3611 | 0.6321 | | | |
| (19) | Normalized Claim Frequency (Exhibit VII-3) | 0.6899 | 0.6899 | | | | |
| (20) | Severity Ratio** (18) / (19) | 0.3928 | 0.5234 | 0.9162 | | | |

 $^{^{\}star}\,$ Projected losses limited on a per claim basis, with the loss limitation varying by policy year.

^{**} Severity ratio represents loss and loss adjustment expense ratio adjusted to a common level of frequency.

POLICY YEAR LOSS RATIO 2006*

| Standard Earned Premium Reported (Table I) | | | | | | | | |
|---------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|--|--|--|--|
| Factor to 12/1/16 Rate Level (Exhibit V-2) | | | 1.0602 | | | | | |
| Premium Development Factor to Ultimate Leve | l (Exhibit VI-1) | | 1.0000 | | | | | |
| Expense Constant Removal Factor | | | 0.9975 | | | | | |
| DCCPAP On-Level Factor | | | 0.9960 | | | | | |
| Other Adjustments | | | 1.0000 | | | | | |
| Standard Earned Premium on Level (1) * (2) * (| (3) * (4) * (5) * (6) | | 217,597,737 | | | | | |
| es - Paid-to-27th Method | Indemnity | Medical | Total | | | | | |
| Paid Losses Reported (Table I-D & I-E) | 41,913,458 | 44,852,727 | 86,766,185 | | | | | |
| Loss Development Factor to Ultimate Valuation (Exhibit VI-2 & VI-4) | 1.1126 | 1.3724 | | | | | | |
| Ultimate Incurred Losses (8) * (9) | 46,632,913 | 61,555,883 | 108,188,796 | | | | | |
| es - Incurred Method | | | | | | | | |
| Incurred Losses Reported (Table I-B & I-C) | 44,219,299 | 53,304,431 | 97,523,730 | | | | | |
| Loss Development Factor to Ultimate Valuation (Exhibit VI-2 & VI-4) | 1.0060 | 1.1244 | | | | | | |
| Ultimate Incurred Losses (11) * (12) | 44,484,615 | 59,935,502 | 104,420,117 | | | | | |
| es - Average of Incurred and Paid-to-27th | | | | | | | | |
| Ultimate Incurred Losses ((10) + (13)) / 2 | 45,558,764 | 60,745,693 | 106,304,457 | | | | | |
| Factor to 7/1/17 Benefit Level (Exhibit V-3) | 1.1304 | 1.0000 | | | | | | |
| Factor to Include Loss Adjustment Expense | 1.2087 | 1.2087 | | | | | | |
| Adjusted Losses (14) * (15) * (16) | 62,247,599 | 73,423,319 | 135,670,918 | | | | | |
| Policy Year Loss and Loss Adjustment Expense Ratio (17) / (7) | 0.2861 | 0.3374 | 0.6235 | | | | | |
| Normalized Claim Frequency (Exhibit VII-3) | 0.7417 | 0.7417 | | | | | | |
| | | | | | | | | |
| | Premium Development Factor to Ultimate Level Expense Constant Removal Factor DCCPAP On-Level Factor Other Adjustments Standard Earned Premium on Level (1) * (2) * (es - Paid-to-27th Method Paid Losses Reported (Table I-D & I-E) Loss Development Factor to Ultimate Valuation (Exhibit VI-2 & VI-4) Ultimate Incurred Losses (8) * (9) es - Incurred Method Incurred Losses Reported (Table I-B & I-C) Loss Development Factor to Ultimate Valuation (Exhibit VI-2 & VI-4) Ultimate Incurred Losses (11) * (12) es - Average of Incurred and Paid-to-27th Ultimate Incurred Losses ((10) + (13)) / 2 Factor to 7/1/17 Benefit Level (Exhibit V-3) Factor to Include Loss Adjustment Expense Adjusted Losses (14) * (15) * (16) Policy Year Loss and Loss Adjustment Expense Ratio (17) / (7) | Premium Development Factor to Ultimate Level (Exhibit VI-1) Expense Constant Removal Factor Other Adjustments Standard Earned Premium on Level (1) * (2) * (3) * (4) * (5) * (6) es - Paid-to-27th Method Paid Losses Reported (Table I-D & I-E) Loss Development Factor to Ultimate Valuation (Exhibit VI-2 & VI-4) Ultimate Incurred Losses (8) * (9) 46,632,913 es - Incurred Method Incurred Losses Reported (Table I-B & I-C) Loss Development Factor to Ultimate Valuation (Exhibit VI-2 & VI-4) Loss Development Factor to Ultimate Valuation (Exhibit VI-2 & VI-4) Ultimate Incurred Losses (11) * (12) es - Average of Incurred and Paid-to-27th Ultimate Incurred Losses ((10) + (13)) / 2 Factor to 7/1/17 Benefit Level (Exhibit V-3) Factor to Include Loss Adjustment Expense Adjusted Losses (14) * (15) * (16) Policy Year Loss and Loss Adjustment Expense Ratio (17) / (7) 0.2861 | Premium Development Factor to Ultimate Level (Exhibit VI-1) Expense Constant Removal Factor DCCPAP On-Level Factor Other Adjustments Standard Earned Premium on Level (1) * (2) * (3) * (4) * (5) * (6) es - Paid-to-27th Method Indemnity Medical Paid Losses Reported (Table I-D & I-E) Loss Development Factor to Ultimate Valuation (Exhibit VI-2 & VI-4) Ultimate Incurred Losses (8) * (9) 46,632,913 61,555,883 es - Incurred Method Incurred Losses Reported (Table I-B & I-C) Loss Development Factor to Ultimate Valuation (Exhibit VI-2 & VI-4) Loss Development Factor to Ultimate Valuation (Exhibit VI-2 & VI-4) Loss Development Factor to Ultimate Valuation (Exhibit VI-2 & VI-4) Ultimate Incurred Losses (11) * (12) es - Average of Incurred and Paid-to-27th Ultimate Incurred Losses ((10) + (13)) / 2 45,558,764 60,745,693 Factor to 7/1/17 Benefit Level (Exhibit V-3) 1.1304 1.0000 Factor to Include Loss Adjustment Expense 1.2087 Adjusted Losses (14) * (15) * (16) 62,247,599 73,423,319 Policy Year Loss and Loss Adjustment Expense Ratio (17) / (7) 0.2861 0.3374 | | | | | |

 $^{^{\}star}\,$ Projected losses limited on a per claim basis, with the loss limitation varying by policy year.

^{**} Severity ratio represents loss and loss adjustment expense ratio adjusted to a common level of frequency.

EXHIBIT V - 1 POLICY YEARS 2010 - 2015 PREMIUM ON-LEVEL FACTORS

| POLICY | | (1) RATE CHANGE | (2) RATE | (3) CUM. INDEX OF | | (4) PORTION OF YEAR | (5) PRODUCT | FACTOR TO ADJUST TO 12/1/16 |
|--------|-------------|------------------------------|--------------------|-------------------------|---|----------------------------------|------------------|-----------------------------------|
| YEAR | _ ,,,,,, | DATE | CHANGE | COL (2) | | ON-LEVEL | (3) * (4) | RATE LEVEL |
| 2015 | VOL | 12/01/14 12/01/15 | BASE 1.0720 | 0.7095 0.7606 | - | 0.7914 0.0585 | 0.5615 | |
| | | 12/01/16 | 1.0000 | 0.7606 | | 0.0565 | 0.0445 | |
| | | 12/01/10 | 1.0000 | 0.7000 | | 0.8499 | 0.6060 | |
| | RM | 12/01/14 | BASE | 1.0000 | | 0.1391 | 0.1391 | |
| | | 12/01/15 | 1.0709 | 1.0709 | | 0.0110 | 0.0118 | |
| | | 12/01/16 | 1.0000 | 1.0709 | | | | |
| | | | | | | 0.1501 | 0.1509 | |
| * | Loss, LAE a | nd LBA portion of 1 | 2/1/14 rate. | | | | 0.7569 | 1.4149 |
| 2014 | VOL | 12/01/13 | BASE | 0.7239 | * | 0.8069 | 0.5841 | |
| | | 12/01/14 | 0.8850 | 0.6407 | | 0.0493 | 0.0316 | |
| | | 12/01/15 | 1.0720 | 0.6868 | | | | |
| | | TO 12/1/16 | | | | 0.8562 | 0.6157 | |
| | RM | 12/01/13 | BASE | 1.0000 | | 0.1348 | 0.1348 | |
| | | 12/01/14 | 0.9030 | 0.9030 | | 0.0090 | 0.0081 | |
| | | 12/01/15 | 1.0709 | 0.9670 | | | | |
| | | TO 12/1/16 | | | | 0.1438 | 0.1429 | |
| * | Loss, LAE a | nd LBA portion of 1 | 2/1/13 rate. | | | | 0.7586 | 1.2747 |
| 2013 | VOL | 12/01/12 | BASE | 0.7074 | * | 0.7587 | 0.5367 | |
| 20.0 | | 12/01/13 | 1.1400 | 0.8064 | | 0.0576 | 0.0464 | |
| | | 12/01/14 | 0.9487 | 0.7650 | | | | |
| | | TO 12/1/16 | | | | 0.8163 | 0.5831 | |
| | RM | 12/01/12 | BASE | 1.0000 | | 0.1717 | 0.1717 | |
| | | 12/01/13 | 1.1140 | 1.1140 | | 0.0120 | 0.0134 | |
| | | 12/01/14 | 0.9670 | 1.0772 | | | | |
| | | TO 12/1/16 | | | | 0.1837 | 0.1851 | |
| * | Loss, LAE a | nd LBA portion of 1 | 2/1/12 rate. | | | | 0.7682 | 1.4022 |
| 2012 | VOL | 12/01/11 | BASE | 0.7343 | * | 0.7714 | 0.5664 | |
| | | 12/01/12 | 1.2166 | 0.8933 | | 0.0791 | 0.0707 | |
| | | 12/01/13 | 1.0815 | 0.9661 | | | | |
| | | TO 12/1/16 | | | | 0.8505 | 0.6371 | |
| | RM | 12/01/11 | BASE | 1.0000 | | 0.1376 | 0.1376 | |
| | | 12/01/12 | 1.2606 | 1.2606 | | 0.0119 | 0.0150 | |
| | | 12/01/13 | 1.0773 | 1.3580 | | | | |
| | | TO 12/1/16 | | | | 0.1495 | 0.1526 | |
| * | Loss, LAE a | nd LBA portion of 1 | 2/1/11 rate. | | | | 0.7897 | 1.7196 |
| 2011 | VOL | 12/01/10 | BASE | 0.7688 | * | 0.8260 | 0.6350 | |
| 2011 | VOL | 12/01/10 | 1.1261 | 0.8657 | | 0.0662 | 0.0573 | |
| | | 12/01/12 | 1.3158 | 1.1391 | | | | |
| | | TO 12/1/16 | | | | 0.8922 | 0.6923 | |
| | RM | 12/01/10 | BASE | 1.0000 | | 0.1011 | 0.1011 | |
| | IZIVI | 12/01/10 | 1.1826 | 1.1826 | | 0.1011 | 0.1011 | |
| | | 12/01/11 | 1.3580 | 1.6060 | | | | |
| | | TO 12/1/16 | | | | 0.1078 | 0.1090 | |
| * | Loss, LAE a | nd LBA portion of 1 | 2/1/10 rate. | | | | 0.8013 | 2.0042 |
| 2040 | V/OI | 12/04/00 | DACE | 0.7574 | * | 0.9504 | 0.6404 | |
| 2010 | VOL | 12/01/09 12/01/10 | BASE 0.9749 | 0.7574 0.7384 | | 0.8561 0.0679 | 0.6484 0.0501 | |
| | | 12/01/10 | 1.4817 | 1.0941 | | 0.0679 | 0.0501 | |
| | | TO 12/1/16 | 1.7017 | 1.0041 | | 0.9240 | 0.6985 | |
| | RM | 12/01/09 | BASE | 1.0000 | | 0.0696 | 0.0696 | |
| | I/VI | 12/01/09 | 0.9594 | 0.9594 | | 0.0064 | 0.0696 | |
| | | 12/01/10 | 1.6060 | 1.5408 | | 0.0064 | 0.0061 | |
| | | TO 12/1/16 | | | | 0.0760 | 0.0757 | |
| | | | - 4 - 4 | | | | | |
| * | Loss, LAE a | nd LBA portion of 1 | 2/1/09 rate. | | | | 0.7742 | 1.9902 |

EXHIBIT V - 2 POLICY YEARS 2006 - 2009 PREMIUM ON-LEVEL FACTORS

| POLICY | | (1) RATE CHANGE | (2) RATE | (3) CUM. INDEX OF | | (4) PORTION OF YEAR | (5) PRODUCT | FACTOR TO ADJUST TO 12/1/16 |
|---------------|------------|------------------------------|--------------------|-------------------------|--------|----------------------------------|------------------|-----------------------------------|
| YEAR | _ | DATE | CHANGE | COL (2) | _ | ON-LEVEL | (3) * (4) | RATE LEVEL |
| 2009 | VOL | 12/01/08 | BASE | 0.7511 | * | 0.8421 | 0.6325 | |
| | | 12/01/09 | 0.9160 | 0.6880 | | 0.0789 | 0.0543 | |
| | | 12/01/10 | 1.4445 | 0.9938 | | 0.0040 | 0.0000 | |
| | | TO 12/1/16 | | | | 0.9210 | 0.6868 | |
| | RM | 12/01/08 | BASE | 1.0000 | | 0.0743 | 0.0743 | |
| | IXIVI | 12/01/09 | 0.9083 | 0.9083 | | 0.0044 | 0.0040 | |
| | | 12/01/10 | 1.5408 | 1.3995 | | | | |
| | | TO 12/1/16 | | | | 0.0787 | 0.0783 | |
| | | | | | | | | |
| * | Loss, LAE | and LBA portion of 12/ | 1/08 rate. | | | | 0.7651 | 1.8292 |
| | | | 5.05 | | | | | |
| 2008 | VOL | 12/01/07 | BASE | 0.7627 | • | 0.2616 | 0.1995 | |
| | | 10/01/08 12/01/08 | 0.8843 0.8354 | 0.6745 0.5635 | | 0.5907 0.0513 | 0.3984 0.0289 | |
| | | 12/01/08 | 1.3232 | 0.7456 | | 0.0515 | 0.0209 | |
| | | TO 12/1/16 | 1.0202 | 0.7400 | | 0.9036 | 0.6268 | |
| | | | | | | 0.0000 | 0.0200 | |
| | RM | 12/01/07 | BASE | 1.0000 | | 0.0286 | 0.0286 | |
| | | 10/01/08 | 0.8843 | 0.8843 | | 0.0646 | 0.0571 | |
| | | 12/01/08 | 0.8484 | 0.7502 | | 0.0032 | 0.0024 | |
| | | 12/01/09 | 1.3995 | 1.0499 | | | | |
| | | TO 12/1/16 | | | | 0.0964 | 0.0881 | |
| * | Loss, LAE | and LBA portion of 12/ | 1/07 rate. | | | | 0.7149 | 1.4686 |
| 0007 | \/OI | 40/04/00 | DAGE | 0.7000 | | 0.0404 | 0.5000 | |
| 2007 | VOL | 12/01/06 12/01/07 | BASE 0.8225 | 0.7292 0.5998 | *+ | 0.8181 | 0.5966 | |
| | | 10/01/08 | 0.8843 | 0.5996 | + | 0.0392 0.0126 | 0.0235 0.0081 | |
| | | 12/01/07& 10/01/08 | 0.7273 | 0.5304 | + | 0.0120 | 0.0055 | |
| | | 12/01/08 | 1.1054 | 0.5863 | + | | | |
| | | TO 12/1/16 | | | | 0.8802 | 0.6337 | |
| | DM | 42/04/06 | DACE | 1 0000 | | 0.4440 | 0.4440 | |
| | RM | 12/01/06 12/01/07 | BASE 0.7800 | 1.0000 0.7800 | + | 0.1140 0.0032 | 0.1140 0.0025 | |
| | | 10/01/08 | 0.7800 | 0.7800 | + | 0.0032 | 0.0025 | |
| | | 12/01/07& 10/01/08 | 0.6898 | 0.6898 | + | 0.0018 | 0.0006 | |
| | | 12/01/08 | 1.1873 | 0.8189 | + | | | |
| | | TO 12/1/16 | | | | 0.1198 | 0.1187 | |
| * | Loss LAF | and LBA portion of 12/ | 1/06 rate | | | | 0.7524 | 1.0884 |
| | | | | | | | | |
| 2006 | VOL | 12/01/05 | BASE | 0.7479 | * | 0.7753 | 0.5798 | |
| | | 12/01/06 | 1.0000 | 0.7479 | | 0.0491 | 0.0367 | |
| | | 12/01/07 | 0.8040 | 0.6013 | | | | |
| | | TO 12/1/16 | | | | 0.8244 | 0.6165 | |
| | RM | 12/01/05 | BASE | 1.0000 | | 0.1662 | 0.1662 | |
| | | 12/01/06 | 1.0257 | 1.0257 | | 0.0094 | 0.0096 | |
| | | 12/01/07 | 0.8190 | 0.8400 | | | | |
| | | TO 12/1/16 | | | | 0.1756 | 0.1758 | |
| * | Loss, LAE | and LBA portion of 12/ | 1/05 rate. | | | | 0.7923 | 1.0602 |
| + | Cumulativ | ve rate change | | | | | | |
| Area | | | | Area | | | | |
| I | 0.7292 | | 0.7292 | 1 | 1.0000 | | 1.0000 | |
| II | 0.7292 x 0 | | 0.5998 | II | | x 0.7800 | 0.7800 | |
| III | 0.7292 x 0 | | 0.6448 | III | | x 0.8843 | 0.8843 | |
| IV Current | | .8225 x 0.8843 | 0.5304 | IV Current | | 0 x 0.7800 x 0.8843 | 0.6898 | |
| Current | Cumulative | e to 12/1/16 | 0.5863 | Current | Cumul | ative to 12/1/16 | 0.8189 | |

EXHIBIT V - 3 POLICY YEARS 2006 - 2015 INDEMNITY LOSS ON-LEVEL FACTORS

| POLICY YEAR | (1) LAW AMENDMENT DATE | (2) BENEFIT CHANGE | (3) CUM. INDEX OF COL (2) | (4) PORTION OF YEAR ON-LEVEL | (5) PRODUCT (3) * (4) | FACTOR TO ADJUST TO 7/1/17 BENEFIT LEVEL |
|----------------|----------------------------------------|---------------------------------|------------------------------------|----------------------------------------------|-----------------------|---------------------------------------------------|
| 2015 | 7/01/14 | BASE | 1.0000 | 0.1250 | 0.1250 | |
| | 7/01/15 | 0.9967 | 0.9967 | 0.7500 | 0.7475 | |
| | 7/01/16 | 1.0184 | 1.0150 | 0.1250 | 0.1269 | |
| | 7/01/17 | 1.0165 | 1.0317 | | | |
| | | | | 1.0000 | 0.9994 | 1.0323 |
| 2014 | 7/01/13 | BASE | 1.0000 | 0.1250 | 0.1250 | |
| | 7/01/14 | 1.0124 | 1.0124 | 0.7500 | 0.7593 | |
| | 7/01/15 | 0.9967 | 1.0091 | 0.1250 | 0.1261 | |
| | 7/01/16 | 1.0352 | 1.0446 | 4 0000 | 4.0404 | 4 0000 |
| | TO 7/01/17 | | | 1.0000 | 1.0104 | 1.0338 |
| 2013 | 7/02/12 | BASE | 1.0000 | 0.1250 | 0.1250 | |
| | 7/01/13 | 1.0242 | 1.0242 | 0.7500 | 0.7682 | |
| | 7/01/14 | 1.0124 | 1.0369 | 0.1250 | 0.1296 | |
| | 7/01/15 | 1.0318 | 1.0699 | | | |
| | TO 7/01/17 | | | 1.0000 | 1.0228 | 1.0461 |
| 2012 | 6/13/11 | BASE | 1.0000 | 0.1264 | 0.1264 | |
| | 7/02/12 | 1.0161 | 1.0161 | 0.7486 | 0.7607 | |
| | 7/01/13 | 1.0242 | 1.0407 | 0.1250 | 0.1301 | |
| | 7/01/14 | 1.0446 | 1.0871 | | | |
| | TO 7/01/17 | | | 1.0000 | 1.0172 | 1.0687 |
| 2011 | 6/22/10 | BASE | 1.0000 | 0.1010 | 0.1010 | |
| | 6/13/11 | 0.9936 | 0.9936 | 0.7746 | 0.7696 | |
| | 7/02/12 | 1.0161 | 1.0096 | 0.1244 | 0.1256 | |
| | 7/01/13 | 1.0699 | 1.0802 | | | |
| | TO 7/01/17 | | | 1.0000 | 0.9962 | 1.0843 |
| 2010 | 6/16/09 | BASE | 1.0000 | 0.1124 | 0.1124 | |
| | 6/22/10 | 0.9974 | 0.9974 | 0.7367 | 0.7348 | |
| | 6/13/11 | 0.9936 | 0.9910 | 0.1509 | 0.1495 | |
| | 7/02/12 | 1.0871 | 1.0773 | | | |
| | TO 7/01/17 | | | 1.0000 | 0.9967 | 1.0809 |
| 2009 | 6/03/08 | BASE | 1.0000 | 0.1048 | 0.1048 | |
| | 6/16/09 | 1.0031 | 1.0031 | 0.7576 | 0.7599 | |
| | 6/22/10 | 0.9974 | 1.0005 | 0.1376 | 0.1377 | |
| | 6/13/11 | 1.0801 | 1.0806 | | | |
| | TO 7/01/17 | | | 1.0000 | 1.0024 | 1.0780 |
| 2008 | 6/07/07 | BASE | 1.0000 | 0.0891 | 0.0891 | |
| | 6/03/08 | 1.0189 | 1.0189 | 0.7645 | 0.7789 | |
| | 6/16/09 | 1.0031 | 1.0221 | 0.1464 | 0.1496 | |
| | 6/22/10 | 1.0773 | 1.1011 | | | |
| | TO 7/01/17 | | | 1.0000 | 1.0176 | 1.0821 |
| 2007 | 6/07/06 | BASE | 1.0000 | 0.0938 | 0.0938 | |
| | 6/07/07 | 1.0297 | 1.0297 | 0.7399 | 0.7619 | |
| | 6/03/08 | 1.0189 | 1.0492 | 0.1663 | 0.1745 | |
| | 6/16/09 | 1.0807 | 1.1339 | | | |
| | TO 7/01/17 | | | 1.0000 | 1.0302 | 1.1007 |
| 2006 | 6/06/05 | BASE | 1.0000 | 0.0951 | 0.0951 | |
| | 6/07/06 | 1.0200 | 1.0200 | 0.7396 | 0.7544 | |
| | 6/07/07 | 1.0297 | 1.0503 | 0.1653 | 0.1736 | |
| | 6/03/08 | 1.1011 | 1.1565 | | | |
| | TO 7/01/17 | | | 1.0000 | 1.0231 | 1.1304 |

EXHIBIT VI - 1

DEVELOPMENT FACTORS

PREMIUM

| Reports <u>in Ratio</u> | Calendar Years 12-13 | Calendar Years 13-14 | Calendar Years 14-15 | Calendar Years <u>15-16</u> | Unweighted <u>Average</u> | Cumulative Average |
|----------------------------|----------------------------|----------------------------|----------------------------|-----------------------------------|------------------------------|-----------------------|
| 2nd to 1st | 1.0016 | 1.0016 | 1.0074 | 1.0125 | 1.0058 | 1.0078 |
| 3rd to 2nd | 0.9998 | 0.9996 | 1.0031 | 0.9992 | 1.0004 | 1.0020 |
| 4th to 3rd | 0.9993 | 1.0012 | 0.9978 | 1.0001 | 0.9996 | 1.0016 |
| 5th to 4th | 1.0001 | 0.9999 | 1.0020 | 1.0003 | 1.0006 | 1.0020 |
| 6th to 5th | 0.9999 | 1.0000 | 1.0057 | 0.9999 | 1.0014 | 1.0014 |
| 7th to 6th | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 8th to 7th | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 9th to 8th | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 10th to 9th | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 * | 1.0000 |
| 11th to 10th | 0.9998 | 1.0000 | 1.0000 | 1.0000 | 1.0000 * | 1.0000 |
| 12th to 11th | 0.9994 | 1.0002 | 1.0000 | 1.0000 | 1.0000 * | 1.0000 |
| 13th to 12th | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 * | 1.0000 |
| 14th to 13th | 1.0000 | 1.0000 | 1.0001 | 1.0000 | 1.0000 * | 1.0000 |
| 15th to 14th | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 * | 1.0000 |
| 16th to 15th | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 * | 1.0000 |
| 17th to 16th | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 * | 1.0000 |
| 18th to 17th | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 * | 1.0000 |
| 19th to 18th | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 * | 1.0000 |
| 20th to 19th | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 * | 1.0000 |
| 21st to 20th | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 * | 1.0000 |
| 22nd to 21st | 1.0003 | 1.0000 | 1.0000 | 1.0001 | 1.0000 * | 1.0000 |
| 23rd to 22nd | 1.0000 | 1.0006 | 1.0000 | 1.0000 | 1.0000 * | 1.0000 |
| 24th to 23rd | 1.0000 | 1.0000 | 1.0002 | 1.0000 | 1.0000 * | 1.0000 |
| 25th to 24th | 1.0000 | 1.0000 | 1.0000 | 1.0002 | 1.0000 * | 1.0000 |
| 26th to 25th | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 * | 1.0000 |
| 27th to 26th | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 * | 1.0000 |
| Beyond 27th | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 * | 1.0000 |

^{*} Selected

DEVELOPMENT FACTORS

INDEMNITY LOSSES PAID METHOD - LIMITED LOSS BASIS

| Reports in Ratio | | Calendar Years 12-13 | Calendar Years <u>13-14</u> | Calendar Years <u>14-15</u> | Calendar Years <u>15-16</u> | Unweighted <u>Average</u> | Fitted <u>Value</u> | Cumulative <u>Average</u> |
|---------------------|---|----------------------------|-----------------------------------|-----------------------------------|-----------------------------------|------------------------------|------------------------|------------------------------|
| 2nd to 1st | а | 2.0196 | 2.0411 | 1.8383 | 1.9436 | 1.9607 | 1.9607 | 5.0284 |
| 3rd to 2nd | а | 1.5790 | 1.3944 | 1.4468 | 1.3822 | 1.4506 | 1.4512 | 2.5646 |
| 4th to 3rd | а | 1.1852 | 1.1993 | 1.1634 | 1.2347 | 1.1957 | 1.1913 | 1.7672 |
| 5th to 4th | а | 1.1193 | 1.1210 | 1.0871 | 1.0535 | 1.0952 | 1.1038 | 1.4834 |
| 6th to 5th | а | 1.0797 | 1.0546 | 1.0898 | 1.0517 | 1.0690 | 1.0657 | 1.3439 |
| 7th to 6th | а | 1.0528 | 1.0310 | 1.0399 | 1.0588 | 1.0456 | 1.0458 | 1.2611 |
| 8th to 7th | а | 1.0353 | 1.0547 | 1.0198 | 1.0194 | 1.0323 | 1.0341 | 1.2059 |
| 9th to 8th | а | 1.0347 | 1.0284 | 1.0410 | 1.0379 | 1.0355 | 1.0264 | 1.1661 |
| 10th to 9th | а | 1.0193 | 1.0164 | 1.0184 | 1.0227 | 1.0192 | 1.0211 | 1.1361 |
| 11th to 10th | а | 1.0155 | 1.0341 | 1.0075 | 1.0288 | 1.0215 | 1.0172 | 1.1126 |
| 12th to 11th | а | 1.0126 | 1.0127 | 1.0075 | 1.0043 | 1.0093 | 1.0143 | 1.0938 |
| 13th to 12th | а | 1.0108 | 1.0112 | 1.0088 | 1.0073 | 1.0095 | 1.0120 | 1.0784 |
| 14th to 13th | а | 1.0226 | 1.0087 | 1.0090 | 1.0011 | 1.0104 | 1.0101 | 1.0656 |
| 15th to 14th | а | 1.0028 | 1.0028 | 1.0068 | 1.0053 | 1.0044 | 1.0085 | 1.0549 |
| 16th to 15th | а | 1.0129 | 1.0101 | 1.0020 | 1.0023 | 1.0068 | 1.0072 | 1.0461 |
| 17th to 16th | а | 1.0061 | 1.0084 | 1.0078 | 1.0107 | 1.0083 | 1.0061 | 1.0386 |
| 18th to 17th | а | 1.0025 | 1.0035 | 1.0031 | 1.0025 | 1.0029 | 1.0052 | 1.0323 |
| 19th to 18th | а | 1.0023 | 1.0005 | 1.0036 | 0.9989 | 1.0013 | 1.0044 | 1.0269 |
| 20th to 19th | а | 1.0025 | 1.0387 | 1.0015 | 1.0029 | 1.0114 | 1.0036 | 1.0224 |
| 21st to 20th | а | 0.9976 | 1.0007 | 1.0025 | 0.9997 | 1.0001 | 1.0030 | 1.0188 |
| 22nd to 21st | а | 1.0032 | 0.9984 | 1.0051 | 1.0090 | 1.0039 | 1.0024 | 1.0157 |
| 23rd to 22nd | а | 1.0006 | 1.0198 | 0.9972 | 1.0008 | 1.0046 | 1.0019 | 1.0133 |
| 24th to 23rd | а | 1.0038 | 1.0021 | 1.0040 | 0.9982 | 1.0020 | 1.0014 | 1.0114 |
| 25th to 24th | а | 1.0078 | 0.9999 | 1.0027 | 0.9966 | 1.0018 | 1.0010 | 1.0100 |
| 26th to 25th | а | 0.9848 | 1.0002 | 0.9968 | 1.0014 | 0.9958 | 1.0006 | 1.0090 |
| 27th to 26th | b | 1.0191 | 1.0154 | 1.0097 | 1.0065 | 1.0127 | 1.0127 | 1.0083 |
| Beyond 27th | С | 0.9941 | 0.9901 | 0.9976 | 1.0011 | 0.9957 | 0.9957 | 0.9957 |
| | | | | INCLIDED | METHOD | | | |

INCURRED METHOD

| Reports in Ratio | | Calendar Years 12-13 | Calendar Years <u>13-14</u> | Calendar Years 14-15 | Calendar Years <u>15-16</u> | Unweighted <u>Average</u> | Fitted <u>Value</u> | Cumulative <u>Average</u> |
|---------------------|---|----------------------------|-----------------------------------|----------------------------|-----------------------------------|------------------------------|------------------------|------------------------------|
| 2nd to 1st | С | 1.2854 | 1.3204 | 1.2829 | 1.2727 | 1.2904 | 1.2906 | 1.7523 |
| 3rd to 2nd | С | 1.2485 | 1.0990 | 1.1065 | 1.1560 | 1.1525 | 1.1480 | 1.3577 |
| 4th to 3rd | С | 1.0580 | 1.0575 | 1.0444 | 1.0863 | 1.0616 | 1.0702 | 1.1827 |
| 5th to 4th | С | 1.0537 | 1.0628 | 0.9855 | 1.0245 | 1.0316 | 1.0381 | 1.1051 |
| 6th to 5th | С | 1.0290 | 1.0332 | 1.0341 | 1.0220 | 1.0296 | 1.0226 | 1.0646 |
| 7th to 6th | С | 1.0321 | 1.0349 | 1.0030 | 1.0136 | 1.0209 | 1.0143 | 1.0410 |
| 8th to 7th | С | 1.0059 | 1.0101 | 1.0098 | 1.0050 | 1.0077 | 1.0094 | 1.0263 |
| 9th to 8th | С | 1.0091 | 1.0009 | 1.0135 | 1.0062 | 1.0074 | 1.0063 | 1.0168 |
| 10th to 9th | С | 1.0075 | 1.0083 | 1.0008 | 1.0080 | 1.0062 | 1.0044 | 1.0104 |
| 11th to 10th | С | 1.0017 | 1.0237 | 1.0017 | 0.9975 | 1.0062 | 1.0030 | 1.0060 |
| 12th to 11th | С | 1.0026 | 0.9964 | 0.9997 | 1.0050 | 1.0009 | 1.0021 | 1.0030 |
| 13th to 12th | С | 1.0178 | 1.0020 | 0.9949 | 0.9999 | 1.0037 | 1.0015 | 1.0009 |
| 14th to 13th | С | 0.9951 | 1.0031 | 0.9989 | 0.9994 | 0.9991 | 1.0010 | 0.9994 |
| 15th to 14th | С | 0.9963 | 0.9977 | 0.9964 | 0.9985 | 0.9972 | 1.0007 | 0.9984 |
| 16th to 15th | | 1.0019 | 0.9997 | 0.9983 | 0.9964 | 0.9991 | 1.0005 | 0.9977 |
| 17th to 16th | С | 1.0039 | 0.9981 | 1.0003 | 1.0061 | 1.0021 | 1.0003 | 0.9972 |
| 18th to 17th | С | 0.9987 | 0.9962 | 0.9966 | 1.0007 | 0.9981 | 1.0002 | 0.9969 |
| 19th to 18th | С | 1.0328 | 0.9993 | 1.0029 | 0.9977 | 1.0082 | 1.0002 | 0.9967 |
| 20th to 19th | | 0.9924 | 0.9884 | 0.9988 | 1.0004 | 0.9950 | 1.0001 | 0.9965 |
| 21st to 20th | | 0.9964 | 0.9989 | 1.0103 | 0.9919 | 0.9994 | 1.0001 | 0.9964 |
| 22nd to 21st | | 0.9968 | 0.9983 | 1.0029 | 0.9946 | 0.9982 | 1.0001 | 0.9963 |
| 23rd to 22nd | | 0.9986 | 1.0086 | 0.9991 | 0.9991 | 1.0014 | 1.0001 | 0.9962 |
| 24th to 23rd | С | 1.0022 | 0.9988 | 1.0008 | 0.9976 | 0.9999 | 1.0001 | 0.9961 |
| 25th to 24th | | 1.0041 | 0.9978 | 1.0149 | 0.9927 | 1.0024 | 1.0001 | 0.9960 |
| 26th to 25th | | 0.9901 | 0.9990 | 0.9954 | 0.9985 | 0.9958 | 1.0001 | 0.9959 |
| 27th to 26th | | 0.9984 | 0.9997 | 1.0015 | 0.9994 | 0.9998 | 1.0001 | 0.9958 |
| Beyond 27th | С | 0.9941 | 0.9901 | 0.9976 | 1.0011 | 0.9957 | 0.9957 | 0.9957 |

a From Table I-D
 b 26th (Paid - Table I-D) to 27th (Incurred - Table I-B)
 c From Table I-B

FITTED DEVELOPMENT FACTORS

INDEMNITY LOSSES

Paid Development

| • | 4 Year Average | 4 Year Average - 1 | Fitted Value | Fitted Value + 1 |
|---------------|----------------|--------------------|--------------|------------------|
| 2nd to 1st | 1.9607 | 0.9607 | 0.9607 | 1.9607 |
| 3rd to 2nd | 1.4506 | 0.4506 | 0.4512 | 1.4512 |
| 4th to 3rd | 1.1957 | 0.1957 | 0.1913 | 1.1913 |
| 5th to 4th | 1.0952 | 0.0952 | 0.1038 | 1.1038 |
| 6th to 5th | 1.0690 | 0.0690 | 0.0657 | 1.0657 |
| 7th to 6th | 1.0456 | 0.0456 | 0.0458 | 1.0458 |
| 8th to 7th | 1.0323 | 0.0323 | 0.0341 | 1.0341 |
| 9th to 8th | 1.0355 | 0.0355 | 0.0264 | 1.0264 |
| 10th to 9th | 1.0192 | 0.0192 | 0.0211 | 1.0211 |
| 11th to 10th | 1.0215 | 0.0215 | 0.0172 | 1.0172 |
| 12th to 11th | 1.0093 | 0.0093 | 0.0143 | 1.0143 |
| 13th to 12th | 1.0095 | 0.0095 | 0.0120 | 1.0120 |
| 14th to 13th | 1.0104 | 0.0104 | 0.0101 | 1.0101 |
| 15th to 14th | 1.0044 | 0.0044 | 0.0085 | 1.0085 |
| 16th to 15th | 1.0068 | 0.0068 | 0.0072 | 1.0072 |
| 17th to 16th | 1.0083 | 0.0083 | 0.0061 | 1.0061 |
| 18th to 17th | 1.0029 | 0.0029 | 0.0052 | 1.0052 |
| 19th to 18th | 1.0013 | 0.0013 | 0.0044 | 1.0044 |
| 20th to 19th | 1.0114 | 0.0114 | 0.0036 | 1.0036 |
| 21st to 20th | 1.0001 | 0.0001 | 0.0030 | 1.0030 |
| 22nd to 21st | 1.0039 | 0.0039 | 0.0024 | 1.0024 |
| 23rd to 22nd | 1.0046 | 0.0046 | 0.0019 | 1.0019 |
| 24th to 23rd | 1.0020 | 0.0020 | 0.0014 | 1.0014 |
| 25th to 24th | 1.0018 | 0.0018 | 0.0010 | 1.0010 |
| 26th to 25th | 0.9958 | -0.0042 | 0.0006 | 1.0006 |
| 27th to 26th* | 1.0127 | 0.0127 | 0.0127 | 1.0127 |

 $Y = a+b/x+c/x^2+d/x^3+e/x^4$

Incurred Development

| Incurred Development | | | | | | | | | |
|----------------------|----------------|--------------------|--------------|------------------|--|--|--|--|--|
| | 4 Year Average | 4 Year Average - 1 | Fitted Value | Fitted Value + 1 | | | | | |
| 2nd to 1st | 1.2904 | 0.2904 | 0.2906 | 1.2906 | | | | | |
| 3rd to 2nd | 1.1525 | 0.1525 | 0.1480 | 1.1480 | | | | | |
| 4th to 3rd | 1.0616 | 0.0616 | 0.0702 | 1.0702 | | | | | |
| 5th to 4th | 1.0316 | 0.0316 | 0.0381 | 1.0381 | | | | | |
| 6th to 5th | 1.0296 | 0.0296 | 0.0226 | 1.0226 | | | | | |
| 7th to 6th | 1.0209 | 0.0209 | 0.0143 | 1.0143 | | | | | |
| 8th to 7th | 1.0077 | 0.0077 | 0.0094 | 1.0094 | | | | | |
| 9th to 8th | 1.0074 | 0.0074 | 0.0063 | 1.0063 | | | | | |
| 10th to 9th | 1.0062 | 0.0062 | 0.0044 | 1.0044 | | | | | |
| 11th to 10th | 1.0062 | 0.0062 | 0.0030 | 1.0030 | | | | | |
| 12th to 11th | 1.0009 | 0.0009 | 0.0021 | 1.0021 | | | | | |
| 13th to 12th | 1.0037 | 0.0037 | 0.0015 | 1.0015 | | | | | |
| 14th to 13th | 0.9991 | -0.0009 | 0.0010 | 1.0010 | | | | | |
| 15th to 14th | 0.9972 | -0.0028 | 0.0007 | 1.0007 | | | | | |
| 16th to 15th | 0.9991 | -0.0009 | 0.0005 | 1.0005 | | | | | |
| 17th to 16th | 1.0021 | 0.0021 | 0.0003 | 1.0003 | | | | | |
| 18th to 17th | 0.9981 | -0.0019 | 0.0002 | 1.0002 | | | | | |
| 19th to 18th | 1.0082 | 0.0082 | 0.0002 | 1.0002 | | | | | |
| 20th to 19th | 0.9950 | -0.0050 | 0.0001 | 1.0001 | | | | | |
| 21st to 20th | 0.9994 | -0.0006 | 0.0001 | 1.0001 | | | | | |
| 22nd to 21st | 0.9982 | -0.0018 | 0.0001 | 1.0001 | | | | | |
| 23rd to 22nd | 1.0014 | 0.0014 | 0.0001 | 1.0001 | | | | | |
| 24th to 23rd | 0.9999 | -0.0001 | 0.0001 | 1.0001 | | | | | |
| 25th to 24th | 1.0024 | 0.0024 | 0.0001 | 1.0001 | | | | | |
| 26th to 25th | 0.9958 | -0.0042 | 0.0001 | 1.0001 | | | | | |
| 27th to 26th | 0.9998 | -0.0002 | 0.0001 | 1.0001 | | | | | |
| Beyond 27th+ | 0.9957 | -0.0043 | -0.0043 | 0.9957 | | | | | |

 $Y = a+b/x+c/x^2+d/x^3$

a = -0.008144 b = 0.214380 c = -0.074312 d = 5.102322 e = -4.273554

^{*} Paid-Incurred four year average

 $a = 0.002509 \ b = -0.106239 \ c = 1.194782 \ d = -0.800426$

⁺ Selected four year average

DEVELOPMENT FACTORS

MEDICAL LOSSES PAID METHOD - LIMITED LOSS BASIS

| Reports in Ratio | | Calendar Years 12-13 | Calendar Years <u>13-14</u> | Calendar Years <u>14-15</u> | Calendar Years <u>15-16</u> | Unweighted <u>Average</u> | Fitted <u>Value</u> | Cumulative <u>Average</u> |
|---------------------|---|----------------------------|-----------------------------------|-----------------------------------|-----------------------------------|------------------------------|------------------------|------------------------------|
| 2nd to 1st | а | 1.3538 | 1.3633 | 1.4562 | 1.4129 | 1.3966 | 1.3966 | 3.1733 |
| 3rd to 2nd | a | 1.1659 | 1.1124 | 1.1747 | 1.1928 | 1.1615 | 1.1617 | 2.2722 |
| 4th to 3rd | а | 1.0989 | 1.1048 | 1.0792 | 1.0864 | 1.0923 | 1.0898 | 1.9559 |
| 5th to 4th | а | 1.0908 | 1.0574 | 1.0719 | 1.0181 | 1.0596 | 1.0663 | 1.7947 |
| 6th to 5th | а | 1.0467 | 1.0531 | 1.0852 | 1.0465 | 1.0579 | 1.0542 | 1.6831 |
| 7th to 6th | а | 1.0464 | 1.0357 | 1.0517 | 1.0606 | 1.0486 | 1.0463 | 1.5966 |
| 8th to 7th | а | 1.0386 | 1.0455 | 1.0336 | 1.0430 | 1.0402 | 1.0404 | 1.5260 |
| 9th to 8th | а | 1.0252 | 1.0287 | 1.0443 | 1.0325 | 1.0327 | 1.0357 | 1.4667 |
| 10th to 9th | а | 1.0398 | 1.0274 | 1.0197 | 1.0424 | 1.0323 | 1.0319 | 1.4161 |
| 11th to 10th | а | 1.0348 | 1.0320 | 1.0315 | 1.0442 | 1.0356 | 1.0287 | 1.3724 |
| 12th to 11th | а | 1.0233 | 1.0330 | 1.0217 | 1.0202 | 1.0246 | 1.0260 | 1.3341 |
| 13th to 12th | а | 1.0273 | 1.0212 | 1.0499 | 1.0218 | 1.0301 | 1.0236 | 1.3003 |
| 14th to 13th | а | 1.0122 | 1.0217 | 1.0140 | 1.0143 | 1.0156 | 1.0215 | 1.2703 |
| 15th to 14th | а | 1.0106 | 1.0046 | 1.0190 | 1.0317 | 1.0165 | 1.0197 | 1.2436 |
| 16th to 15th | а | 1.0172 | 1.0047 | 1.0167 | 1.0084 | 1.0118 | 1.0181 | 1.2195 |
| 17th to 16th | а | 1.0243 | 1.0226 | 1.0089 | 1.0064 | 1.0156 | 1.0166 | 1.1979 |
| 18th to 17th | а | 1.0276 | 1.0181 | 1.0098 | 1.0147 | 1.0176 | 1.0153 | 1.1783 |
| 19th to 18th | а | 1.0114 | 1.0141 | 1.0219 | 1.0177 | 1.0163 | 1.0141 | 1.1605 |
| 20th to 19th | а | 1.0146 | 1.0243 | 1.0065 | 1.0141 | 1.0149 | 1.0131 | 1.1444 |
| 21st to 20th | а | 1.0082 | 1.0086 | 1.0054 | 1.0051 | 1.0068 | 1.0121 | 1.1296 |
| 22nd to 21st | а | 1.0086 | 1.0116 | 1.0128 | 1.0097 | 1.0107 | 1.0112 | 1.1161 |
| 23rd to 22nd | а | 1.0128 | 1.0083 | 1.0073 | 1.0104 | 1.0097 | 1.0103 | 1.1037 |
| 24th to 23rd | а | 1.0130 | 1.0072 | 1.0130 | 1.0029 | 1.0090 | 1.0096 | 1.0925 |
| 25th to 24th | а | 1.0065 | 1.0167 | 1.0097 | 1.0004 | 1.0083 | 1.0089 | 1.0821 |
| 26th to 25th | а | 1.0332 | 1.0050 | 1.0196 | 1.0045 | 1.0156 | 1.0082 | 1.0726 |
| 27th to 26th | b | 1.0466 | 1.0771 | 1.0097 | 1.0236 | 1.0393 | 1.0393 | 1.0638 |
| Beyond 27th | С | 1.0553 | 1.0222 | 0.9933 | 1.0237 | 1.0236 | 1.0236 | 1.0236 |
| | | | | MOURRER | METHOD | | | |

INCURRED METHOD

| Reports in Ratio | | Calendar Years 12-13 | Calendar Years 13-14 | Calendar Years <u>14-15</u> | Calendar Years <u>15-16</u> | Unweighted <u>Average</u> | Fitted <u>Value</u> | Cumulative <u>Average</u> |
|---------------------|---|----------------------------|----------------------------|-----------------------------------|-----------------------------------|------------------------------|------------------------|------------------------------|
| 2nd to 1st | С | 1.1849 | 1.2411 | 1.2929 | 1.1994 | 1.2296 | 1.2270 | 2.0841 |
| 3rd to 2nd | С | 1.1308 | 1.0854 | 1.1432 | 1.1516 | 1.1278 | 1.1253 | 1.6985 |
| 4th to 3rd | С | 1.0672 | 1.0691 | 1.0433 | 1.0578 | 1.0594 | 1.0841 | 1.5094 |
| 5th to 4th | С | 1.0527 | 1.1209 | 1.0654 | 1.0343 | 1.0683 | 1.0613 | 1.3923 |
| 6th to 5th | С | 1.0358 | 1.0814 | 1.0597 | 1.0622 | 1.0598 | 1.0468 | 1.3119 |
| 7th to 6th | С | 1.0396 | 1.0224 | 1.0443 | 1.0281 | 1.0336 | 1.0368 | 1.2532 |
| 8th to 7th | С | 1.0117 | 1.0619 | 1.0289 | 1.0665 | 1.0423 | 1.0295 | 1.2088 |
| 9th to 8th | С | 0.9937 | 1.0329 | 1.0080 | 1.0406 | 1.0188 | 1.0240 | 1.1741 |
| 10th to 9th | С | 1.0220 | 1.0161 | 1.0268 | 1.0282 | 1.0233 | 1.0197 | 1.1466 |
| 11th to 10th | С | 0.9769 | 1.0119 | 1.0346 | 1.0272 | 1.0127 | 1.0163 | 1.1244 |
| 12th to 11th | С | 0.9936 | 1.0135 | 1.0121 | 1.0386 | 1.0145 | 1.0136 | 1.1064 |
| 13th to 12th | С | 1.0208 | 0.9987 | 1.0215 | 1.0239 | 1.0162 | 1.0113 | 1.0916 |
| 14th to 13th | С | 0.9926 | 0.9887 | 1.0231 | 1.0243 | 1.0072 | 1.0095 | 1.0794 |
| 15th to 14th | С | 1.0145 | 0.9764 | 0.9916 | 1.0323 | 1.0037 | 1.0079 | 1.0692 |
| 16th to 15th | С | 1.0111 | 0.9990 | 1.0184 | 1.0107 | 1.0098 | 1.0067 | 1.0608 |
| 17th to 16th | С | 1.0210 | 1.0017 | 1.0029 | 0.9937 | 1.0048 | 1.0056 | 1.0538 |
| 18th to 17th | С | 0.9968 | 0.9846 | 1.0036 | 1.0210 | 1.0015 | 1.0047 | 1.0479 |
| 19th to 18th | С | 1.0116 | 0.9932 | 1.0200 | 1.0036 | 1.0071 | 1.0039 | 1.0430 |
| 20th to 19th | С | 0.9801 | 0.9761 | 1.0026 | 0.9999 | 0.9897 | 1.0033 | 1.0389 |
| 21st to 20th | С | 1.0014 | 1.0122 | 1.0058 | 1.0046 | 1.0060 | 1.0027 | 1.0355 |
| 22nd to 21st | С | 0.9944 | 1.0034 | 1.0071 | 0.9885 | 0.9984 | 1.0022 | 1.0327 |
| 23rd to 22nd | С | 0.9917 | 0.9838 | 1.0153 | 1.0001 | 0.9977 | 1.0019 | 1.0305 |
| 24th to 23rd | С | 1.0027 | 1.0027 | 1.0040 | 1.0073 | 1.0042 | 1.0015 | 1.0285 |
| 25th to 24th | С | 0.9995 | 1.0077 | 1.0115 | 0.9977 | 1.0041 | 1.0013 | 1.0270 |
| 26th to 25th | С | 1.0281 | 0.9967 | 1.0122 | 1.0073 | 1.0111 | 1.0011 | 1.0256 |
| 27th to 26th | С | 0.9757 | 1.0041 | 1.0039 | 1.0051 | 0.9972 | 1.0009 | 1.0245 |
| Beyond 27th | С | 1.0553 | 1.0222 | 0.9933 | 1.0237 | 1.0236 | 1.0236 | 1.0236 |

a From Table I-E
 b 26th (Paid - Table I-E) to 27th (Incurred - Table I-C)
 c From Table I-C

FITTED DEVELOPMENT FACTORS

MEDICAL LOSSES

Paid Development

| | 4 Year Average | 4 Year Average - 1 | Fitted Value | Fitted Value + 1 |
|---------------|----------------|--------------------|--------------|------------------|
| 2nd to 1st | 1.3966 | 0.3966 | 0.3966 | 1.3966 |
| 3rd to 2nd | 1.1615 | 0.1615 | 0.1617 | 1.1617 |
| 4th to 3rd | 1.0923 | 0.0923 | 0.0898 | 1.0898 |
| 5th to 4th | 1.0596 | 0.0596 | 0.0663 | 1.0663 |
| 6th to 5th | 1.0579 | 0.0579 | 0.0542 | 1.0542 |
| 7th to 6th | 1.0486 | 0.0486 | 0.0463 | 1.0463 |
| 8th to 7th | 1.0402 | 0.0402 | 0.0404 | 1.0404 |
| 9th to 8th | 1.0327 | 0.0327 | 0.0357 | 1.0357 |
| 10th to 9th | 1.0323 | 0.0323 | 0.0319 | 1.0319 |
| 11th to 10th | 1.0356 | 0.0356 | 0.0287 | 1.0287 |
| 12th to 11th | 1.0246 | 0.0246 | 0.0260 | 1.0260 |
| 13th to 12th | 1.0301 | 0.0301 | 0.0236 | 1.0236 |
| 14th to 13th | 1.0156 | 0.0156 | 0.0215 | 1.0215 |
| 15th to 14th | 1.0165 | 0.0165 | 0.0197 | 1.0197 |
| 16th to 15th | 1.0118 | 0.0118 | 0.0181 | 1.0181 |
| 17th to 16th | 1.0156 | 0.0156 | 0.0166 | 1.0166 |
| 18th to 17th | 1.0176 | 0.0176 | 0.0153 | 1.0153 |
| 19th to 18th | 1.0163 | 0.0163 | 0.0141 | 1.0141 |
| 20th to 19th | 1.0149 | 0.0149 | 0.0131 | 1.0131 |
| 21st to 20th | 1.0068 | 0.0068 | 0.0121 | 1.0121 |
| 22nd to 21st | 1.0107 | 0.0107 | 0.0112 | 1.0112 |
| 23rd to 22nd | 1.0097 | 0.0097 | 0.0103 | 1.0103 |
| 24th to 23rd | 1.0090 | 0.0090 | 0.0096 | 1.0096 |
| 25th to 24th | 1.0083 | 0.0083 | 0.0089 | 1.0089 |
| 26th to 25th* | 1.0156 | 0.0156 | 0.0082 | 1.0082 |
| 27th to 26th* | 1.0393 | 0.0393 | 0.0393 | 1.0393 |

 $Y = a+b/x+c/x^2+d/x^3+e/x^4+f/x^5$

Incurred Development

| | 4 Year Average | 4 Year Average - 1 | Fitted Value | Fitted Value + 1 |
|--------------|----------------|--------------------|--------------|------------------|
| 2nd to 1st | 1.2296 | 0.2296 | 0.2270 | 1.2270 |
| 3rd to 2nd | 1.1278 | 0.1278 | 0.1253 | 1.1253 |
| 4th to 3rd | 1.0594 | 0.0594 | 0.0841 | 1.0841 |
| 5th to 4th | 1.0683 | 0.0683 | 0.0613 | 1.0613 |
| 6th to 5th | 1.0598 | 0.0598 | 0.0468 | 1.0468 |
| 7th to 6th | 1.0336 | 0.0336 | 0.0368 | 1.0368 |
| 8th to 7th | 1.0423 | 0.0423 | 0.0295 | 1.0295 |
| 9th to 8th | 1.0188 | 0.0188 | 0.0240 | 1.0240 |
| 10th to 9th | 1.0233 | 0.0233 | 0.0197 | 1.0197 |
| 11th to 10th | 1.0127 | 0.0127 | 0.0163 | 1.0163 |
| 12th to 11th | 1.0145 | 0.0145 | 0.0136 | 1.0136 |
| 13th to 12th | 1.0162 | 0.0162 | 0.0113 | 1.0113 |
| 14th to 13th | 1.0072 | 0.0072 | 0.0095 | 1.0095 |
| 15th to 14th | 1.0037 | 0.0037 | 0.0079 | 1.0079 |
| 16th to 15th | 1.0098 | 0.0098 | 0.0067 | 1.0067 |
| 17th to 16th | 1.0048 | 0.0048 | 0.0056 | 1.0056 |
| 18th to 17th | 1.0015 | 0.0015 | 0.0047 | 1.0047 |
| 19th to 18th | 1.0071 | 0.0071 | 0.0039 | 1.0039 |
| 20th to 19th | 0.9897 | -0.0103 | 0.0033 | 1.0033 |
| 21st to 20th | 1.0060 | 0.0060 | 0.0027 | 1.0027 |
| 22nd to 21st | 0.9984 | -0.0016 | 0.0022 | 1.0022 |
| 23rd to 22nd | 0.9977 | -0.0023 | 0.0019 | 1.0019 |
| 24th to 23rd | 1.0042 | 0.0042 | 0.0015 | 1.0015 |
| 25th to 24th | 1.0041 | 0.0041 | 0.0013 | 1.0013 |
| 26th to 25th | 1.0111 | 0.0111 | 0.0011 | 1.0011 |
| 27th to 26th | 0.9972 | -0.0028 | 0.0009 | 1.0009 |
| Beyond 27th+ | 1.0236 | 0.0236 | 0.0236 | 1.0236 |

 $a = -0.009609 \ b = 0.498032 \ c = -1.430087 \ d = 2.932843 \ e = -1.182398 \ f = -0.412184$

^{*} Paid-Incurred four year average

 $Y = a+b*log(x)+c/x^5$ $a = -0.213084 \ b = 0.039182 \ c = 0.440115$ + Selected four year average

EXHIBIT VII - 1

DETERMINATION OF TREND

INDEMNITY

| Policy Year | | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 |
|----------------------|---|--------|--------|--------|--------|--------|--------|--------|
| Actual Loss Ratio | | 0.2609 | 0.2568 | 0.2546 | 0.2614 | 0.2925 | 0.2546 | 0.2384 |
| Normalized Frequency | | 0.6100 | 0.6100 | 0.5718 | 0.5123 | 0.5353 | 0.4630 | 0.4928 |
| Severity Loss Ratio | | 0.4277 | 0.4210 | 0.4453 | 0.5102 | 0.5465 | 0.5498 | 0.4838 |
| | x | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| _ | У | 0.4277 | 0.4210 | 0.4453 | 0.5102 | 0.5465 | 0.5498 | 0.4838 |

7 Point Exponential Regression: y = 0.410462 * 1.040379 ^ x

| | Selected Annual Trend = | 4.0% | | |
|--------------------|-------------------------|------------------|-------------------|--------------|
| | | | | |
| | | Trend Period | | |
| Policy | Annual | # Years | Severity | Frequency |
| Year | Trend Factor | to 12/1/18 | Trend Factor | Trend Factor |
| | (1) | (2) | $(3) = (1)^{(2)}$ | (4) # |
| 2012 | 1.0404 | 5.9167 | 1.2639 | 0.7372 |
| 2013 | 1.0404 | 4.9167 | 1.2149 | 0.7762 |
| 2014 | 1.0404 | 3.9167 | 1.1677 | 0.8172 |
| 2015 | 1.0404 | 2.9167 | 1.1224 | 0.8604 |
| Trended Loss Ratio | | | | |
| Policy | Actual | Combined | Trended | |
| Year | Loss Ratio | Trend Factor | Loss Ratio | |
| | (5) | $(6) = (3)^*(4)$ | (7) = (5)*(6) | |
| 2012 | 0.2614 | 0.9317 | 0.2435 | |
| 2013 | 0.2925 | 0.9430 | 0.2758 | |
| 2014 | 0.2546 | 0.9542 | 0.2429 | |
| 2015 | 0.2384 | 0.9657 | 0.2302 | |
| Average | | | 0.2481 | |

[#] See Page 24 for column (4).

EXHIBIT VII - 2

DETERMINATION OF TREND

MEDICAL

| Policy Year | | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 |
|----------------------|---|--------|--------|--------|--------|--------|--------|--------|
| Actual Loss Ratio | | 0.3934 | 0.4761 | 0.4352 | 0.4256 | 0.4933 | 0.4461 | 0.5472 |
| Normalized Frequency | | 0.6100 | 0.6100 | 0.5718 | 0.5123 | 0.5353 | 0.4630 | 0.4928 |
| Severity Loss Ratio | | 0.6449 | 0.7805 | 0.7611 | 0.8307 | 0.9216 | 0.9634 | 1.1104 |
| | x | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| • | у | 0.6449 | 0.7805 | 0.7611 | 0.8307 | 0.9216 | 0.9634 | 1.1104 |

7 Point Exponential Regression: y = 0.615106 * 1.083386 ^ x

Selected Annual Trend =

| | | Trend Period | | |
|--------|--------------|--------------|-------------------|------------|
| Policy | Annual | # Years | Severity | Frequenc |
| Year | Trend Factor | to 12/1/18 | Trend Factor | Trend Fact |
| | (1) | (2) | $(3) = (1)^{(2)}$ | (4) # |
| 2012 | 1.0834 | 5.9167 | 1.6062 | 0.7372 |
| 2013 | 1.0834 | 4.9167 | 1.4826 | 0.7762 |
| 2014 | 1.0834 | 3.9167 | 1.3685 | 0.8172 |
| 2015 | 1.0834 | 2.9167 | 1.2631 | 0.8604 |

8.3%

Trended Loss Ratio

| Policy Year | Actual Loss Ratio (5) | Combined Trend Factor (6) = (3)*(4) | Trended Loss Ratio (7) = (5)*(6) |
|----------------|-----------------------------|-------------------------------------------|----------------------------------------|
| 2012 | 0.4256 | 1.1841 | 0.5040 |
| 2013 | 0.4933 | 1.1508 | 0.5677 |
| 2014 | 0.4461 | 1.1183 | 0.4989 |
| 2015 | 0.5472 | 1.0868 | 0.5947 |
| Average | | | 0.5413 |

[#] See Page 24 for column (4).

DETERMINATION OF TREND

CLAIM FREQUENCY

Policy Year Frequency per \$1 million of Expected Losses

| | Dollov | | Claim | | Normalized | | |
|-------------|----------------|--------|-----------|--------|------------|--------|--------|
| | Policy Year | | Frequency | | | | |
| | i eai | | Frequency | | Frequency | | |
| | 2003 | | 11.77 | | 1.0000 | | |
| | 2004 | | 10.38 | | 0.8819 | | |
| | 2005 | | 9.28 | | 0.7884 | | |
| | 2006 | | 8.73 | | 0.7417 | | |
| | 2007 | | 8.12 | | 0.6899 | | |
| | 2008 | | 7.19 | | 0.6109 | | |
| | 2009 | | 7.18 | | 0.6100 | | |
| | 2010 | | 7.18 | | 0.6100 | | |
| | 2011 | | 6.73 | | 0.5718 | | |
| | 2012 | | 6.03 | | 0.5123 | | |
| | 2013 | | 6.30 | | 0.5353 | | |
| | 2014 | | 5.45 | | 0.4630 | | |
| | 2015 | | 5.80 | | 0.4928 | | |
| | | | | | | | |
| Policy Year | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 |
| x | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| у | 0.6100 | 0.6100 | 0.5718 | 0.5123 | 0.5353 | 0.4630 | 0.4928 |
| | | | | | | | |

7 Point (2009 - 2015) Exponential Regression: y = 0.645767 * 0.956075 ^ x

Annual Trend = -4.4%

| Policy Year | 2007 | 2008 | 2011 | 2012 | 2013 | 2014 | 2015 |
|-------------|--------|--------|--------|--------|--------|--------|--------|
| X | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| У | 0.6899 | 0.6109 | 0.5718 | 0.5123 | 0.5353 | 0.4630 | 0.4928 |

7 Point (2007 - 2008, 2011 - 2015) Exponential Regression: y = 0.693214 * 0.943461 ^ x

Annual Trend = -5.7%

Selected Annual Trend (Average of -4.4% and -5.7%) = -5.0%

| Policy Year | Annual Trend Factor (1) | # of Years to 12/1/18 (2) | Frequency Trend Factor $(3) = (1)^{2}$ |
|----------------|-------------------------------|---------------------------------|----------------------------------------------|
| 2012 | 0.9498 | 5.9167 | 0.7372 |
| 2013 | 0.9498 | 4.9167 | 0.7762 |
| 2014 | 0.9498 | 3.9167 | 0.8172 |
| 2015 | 0.9498 | 2.9167 | 0.8604 |

TABLE I POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

ACCUMULATED STANDARD EARNED PREMIUM

Policy Year

Valued

As of

12/31/13

Ratio to

Prior Year

Ratio to

Prior Year

As of

12/31/14

Policy Year

Valued

As of

12/31/12

As of

12/31/13

| Valueu | 12/31/12 | 12/31/13 | FIIOI Teal | valueu | 12/31/13 | 12/31/14 | FIIOI Teal |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Prior | | | | Prior | | | |
| to 1986 | 499,313,202 | 499,313,213 | 1.0000 | to 1986 | 475,901,634 | 475,901,634 | 1.0000 |
| 1986 | 74,540,210 | 74,540,210 | 1.0000 | 1986 | 68,727,386 | 68,727,386 | 1.0000 |
| 1987 | 87,187,766 | 87,187,766 | 1.0000 | 1987 | 81,080,364 | 81,080,364 | 1.0000 |
| 1988 | 104,156,834 | 104,156,834 | 1.0000 | 1988 | 98,509,492 | 98,509,492 | 1.0000 |
| 1989 | 112,006,449 | 112,006,449 | 1.0000 | 1989 | 105,487,107 | 105,487,107 | 1.0000 |
| | | | | | | 94,125,731 | |
| 1990 | 100,769,966 | 100,769,966 | 1.0000 | 1990 | 94,125,731 | | 1.0000 |
| 1991 | 97,023,519 | 97,050,962 | 1.0003 | 1991 | 90,695,845 | 90,750,388 | 1.0006 |
| 1992 | 89,189,995 | 89,190,039 | 1.0000 | 1992 | 82,084,698 | 82,084,698 | 1.0000 |
| 1993 | 90,725,310 | 90,724,421 | 1.0000 | 1993 | 84,936,458 | 84,936,458 | 1.0000 |
| 1994 | 83,151,960 | 83,154,380 | 1.0000 | 1994 | 77,193,665 | 77,193,605 | 1.0000 |
| 1995 | 79,874,949 | 79,874,943 | 1.0000 | 1995 | 73,445,394 | 73,445,418 | 1.0000 |
| 1996 | 83,668,945 | 83,668,917 | 1.0000 | 1996 | 77,188,731 | 77,188,734 | 1.0000 |
| | | | | | | | |
| 1997 | 86,953,643 | 86,953,607 | 1.0000 | 1997 | 80,784,678 | 80,784,703 | 1.0000 |
| 1998 | 92,377,889 | 92,377,869 | 1.0000 | 1998 | 84,068,560 | 84,068,572 | 1.0000 |
| 1999 | 87,625,454 | 87,625,393 | 1.0000 | 1999 | 80,572,172 | 80,572,143 | 1.0000 |
| 2000 | 94,748,288 | 94,748,147 | 1.0000 | 2000 | 85,738,581 | 85,738,501 | 1.0000 |
| 2001 | 95,701,134 | 95,643,936 | 0.9994 | 2001 | 88,449,374 | 88,449,339 | 1.0000 |
| 2002 | 118,877,369 | 118,858,069 | 0.9998 | 2002 | 113,699,746 | 113,717,630 | 1.0002 |
| 2003 | 134,183,507 | 134,184,277 | 1.0000 | 2003 | 129,655,791 | 129,655,762 | 1.0000 |
| | | | | | | | |
| 2004 | 153,036,271 | 153,036,527 | 1.0000 | 2004 | 149,122,206 | 149,121,079 | 1.0000 |
| 2005 | 187,891,445 | 187,888,080 | 1.0000 | 2005 | 183,000,631 | 182,998,946 | 1.0000 |
| 2006 | 207,191,524 | 207,185,868 | 1.0000 | 2006 | 202,487,230 | 202,495,026 | 1.0000 |
| 2007 | 200,029,903 | 200,007,564 | 0.9999 | 2007 | 195,753,446 | 195,750,621 | 1.0000 |
| 2008 | 151,139,871 | 151,152,969 | 1.0001 | 2008 | 148,482,656 | 148,479,227 | 1.0000 |
| 2009 | 118,168,783 | 118,087,574 | 0.9993 | 2009 | 116,318,345 | 116,311,214 | 0.9999 |
| | 105,661,606 | 105,645,526 | 0.9998 | 2010 | 104,350,998 | | 1.0012 |
| 2010 | | , , | | | | 104,476,537 | |
| 2011 | 106,218,857 | 106,385,661 | 1.0016 | 2011 | 105,111,781 | 105,072,860 | 0.9996 |
| 2012 | 59,119,378 | 114,744,657 | 1.9409 | 2012 | 113,287,818 | 113,468,957 | 1.0016 |
| 2013 | | 70,122,448 | | 2013 | 69,315,160 | 132,994,694 | 1.9187 |
| | | | | 2014 | | 76,798,021 | |
| | | | | | | | |
| Policy Year | As of | As of | Ratio to | Policy Year | As of | As of | Ratio to |
| Valued | | | | - | | | |
| | | | Drior Voor | Valued | 12/21/15 | 12/21/16 | Drior Voor |
| | 12/31/14 | 12/31/15 | Prior Year | Valued | 12/31/15 | 12/31/16 | Prior Year |
| Prior | | | | Prior | | | |
| Prior to 1986 | 490,822,657 | 12/31/15 490,822,657 | 1.0000 | Prior to 1986 | 12/31/15 490,822,657 | 12/31/16 490,822,657 | 1.0000 |
| Prior | | | | Prior | | | |
| Prior to 1986 | 490,822,657 | 490,822,657 | 1.0000 | Prior to 1986 | 490,822,657 73,474,543 | 490,822,657 | 1.0000 |
| Prior to 1986 1986 1987 | 490,822,657 73,474,543 85,943,515 | 490,822,657 73,474,543 85,943,515 | 1.0000 1.0000 1.0000 | Prior to 1986 1986 1987 | 490,822,657 73,474,543 85,943,515 | 490,822,657 73,474,543 85,943,515 | 1.0000 1.0000 1.0000 |
| Prior to 1986 1986 1987 1988 | 490,822,657 73,474,543 85,943,515 102,949,395 | 490,822,657 73,474,543 85,943,515 102,949,395 | 1.0000 1.0000 1.0000 1.0000 | Prior to 1986 1986 1987 1988 | 490,822,657 73,474,543 85,943,515 102,949,395 | 490,822,657 73,474,543 85,943,515 102,949,395 | 1.0000 1.0000 1.0000 1.0000 |
| Prior to 1986 1986 1987 1988 1989 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 | 1.0000 1.0000 1.0000 1.0000 1.0000 | Prior to 1986 1986 1987 1988 1989 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 | 1.0000 1.0000 1.0000 1.0000 1.0000 |
| Prior to 1986 1986 1987 1988 1989 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 | 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 | Prior to 1986 1986 1987 1988 1989 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 | 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 |
| Prior to 1986 1986 1987 1988 1989 1990 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,894,161 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,915,069 | 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 | Prior to 1986 1986 1987 1988 1989 1990 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,915,069 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,933,003 | 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 |
| Prior to 1986 1986 1987 1988 1989 1990 1991 1992 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 | 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 | Prior to 1986 1986 1987 1988 1989 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 | 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 |
| Prior to 1986 1986 1987 1988 1989 1990 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,894,161 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,915,069 | 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 | Prior to 1986 1986 1987 1988 1989 1990 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,915,069 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,933,003 | 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 |
| Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,894,161 87,086,900 87,798,462 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,915,069 87,086,900 87,798,462 | 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0002 1.0000 1.0000 | Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,915,069 87,086,900 87,798,462 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,933,003 87,086,967 87,798,462 | 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 |
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| Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,894,161 87,086,900 87,798,462 82,320,327 78,691,448 82,677,008 83,865,046 86,444,463 80,901,980 89,557,141 90,799,185 114,272,115 129,612,918 153,025,541 187,890,751 207,236,689 200,003,004 151,148,083 118,011,756 106,031,849 106,569,572 115,223,852 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,915,069 87,086,900 87,798,462 82,320,327 78,691,441 82,676,981 83,865,017 86,444,445 80,901,994 89,557,126 90,805,701 114,271,524 129,614,075 153,025,932 187,894,404 207,243,922 200,008,027 151,154,105 118,689,735 106,242,328 106,335,247 115,576,402 136,119,967 147,276,890 | 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 | Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,915,069 87,086,900 87,798,462 82,320,327 78,691,441 82,676,981 83,865,017 86,444,445 80,901,994 89,557,126 90,805,701 114,271,524 129,494,762 152,871,327 187,799,467 206,582,739 199,464,717 149,416,538 117,158,714 105,094,206 105,462,999 114,609,213 135,289,131 146,603,738 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,933,003 87,086,967 87,798,462 82,331,367 78,691,441 82,676,970 83,865,012 86,444,449 80,901,977 89,557,124 90,806,330 114,271,531 129,494,810 152,871,385 187,799,312 206,582,882 199,461,360 149,417,895 117,158,752 105,086,397 105,492,262 114,622,483 135,182,833 148,439,581 | 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 |
| Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,894,161 87,086,900 87,798,462 82,320,327 78,691,448 82,677,008 83,865,046 86,444,463 80,901,980 89,557,141 90,799,185 114,272,115 129,612,918 153,025,541 187,890,751 207,236,689 200,003,004 151,148,083 118,011,756 106,031,849 106,569,572 115,223,852 135,120,835 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,915,069 87,086,900 87,798,462 82,320,327 78,691,441 82,676,981 83,865,017 86,444,445 80,901,994 89,557,126 90,805,701 114,271,524 129,614,075 153,025,932 187,894,404 207,243,922 200,008,027 151,154,105 118,689,735 106,242,328 106,335,247 115,576,402 136,119,967 | 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 | Prior to 1986 1986 1987 1988 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,915,069 87,086,900 87,798,462 82,320,327 78,691,441 82,676,981 83,865,017 86,444,445 80,901,994 89,557,126 90,805,701 114,271,524 129,494,762 152,871,327 187,799,467 206,582,739 199,464,717 149,416,538 117,158,714 105,094,206 105,462,999 114,609,213 135,289,131 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,933,003 87,086,967 87,798,462 82,331,367 78,691,441 82,676,970 83,865,012 86,444,449 80,901,977 89,557,124 90,806,330 114,271,531 129,494,810 152,871,385 187,799,312 206,582,882 199,461,360 149,417,895 117,158,752 105,086,397 105,492,262 114,622,483 135,182,833 148,439,581 147,359,751 | 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 |
| Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,894,161 87,086,900 87,798,462 82,320,327 78,691,448 82,677,008 83,865,046 86,444,463 80,901,980 89,557,141 90,799,185 114,272,115 129,612,918 153,025,541 187,890,751 207,236,689 200,003,004 151,148,083 118,011,756 106,031,849 106,569,572 115,223,852 135,120,835 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,915,069 87,086,900 87,798,462 82,320,327 78,691,441 82,676,981 83,865,017 86,444,445 80,901,994 89,557,126 90,805,701 114,271,524 129,614,075 153,025,932 187,894,404 207,243,922 200,008,027 151,154,105 118,689,735 106,242,328 106,335,247 115,576,402 136,119,967 147,276,890 | 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 | Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,915,069 87,086,900 87,798,462 82,320,327 78,691,441 82,676,981 83,865,017 86,444,445 80,901,994 89,557,126 90,805,701 114,271,524 129,494,762 152,871,327 187,799,467 206,582,739 199,464,717 149,416,538 117,158,714 105,094,206 105,462,999 114,609,213 135,289,131 146,603,738 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,933,003 87,086,967 87,798,462 82,331,367 78,691,441 82,676,970 83,865,012 86,444,449 80,901,977 89,557,124 90,806,330 114,271,531 129,494,810 152,871,385 187,799,312 206,582,882 199,461,360 149,417,895 117,158,752 105,086,397 105,492,262 114,622,483 135,182,833 148,439,581 | 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 |

NOTE: So as to maximize the use of available data, the companies used in one stage of development were allowed to be independent of those used in the other stage of development; therefore, the figures shown at each valuation may vary.

TABLE I - A - Individual Losses Limited *

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

INCURRED LOSSES EXCLUDING BULK AND IBNR RESERVES

| Policy Year | As of | As of | Ratio to | Policy Year | As of | As of | Ratio to |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Valued | 12/31/12 | 12/31/13 | Prior Year | Valued | 12/31/13 | 12/31/14 | Prior Year |
| Prior | | | | Prior | | | |
| to 1986 | 266,264,008 | 266,758,240 | 1.0019 | to 1986 | 256,189,020 | 256,118,171 | 0.9997 |
| 1986 | 37,210,762 | 36,886,275 | 0.9913 | 1986 | 34,299,613 | 34,371,297 | 1.0021 |
| 1987 | 46,854,568 | 47,000,182 | 1.0031 | 1987 | 43,529,819 | 43,582,993 | 1.0012 |
| 1988 | 44,703,010 | 44,813,846 | 1.0025 | 1988 | 42,758,172 | 42,682,360 | 0.9982 |
| 1989 | 51,400,917 | 51,522,530 | 1.0024 | 1989 | 49,983,507 | 50,063,922 | 1.0016 |
| 1990 | 54,515,982 | 54,293,917 | 0.9959 | 1990 | 50,134,256 | 50,145,679 | 1.0002 |
| 1991 | 52,029,312 | 51,811,360 | 0.9958 | 1991 | 48,162,019 | 48,097,801 | 0.9987 |
| 1992 | 47,420,639 | 47,351,996 | 0.9986 | 1992 | 43,969,779 | 43,992,091 | 1.0005 |
| 1993 | 56,042,514 | 55,327,629 | 0.9872 | 1993 | 52,319,420 | 52,550,771 | 1.0044 |
| 1994 | 44,098,339 | 45,114,792 | 1.0230 | 1994 | 40,880,497 | 40,175,253 | 0.9827 |
| 1995 | 47,458,844 | 47,352,800 | 0.9978 | 1995 | 43,853,617 | 43,697,899 | 0.9964 |
| 1996 | 61,005,698 | 61,759,779 | 1.0124 | 1996 | 58,127,018 | 57,567,472 | 0.9904 |
| 1997 | 57,138,013 | 57,489,359 | 1.0061 | 1997 | 54,213,262 | 54,199,651 | 0.9997 |
| 1998 | 51,691,392 | 51,944,522 | 1.0049 | 1998 | 47,976,263 | 47,945,046 | 0.9993 |
| 1999 | 63,005,461 | 62,620,545 | 0.9939 | 1999 | 55,570,395 | 54,861,391 | 0.9872 |
| 2000 | 85,655,950 | 87,313,942 | 1.0194 | 2000 | 78,903,914 | 78,566,444 | 0.9957 |
| 2001 | 70,395,710 | 70,266,590 | 0.9982 | 2001 | 60,044,466 | 60,066,690 | 1.0004 |
| 2002 | 75,103,254 | 74,260,745 | 0.9888 | 2002 | 70,783,822 | 71,155,799 | 1.0053 |
| 2003 | 82,977,943 | 84,231,347 | 1.0151 | 2003 | 80,629,186 | 82,037,187 | 1.0175 |
| 2004 | 84,018,086 | 84,082,302 | 1.0008 | 2004 | 81,143,064 | 82,156,462 | 1.0125 |
| 2005 | 89,377,208 | 90,186,248 | 1.0091 | 2005 | 86,112,488 | 87,658,921 | 1.0180 |
| 2006 | 88,191,367 | 91,373,016 | 1.0361 | 2006 | 89,434,715 | 92,803,143 | 1.0377 |
| 2007 | 88,680,258 | 91,581,452 | 1.0327 | 2007 | 87,744,116 | 90,204,028 | 1.0280 |
| 2008 | 79,703,466 | 83,939,391 | 1.0531 | 2008 | 80,546,248 | 85,416,397 | 1.0605 |
| 2009 | 81,541,006 | 86,682,424 | 1.0631 | 2009 | 85,377,226 | 93,461,651 | 1.0947 |
| 2010 | 75,835,724 | 89,112,618 | 1.1751 | 2010 | 85,098,746 | 90,584,998 | 1.0645 |
| 2011 | 65,664,765 | 80,258,527 | 1.2222 | 2011 | 78,992,300 | 86,160,235 | 1.0907 |
| 2012 | 16,795,430 | 54,675,782 | 3.2554 | 2012 | 54,015,655 | 68,767,443 | 1.2731 |
| 2013 | | 19,861,811 | | 2013 | 19,459,465 | 56,967,349 | 2.9275 |
| | | | | 2014 | | 20,092,711 | |
| | | | | | | | |
| Policy Year | As of | As of | Ratio to | Policy Year | As of | As of | Ratio to |
| Valued | As of 12/31/14 | As of 12/31/15 | Ratio to Prior Year | Valued | As of 12/31/15 | As of 12/31/16 | Ratio to Prior Year |
| Valued Prior | 12/31/14 | 12/31/15 | Prior Year | Valued Prior | 12/31/15 | 12/31/16 | Prior Year |
| Valued Prior to 1986 | 12/31/14 262,784,736 | 12/31/15 262,584,063 | Prior Year 0.9992 | Valued Prior to 1986 | 12/31/15 262,583,714 | 12/31/16 262,871,426 | Prior Year 1.0011 |
| Valued Prior to 1986 1986 | 12/31/14 262,784,736 35,978,904 | 12/31/15 262,584,063 35,974,941 | 0.9992 0.9999 | Valued Prior to 1986 1986 | 12/31/15 262,583,714 35,974,070 | 12/31/16 262,871,426 35,945,978 | 1.0011 0.9992 |
| Valued Prior to 1986 1986 1987 | 12/31/14 262,784,736 35,978,904 46,419,493 | 12/31/15 262,584,063 35,974,941 46,523,441 | 0.9992 0.9999 1.0022 | Valued Prior to 1986 1986 1987 | 12/31/15 262,583,714 35,974,070 46,522,625 | 12/31/16 262,871,426 35,945,978 46,588,454 | 1.0011 0.9992 1.0014 |
| Valued Prior to 1986 1986 1987 1988 | 12/31/14 262,784,736 35,978,904 46,419,493 44,501,986 | 12/31/15 262,584,063 35,974,941 46,523,441 44,606,289 | 0.9992 0.9999 1.0022 1.0023 | Valued Prior to 1986 1986 1987 1988 | 12/31/15 262,583,714 35,974,070 46,522,625 44,606,814 | 12/31/16 262,871,426 35,945,978 46,588,454 44,602,966 | 1.0011 0.9992 1.0014 0.9999 |
| Valued Prior to 1986 1986 1987 1988 1989 | 12/31/14 262,784,736 35,978,904 46,419,493 44,501,986 51,380,848 | 12/31/15 262,584,063 35,974,941 46,523,441 44,606,289 51,475,241 | 0.9992 0.9999 1.0022 1.0023 1.0018 | Valued Prior to 1986 1986 1987 1988 1989 | 12/31/15 262,583,714 35,974,070 46,522,625 44,606,814 51,474,877 | 12/31/16 262,871,426 35,945,978 46,588,454 44,602,966 51,556,482 | 1.0011 0.9992 1.0014 0.9999 1.0016 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 | 262,784,736 35,978,904 46,419,493 44,501,986 51,380,848 53,648,747 | 262,584,063 35,974,941 46,523,441 44,606,289 51,475,241 54,378,219 | 0.9992 0.9999 1.0022 1.0023 1.0018 1.0136 | Valued Prior to 1986 1986 1987 1988 1989 1990 | 262,583,714 35,974,070 46,522,625 44,606,814 51,474,877 54,378,125 | 262,871,426 35,945,978 46,588,454 44,602,966 51,556,482 54,478,327 | 1.0011 0.9992 1.0014 0.9999 1.0016 1.0018 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 | 262,784,736 35,978,904 46,419,493 44,501,986 51,380,848 53,648,747 51,181,233 | 262,584,063 35,974,941 46,523,441 44,606,289 51,475,241 54,378,219 51,285,866 | 0.9992 0.9999 1.0022 1.0023 1.0018 1.0136 1.0020 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 | 262,583,714 35,974,070 46,522,625 44,606,814 51,474,877 54,378,125 51,287,107 | 262,871,426 35,945,978 46,588,454 44,602,966 51,556,482 54,478,327 51,013,519 | 1.0011 0.9992 1.0014 0.9999 1.0016 1.0018 0.9947 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 | 262,784,736 35,978,904 46,419,493 44,501,986 51,380,848 53,648,747 51,181,233 46,983,651 | 262,584,063 35,974,941 46,523,441 44,606,289 51,475,241 54,378,219 51,285,866 47,273,128 | 0.9992 0.9999 1.0022 1.0023 1.0018 1.0136 1.0020 1.0062 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 | 262,583,714 35,974,070 46,522,625 44,606,814 51,474,877 54,378,125 51,287,107 47,274,304 | 262,871,426 35,945,978 46,588,454 44,602,966 51,556,482 54,478,327 51,013,519 47,364,040 | 1.0011 0.9992 1.0014 0.9999 1.0016 1.0018 0.9947 1.0019 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 | 262,784,736 35,978,904 46,419,493 44,501,986 51,380,848 53,648,747 51,181,233 46,983,651 53,274,710 | 12/31/15 262,584,063 35,974,941 46,523,441 44,606,289 51,475,241 54,378,219 51,285,866 47,273,128 53,525,582 | 0.9992 0.9999 1.0022 1.0023 1.0018 1.0136 1.0020 1.0062 1.0047 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 | 262,583,714 35,974,070 46,522,625 44,606,814 51,474,877 54,378,125 51,287,107 47,274,304 53,526,326 | 12/31/16 262,871,426 35,945,978 46,588,454 44,602,966 51,556,482 54,478,327 51,013,519 47,364,040 53,500,420 | 1.0011 0.9992 1.0014 0.9999 1.0016 1.0018 0.9947 1.0019 0.9995 |
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| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 | 262,784,736 35,978,904 46,419,493 44,501,983 51,380,848 53,648,747 51,181,233 46,983,651 53,274,710 43,472,618 46,639,335 60,494,740 55,850,435 47,934,629 58,106,381 78,759,695 68,249,820 | 262,584,063 35,974,941 46,523,441 44,606,289 51,475,241 54,378,219 51,285,866 47,273,128 53,525,582 43,829,535 46,666,080 61,184,589 55,841,702 48,008,613 58,579,290 78,282,539 68,984,722 | 0.9992 0.9999 1.0022 1.0023 1.0018 1.0136 1.0020 1.0062 1.0047 1.0082 1.0006 1.0114 0.9998 1.0015 1.0081 0.9939 1.0108 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 | 262,583,714 35,974,070 46,522,625 44,606,814 51,474,877 54,378,125 51,287,107 47,274,304 53,526,326 43,828,599 46,667,303 61,183,778 55,840,155 48,007,309 58,578,169 | 262,871,426 35,945,978 46,588,454 44,602,966 51,556,482 54,478,327 51,013,519 47,364,040 53,500,420 43,468,508 46,570,736 61,193,293 55,861,757 48,502,989 58,577,444 78,561,252 70,035,631 | 1.0011 0.9992 1.0014 0.9999 1.0016 1.0018 0.9947 1.0019 0.9995 0.9918 0.9979 1.0002 1.0004 1.0103 1.0000 1.0036 |
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| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 | 262,784,736 35,978,904 46,419,493 44,501,986 51,380,848 53,648,747 51,181,233 46,983,651 53,274,710 43,472,618 46,639,335 60,494,740 55,850,435 47,934,629 58,106,381 78,759,695 68,249,820 70,696,670 | 262,584,063 35,974,941 46,523,441 44,606,289 51,475,241 54,378,219 51,285,866 47,273,128 53,525,582 43,829,535 46,666,080 61,184,589 55,841,702 48,008,613 58,579,290 78,282,539 68,984,722 | 0.9992 0.9999 1.0022 1.0023 1.0018 1.0136 1.0020 1.0062 1.0047 1.0082 1.0006 1.0114 0.9998 1.0015 1.0081 0.9939 1.0108 1.0088 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 | 262,583,714 35,974,070 46,522,625 44,606,814 51,474,877 54,378,125 51,287,107 47,274,304 53,526,326 43,828,599 46,667,303 61,183,778 55,840,155 48,007,309 58,578,169 78,280,315 68,983,893 | 262,871,426 35,945,978 46,588,454 44,602,966 51,556,482 54,478,327 51,013,519 47,364,040 53,500,420 43,468,508 46,570,736 61,193,293 55,861,757 48,502,989 58,577,444 78,561,252 70,035,631 | 1.0011 0.9992 1.0014 0.9999 1.0016 1.0018 0.9947 1.0019 0.9995 0.9918 0.9979 1.0002 1.0004 1.0103 1.0000 1.0036 1.0152 1.0125 |
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| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 | 262,784,736 35,978,904 46,419,493 44,501,986 51,380,848 53,648,747 51,181,233 46,983,651 53,274,710 43,472,618 46,639,335 60,494,740 55,850,435 47,934,629 58,106,381 78,759,695 68,249,820 70,696,670 81,856,202 85,118,368 | 262,584,063 35,974,941 46,523,441 44,606,289 51,475,241 54,378,219 51,285,866 47,273,128 53,525,582 43,829,535 46,666,080 61,184,589 55,841,702 48,008,613 58,579,290 78,282,539 68,984,722 71,316,325 82,365,074 86,772,976 | 0.9992 0.9999 1.0022 1.0023 1.0018 1.0136 1.0020 1.0062 1.0047 1.0082 1.0006 1.0114 0.9998 1.0015 1.0081 0.9939 1.0108 1.0088 1.0088 1.0062 1.0094 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 | 262,583,714 35,974,070 46,522,625 44,606,814 51,474,877 54,378,125 51,287,107 47,274,304 53,526,326 43,828,599 46,667,303 61,183,778 55,840,155 48,007,309 58,578,169 78,280,315 68,983,893 71,316,773 82,319,471 86,769,052 | 262,871,426 35,945,978 46,588,454 44,602,966 51,556,482 54,478,327 51,013,519 47,364,040 53,500,420 43,468,508 46,570,736 61,193,293 55,861,757 48,502,989 58,577,444 78,561,252 70,035,631 72,211,134 83,354,357 88,799,140 | 1.0011 0.9992 1.0014 0.9999 1.0016 1.0018 0.9947 1.0019 0.9995 0.9918 0.9979 1.0002 1.0004 1.0103 1.0000 1.0036 1.0152 1.0125 1.0126 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 | 262,784,736 35,978,904 46,419,493 44,501,986 51,380,848 53,648,747 51,181,233 46,983,651 53,274,710 43,472,618 46,639,335 60,494,740 55,850,435 47,934,629 58,106,381 78,759,695 68,249,820 70,696,670 81,856,202 85,118,368 91,755,439 | 262,584,063 35,974,941 46,523,441 44,606,289 51,475,241 54,378,219 51,285,866 47,273,128 53,525,582 43,829,535 46,666,080 61,184,589 55,841,702 48,008,613 58,579,290 78,282,539 68,984,722 71,316,325 82,365,074 86,772,976 93,135,585 | 0.9992 0.9999 1.0022 1.0023 1.0018 1.0136 1.0020 1.0062 1.0047 1.0082 1.0006 1.0114 0.9998 1.0015 1.0081 0.9939 1.0108 1.0088 1.0062 1.0088 1.0062 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 | 262,583,714 35,974,070 46,522,625 44,606,814 51,474,877 54,378,125 51,287,107 47,274,304 53,526,326 43,828,599 46,667,303 61,183,778 55,840,155 48,007,309 58,578,169 78,280,315 68,983,893 71,316,773 82,319,471 86,769,052 93,132,038 | 262,871,426 35,945,978 46,588,454 44,602,966 51,556,482 54,478,327 51,013,519 47,364,040 53,500,420 43,468,508 46,570,736 61,193,293 55,861,757 48,502,989 58,577,444 78,561,252 70,035,631 72,211,134 83,354,357 88,799,140 94,433,308 | 1.0011 0.9992 1.0014 0.9999 1.0016 1.0018 0.9947 1.0019 0.9995 0.9918 0.9979 1.0002 1.0004 1.0103 1.0000 1.0036 1.0152 1.0125 1.0126 1.0234 1.0140 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 | 262,784,736 35,978,904 46,419,493 44,501,986 51,380,848 53,648,747 51,181,233 46,983,651 53,274,710 43,472,618 46,639,335 60,494,740 55,850,435 47,934,629 58,106,381 78,759,695 68,249,820 70,696,670 81,856,202 85,118,368 91,755,439 94,811,690 | 262,584,063 35,974,941 46,523,441 44,606,289 51,475,241 54,378,219 51,285,866 47,273,128 53,525,582 43,829,535 46,666,080 61,184,589 55,841,702 48,008,613 58,579,290 78,282,539 68,984,722 71,316,325 82,365,074 86,772,976 93,135,585 95,808,706 | 0.9992 0.9999 1.0022 1.0023 1.0018 1.0136 1.0020 1.0062 1.0047 1.0082 1.0006 1.0114 0.9998 1.0015 1.0081 0.9939 1.0108 1.0088 1.0062 1.0194 1.0150 1.0150 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 | 262,583,714 35,974,070 46,522,625 44,606,814 51,474,877 54,378,125 51,287,107 47,274,304 53,526,326 43,828,599 46,667,303 61,183,778 55,840,155 48,007,309 58,578,169 78,280,315 68,983,893 71,316,773 82,319,471 86,769,052 93,132,038 95,712,632 | 262,871,426 35,945,978 46,588,454 44,602,966 51,556,482 54,478,327 51,013,519 47,364,040 53,500,420 43,468,508 46,570,736 61,193,293 55,861,757 48,502,989 58,577,444 78,561,252 70,035,631 72,211,134 83,354,357 88,799,140 94,433,308 97,523,730 | 1.0011 0.9992 1.0014 0.9999 1.0016 1.0018 0.9947 1.0019 0.9995 0.9918 0.9979 1.0002 1.0004 1.0103 1.0000 1.0036 1.0152 1.0125 1.0126 1.0234 1.0140 1.0189 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 | 262,784,736 35,978,904 46,419,493 44,501,986 51,380,848 53,648,747 51,181,233 46,983,651 53,274,710 43,472,618 46,639,335 60,494,740 55,850,435 47,934,629 58,106,381 78,759,695 68,249,820 70,696,670 81,856,202 85,118,368 91,755,439 94,811,690 94,271,039 | 262,584,063 35,974,941 46,523,441 44,606,289 51,475,241 54,378,219 51,285,866 47,273,128 53,525,582 43,829,535 46,666,080 61,184,589 55,841,702 48,008,613 58,579,290 78,282,539 68,984,722 71,316,325 82,365,074 86,772,976 93,135,585 95,808,706 96,186,041 | 0.9992 0.9999 1.0022 1.0023 1.0018 1.0136 1.0020 1.0062 1.0047 1.0082 1.0006 1.0114 0.9998 1.0015 1.0081 0.9939 1.0108 1.0088 1.0062 1.0194 1.0150 1.0105 1.0203 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 | 262,583,714 35,974,070 46,522,625 44,606,814 51,474,877 54,378,125 51,287,107 47,274,304 53,526,326 43,828,599 46,667,303 61,183,778 55,840,155 48,007,309 58,578,169 78,280,315 68,983,893 71,316,773 82,319,471 86,769,052 93,132,038 95,712,632 95,821,154 | 262,871,426 35,945,978 46,588,454 44,602,966 51,556,482 54,478,327 51,013,519 47,364,040 53,500,420 43,468,508 46,570,736 61,193,293 55,861,757 48,502,989 58,577,444 78,561,252 70,035,631 72,211,134 83,354,357 88,799,140 94,433,308 97,523,730 98,249,763 | 1.0011 0.9992 1.0014 0.9999 1.0016 1.0018 0.9947 1.0019 0.9995 0.9918 0.9979 1.0002 1.0004 1.0103 1.0000 1.0036 1.0152 1.0125 1.0125 1.0126 1.0234 1.0140 1.0189 1.0253 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 | 262,784,736 35,978,904 46,419,493 44,501,986 51,380,848 53,648,747 51,181,233 46,983,651 53,274,710 43,472,618 46,639,335 60,494,740 55,850,435 47,934,629 58,106,381 78,759,695 68,249,820 70,696,670 81,856,202 85,118,368 91,755,439 94,811,690 94,271,039 89,293,999 | 262,584,063 35,974,941 46,523,441 44,606,289 51,475,241 54,378,219 51,285,866 47,273,128 53,525,582 43,829,535 46,666,080 61,184,589 55,841,702 48,008,613 58,579,290 78,282,539 68,984,722 71,316,325 82,365,074 86,772,976 93,135,585 95,808,706 96,186,041 91,668,956 | 0.9992 0.9999 1.0022 1.0023 1.0018 1.0136 1.0020 1.0062 1.0047 1.0082 1.0006 1.0114 0.9998 1.0015 1.0081 0.9939 1.0108 1.0088 1.0062 1.0194 1.0150 1.0105 1.0203 1.0203 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 | 262,583,714 35,974,070 46,522,625 44,606,814 51,474,877 54,378,125 51,287,107 47,274,304 53,526,326 43,828,599 46,667,303 61,183,778 55,840,155 48,007,309 58,578,169 78,280,315 68,983,893 71,316,773 82,319,471 86,769,052 93,132,038 95,712,632 95,821,154 90,407,256 | 262,871,426 35,945,978 46,588,454 44,602,966 51,556,482 54,478,327 51,013,519 47,364,040 53,500,420 43,468,508 46,570,736 61,193,293 55,861,757 48,502,989 58,577,444 78,561,252 70,035,631 72,211,134 83,354,357 88,799,140 94,433,308 97,523,730 98,249,763 94,097,297 | 1.0011 0.9992 1.0014 0.9999 1.0016 1.0018 0.9947 1.0019 0.9995 0.9918 0.9979 1.0002 1.0004 1.0103 1.0000 1.0036 1.0152 1.0125 1.0126 1.0234 1.0140 1.0189 1.0253 1.0408 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 | 262,784,736 35,978,904 46,419,493 44,501,986 51,380,848 53,648,747 51,181,233 46,983,651 53,274,710 43,472,618 46,639,335 60,494,740 55,850,435 47,934,629 58,106,381 78,759,695 68,249,820 70,696,670 81,856,202 85,118,368 91,755,439 94,811,690 94,271,039 89,293,999 94,488,259 | 262,584,063 35,974,941 46,523,441 44,606,289 51,475,241 54,378,219 51,285,866 47,273,128 53,525,582 43,829,535 46,666,080 61,184,589 55,841,702 48,008,613 58,579,290 78,282,539 68,984,722 71,316,325 82,365,074 86,772,976 93,135,585 95,808,706 96,186,041 91,668,956 99,071,025 | 0.9992 0.9999 1.0022 1.0023 1.0018 1.0136 1.0020 1.0062 1.0047 1.0082 1.0006 1.0114 0.9998 1.0015 1.0081 0.9939 1.0108 1.0088 1.0062 1.0194 1.0150 1.0105 1.0203 1.0203 1.0266 1.0485 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 | 262,583,714 35,974,070 46,522,625 44,606,814 51,474,877 54,378,125 51,287,107 47,274,304 53,526,326 43,828,599 46,667,303 61,183,778 55,840,155 48,007,309 58,578,169 78,280,315 68,983,983 71,316,773 82,319,471 86,769,052 93,132,038 95,712,632 95,821,154 90,407,256 96,151,183 | 262,871,426 35,945,978 46,588,454 44,602,966 51,556,482 54,478,327 51,013,519 47,364,040 53,500,420 43,468,508 46,570,736 61,193,293 55,861,757 48,502,989 58,577,444 78,561,252 70,035,631 72,211,134 83,354,357 88,799,140 94,433,308 97,523,730 98,249,763 94,097,297 98,253,902 | 1.0011 0.9992 1.0014 0.9999 1.0016 1.0018 0.9947 1.0019 0.9995 0.9918 0.9979 1.0002 1.0004 1.0103 1.0000 1.0036 1.0152 1.0125 1.0126 1.0234 1.0140 1.0189 1.0253 1.0408 1.0219 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 | 262,784,736 35,978,904 46,419,493 44,501,986 51,380,848 53,648,747 51,181,233 46,983,651 53,274,710 43,472,618 46,639,335 60,494,740 55,850,435 47,934,629 58,106,381 78,759,695 68,249,820 70,696,670 81,856,202 85,118,368 91,755,439 94,811,690 94,271,039 89,293,999 94,488,259 95,585,150 | 262,584,063 35,974,941 46,523,441 44,606,289 51,475,241 54,378,219 51,285,866 47,273,128 53,525,582 43,829,535 46,666,080 61,184,589 55,841,702 48,008,613 58,579,290 78,282,539 68,984,722 71,316,325 82,365,074 86,772,976 93,135,585 95,808,706 96,186,041 91,668,956 99,071,025 98,797,074 | 0.9992 0.9999 1.0022 1.0023 1.0018 1.0136 1.0020 1.0062 1.0047 1.0082 1.0006 1.0114 0.9998 1.0015 1.0081 0.9939 1.0108 1.0088 1.0062 1.0194 1.0150 1.0105 1.0203 1.0203 1.0266 1.0485 1.0336 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 | 262,583,714 35,974,070 46,522,625 44,606,814 51,474,877 54,378,125 51,287,107 47,274,304 53,526,326 43,828,599 46,667,303 61,183,778 55,840,155 48,007,309 58,578,169 78,280,315 68,983,893 71,316,773 82,319,471 86,769,052 93,132,038 95,712,632 95,821,154 90,407,256 96,151,183 98,141,212 | 262,871,426 35,945,978 46,588,454 44,602,966 51,556,482 54,478,327 51,013,519 47,364,040 53,500,420 43,468,508 46,570,736 61,193,293 55,861,757 48,502,989 58,577,444 78,561,252 70,035,631 72,211,134 83,354,357 88,799,140 94,433,308 97,523,730 98,249,763 94,097,297 98,253,902 102,748,738 | 1.0011 0.9992 1.0014 0.9999 1.0016 1.0018 0.9947 1.0019 0.9995 0.9918 0.9979 1.0002 1.0004 1.0103 1.0000 1.0036 1.0152 1.0125 1.0126 1.0234 1.0140 1.0189 1.0253 1.0408 1.0219 1.0469 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 | 262,784,736 35,978,904 46,419,493 44,501,986 51,380,848 53,648,747 51,181,233 46,983,651 53,274,710 43,472,618 46,639,335 60,494,740 55,850,435 47,934,629 58,106,381 78,759,695 68,249,820 70,696,670 81,856,202 85,118,368 91,755,439 94,811,690 94,271,039 89,293,999 94,488,259 95,585,150 87,634,690 | 262,584,063 35,974,941 46,523,441 44,606,289 51,475,241 54,378,219 51,285,866 47,273,128 53,525,582 43,829,535 46,666,080 61,184,589 55,841,702 48,008,613 58,579,290 78,282,539 68,984,722 71,316,325 82,365,074 86,772,976 93,135,585 95,808,706 96,186,041 91,668,956 99,071,025 98,797,074 91,467,231 | 0.9992 0.9999 1.0022 1.0023 1.0018 1.0136 1.0020 1.0062 1.0047 1.0082 1.0006 1.0114 0.9998 1.0015 1.0081 0.9939 1.0108 1.0088 1.0062 1.0194 1.0150 1.0150 1.0105 1.0203 1.0203 1.0266 1.0485 1.0336 1.0437 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 | 262,583,714 35,974,070 46,522,625 44,606,814 51,474,877 54,378,125 51,287,107 47,274,304 53,526,326 43,828,599 46,667,303 61,183,778 55,840,155 48,007,309 58,578,169 78,280,315 68,983,893 71,316,773 82,319,471 86,769,052 93,132,038 95,712,632 95,821,154 90,407,256 96,151,183 98,141,212 91,020,271 | 262,871,426 35,945,978 46,588,454 44,602,966 51,556,482 54,478,327 51,013,519 47,364,040 53,500,420 43,468,508 46,570,736 61,193,293 55,861,757 48,502,989 58,577,444 78,561,252 70,035,631 72,211,134 83,354,357 88,799,140 94,433,308 97,523,730 98,249,763 94,097,297 98,253,902 102,748,738 93,790,455 | 1.0011 0.9992 1.0014 0.9999 1.0016 1.0018 0.9947 1.0019 0.9995 0.9918 0.9979 1.0002 1.0004 1.0103 1.0000 1.0036 1.0152 1.0125 1.0126 1.0234 1.0140 1.0189 1.0253 1.0408 1.0219 1.0469 1.0304 |
| Valued Prior to 1986 1987 1988 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 | 262,784,736 35,978,904 46,419,493 44,501,986 51,380,848 53,648,747 51,181,233 46,983,651 53,274,710 43,472,618 46,639,335 60,494,740 55,850,435 47,934,629 58,106,381 78,759,695 68,249,820 70,696,670 81,856,202 85,118,368 91,755,439 94,811,690 94,271,039 89,293,999 94,488,259 95,585,150 87,634,690 69,476,177 | 262,584,063 35,974,941 46,523,441 44,606,289 51,475,241 54,378,219 51,285,866 47,273,128 53,525,582 43,829,535 46,666,080 61,184,589 55,841,702 48,008,613 58,579,290 78,282,539 68,984,722 71,316,325 82,365,074 86,772,976 93,135,585 95,808,706 96,186,041 91,668,956 99,071,025 98,797,074 91,467,231 78,355,048 74,934,212 55,119,445 | 0.9992 0.9999 1.0022 1.0023 1.0018 1.0136 1.0020 1.0062 1.0047 1.0082 1.0006 1.0114 0.9998 1.0015 1.0081 0.9939 1.0108 1.0088 1.0062 1.0194 1.0150 1.0105 1.0203 1.0203 1.0266 1.0485 1.0336 1.0437 1.1278 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 | 262,583,714 35,974,070 46,522,625 44,606,814 51,474,877 54,378,125 51,287,107 47,274,304 53,526,326 43,828,599 46,667,303 61,183,778 55,840,155 48,007,309 58,578,169 78,280,315 68,983,893 71,316,773 82,319,471 86,769,052 93,132,038 95,712,632 95,821,154 90,407,256 96,151,183 98,141,212 91,020,271 77,931,789 74,465,063 54,864,870 | 262,871,426 35,945,978 46,588,454 44,602,966 51,556,482 54,478,327 51,013,519 47,364,040 53,500,420 43,468,508 46,570,736 61,193,293 55,861,757 48,502,989 58,577,444 78,561,252 70,035,631 72,211,134 83,354,357 88,799,140 94,433,308 97,523,730 98,249,763 94,097,297 98,253,902 102,748,738 93,790,455 83,351,852 85,893,276 67,339,653 | 1.0011 0.9992 1.0014 0.9999 1.0016 1.0018 0.9947 1.0019 0.9995 0.9918 0.9979 1.0002 1.0004 1.0103 1.0000 1.0036 1.0152 1.0125 1.0126 1.0234 1.0140 1.0189 1.0253 1.0408 1.0219 1.0469 1.0304 1.0695 1.1535 1.2274 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 | 262,784,736 35,978,904 46,419,493 44,501,986 51,380,848 53,648,747 51,181,233 46,983,651 53,274,710 43,472,618 46,639,335 60,494,740 55,850,435 47,934,629 58,106,381 78,759,695 68,249,820 70,696,670 81,856,202 85,118,368 91,755,439 94,811,690 94,271,039 94,271,039 99,293,999 94,488,259 95,585,150 87,634,690 69,476,177 58,149,313 | 262,584,063 35,974,941 46,523,441 44,606,289 51,475,241 54,378,219 51,285,866 47,273,128 53,525,582 43,829,535 46,666,080 61,184,589 55,841,702 48,008,613 58,579,290 78,282,539 68,984,722 71,316,325 82,365,074 86,772,976 93,135,585 95,808,706 96,186,041 91,668,956 99,071,025 98,797,074 91,467,231 78,355,048 74,934,212 | 0.9992 0.9999 1.0022 1.0023 1.0018 1.0136 1.0020 1.0062 1.0047 1.0082 1.0006 1.0114 0.9998 1.0015 1.0081 0.9939 1.0108 1.0088 1.0062 1.0194 1.0150 1.0105 1.0203 1.0203 1.0266 1.0485 1.0336 1.0437 1.1278 1.2887 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 | 262,583,714 35,974,070 46,522,625 44,606,814 51,474,877 54,378,125 51,287,107 47,274,304 53,526,326 43,828,599 46,667,303 61,183,778 55,840,155 48,007,309 58,578,169 78,280,315 68,983,893 71,316,773 82,319,471 86,769,052 93,132,038 95,712,632 95,821,154 90,407,256 96,151,183 98,141,212 91,020,271 77,931,789 74,465,063 | 262,871,426 35,945,978 46,588,454 44,602,966 51,556,482 54,478,327 51,013,519 47,364,040 53,500,420 43,468,508 46,570,736 61,193,293 55,861,757 48,502,989 58,577,444 78,561,252 70,035,631 72,211,134 83,354,357 88,799,140 94,433,308 97,523,730 98,249,763 94,097,297 98,253,902 102,748,738 93,790,455 83,351,852 85,893,276 | 1.0011 0.9992 1.0014 0.9999 1.0016 1.0018 0.9947 1.0019 0.9995 0.9918 0.9979 1.0002 1.0004 1.0103 1.0000 1.0036 1.0152 1.0125 1.0126 1.0234 1.0140 1.0189 1.0253 1.0408 1.0219 1.0469 1.0304 1.0695 1.1535 |

NOTE: So as to maximize the use of available data, the companies used in one stage of development were allowed to be independent of those used in the other stage of development; therefore, the figures shown at each valuation may vary.

2016

24,656,381

^{*} Losses limited on a per-claim basis, with the actual limitation varying by policy year as described in Exhibit 1a.

Losses are expressed on a post-HB175, pre-HB373 basis.

TABLE I - B - Individual Losses Limited *

INDEMNITY INCURRED LOSSES EXCLUDING BULK AND IBNR RESERVES

| Policy Year Valued | As of 12/31/12 | As of 12/31/13 | Ratio to Prior Year | Policy Year Valued | As of 12/31/13 | As of 12/31/14 | Ratio to Prior Year |
|----------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Prior | | | | Prior | | | |
| to 1986 | 196,132,456 | 195,982,413 | 0.9992 | to 1986 | 188,471,221 | 188,225,681 | 0.9987 |
| 1986 | 25,566,184 | 25,524,465 | 0.9984 | 1986 | 23,719,146 | 23,731,437 | 1.0005 |
| 1987 | 30,818,405 | 30,513,276 | 0.9901 | 1987 | 28,468,412 | 28,459,985 | 0.9997 |
| 1988 | 29,047,053 | 29,165,883 | 1.0041 | 1988 | 27,743,452 | 27,716,668 | 0.9990 |
| 1989 | 31,754,934 | 31,823,671 | 1.0022 | 1989 | 30,874,445 | 30,808,001 | 0.9978 |
| 1990 | 33,637,629 | 33,589,068 | 0.9986 | 1990 | 31,471,715 | 31,433,113 | 0.9988 |
| | | | | | | | |
| 1991 | 31,239,209 | 31,138,223 | 0.9968 | 1991 | 28,913,710 | 29,162,109 | 1.0086 |
| 1992 | 26,874,373 | 26,776,405 | 0.9964 | 1992 | 24,775,339 | 24,732,319 | 0.9983 |
| 1993 | 32,468,111 | 32,221,496 | 0.9924 | 1993 | 30,533,907 | 30,500,297 | 0.9989 |
| 1994 | 23,847,685 | 24,629,014 | 1.0328 | 1994 | 22,213,561 | 21,954,842 | 0.9884 |
| 1995 | 24,904,241 | 24,871,482 | 0.9987 | 1995 | 23,171,143 | 23,155,440 | 0.9993 |
| 1996 | 30,718,152 | 30,837,167 | 1.0039 | 1996 | 28,997,312 | 28,886,000 | 0.9962 |
| 1997 | 30,819,148 | 30,878,693 | 1.0019 | 1997 | 29,211,673 | 29,156,756 | 0.9981 |
| 1998 | 27,326,980 | 27,227,091 | 0.9963 | 1998 | 25,000,270 | 24,993,071 | 0.9997 |
| 1999 | 32,162,045 | 32,005,593 | 0.9951 | 1999 | 28,301,328 | 28,235,220 | 0.9977 |
| 2000 | 42,375,590 | 43,131,523 | 1.0178 | 2000 | 38,518,736 | 38,638,806 | 1.0031 |
| 2001 | 35,685,895 | 35,778,762 | 1.0026 | 2001 | 30,657,742 | 30,718,747 | 1.0020 |
| | 35,874,672 | | | | 34,296,238 | | |
| 2002 | | 35,937,086 | 1.0017 | 2002 | | 34,173,910 | 0.9964 |
| 2003 | 39,492,238 | 39,789,350 | 1.0075 | 2003 | 38,027,883 | 38,929,667 | 1.0237 |
| 2004 | 38,592,084 | 38,941,594 | 1.0091 | 2004 | 37,430,241 | 37,740,359 | 1.0083 |
| 2005 | 41,224,237 | 41,468,858 | 1.0059 | 2005 | 40,221,563 | 40,256,411 | 1.0009 |
| 2006 | 41,548,789 | 42,881,960 | 1.0321 | 2006 | 41,841,377 | 42,261,971 | 1.0101 |
| 2007 | 39,866,983 | 41,022,794 | 1.0290 | 2007 | 39,391,547 | 40,766,785 | 1.0349 |
| 2008 | 35,054,007 | 36,936,038 | 1.0537 | 2008 | 34,971,447 | 36,131,726 | 1.0332 |
| 2009 | 36,936,198 | 39,078,455 | 1.0580 | 2009 | 38,488,732 | 40,904,904 | 1.0628 |
| 2010 | 28,520,358 | 35,608,736 | 1.2485 | 2010 | 34,221,982 | 36,191,047 | 1.0575 |
| 2011 | 24,427,985 | 31,398,557 | 1.2854 | 2011 | 30,838,158 | 33,891,551 | 1.0990 |
| 2012 | 7,139,956 | 22,086,928 | 3.0934 | 2012 | 21,788,276 | 28,768,580 | 1.3204 |
| 2013 | 7,100,000 | 8,105,756 | 0.0004 | 2013 | 7,944,988 | 24,115,779 | 3.0353 |
| 2013 | | 0,103,730 | | | 7,344,300 | | 3.0333 |
| | | | | 2014 | | 8,678,504 | |
| Policy Year | As of | As of | Ratio to | Policy Year | As of | As of | Ratio to |
| Valued | 12/31/14 | 12/31/15 | Prior Year | Valued | 40/04/45 | 12/31/16 | Prior Year |
| | 12/31/14 | 12/31/13 | FIIOI I Eai | valueu | 12/31/15 | , , | |
| Prior | 12/31/14 | 12/31/13 | riioi ieai | Prior | 12/31/15 | ,,,,,, | |
| Prior to 1986 | 192,583,382 | 192,568,780 | 0.9999 | | 192,568,780 | 192,682,099 | 1.0006 |
| | | | | Prior | | | |
| to 1986 | 192,583,382 | 192,568,780 | 0.9999 | Prior to 1986 | 192,568,780 | 192,682,099 | 1.0006 |
| to 1986 1986 1987 | 192,583,382 24,643,786 30,168,487 | 192,568,780 24,625,574 30,135,100 | 0.9999 0.9993 0.9989 | Prior to 1986 1986 1987 | 192,568,780 24,625,574 30,135,100 | 192,682,099 24,589,805 30,104,317 | 1.0006 0.9985 0.9990 |
| to 1986 1986 1987 1988 | 192,583,382 24,643,786 30,168,487 29,003,725 | 192,568,780 24,625,574 30,135,100 29,047,813 | 0.9999 0.9993 0.9989 1.0015 | Prior to 1986 1986 1987 1988 | 192,568,780 24,625,574 30,135,100 29,047,813 | 192,682,099 24,589,805 30,104,317 29,018,939 | 1.0006 0.9985 0.9990 0.9990 |
| to 1986 1986 1987 1988 1989 | 192,583,382 24,643,786 30,168,487 29,003,725 31,640,745 | 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 | 0.9999 0.9993 0.9989 1.0015 0.9954 | Prior to 1986 1986 1987 1988 1989 | 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 | 192,682,099 24,589,805 30,104,317 29,018,939 31,474,674 | 1.0006 0.9985 0.9990 0.9990 0.9994 |
| to 1986 1986 1987 1988 1989 | 192,583,382 24,643,786 30,168,487 29,003,725 31,640,745 33,164,716 | 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 | 0.9999 0.9993 0.9989 1.0015 0.9954 1.0149 | Prior to 1986 1986 1987 1988 1989 | 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 | 192,682,099 24,589,805 30,104,317 29,018,939 31,474,674 33,606,375 | 1.0006 0.9985 0.9990 0.9990 0.9994 0.9985 |
| to 1986 1986 1987 1988 1989 1990 | 192,583,382 24,643,786 30,168,487 29,003,725 31,640,745 33,164,716 31,012,642 | 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 | 0.9999 0.9993 0.9989 1.0015 0.9954 1.0149 1.0008 | Prior to 1986 1986 1987 1988 1989 1990 | 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 | 192,682,099 24,589,805 30,104,317 29,018,939 31,474,674 33,606,375 30,809,322 | 1.0006 0.9985 0.9990 0.9990 0.9994 0.9985 0.9927 |
| to 1986 1986 1987 1988 1989 1990 1991 1992 | 192,583,382 24,643,786 30,168,487 29,003,725 31,640,745 33,164,716 31,012,642 26,528,445 | 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 | 0.9999 0.9993 0.9989 1.0015 0.9954 1.0149 1.0008 0.9991 | Prior to 1986 1986 1987 1988 1989 1990 1991 | 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 | 192,682,099 24,589,805 30,104,317 29,018,939 31,474,674 33,606,375 30,809,322 26,441,781 | 1.0006 0.9985 0.9990 0.9990 0.9994 0.9985 0.9927 0.9976 |
| to 1986 1986 1987 1988 1989 1990 1991 1992 1993 | 192,583,382 24,643,786 30,168,487 29,003,725 31,640,745 33,164,716 31,012,642 26,528,445 30,272,673 | 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 | 0.9999 0.9993 0.9989 1.0015 0.9954 1.0149 1.0008 0.9991 1.0029 | Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 | 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 | 192,682,099 24,589,805 30,104,317 29,018,939 31,474,674 33,606,375 30,809,322 26,441,781 30,331,752 | 1.0006 0.9985 0.9990 0.9990 0.9994 0.9985 0.9927 0.9976 0.9991 |
| to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 | 192,583,382 24,643,786 30,168,487 29,003,725 31,640,745 33,164,716 31,012,642 26,528,445 30,272,673 23,504,701 | 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 | 0.9999 0.9993 0.9989 1.0015 0.9954 1.0149 1.0008 0.9991 1.0029 1.0103 | Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 | 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 | 192,682,099 24,589,805 30,104,317 29,018,939 31,474,674 33,606,375 30,809,322 26,441,781 30,331,752 23,616,533 | 1.0006 0.9985 0.9990 0.9990 0.9994 0.9985 0.9927 0.9976 0.9991 |
| to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 | 192,583,382 24,643,786 30,168,487 29,003,725 31,640,745 33,164,716 31,012,642 26,528,445 30,272,673 23,504,701 24,650,213 | 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 | 0.9999 0.9993 0.9989 1.0015 0.9954 1.0149 1.0008 0.9991 1.0029 1.0103 0.9988 | Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 | 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 | 192,682,099 24,589,805 30,104,317 29,018,939 31,474,674 33,606,375 30,809,322 26,441,781 30,331,752 23,616,533 24,421,175 | 1.0006 0.9985 0.9990 0.9990 0.9994 0.9985 0.9927 0.9976 0.9991 0.9946 0.9919 |
| to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 | 192,583,382 24,643,786 30,168,487 29,003,725 31,640,745 33,164,716 31,012,642 26,528,445 30,272,673 23,504,701 | 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 | 0.9999 0.9993 0.9989 1.0015 0.9954 1.0149 1.0008 0.9991 1.0029 1.0103 | Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 | 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 30,454,217 | 192,682,099 24,589,805 30,104,317 29,018,939 31,474,674 33,606,375 30,809,322 26,441,781 30,331,752 23,616,533 | 1.0006 0.9985 0.9990 0.9990 0.9994 0.9985 0.9927 0.9976 0.9991 |
| to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 | 192,583,382 24,643,786 30,168,487 29,003,725 31,640,745 33,164,716 31,012,642 26,528,445 30,272,673 23,504,701 24,650,213 | 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 | 0.9999 0.9993 0.9989 1.0015 0.9954 1.0149 1.0008 0.9991 1.0029 1.0103 0.9988 | Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 | 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 | 192,682,099 24,589,805 30,104,317 29,018,939 31,474,674 33,606,375 30,809,322 26,441,781 30,331,752 23,616,533 24,421,175 | 1.0006 0.9985 0.9990 0.9990 0.9994 0.9985 0.9927 0.9976 0.9991 0.9946 0.9919 |
| to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 | 192,583,382 24,643,786 30,168,487 29,003,725 31,640,745 33,164,716 31,012,642 26,528,445 30,272,673 23,504,701 24,650,213 30,366,259 | 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 30,454,217 | 0.9999 0.9993 0.9989 1.0015 0.9954 1.0149 1.0008 0.9991 1.0029 1.0103 0.9988 1.0029 | Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 | 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 30,454,217 | 192,682,099 24,589,805 30,104,317 29,018,939 31,474,674 33,606,375 30,809,322 26,441,781 30,331,752 23,616,533 24,421,175 30,466,990 | 1.0006 0.9985 0.9990 0.9990 0.9994 0.9985 0.9927 0.9976 0.9991 0.9946 0.9919 1.0004 |
| to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 | 192,583,382 24,643,786 30,168,487 29,003,725 31,640,745 33,164,716 31,012,642 26,528,445 30,272,673 23,504,701 24,650,213 30,366,259 30,095,064 | 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 30,454,217 29,993,001 | 0.9999 0.9993 0.9989 1.0015 0.9954 1.0149 1.0008 0.9991 1.0029 1.0103 0.9988 1.0029 0.9966 | Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 | 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 30,454,217 29,993,001 | 192,682,099 24,589,805 30,104,317 29,018,939 31,474,674 33,606,375 30,809,322 26,441,781 30,331,752 23,616,533 24,421,175 30,466,990 29,922,577 | 1.0006 0.9985 0.9990 0.9990 0.9994 0.9985 0.9927 0.9976 0.9991 0.9946 0.9919 1.0004 0.9977 |
| to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 | 192,583,382 24,643,786 30,168,487 29,003,725 31,640,745 33,164,716 31,012,642 26,528,445 30,272,673 23,504,701 24,650,213 30,366,259 30,095,064 25,237,510 29,734,057 | 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 30,454,217 29,993,001 25,245,596 29,684,320 | 0.9999 0.9993 0.9989 1.0015 0.9954 1.0149 1.0008 0.9991 1.0029 1.0103 0.9988 1.0029 0.9966 1.0003 | Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 | 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 30,454,217 29,993,001 25,245,596 | 192,682,099 24,589,805 30,104,317 29,018,939 31,474,674 33,606,375 30,809,322 26,441,781 30,331,752 23,616,533 24,421,175 30,466,990 29,922,577 25,263,186 29,865,918 | 1.0006 0.9985 0.9990 0.9990 0.9994 0.9985 0.9927 0.9976 0.9991 0.9946 0.9919 1.0004 0.9977 1.0007 |
| to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 | 192,583,382 24,643,786 30,168,487 29,003,725 31,640,745 33,164,716 31,012,642 26,528,445 30,272,673 23,504,701 24,650,213 30,366,259 30,095,064 25,237,510 | 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 30,454,217 29,993,001 25,245,596 29,684,320 38,885,692 | 0.9999 0.9993 0.9989 1.0015 0.9954 1.0149 1.0008 0.9991 1.0029 1.0103 0.9988 1.0029 0.9966 1.0003 0.9983 0.9964 | Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 | 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 30,454,217 29,993,001 25,245,596 29,684,320 38,885,692 | 192,682,099 24,589,805 30,104,317 29,018,939 31,474,674 33,606,375 30,809,322 26,441,781 30,331,752 23,616,533 24,421,175 30,466,990 29,922,577 25,263,186 29,865,918 38,744,654 | 1.0006 0.9985 0.9990 0.9990 0.9994 0.9985 0.9927 0.9976 0.9991 0.9946 0.9919 1.0004 0.9977 1.0007 1.0061 0.9964 |
| to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 | 192,583,382 24,643,786 30,168,487 29,003,725 31,640,745 33,164,716 31,012,642 26,528,445 30,272,673 23,504,701 24,650,213 30,366,259 30,095,064 25,237,510 29,734,057 39,027,997 34,842,686 | 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 30,454,217 29,993,001 25,245,596 29,684,320 38,885,692 34,804,788 | 0.9999 0.9993 0.9989 1.0015 0.9954 1.0149 1.0008 0.9991 1.0029 1.0103 0.9988 1.0029 0.9966 1.0003 0.9983 0.9964 0.9989 | Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 | 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 30,454,217 29,993,001 25,245,596 29,684,320 38,885,692 34,804,788 | 192,682,099 24,589,805 30,104,317 29,018,939 31,474,674 33,606,375 30,809,322 26,441,781 30,331,752 23,616,533 24,421,175 30,466,990 29,922,577 25,263,186 29,865,918 38,744,654 34,751,719 | 1.0006 0.9985 0.9990 0.9990 0.9994 0.9985 0.9927 0.9976 0.9991 0.9946 0.9919 1.0004 0.9977 1.0007 1.0061 0.9964 0.9985 |
| to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 | 192,583,382 24,643,786 30,168,487 29,003,725 31,640,745 33,164,716 31,012,642 26,528,445 30,272,673 23,504,701 24,650,213 30,366,259 30,095,064 25,237,510 29,734,057 39,027,997 34,842,686 33,922,994 | 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 30,454,217 29,993,001 25,245,596 29,684,320 38,885,692 34,804,788 33,750,646 | 0.9999 0.9993 0.9989 1.0015 0.9954 1.0149 1.0008 0.9991 1.0029 1.0103 0.9988 1.0029 0.9966 1.0003 0.9983 0.9964 0.9989 | Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 | 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 30,454,217 29,993,001 25,245,596 29,684,320 38,885,692 34,804,788 33,750,646 | 192,682,099 24,589,805 30,104,317 29,018,939 31,474,674 33,606,375 30,809,322 26,441,781 30,331,752 23,616,533 24,421,175 30,466,990 29,922,577 25,263,186 29,865,918 38,744,654 34,751,719 33,730,928 | 1.0006 0.9985 0.9990 0.9990 0.9994 0.9985 0.9927 0.9976 0.9991 0.9946 0.9919 1.0004 0.9977 1.0007 1.0061 0.9964 0.9985 0.9994 |
| to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 | 192,583,382 24,643,786 30,168,487 29,003,725 31,640,745 33,164,716 31,012,642 26,528,445 30,272,673 23,504,701 24,650,213 30,366,259 30,095,064 25,237,510 29,734,057 39,027,997 34,842,686 33,922,994 38,901,165 | 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 30,454,217 29,993,001 25,245,596 29,684,320 38,885,692 34,804,788 33,750,646 38,890,760 | 0.9999 0.9993 0.9989 1.0015 0.9954 1.0149 1.0008 0.9991 1.0029 1.0103 0.9988 1.0029 0.9966 1.0003 0.9983 0.9964 0.9989 0.9949 | Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 | 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 30,454,217 29,993,001 25,245,596 29,684,320 38,885,692 34,804,788 33,750,646 38,875,467 | 192,682,099 24,589,805 30,104,317 29,018,939 31,474,674 33,606,375 30,809,322 26,441,781 30,331,752 23,616,533 24,421,175 30,466,990 29,922,577 25,263,186 29,865,918 38,744,654 34,751,719 33,730,928 38,872,294 | 1.0006 0.9985 0.9990 0.9990 0.9994 0.9985 0.9927 0.9976 0.9991 0.9946 0.9919 1.0004 0.9977 1.0007 1.00061 0.9964 0.9985 0.9994 0.9999 |
| to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 | 192,583,382 24,643,786 30,168,487 29,003,725 31,640,745 33,164,716 31,012,642 26,528,445 30,272,673 23,504,701 24,650,213 30,366,259 30,095,064 25,237,510 29,734,057 39,027,997 34,842,686 33,922,994 38,901,165 39,255,405 | 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 30,454,217 29,993,001 25,245,596 29,684,320 38,885,692 34,804,788 33,750,646 38,890,760 39,321,121 | 0.9999 0.9993 0.9989 1.0015 0.9954 1.0149 1.0008 0.9991 1.0029 1.0103 0.9988 1.0029 0.9966 1.0003 0.9983 0.9984 0.9989 0.9949 | Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 | 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 30,454,217 29,993,001 25,245,590 29,684,320 38,885,692 34,804,788 33,750,646 38,875,467 39,321,121 | 192,682,099 24,589,805 30,104,317 29,018,939 31,474,674 33,606,375 30,809,322 26,441,781 30,331,752 23,616,533 24,421,175 30,466,990 29,922,577 25,263,186 29,865,918 38,744,654 34,751,719 33,730,928 38,872,294 39,519,389 | 1.0006 0.9985 0.9990 0.9990 0.9994 0.9985 0.9927 0.9976 0.9991 0.9946 0.9919 1.0004 0.9977 1.0007 1.0061 0.9985 0.9994 0.9999 |
| to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 | 192,583,382 24,643,786 30,168,487 29,003,725 31,640,745 33,164,716 31,012,642 26,528,445 30,272,673 23,504,701 24,650,213 30,366,259 30,095,064 25,237,510 29,734,057 39,027,997 34,842,686 33,927,997 34,842,686 33,925,405 41,503,706 | 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 30,454,217 29,993,001 25,245,596 29,684,320 38,885,692 34,804,788 33,750,646 38,890,760 39,321,121 41,538,566 | 0.9999 0.9993 0.9989 1.0015 0.9954 1.0149 1.0008 0.9991 1.0029 1.0103 0.9988 1.0029 0.9966 1.0003 0.9983 0.9984 0.9989 0.9949 0.9997 1.0017 | Prior to 1986 1986 1987 1988 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 | 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 30,454,217 29,993,001 25,245,596 29,684,320 38,885,692 34,804,788 33,750,646 38,875,467 39,321,121 41,538,566 | 192,682,099 24,589,805 30,104,317 29,018,939 31,474,674 33,606,375 30,809,322 26,441,781 30,331,752 23,616,533 24,421,175 30,466,990 29,922,577 25,263,186 29,865,918 38,744,654 34,751,719 33,730,928 38,872,294 39,519,389 41,435,228 | 1.0006 0.9985 0.9990 0.9990 0.9994 0.9985 0.9927 0.9976 0.9991 0.9946 0.9919 1.0004 0.9977 1.0007 1.0061 0.9964 0.9985 0.9994 0.9999 1.0050 0.9995 |
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| to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 | 192,583,382 24,643,786 30,168,487 29,003,725 31,640,745 33,164,716 31,012,642 26,528,445 30,272,673 23,504,701 24,650,213 30,366,259 30,095,064 25,237,510 29,734,057 39,027,997 34,842,686 33,922,994 38,901,165 39,255,405 41,503,706 43,346,576 42,398,414 38,320,224 41,284,544 38,048,628 34,519,636 29,100,363 | 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 30,454,217 29,993,001 25,245,596 29,684,320 38,885,692 34,804,788 33,750,646 38,890,760 39,321,121 41,538,566 43,930,838 42,815,757 38,434,823 42,692,891 37,497,727 36,052,524 32,198,396 | 0.9999 0.9993 0.9989 1.0015 0.9954 1.0149 1.0008 0.9991 1.0029 1.0103 0.9988 1.0029 0.9966 1.0003 0.9983 0.9964 0.9989 0.9949 0.9997 1.0017 1.0008 1.0135 1.0098 1.0030 1.0341 0.9855 1.0444 1.1065 | Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 | 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 30,454,217 29,993,001 25,245,596 29,684,320 38,885,692 34,804,788 33,750,646 38,875,467 39,321,121 41,538,566 43,868,285 42,584,108 37,788,201 41,167,909 37,258,735 35,944,927 32,080,465 | 192,682,099 24,589,805 30,104,317 29,018,939 31,474,674 33,606,375 30,809,322 26,441,781 30,331,752 23,616,533 24,421,175 30,466,990 29,922,577 25,263,186 29,865,918 38,744,654 34,751,719 33,730,928 38,872,294 39,519,389 41,435,228 44,219,299 42,850,116 37,976,718 41,726,944 43,078,910 36,827,314 34,848,701 | 1.0006 0.9985 0.9990 0.9990 0.9994 0.9985 0.9927 0.9976 0.9991 0.9946 0.9919 1.0004 0.9977 1.0007 1.00061 0.9964 0.9985 0.9994 0.9999 1.0050 0.9975 1.0080 1.0062 1.0062 1.0136 1.0220 1.0245 1.0863 |
| to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 | 192,583,382 24,643,786 30,168,487 29,003,725 31,640,745 33,164,716 31,012,642 26,528,445 30,272,673 23,504,701 24,650,213 30,366,259 30,095,064 25,237,510 29,734,057 39,027,997 34,842,686 33,922,994 38,901,165 39,255,405 41,503,706 43,346,576 42,398,414 38,320,224 41,284,545 38,048,628 34,519,636 29,100,363 24,587,617 | 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 30,454,217 29,993,001 25,245,596 29,684,320 38,885,692 34,804,788 33,750,646 38,890,760 39,321,121 41,538,566 43,930,838 42,815,757 38,434,823 42,692,891 37,497,727 36,052,524 32,198,396 31,542,747 | 0.9999 0.9993 0.9989 1.0015 0.9954 1.0149 1.0008 0.9991 1.0029 1.0103 0.9988 1.0029 0.9966 1.0003 0.9983 0.9964 0.9989 0.9949 0.9997 1.0017 1.0008 1.0135 1.0098 1.0030 1.0341 0.9855 1.0444 1.1065 1.2829 | Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 | 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 30,454,217 29,993,001 25,245,590 29,684,320 38,885,692 34,804,788 33,750,646 38,875,467 39,321,121 41,538,566 43,868,285 42,584,108 37,788,201 41,167,909 37,258,735 35,944,927 32,080,465 31,463,549 | 192,682,099 24,589,805 30,104,317 29,018,939 31,474,674 33,606,375 30,809,322 26,441,781 30,331,752 23,616,533 24,421,175 30,466,990 29,922,577 25,263,186 29,865,918 38,744,654 34,751,719 33,730,928 38,872,294 39,519,389 41,435,228 44,219,299 42,850,116 37,976,718 41,726,944 38,078,910 36,827,314 34,848,701 36,373,343 | 1.0006 0.9985 0.9990 0.9990 0.9994 0.9985 0.9927 0.9976 0.9991 0.9946 0.9919 1.0004 0.9977 1.0007 1.0061 0.9985 0.9994 0.9999 1.0050 0.9975 1.0080 1.0062 1.0050 1.0136 1.0220 1.0245 1.0863 1.1560 |
| to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 | 192,583,382 24,643,786 30,168,487 29,003,725 31,640,745 33,164,716 31,012,642 26,528,445 30,272,673 23,504,701 24,650,213 30,366,259 30,095,064 25,237,510 29,734,057 39,027,997 34,842,686 33,922,994 38,901,165 39,255,405 41,503,706 43,346,576 42,398,414 38,320,224 41,284,544 38,048,628 34,519,636 29,100,363 | 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 30,454,217 29,993,001 25,245,596 29,684,320 38,885,692 34,804,788 33,750,646 38,890,760 39,321,121 41,538,566 43,930,838 42,815,757 38,434,823 42,692,891 37,497,727 36,052,524 32,198,396 31,542,747 21,005,457 | 0.9999 0.9993 0.9989 1.0015 0.9954 1.0149 1.0008 0.9991 1.0029 1.0103 0.9988 1.0029 0.9966 1.0003 0.9983 0.9964 0.9989 0.9949 0.9997 1.0017 1.0008 1.0135 1.0098 1.0030 1.0341 0.9855 1.0444 1.1065 | Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 | 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 30,454,217 29,993,001 25,245,596 29,684,320 38,885,692 34,804,788 33,750,646 38,875,467 39,321,121 41,538,566 43,868,285 42,584,108 37,788,201 41,167,909 37,258,735 35,944,927 32,080,465 31,463,549 20,951,501 | 192,682,099 24,589,805 30,104,317 29,018,939 31,474,674 33,606,375 30,809,322 26,441,781 30,331,752 23,616,533 24,421,175 30,466,990 29,922,577 25,263,186 29,865,918 38,744,654 34,751,719 33,730,928 38,872,294 39,519,389 41,435,228 44,219,299 42,850,116 37,976,718 41,726,944 38,078,910 36,827,314 34,848,701 36,373,343 26,665,181 | 1.0006 0.9985 0.9990 0.9990 0.9994 0.9985 0.9927 0.9976 0.9991 0.9946 0.9919 1.0004 0.9977 1.0007 1.0061 0.9964 0.9999 1.0050 0.9995 1.0050 0.9975 1.0080 1.0062 1.0050 1.0136 1.0220 1.0245 1.0863 1.1560 1.2727 |
| to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 | 192,583,382 24,643,786 30,168,487 29,003,725 31,640,745 33,164,716 31,012,642 26,528,445 30,272,673 23,504,701 24,650,213 30,366,259 30,095,064 25,237,510 29,734,057 39,027,997 34,842,686 33,922,994 38,901,165 39,255,405 41,503,706 43,346,576 42,398,414 38,320,224 41,284,545 38,048,628 34,519,636 29,100,363 24,587,617 | 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 30,454,217 29,993,001 25,245,596 29,684,320 38,885,692 34,804,788 33,750,646 38,890,760 39,321,121 41,538,566 43,930,838 42,815,757 38,434,823 42,692,891 37,497,727 36,052,524 32,198,396 31,542,747 | 0.9999 0.9993 0.9989 1.0015 0.9954 1.0149 1.0008 0.9991 1.0029 1.0103 0.9988 1.0029 0.9966 1.0003 0.9983 0.9964 0.9989 0.9949 0.9997 1.0017 1.0008 1.0135 1.0098 1.0030 1.0341 0.9855 1.0444 1.1065 1.2829 | Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 | 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 30,454,217 29,993,001 25,245,590 29,684,320 38,885,692 34,804,788 33,750,646 38,875,467 39,321,121 41,538,566 43,868,285 42,584,108 37,788,201 41,167,909 37,258,735 35,944,927 32,080,465 31,463,549 | 192,682,099 24,589,805 30,104,317 29,018,939 31,474,674 33,606,375 30,809,322 26,441,781 30,331,752 23,616,533 24,421,175 30,466,990 29,922,577 25,263,186 29,865,918 38,744,654 34,751,719 33,730,928 38,872,294 39,519,389 41,435,228 44,219,299 42,850,116 37,976,718 41,726,944 38,078,910 36,827,314 34,848,701 36,373,343 | 1.0006 0.9985 0.9990 0.9990 0.9994 0.9985 0.9927 0.9976 0.9991 0.9946 0.9919 1.0004 0.9977 1.0007 1.0061 0.9985 0.9994 0.9999 1.0050 0.9975 1.0080 1.0062 1.0050 1.0136 1.0220 1.0245 1.0863 1.1560 |

NOTE: So as to maximize the use of available data, the companies used in one stage of development were allowed to be independent of those used in the other stage of development; therefore, the figures shown at each valuation may vary.

2016

7,812,761

^{*} Losses limited on a per-claim basis, with the actual limitation varying by policy year as described in Exhibit 1a.

Losses are expressed on a post-HB175, pre-HB373 basis.

TABLE I - C - Individual Losses Limited *

MEDICAL INCURRED LOSSES EXCLUDING BULK AND IBNR RESERVES

| Policy Year Valued | As of 12/31/12 | As of 12/31/13 | Ratio to Prior Year | Policy Year Valued | As of 12/31/13 | As of 12/31/14 | Ratio to Prior Year |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| | 12/31/12 | 12/31/13 | i iioi ieai | | 12/31/13 | 12/31/14 | i iioi i eai |
| Prior | 70 404 550 | 70 775 007 | 1 0000 | Prior | 67 747 700 | 67 000 400 | 1 0006 |
| to 1986 | 70,131,552 | 70,775,827 | 1.0092 | to 1986 | 67,717,799 | 67,892,490 | 1.0026 |
| 1986 | 11,644,578 | 11,361,810 | 0.9757 | 1986 | 10,580,467 | 10,639,860 | 1.0056 |
| 1987 | 16,036,163 | 16,486,906 | 1.0281 | 1987 | 15,061,407 | 15,123,008 | 1.0041 |
| 1988 | 15,655,957 | 15,647,963 | 0.9995 | 1988 | 15,014,720 | 14,965,692 | 0.9967 |
| 1989 | 19,645,983 | 19,698,859 | 1.0027 | 1989 | 19,109,062 | 19,255,921 | 1.0077 |
| 1990 | 20,878,353 | 20,704,849 | 0.9917 | 1990 | 18,662,541 | 18,712,566 | 1.0027 |
| 1991 | 20,790,103 | 20,673,137 | 0.9944 | 1991 | 19,248,309 | 18,935,692 | 0.9838 |
| 1992 | 20,546,266 | 20,575,591 | 1.0014 | 1992 | 19,194,440 | 19,259,772 | 1.0034 |
| 1993 | 23,574,403 | 23,106,133 | 0.9801 | 1993 | 21,785,513 | 22,050,474 | 1.0122 |
| 1994 | 20,250,654 | 20,485,778 | 1.0116 | 1994 | 18,666,936 | 18,220,411 | 0.9761 |
| 1995 | 22,554,603 | 22,481,318 | 0.9968 | 1995 | 20,682,474 | 20,542,459 | 0.9932 |
| 1996 | 30,287,546 | 30,922,612 | 1.0210 | 1996 | 29,129,706 | 28,681,472 | 0.9846 |
| 1997 | 26,318,865 | 26,610,666 | 1.0111 | 1997 | 25,001,589 | 25,042,895 | 1.0017 |
| 1998 | 24,364,412 | 24,717,431 | 1.0145 | 1998 | 22,975,993 | 22,951,975 | 0.9990 |
| 1999 | 30,843,416 | 30,614,952 | 0.9926 | 1999 | 27,269,067 | 26,626,171 | 0.9764 |
| 2000 | 43,280,360 | 44,182,419 | 1.0208 | 2000 | 40,385,178 | 39,927,638 | 0.9887 |
| 2001 | 34,709,815 | 34,487,828 | 0.9936 | 2001 | 29,386,724 | 29,347,943 | 0.9987 |
| 2002 | 39,228,582 | 38,323,659 | 0.9769 | 2002 | 36,487,584 | 36,981,889 | 1.0135 |
| 2003 | 43,485,705 | 44,441,997 | 1.0220 | 2003 | 42,601,303 | 43,107,520 | 1.0119 |
| 2004 | 45,426,002 | 45,140,708 | 0.9937 | 2004 | 43,712,823 | 44,416,103 | 1.0161 |
| 2005 | 48,152,971 | 48,717,390 | 1.0117 | 2005 | 45,890,925 | 47,402,510 | 1.0329 |
| 2006 | 46,642,578 | 48,491,056 | 1.0396 | 2006 | 47,593,338 | 50,541,172 | 1.0619 |
| 2007 | 48,813,275 | 50,558,658 | 1.0358 | 2007 | 48,352,569 | 49,437,243 | 1.0224 |
| 2008 | 44,649,459 | 47,003,353 | 1.0527 | 2008 | 45,574,801 | 49,284,671 | 1.0814 |
| 2009 | 44,604,808 | 47,603,969 | 1.0672 | 2009 | 46,888,494 | 52,556,747 | 1.1209 |
| 2010 | 47,315,366 | 53,503,882 | 1.1308 | 2010 | 50,876,764 | 54,393,951 | 1.0691 |
| 2011 | 41,236,780 | 48,859,970 | 1.1849 | 2011 | 48,154,142 | 52,268,684 | 1.0854 |
| 2012 | 9,655,474 | 32,588,854 | 3.3752 | 2012 | 32,227,379 | 39,998,863 | 1.2411 |
| 2013 | | 11,756,055 | | 2013 | 11,514,477 | 32,851,570 | 2.8531 |
| | | | | 2014 | | 11,414,207 | |
| | | | | | | | |
| Policy Year | As of | As of | Ratio to | Policy Year | As of | As of | Ratio to |
| Policy Year Valued | As of 12/31/14 | As of 12/31/15 | Ratio to Prior Year | Policy Year Valued | As of 12/31/15 | As of 12/31/16 | Ratio to Prior Year |
| Policy Year Valued Prior | As of 12/31/14 | As of 12/31/15 | Ratio to Prior Year | Policy Year Valued Prior | As of 12/31/15 | As of 12/31/16 | Ratio to Prior Year |
| Valued | | | | Valued | | | |
| Valued Prior | 12/31/14 | 12/31/15 | Prior Year | Valued Prior | 12/31/15 | 12/31/16 | Prior Year |
| Valued Prior to 1986 | 12/31/14 70,201,354 | 12/31/15 70,015,283 | Prior Year 0.9973 | Valued Prior to 1986 | 12/31/15 70,014,934 | 12/31/16 70,189,327 | Prior Year 1.0025 |
| Valued Prior to 1986 1986 | 70,201,354 11,335,118 | 70,015,283 11,349,367 | 0.9973 1.0013 | Valued Prior to 1986 1986 | 70,014,934 11,348,496 | 70,189,327 11,356,173 | 1.0025 1.0007 |
| Valued Prior to 1986 1986 1987 | 70,201,354 11,335,118 16,251,006 | 70,015,283 11,349,367 16,388,341 | 0.9973 1.0013 1.0085 | Valued Prior to 1986 1986 1987 | 70,014,934 11,348,496 16,387,525 | 70,189,327 11,356,173 16,484,137 | 1.0025 1.0007 1.0059 |
| Valued Prior to 1986 1986 1987 1988 | 70,201,354 11,335,118 16,251,006 15,498,261 | 70,015,283 11,349,367 16,388,341 15,558,476 | 0.9973 1.0013 1.0085 1.0039 | Valued Prior to 1986 1986 1987 1988 | 70,014,934 11,348,496 16,387,525 15,559,001 | 70,189,327 11,356,173 16,484,137 15,584,027 | 1.0025 1.0007 1.0059 1.0016 |
| Valued Prior to 1986 1986 1987 1988 1989 | 70,201,354 11,335,118 16,251,006 15,498,261 19,740,103 | 70,015,283 11,349,367 16,388,341 15,558,476 19,981,197 | 0.9973 1.0013 1.0085 1.0039 1.0122 | Valued Prior to 1986 1986 1987 1988 1989 | 70,014,934 11,348,496 16,387,525 15,559,001 19,980,833 | 70,189,327 11,356,173 16,484,137 15,584,027 20,081,808 | 1.0025 1.0007 1.0059 1.0016 1.0051 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 | 70,201,354 11,335,118 16,251,006 15,498,261 19,740,103 20,484,031 | 70,015,283 11,349,367 16,388,341 15,558,476 19,981,197 20,720,239 | 0.9973 1.0013 1.0085 1.0039 1.0122 1.0115 | Valued Prior to 1986 1986 1987 1988 1989 1990 | 70,014,934 11,348,496 16,387,525 15,559,001 19,980,833 20,720,145 | 70,189,327 11,356,173 16,484,137 15,584,027 20,081,808 20,871,952 | 1.0025 1.0007 1.0059 1.0016 1.0051 1.0073 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 | 70,201,354 11,335,118 16,251,006 15,498,261 19,740,103 20,484,031 20,168,591 | 70,015,283 11,349,367 16,388,341 15,558,476 19,981,197 20,720,239 20,249,459 | 0.9973 1.0013 1.0085 1.0039 1.0122 1.0115 1.0040 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 | 70,014,934 11,348,496 16,387,525 15,559,001 19,980,833 20,720,145 20,250,700 | 70,189,327 11,356,173 16,484,137 15,584,027 20,081,808 20,871,952 20,204,197 | 1.0025 1.0007 1.0059 1.0016 1.0051 1.0073 0.9977 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 | 70,201,354 11,335,118 16,251,006 15,498,261 19,740,103 20,484,031 20,168,591 20,455,206 | 70,015,283 11,349,367 16,388,341 15,558,476 19,981,197 20,720,239 20,249,459 20,768,703 | 0.9973 1.0013 1.0085 1.0039 1.0122 1.0115 1.0040 1.0153 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 | 70,014,934 11,348,496 16,387,525 15,559,001 19,980,833 20,720,145 20,250,700 20,769,879 | 70,189,327 11,356,173 16,484,137 15,584,027 20,081,808 20,871,952 20,204,197 20,922,259 | 1.0025 1.0007 1.0059 1.0016 1.0051 1.0073 0.9977 1.0073 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 | 70,201,354 11,335,118 16,251,006 15,498,261 19,740,103 20,484,031 20,168,591 20,455,206 23,002,037 | 70,015,283 11,349,367 16,388,341 15,558,476 19,981,197 20,720,239 20,249,459 20,768,703 23,165,042 | 0.9973 1.0013 1.0085 1.0039 1.0122 1.0115 1.0040 1.0153 1.0071 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 | 70,014,934 11,348,496 16,387,525 15,559,001 19,980,833 20,720,145 20,250,700 20,769,879 23,165,786 | 70,189,327 11,356,173 16,484,137 15,584,027 20,081,808 20,871,952 20,204,197 20,922,259 23,168,668 | 1.0025 1.0007 1.0059 1.0051 1.0051 1.0073 0.9977 1.0073 1.0001 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 | 70,201,354 11,335,118 16,251,006 15,498,261 19,740,103 20,484,031 20,168,591 20,455,206 23,002,037 19,967,917 | 70,015,283 11,349,367 16,388,341 15,558,476 19,981,197 20,720,239 20,249,459 20,768,703 23,165,042 20,083,825 | 0.9973 1.0013 1.0085 1.0039 1.0122 1.0115 1.0040 1.0153 1.0071 1.0058 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 | 70,014,934 11,348,496 16,387,525 15,559,001 19,980,833 20,720,145 20,250,700 20,769,879 23,165,786 20,082,889 | 70,189,327 11,356,173 16,484,137 15,584,027 20,081,808 20,871,952 20,204,197 20,922,259 23,168,668 19,851,975 | 1.0025 1.0007 1.0059 1.0016 1.0051 1.0073 0.9977 1.0073 1.0001 0.9885 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 | 70,201,354 11,335,118 16,251,006 15,498,261 19,740,103 20,484,031 20,168,591 20,455,206 23,002,037 19,967,917 21,989,122 | 70,015,283 11,349,367 16,388,341 15,558,476 19,981,197 20,720,239 20,249,459 20,768,703 23,165,042 20,083,825 22,046,313 | 0.9973 1.0013 1.0085 1.0039 1.0122 1.0115 1.0040 1.0153 1.0071 1.0058 1.0026 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 | 70,014,934 11,348,496 16,387,525 15,559,001 19,980,833 20,720,145 20,250,700 20,769,879 23,165,786 20,082,889 22,047,536 | 70,189,327 11,356,173 16,484,137 15,584,027 20,081,808 20,871,952 20,204,197 20,922,259 23,168,668 19,851,975 22,149,561 | 1.0025 1.0007 1.0059 1.0016 1.0051 1.0073 0.9977 1.0073 1.0001 0.9885 1.0046 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 | 70,201,354 11,335,118 16,251,006 15,498,261 19,740,103 20,484,031 20,168,591 20,455,206 23,002,037 19,967,917 21,989,122 30,128,481 | 70,015,283 11,349,367 16,388,341 15,558,476 19,981,197 20,720,239 20,249,459 20,768,703 23,165,042 20,083,825 22,046,313 30,730,372 | 0.9973 1.0013 1.0085 1.0039 1.0122 1.0115 1.0040 1.0153 1.0071 1.0058 1.0026 1.0200 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 | 70,014,934 11,348,496 16,387,525 15,559,001 19,980,833 20,720,145 20,250,700 20,769,879 23,165,786 20,082,889 22,047,536 30,729,561 | 70,189,327 11,356,173 16,484,137 15,584,027 20,081,808 20,871,952 20,204,197 20,922,259 23,168,668 19,851,975 22,149,561 30,726,303 | 1.0025 1.0007 1.0059 1.0016 1.0051 1.0073 0.9977 1.0073 1.0001 0.9885 1.0046 0.9999 |
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| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 | 70,201,354 11,335,118 16,251,006 15,498,261 19,740,103 20,484,031 20,465,206 23,002,037 19,967,917 21,989,122 30,128,481 25,755,371 22,697,119 28,372,324 39,731,698 33,407,134 36,773,676 42,955,037 45,862,963 50,251,733 51,465,114 51,872,625 | 70,015,283 11,349,367 16,388,341 15,558,476 19,981,197 20,720,239 20,249,459 20,768,703 23,165,042 20,083,825 22,046,313 30,730,372 25,848,701 22,763,017 28,894,970 39,396,847 34,179,934 37,565,679 43,474,314 47,451,855 51,597,019 51,877,868 53,370,284 | 0.9973 1.0013 1.0085 1.0039 1.0122 1.0115 1.0040 1.0153 1.0071 1.0058 1.0026 1.0200 1.0036 1.0029 1.0184 0.9916 1.0231 1.0215 1.0121 1.0346 1.0268 1.0080 1.0289 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 | 70,014,934 11,348,496 16,387,525 15,559,001 19,980,833 20,720,145 20,250,700 20,769,879 23,165,786 20,082,889 22,047,536 30,729,561 25,847,154 22,761,713 28,893,849 39,4623 34,179,105 37,566,127 43,444,004 47,447,931 51,593,472 51,844,347 53,237,046 | 70,189,327 11,356,173 16,484,137 15,584,027 20,081,808 20,871,952 20,204,197 20,922,259 23,168,668 19,851,975 22,149,561 30,726,303 25,939,180 23,239,803 28,711,526 39,816,598 35,283,912 38,480,206 44,482,063 49,279,751 52,998,080 53,304,431 55,399,647 | 1.0025 1.0007 1.0059 1.0016 1.0051 1.0073 0.9977 1.0073 1.0001 0.9885 1.0046 0.9999 1.0036 1.0210 0.9937 1.0107 1.0323 1.0243 1.0243 1.0239 1.0386 1.0272 1.0282 1.0406 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 | 70,201,354 11,335,118 16,251,006 15,498,261 19,740,103 20,484,031 20,468,591 20,455,206 23,002,037 19,967,917 21,989,122 30,128,481 25,755,371 22,697,119 28,372,324 39,731,698 33,407,134 36,773,676 42,955,037 45,862,963 50,251,733 51,465,114 51,872,625 50,973,775 | 70,015,283 11,349,367 16,388,341 15,558,476 19,981,197 20,720,239 20,249,459 20,768,703 23,165,042 20,083,825 22,046,313 30,730,372 25,848,701 22,763,017 28,894,970 39,396,847 34,179,934 37,565,679 43,474,314 47,451,855 51,597,019 51,877,868 53,370,284 53,234,133 | 0.9973 1.0013 1.0085 1.0039 1.0122 1.0115 1.0040 1.0153 1.0071 1.0058 1.0026 1.0200 1.0036 1.0029 1.0184 0.9916 1.0231 1.0215 1.0121 1.0346 1.0268 1.0080 1.0289 1.0443 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 | 70,014,934 11,348,496 16,387,525 15,559,001 19,980,833 20,720,145 20,250,700 20,769,879 23,165,786 20,082,889 22,047,536 30,729,561 25,847,154 22,761,713 28,893,849 39,394,623 34,179,105 37,566,127 43,444,004 47,447,931 51,593,472 51,844,347 53,237,046 52,619,055 | 70,189,327 11,356,173 16,484,137 15,584,027 20,081,808 20,871,952 20,204,197 20,922,259 23,168,668 19,851,975 22,149,561 30,726,303 25,939,180 23,239,803 28,711,526 39,816,598 35,283,912 38,480,206 44,482,063 49,279,751 52,998,080 53,304,431 55,399,647 56,120,579 | 1.0025 1.0007 1.0059 1.0016 1.0051 1.0073 0.9977 1.0073 1.0001 0.9885 1.0046 0.9999 1.0036 1.0210 0.9937 1.0107 1.0323 1.0243 1.0243 1.0239 1.0386 1.0272 1.0282 1.0406 1.0665 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 | 70,201,354 11,335,118 16,251,006 15,498,261 19,740,103 20,484,031 20,168,591 20,455,206 23,002,037 19,967,917 21,989,122 30,128,481 25,755,371 22,697,119 28,372,324 39,731,698 33,407,134 36,773,676 42,955,037 45,862,963 50,251,733 51,465,114 51,872,625 50,973,775 53,203,714 | 70,015,283 11,349,367 16,388,341 15,558,476 19,981,197 20,720,239 20,249,459 20,768,703 23,165,042 20,083,825 22,046,313 30,730,372 25,848,701 22,763,017 28,894,970 39,396,847 34,179,934 37,565,679 43,474,314 47,451,855 51,597,019 51,877,868 53,370,284 53,234,133 56,378,134 | 0.9973 1.0013 1.0085 1.0039 1.0122 1.0115 1.0040 1.0153 1.0071 1.0058 1.0026 1.0020 1.0036 1.0029 1.0184 0.9916 1.0231 1.0215 1.0121 1.0346 1.0268 1.00289 1.0184 1.0268 1.0080 1.0289 1.0443 1.0597 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 | 70,014,934 11,348,496 16,387,525 15,559,001 19,980,833 20,720,145 20,250,700 20,769,879 23,165,786 20,082,889 22,047,536 30,729,561 25,847,154 22,761,713 28,893,849 39,394,623 34,179,105 37,566,127 43,444,004 47,447,931 51,593,472 51,844,347 53,237,046 52,619,055 54,983,274 | 70,189,327 11,356,173 16,484,137 15,584,027 20,081,808 20,871,952 20,204,197 20,922,259 23,168,668 19,851,975 22,149,561 30,726,303 25,939,180 23,239,803 28,711,526 39,816,598 35,283,912 38,480,206 44,482,063 49,279,751 52,998,080 53,304,431 55,399,647 56,120,579 56,526,958 | 1.0025 1.0007 1.0059 1.0016 1.0051 1.0073 0.9977 1.0073 1.0001 0.9885 1.0046 0.9999 1.0036 1.0210 0.9937 1.0107 1.0323 1.0243 1.0239 1.0386 1.0272 1.0282 1.0406 1.0665 1.0281 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 | 70,201,354 11,335,118 16,251,006 15,498,261 19,740,103 20,484,031 20,468,591 20,455,206 23,002,037 19,967,917 21,989,122 30,128,481 25,755,371 22,697,119 28,372,324 39,731,698 33,407,134 36,773,676 42,955,037 45,862,963 50,251,733 51,465,114 51,872,625 50,973,775 53,203,714 57,536,522 53,115,054 40,375,814 | 70,015,283 11,349,367 16,388,341 15,558,476 19,981,197 20,720,239 20,249,459 20,768,703 23,165,042 20,083,825 22,046,313 30,730,372 25,848,701 22,763,017 28,894,970 39,396,847 34,179,934 37,565,679 43,474,314 47,451,855 51,597,019 51,877,868 53,370,284 53,234,133 56,378,134 61,299,347 55,414,707 46,156,652 | 0.9973 1.0013 1.0085 1.0039 1.0122 1.0115 1.0040 1.0153 1.0071 1.0058 1.0026 1.0200 1.0036 1.0029 1.0184 0.9916 1.0231 1.0215 1.0121 1.0346 1.0268 1.00289 1.0189 1.0189 1.0189 1.0189 1.0180 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 | 70,014,934 11,348,496 16,387,525 15,559,001 19,980,833 20,720,145 20,250,700 20,769,879 23,165,786 20,082,889 22,047,536 30,729,561 25,847,154 22,761,713 28,893,849 39,394,623 34,179,105 37,566,127 43,444,004 47,447,931 51,593,472 51,844,347 53,237,046 52,619,055 54,983,274 60,882,477 55,075,344 45,851,324 | 70,189,327 11,356,173 16,484,137 15,584,027 20,081,808 20,871,952 20,204,197 20,922,259 23,168,668 19,851,975 22,149,561 30,726,303 25,939,180 23,239,803 28,711,526 39,816,598 35,283,912 38,480,206 44,482,063 49,279,751 52,998,080 53,304,431 55,399,647 56,120,579 56,526,958 64,669,828 56,963,141 48,503,151 | 1.0025 1.0007 1.0059 1.0016 1.0051 1.0073 0.9977 1.0073 1.0001 0.9885 1.0046 0.9999 1.0036 1.0210 0.9937 1.0107 1.0323 1.0243 1.0239 1.0386 1.0272 1.0282 1.0406 1.0665 1.0281 1.0622 1.0343 1.0578 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 | 70,201,354 11,335,118 16,251,006 15,498,261 19,740,103 20,484,031 20,168,591 20,455,206 23,002,037 19,967,917 21,989,122 30,128,481 25,755,371 22,697,119 28,372,324 39,731,698 33,407,134 36,773,676 42,955,037 45,862,963 50,251,733 51,465,114 51,872,625 50,973,775 53,203,714 57,536,522 53,115,054 | 70,015,283 11,349,367 16,388,341 15,558,476 19,981,197 20,720,239 20,249,459 20,768,703 23,165,042 20,083,825 22,046,313 30,730,372 25,848,701 22,763,017 28,894,970 39,396,847 34,179,934 37,565,679 43,474,314 47,451,855 51,597,019 51,877,868 53,370,284 53,234,133 56,378,134 61,299,347 55,414,707 | 0.9973 1.0013 1.0085 1.0039 1.0122 1.0115 1.0040 1.0153 1.0071 1.0058 1.0026 1.0200 1.0036 1.0029 1.0184 0.9916 1.0231 1.0215 1.0121 1.0346 1.0268 1.0026 1.00289 1.0184 1.0268 1.0050 1.0050 1.0050 1.0050 1.0050 1.0050 1.0050 1.0050 1.0050 1.0050 1.0050 1.0050 1.0050 1.0050 1.0050 1.0050 1.0050 1.0050 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 | 70,014,934 11,348,496 16,387,525 15,559,001 19,980,833 20,720,145 20,250,700 20,769,879 23,165,786 20,082,889 22,047,536 30,729,561 25,847,154 22,761,713 28,893,849 39,394,623 34,179,105 37,566,127 43,444,004 47,447,931 51,593,472 51,844,347 53,237,046 52,619,055 54,983,274 60,882,477 55,075,344 | 70,189,327 11,356,173 16,484,137 15,584,027 20,081,808 20,871,952 20,204,197 20,922,259 23,168,668 19,851,975 22,149,561 30,726,303 25,939,180 23,239,803 28,711,526 39,816,598 35,283,912 38,480,206 44,482,063 49,279,751 52,998,080 53,304,431 55,399,647 56,120,579 56,526,958 64,669,828 56,963,141 | 1.0025 1.0007 1.0059 1.0016 1.0051 1.0073 0.9977 1.0073 1.0001 0.9885 1.0046 0.9999 1.0036 1.0210 0.9937 1.0107 1.0323 1.0243 1.0243 1.0239 1.0386 1.0272 1.0282 1.0406 1.0665 1.0281 1.0622 1.0343 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 | 70,201,354 11,335,118 16,251,006 15,498,261 19,740,103 20,484,031 20,468,591 20,455,206 23,002,037 19,967,917 21,989,122 30,128,481 25,755,371 22,697,119 28,372,324 39,731,698 33,407,134 36,773,676 42,955,037 45,862,963 50,251,733 51,465,114 51,872,625 50,973,775 53,203,714 57,536,522 53,115,054 40,375,814 | 70,015,283 11,349,367 16,388,341 15,558,476 19,981,197 20,720,239 20,249,459 20,768,703 23,165,042 20,083,825 22,046,313 30,730,372 25,848,701 22,763,017 28,894,970 39,396,847 34,179,934 37,565,679 43,474,314 47,451,855 51,597,019 51,877,868 53,370,284 53,234,133 56,378,134 61,299,347 55,414,707 46,156,652 | 0.9973 1.0013 1.0085 1.0039 1.0122 1.0115 1.0040 1.0153 1.0071 1.0058 1.0026 1.0020 1.0036 1.0029 1.0184 0.9916 1.0231 1.0215 1.0121 1.0346 1.0268 1.0080 1.0289 1.0443 1.0597 1.0654 1.0433 1.1432 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 | 70,014,934 11,348,496 16,387,525 15,559,001 19,980,833 20,720,145 20,250,700 20,769,879 23,165,786 20,082,889 22,047,536 30,729,561 25,847,154 22,761,713 28,893,849 39,394,623 34,179,105 37,566,127 43,444,004 47,447,931 51,593,472 51,844,347 53,237,046 52,619,055 54,983,274 60,882,477 55,075,344 45,851,324 | 70,189,327 11,356,173 16,484,137 15,584,027 20,081,808 20,871,952 20,204,197 20,922,259 23,168,668 19,851,975 22,149,561 30,726,303 25,939,180 23,239,803 28,711,526 39,816,598 35,283,912 38,480,206 44,482,063 49,279,751 52,998,080 53,304,431 55,399,647 56,120,579 56,526,958 64,669,828 56,963,141 48,503,151 | 1.0025 1.0007 1.0059 1.0016 1.0051 1.0073 0.9977 1.0073 1.0001 0.9885 1.0046 0.9999 1.0036 1.0210 0.9937 1.0107 1.0323 1.0243 1.0239 1.0386 1.0272 1.0282 1.0406 1.0665 1.0281 1.0622 1.0343 1.0578 |

NOTE: So as to maximize the use of available data, the companies used in one stage of development were allowed to be independent of those used in the other stage of development; therefore, the figures shown at each valuation may vary.

2015

2016

16,535,850

46,731,090

16,843,620

2.8260

16,535,884

2015

^{*} Losses limited on a per-claim basis, with the actual limitation varying by policy year as described in Exhibit 1a.

Losses are expressed on a post-HB175, pre-HB373 basis.

TABLE I - D - Individual Losses Limited *

INDEMNITY PAID LOSSES

| Policy Year | As of | As of | Ratio to | Policy Year | As of | As of | Ratio to |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Valued | 12/31/12 | 12/31/13 | Prior Year | Valued | 12/31/13 | 12/31/14 | Prior Year |
| Prior | 104 000 F70 | 104 204 064 | 1 0010 | Prior to 1986 | 100 707 707 | 400 007 070 | 1 0001 |
| to 1986 1986 | 194,089,572 25,045,187 | 194,291,064 25,065,995 | 1.0010 1.0008 | 1986 | 186,797,787 23,341,510 | 186,807,878 23,384,622 | 1.0001 1.0018 |
| 1987 | 30,529,737 | 30,066,824 | 0.9848 | 1987 | 28,028,889 | 28,069,999 | 1.0015 |
| 1988 | 28,679,334 | 28,902,059 | 1.0078 | 1988 | 27,479,629 | 27,484,014 | 1.0003 |
| 1989 | 31,385,318 | 31,506,030 | 1.0076 | 1989 | 30,556,804 | 30,554,738 | 0.9999 |
| 1990 | 32,954,836 | 32,975,564 | 1.0006 | 1990 | 30,857,938 | 30,924,148 | 1.0021 |
| 1991 | 30,197,199 | 30,294,868 | 1.0032 | 1991 | 28,070,278 | 28,627,391 | 1.0198 |
| 1992 | 26,807,966 | 26,742,909 | 0.9976 | 1992 | 24,741,843 | 24,702,998 | 0.9984 |
| 1993 | 31,302,131 | 31,380,660 | 1.0025 | 1993 | 29,693,071 | 29,713,188 | 1.0007 |
| 1994 | 22,865,662 | 22,917,750 | 1.0023 | 1994 | 20,502,297 | 21,295,912 | 1.0387 |
| 1995 | 24,265,770 | 24,325,458 | 1.0025 | 1995 | 22,640,556 | 22,652,527 | 1.0005 |
| 1996 | 29,686,664 | 29,867,143 | 1.0061 | 1996 | 28,160,638 | 28,258,471 | 1.0035 |
| 1997 | 29,230,959 | 29,608,942 | 1.0129 | 1997 | 27,959,965 | 28,196,116 | 1.0084 |
| 1998 | 26,345,303 | 26,418,866 | 1.0028 | 1998 | 24,188,898 | 24,433,673 | 1.0101 |
| 1999 | 30,717,242 | 31,410,094 | 1.0226 | 1999 | 27,854,681 | 27,933,529 | 1.0028 |
| 2000 | 39,910,185 | 40,340,520 | 1.0108 | 2000 | 36,164,222 | 36,478,502 | 1.0087 |
| 2001 | 33,580,199 | 34,001,822 | 1.0126 | 2001 | 29,304,966 | 29,633,353 | 1.0112 |
| 2002 | 33,846,230 | 34,370,055 | 1.0155 | 2002 | 32,729,207 | 33,144,822 | 1.0127 |
| 2003 | 36,308,217 | 37,010,246 | 1.0193 | 2003 | 35,350,335 | 36,556,005 | 1.0341 |
| 2004 | 36,288,481 | 37,547,882 | 1.0347 | 2004 | 36,032,836 | 36,622,679 | 1.0164 |
| 2005 | 36,385,912 | 37,668,829 | 1.0353 | 2005 | 36,635,736 | 37,676,535 | 1.0284 |
| 2006 | 35,559,704 | 37,438,712 | 1.0528 | 2006 | 36,390,932 | 38,381,669 | 1.0547 |
| 2007 | 33,578,904 | 36,255,075 | 1.0797 | 2007 | 34,858,288 | 35,939,694 | 1.0310 |
| 2008 | 28,762,856 | 32,193,491 | 1.1193 | 2008 | 30,703,608 | 32,379,947 | 1.0546 |
| 2009 | 24,570,133 | 29,121,704 | 1.1852 | 2009 | 28,811,650 | 32,297,848 | 1.1210 |
| 2010 | 15,546,650 | 24,548,469 | 1.5790 | 2010 | 24,233,150 | 29,063,153 | 1.1993 |
| 2011 | 9,487,937 | 19,162,016 | 2.0196 | 2011 | 18,902,189 | 26,356,445 | 1.3944 |
| 2012 | 1,505,071 | 7,919,682 | 5.2620 | 2012 | 7,817,826 | 15,956,580 | 2.0411 |
| 2013 | | 1,729,152 | | 2013 | 1,705,951 | 10,137,892 | 5.9427 |
| | | | | 2014 | | 1,462,937 | |
| | | | | | | | |
| Policy Year | As of | As of | Ratio to | Policy Year | As of | As of | Ratio to |
| Policy Year Valued | As of 12/31/14 | As of 12/31/15 | Ratio to Prior Year | Policy Year Valued | As of 12/31/15 | As of 12/31/16 | Ratio to Prior Year |
| • | | | | • | | | |
| Valued | | | | Valued | | | |
| Valued Prior | 12/31/14 | 12/31/15 | Prior Year | Valued Prior | 12/31/15 | 12/31/16 | Prior Year |
| Valued Prior to 1986 | 12/31/14 191,043,107 | 12/31/15 191,201,440 | Prior Year 1.0008 | Valued Prior to 1986 | 12/31/15 191,201,440 | 12/31/16 191,411,698 | Prior Year 1.0011 |
| Valued Prior to 1986 1986 1987 1988 | 12/31/14 191,043,107 24,203,120 29,764,001 28,769,685 | 12/31/15 191,201,440 24,257,046 29,788,711 28,900,329 | 1.0008 1.0022 1.0008 1.0045 | Valued Prior to 1986 1986 1987 1988 | 12/31/15 191,201,440 24,257,046 | 12/31/16 191,411,698 24,296,816 | 1.0011 1.0016 0.9994 1.0004 |
| Valued Prior to 1986 1986 1987 1988 1989 | 12/31/14 191,043,107 24,203,120 29,764,001 28,769,685 31,372,060 | 12/31/15 191,201,440 24,257,046 29,788,711 28,900,329 31,272,647 | 1.0008 1.0022 1.0008 1.0045 0.9968 | Valued Prior to 1986 1986 1987 1988 1989 | 12/31/15 191,201,440 24,257,046 29,788,711 28,900,329 31,272,647 | 12/31/16 191,411,698 24,296,816 29,770,168 28,911,436 31,274,906 | 1.0011 1.0016 0.9994 1.0004 1.0001 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 | 12/31/14 191,043,107 24,203,120 29,764,001 28,769,685 31,372,060 32,650,666 | 12/31/15 191,201,440 24,257,046 29,788,711 28,900,329 31,272,647 32,739,226 | 1.0008 1.0022 1.0008 1.0045 0.9968 1.0027 | Valued Prior to 1986 1986 1987 1988 1989 1990 | 12/31/15 191,201,440 24,257,046 29,788,711 28,900,329 31,272,647 32,739,226 | 12/31/16 191,411,698 24,296,816 29,770,168 28,911,436 31,274,906 32,786,333 | 1.0011 1.0016 0.9994 1.0004 1.0001 1.0014 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 | 12/31/14 191,043,107 24,203,120 29,764,001 28,769,685 31,372,060 32,650,666 30,467,924 | 12/31/15 191,201,440 24,257,046 29,788,711 28,900,329 31,272,647 32,739,226 30,590,285 | 1.0008 1.0022 1.0008 1.0045 0.9968 1.0027 1.0040 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 | 12/31/15 191,201,440 24,257,046 29,788,711 28,900,329 31,272,647 32,739,226 30,590,285 | 12/31/16 191,411,698 24,296,816 29,770,168 28,911,436 31,274,906 32,786,333 30,487,457 | 1.0011 1.0016 0.9994 1.0004 1.0001 1.0014 0.9966 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 | 12/31/14 191,043,107 24,203,120 29,764,001 28,769,685 31,372,060 32,650,666 30,467,924 26,500,795 | 12/31/15 191,201,440 24,257,046 29,788,711 28,900,329 31,272,647 32,739,226 30,590,285 26,427,845 | 1.0008 1.0022 1.0008 1.0045 0.9968 1.0027 1.0040 0.9972 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 | 12/31/15 191,201,440 24,257,046 29,788,711 28,900,329 31,272,647 32,739,226 30,590,285 26,427,845 | 12/31/16 191,411,698 24,296,816 29,770,168 28,911,436 31,274,906 32,786,333 30,487,457 26,380,525 | 1.0011 1.0016 0.9994 1.0004 1.0001 1.0014 0.9966 0.9982 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 | 12/31/14 191,043,107 24,203,120 29,764,001 28,769,685 31,372,060 32,650,666 30,467,924 26,500,795 29,477,819 | 12/31/15 191,201,440 24,257,046 29,788,711 28,900,329 31,272,647 32,739,226 30,590,285 26,427,845 29,627,306 | 1.0008 1.0022 1.0008 1.0045 0.9968 1.0027 1.0040 0.9972 1.0051 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 | 191,201,440 24,257,046 29,788,711 28,900,329 31,272,647 32,739,226 30,590,285 26,427,845 29,627,306 | 12/31/16 191,411,698 24,296,816 29,770,168 28,911,436 31,274,906 32,786,333 30,487,457 26,380,525 29,649,966 | 1.0011 1.0016 0.9994 1.0004 1.0001 1.0014 0.9966 0.9982 1.0008 |
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| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 | 12/31/14 191,043,107 24,203,120 29,764,001 28,769,685 31,372,060 32,650,666 30,467,924 26,500,795 29,477,819 22,845,771 24,131,863 29,612,319 29,202,168 24,654,336 29,303,782 37,105,696 33,245,650 33,149,713 36,654,500 38,137,725 38,729,503 39,429,449 37,408,806 | 12/31/15 191,201,440 24,257,046 29,788,711 28,900,329 31,272,647 32,739,226 30,590,285 26,427,845 29,627,306 22,903,123 24,168,647 29,717,640 29,293,955 24,846,779 29,361,110 37,359,648 33,544,938 33,442,031 36,930,321 38,423,480 39,441,588 41,047,665 38,150,779 | 1.0008 1.0022 1.0008 1.0045 0.9968 1.0027 1.0040 0.9972 1.0051 1.0025 1.0015 1.0036 1.0031 1.0078 1.0020 1.0068 1.0090 1.0088 1.0075 1.0075 1.0184 1.0410 1.0198 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 | 12/31/15 191,201,440 24,257,046 29,788,711 28,900,322 31,272,647 32,739,226 30,590,285 26,427,845 29,627,306 22,903,123 24,168,647 29,717,640 29,293,955 24,846,779 29,361,110 37,359,648 33,544,938 33,442,031 36,915,028 38,423,480 39,441,588 40,985,112 37,919,130 | 12/31/16 191,411,698 24,296,816 29,770,168 26,911,436 31,274,906 32,786,333 30,487,457 26,380,525 29,649,966 23,110,377 24,160,965 29,802,922 29,260,902 24,908,812 29,675,561 37,445,404 33,721,850 33,479,842 37,184,363 36,588,764 40,578,106 41,913,458 39,357,798 | 1.0011 1.0016 0.9994 1.0004 1.0001 1.0014 0.9966 0.9982 1.0008 1.0090 0.9997 1.0029 0.9989 1.0025 1.0107 1.0023 1.0053 1.0011 1.0073 1.0043 1.0288 1.0227 1.0379 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 | 12/31/14 191,043,107 24,203,120 29,764,001 28,769,685 31,372,060 32,650,666 30,467,924 26,500,795 29,477,819 22,845,771 24,131,863 29,612,319 29,202,168 24,654,336 29,303,782 37,105,695 33,149,713 36,654,500 38,137,725 38,729,503 39,429,449 37,408,806 33,942,366 | 12/31/15 191,201,440 24,257,046 29,788,711 28,900,329 31,272,647 32,739,226 30,590,285 26,427,845 29,627,306 22,903,123 24,168,647 29,717,640 29,293,955 24,846,779 29,361,110 37,359,648 33,544,938 33,442,031 36,930,321 38,423,480 39,441,588 41,047,665 38,150,779 35,297,234 | 1.0008 1.0022 1.0008 1.0045 0.9968 1.0027 1.0040 0.9972 1.0051 1.0025 1.0015 1.0036 1.0031 1.0078 1.0020 1.0068 1.0090 1.0088 1.0075 1.0075 1.0184 1.0410 1.0198 1.0399 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 | 12/31/15 191,201,440 24,257,046 29,788,711 28,900,329 31,272,647 32,739,226 30,590,285 26,427,845 29,627,306 22,903,123 24,168,647 29,717,640 29,293,955 24,846,779 29,361,110 37,359,4948 33,544,988 33,442,031 36,915,028 38,423,480 39,441,588 40,985,112 37,919,130 34,650,612 | 12/31/16 191,411,698 24,296,816 29,770,168 28,911,436 31,274,906 32,786,333 30,487,457 26,380,525 29,649,966 23,110,377 24,160,965 29,802,922 29,260,902 24,908,812 29,675,561 37,445,404 33,721,850 33,479,842 37,184,363 38,588,764 40,578,106 41,913,458 39,357,798 35,322,768 | 1.0011 1.0016 0.9994 1.0004 1.0001 1.0014 0.9966 0.9982 1.0008 1.0090 0.9997 1.0029 0.9989 1.0025 1.0107 1.0023 1.0053 1.0011 1.0073 1.0043 1.0288 1.0227 1.0379 1.0194 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 | 12/31/14 191,043,107 24,203,120 29,764,001 28,769,685 31,372,060 32,650,666 30,467,924 26,500,795 29,477,819 22,845,771 24,131,863 29,612,319 29,202,168 24,654,336 29,303,782 37,105,696 33,245,650 33,149,713 36,654,500 38,137,725 38,729,503 39,429,449 37,408,806 33,942,366 32,615,731 | 12/31/15 191,201,440 24,257,046 29,788,711 28,900,329 31,272,647 32,739,226 30,590,285 26,427,845 29,627,306 22,903,123 24,168,647 29,717,640 29,293,955 24,846,779 29,361,110 37,359,648 33,544,938 33,442,031 36,930,321 38,423,480 39,441,588 41,047,665 38,150,779 35,297,234 35,543,414 | 1.0008 1.0022 1.0008 1.0045 0.9968 1.0027 1.0040 0.9972 1.0051 1.0025 1.0015 1.0036 1.0031 1.0078 1.0020 1.0068 1.0090 1.0088 1.0095 1.0075 1.0075 1.0075 1.0184 1.0410 1.0198 1.0399 1.0898 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 | 12/31/15 191,201,440 24,257,046 29,788,711 28,900,329 31,272,647 32,739,226 30,590,285 26,427,845 29,627,306 22,903,123 24,168,647 29,717,640 29,293,955 24,846,779 29,361,110 37,359,648 33,544,938 33,442,031 36,915,028 38,423,480 39,441,588 40,985,112 37,919,130 34,650,612 34,464,518 | 12/31/16 191,411,698 24,296,816 29,770,168 28,911,436 31,274,906 32,786,333 30,487,457 26,380,525 29,649,966 23,110,377 24,160,965 29,802,922 29,260,902 24,908,812 29,675,561 37,445,404 33,721,850 33,479,842 37,184,363 38,588,764 40,578,106 41,913,458 39,357,798 35,322,768 36,492,210 | 1.0011 1.0016 0.9994 1.0004 1.0001 1.0014 0.9966 0.9982 1.0008 1.0090 0.9997 1.0029 0.9989 1.0025 1.0107 1.0023 1.0053 1.0011 1.0073 1.0043 1.0288 1.0227 1.0379 1.0194 1.0588 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 | 12/31/14 191,043,107 24,203,120 29,764,001 28,769,685 31,372,060 32,650,666 30,467,924 26,500,795 29,477,819 22,845,771 24,131,863 29,612,319 29,202,168 24,654,336 29,303,782 37,105,696 33,245,650 33,149,713 36,654,500 38,137,725 38,729,503 39,429,449 37,408,806 33,942,366 32,615,731 30,379,657 | 12/31/15 191,201,440 24,257,046 29,788,711 28,900,329 31,272,647 32,739,226 30,590,285 26,427,845 29,627,306 22,903,123 24,168,647 29,717,640 29,293,955 24,846,779 29,361,110 37,359,648 33,544,938 33,442,031 36,930,321 38,423,480 39,441,588 41,047,665 38,150,779 35,297,234 35,543,414 33,026,286 | 1.0008 1.0022 1.0008 1.0025 1.0008 1.0045 0.9968 1.0027 1.0040 0.9972 1.0051 1.0025 1.0015 1.0036 1.0031 1.0078 1.0020 1.0068 1.0090 1.0088 1.0075 1.0075 1.0184 1.0410 1.0198 1.0399 1.0898 1.0871 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 | 12/31/15 191,201,440 24,257,046 29,788,711 28,900,329 31,272,647 32,739,226 30,590,285 26,427,845 29,627,306 22,903,123 24,168,647 29,717,640 29,293,955 24,846,779 29,361,110 37,359,648 33,544,938 33,442,031 36,915,028 38,423,480 39,441,588 40,985,112 37,919,130 34,650,612 34,464,518 32,787,294 | 12/31/16 191,411,698 24,296,816 29,770,186 28,911,436 31,274,906 32,786,333 30,487,457 26,380,525 29,649,966 23,110,377 24,160,965 29,802,922 29,260,902 24,908,812 29,675,561 37,445,404 33,721,850 33,479,842 37,184,363 38,588,764 40,578,106 41,913,458 39,357,798 35,322,768 36,492,210 34,481,955 | 1.0011 1.0016 0.9994 1.0004 1.0001 1.0014 0.9966 0.9982 1.0008 1.0090 0.9997 1.0029 0.9989 1.0025 1.0107 1.0023 1.0053 1.0011 1.0073 1.0043 1.0288 1.0227 1.0379 1.0194 1.0588 1.0517 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 | 12/31/14 191,043,107 24,203,120 29,764,001 28,769,685 31,372,060 32,650,666 30,467,924 26,500,795 29,477,819 22,845,771 24,131,863 29,612,319 29,202,168 24,654,336 29,303,782 37,105,696 33,245,650 33,149,713 36,654,500 38,137,725 38,729,503 39,429,449 37,408,806 33,942,366 32,615,731 30,379,657 26,769,523 | 12/31/15 191,201,440 24,257,046 29,788,711 28,900,329 31,272,647 32,739,226 30,590,285 26,427,845 29,627,306 22,903,123 24,168,647 29,717,640 29,293,955 24,846,779 29,361,110 37,359,648 33,544,938 33,442,031 36,930,321 38,423,480 39,441,588 41,047,665 38,150,779 35,297,234 35,543,414 33,026,286 31,142,813 | 1.0008 1.0022 1.0008 1.0045 0.9968 1.0027 1.0040 0.9972 1.0051 1.0025 1.0015 1.0036 1.0031 1.0078 1.0020 1.0068 1.0090 1.0088 1.0075 1.0184 1.0410 1.0198 1.0399 1.0898 1.0871 1.1634 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 | 12/31/15 191,201,440 24,257,046 29,788,711 28,900,329 31,272,647 32,739,226 30,590,285 26,427,845 29,627,306 22,903,123 24,168,647 29,717,640 29,293,955 24,846,779 29,361,110 37,359,648 33,544,938 33,442,031 36,915,028 38,423,480 39,441,588 40,985,112 37,919,130 34,650,612 34,464,518 32,787,294 31,066,216 | 12/31/16 191,411,698 24,296,816 29,770,168 28,911,436 31,274,906 32,786,333 30,487,457 26,380,525 29,649,966 23,110,377 24,160,965 29,260,902 24,908,812 29,6675,561 37,445,404 33,721,850 33,479,842 37,184,363 38,588,764 40,578,106 41,913,458 39,357,798 35,322,768 36,492,210 34,481,955 32,727,413 | 1.0011 1.0016 0.9994 1.0004 1.0001 1.0014 0.9966 0.9982 1.0008 1.0090 0.9997 1.0029 0.9989 1.0025 1.0107 1.0023 1.0053 1.0011 1.0073 1.0043 1.0288 1.0227 1.0379 1.0194 1.0588 1.0517 1.0535 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 | 12/31/14 191,043,107 24,203,120 29,764,001 28,769,685 31,372,060 32,650,666 30,467,924 26,500,795 29,477,819 22,845,771 24,131,863 29,612,319 29,202,168 24,654,336 29,303,782 37,105,696 33,245,650 33,149,713 36,654,500 38,137,725 38,729,503 39,429,449 37,408,806 33,942,366 32,615,731 30,379,657 26,769,523 16,081,712 | 12/31/15 191,201,440 24,257,046 29,788,711 28,900,329 31,272,647 32,739,226 30,590,285 26,427,845 29,627,306 22,903,123 24,168,647 29,717,640 29,293,955 24,846,779 29,361,110 37,359,648 33,544,938 33,442,031 36,930,321 38,423,480 39,441,588 41,047,665 38,150,779 35,297,234 35,543,414 33,026,286 31,142,813 23,266,578 | 1.0008 1.0022 1.0008 1.0025 1.0008 1.0027 1.0040 0.9972 1.0051 1.0025 1.0015 1.0036 1.0031 1.0078 1.0020 1.0068 1.0090 1.0088 1.0075 1.0184 1.0410 1.0198 1.0399 1.0898 1.0871 1.1634 1.4468 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 | 12/31/15 191,201,440 24,257,046 29,788,711 28,900,329 31,272,647 32,739,226 30,590,285 26,427,845 29,627,306 22,903,123 24,168,647 29,717,640 29,293,955 24,846,779 29,361,110 37,359,648 33,544,938 33,442,031 36,915,028 38,423,480 39,441,588 40,985,112 37,919,130 34,650,612 34,464,518 32,787,294 31,066,216 23,148,647 | 12/31/16 191,411,698 24,296,816 29,770,168 28,911,436 31,274,906 32,786,333 30,487,457 26,380,525 29,649,966 23,110,377 24,160,965 29,802,922 29,260,902 24,908,812 29,675,561 37,445,404 33,721,850 33,479,842 37,184,363 38,588,764 40,578,106 41,913,458 39,357,798 35,322,768 36,492,210 34,481,955 32,727,413 28,580,744 | 1.0011 1.0016 0.9994 1.0004 1.0004 1.0014 0.9966 0.9982 1.0008 1.0090 0.9997 1.0029 0.9989 1.0025 1.0107 1.0023 1.0053 1.0011 1.0073 1.0043 1.0288 1.0227 1.0379 1.0194 1.0588 1.0517 1.0535 1.2347 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 | 12/31/14 191,043,107 24,203,120 29,764,001 28,769,685 31,372,060 32,650,666 30,467,924 26,500,795 29,477,819 22,845,771 24,131,863 29,612,319 29,202,168 24,654,336 29,303,782 37,105,696 33,245,650 33,149,713 36,654,500 38,137,725 38,729,503 39,429,449 37,408,806 32,615,731 30,379,657 26,769,523 16,081,712 10,228,367 | 12/31/15 191,201,440 24,257,046 29,788,711 28,900,322 31,272,647 32,739,226 30,590,285 26,427,845 29,627,306 22,903,123 24,168,647 29,717,640 29,293,955 24,846,779 29,361,110 37,359,648 33,544,938 33,442,031 36,930,321 38,423,480 39,441,588 41,047,665 38,150,779 35,297,234 35,543,414 33,026,286 31,142,813 23,266,578 18,802,942 | 1.0008 1.0022 1.0008 1.0045 0.9968 1.0027 1.0040 0.9972 1.0051 1.0025 1.0015 1.0036 1.0031 1.0078 1.0020 1.0068 1.0090 1.0088 1.0075 1.0184 1.0410 1.0198 1.0399 1.0898 1.0871 1.1634 1.4468 1.8383 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 | 12/31/15 191,201,440 24,257,046 29,788,711 28,900,329 31,272,647 32,739,226 30,590,285 26,427,845 29,627,306 22,903,123 24,168,647 29,717,640 29,293,955 24,846,779 29,361,110 37,359,648 33,544,938 33,442,031 36,915,028 38,423,480 39,441,588 40,985,112 37,919,130 34,650,612 34,464,518 32,787,294 31,066,216 23,148,647 18,723,744 | 12/31/16 191,411,698 24,296,816 29,770,168 28,911,436 31,274,906 32,786,333 30,487,457 26,380,525 29,649,966 23,110,377 24,160,965 29,802,922 29,260,902 24,908,812 29,675,561 37,445,404 33,721,850 33,479,842 37,184,363 38,588,764 40,578,106 41,913,458 39,357,798 35,322,768 36,492,210 34,481,955 32,727,413 28,580,744 25,879,943 | 1.0011 1.0016 0.9994 1.0004 1.0001 1.0014 0.9966 0.9982 1.0008 1.0090 0.9997 1.0029 0.9989 1.0025 1.0107 1.0023 1.0011 1.0073 1.0043 1.0288 1.0227 1.0379 1.0194 1.0588 1.0517 1.0535 1.2347 1.3822 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 | 12/31/14 191,043,107 24,203,120 29,764,001 28,769,685 31,372,060 32,650,666 30,467,924 26,500,795 29,477,819 22,845,771 24,131,863 29,612,319 29,202,168 24,654,336 29,303,782 37,105,696 33,245,650 33,149,713 36,654,500 38,137,725 38,729,503 39,429,449 37,408,806 33,942,366 32,615,731 30,379,657 26,769,523 16,081,712 | 12/31/15 191,201,440 24,257,046 29,788,711 28,900,329 31,272,647 32,739,226 30,590,285 26,427,845 29,627,306 22,903,123 24,168,647 29,717,640 29,293,955 24,846,779 29,361,110 37,359,648 33,544,938 33,442,031 36,930,321 38,423,480 39,441,588 41,047,665 38,150,779 35,297,234 35,543,414 33,026,286 31,142,813 23,266,578 | 1.0008 1.0022 1.0008 1.0025 1.0008 1.0027 1.0040 0.9972 1.0051 1.0025 1.0015 1.0036 1.0031 1.0078 1.0020 1.0068 1.0090 1.0088 1.0075 1.0184 1.0410 1.0198 1.0399 1.0898 1.0871 1.1634 1.4468 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 | 12/31/15 191,201,440 24,257,046 29,788,711 28,900,329 31,272,647 32,739,226 30,590,285 26,427,845 29,627,306 22,903,123 24,168,647 29,717,640 29,293,955 24,846,779 29,361,110 37,359,648 33,544,938 33,442,031 36,915,028 38,423,480 39,441,588 40,985,112 37,919,130 34,650,612 34,464,518 32,787,294 31,066,216 23,148,647 | 12/31/16 191,411,698 24,296,816 29,770,168 28,911,436 31,274,906 32,786,333 30,487,457 26,380,525 29,649,966 23,110,377 24,160,965 29,802,922 29,260,902 24,908,812 29,675,561 37,445,404 33,721,850 33,479,842 37,184,363 38,588,764 40,578,106 41,913,458 39,357,798 35,322,768 36,492,210 34,481,955 32,727,413 28,580,744 | 1.0011 1.0016 0.9994 1.0004 1.0004 1.0014 0.9966 0.9982 1.0008 1.0090 0.9997 1.0029 0.9989 1.0025 1.0107 1.0023 1.0053 1.0011 1.0073 1.0043 1.0288 1.0227 1.0379 1.0194 1.0588 1.0517 1.0535 1.2347 |

NOTE: So as to maximize the use of available data, the companies used in one stage of development were allowed to be independent of those used in the other stage of development; therefore, the figures shown at each valuation may vary.

2016

1,386,181

^{*} Losses limited on a per-claim basis, with the actual limitation varying by policy year as described in Exhibit 1a.

Losses are expressed on a post-HB175, pre-HB373 basis.

TABLE I - E - Individual Losses Limited *

MEDICAL PAID LOSSES

| Policy Year Valued | As of 12/31/12 | As of 12/31/13 | Ratio to Prior Year | Policy Year Valued | As of 12/31/13 | As of 12/31/14 | Ratio to Prior Year |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Prior | | | | Prior | | | |
| to 1986 | 65,992,065 | 66,851,885 | 1.0130 | to 1986 | 63,767,461 | 64,379,268 | 1.0096 |
| 1986 | 10,855,468 | 10,988,680 | 1.0123 | 1986 | 10,259,661 | 10,294,227 | 1.0034 |
| 1987 | 14,776,982 | 15,268,223 | 1.0332 | 1987 | 14,040,508 | 14,198,308 | 1.0112 |
| 1988 | 15,334,975 | 15,435,250 | 1.0065 | 1988 | 14,863,241 | 14,938,101 | 1.0050 |
| 1989 | 18,796,851 | 19,040,454 | 1.0130 | 1989 | 18,449,735 | 18,757,160 | 1.0167 |
| 1990 | 18,901,988 | 19,144,161 | 1.0128 | 1990 | 17,625,479 | 17,751,845 | 1.0072 |
| 1991 | 19,541,562 | 19,709,337 | 1.0086 | 1991 | 18,300,459 | 18,451,790 | 1.0083 |
| 1992 | 20,136,346 | 20,300,490 | 1.0082 | 1992 | 18,919,338 | 19,139,701 | 1.0116 |
| 1993 | 21,213,890 | 21,522,839 | 1.0146 | 1993 | 20,280,319 | 20,453,819 | 1.0086 |
| 1994 | 18,125,225 | 18,331,723 | 1.0114 | 1994 | 16,510,178 | 16,911,289 | 1.0243 |
| 1995 | 19,974,382 | 20,525,465 | 1.0276 | 1995 | 18,749,874 | 19,014,491 | 1.0141 |
| 1996 | 25,426,278 | 26,044,103 | 1.0270 | 1996 | 24,716,079 | 25,162,890 | 1.0141 |
| | | | | | | | |
| 1997 | 23,028,325 | 23,424,878 | 1.0172 | 1997 | 22,317,471 | 22,822,128 | 1.0226 |
| 1998 | 22,545,831 | 22,785,495 | 1.0106 | 1998 | 21,168,520 | 21,267,951 | 1.0047 |
| 1999 | 27,475,845 | 27,811,387 | 1.0122 | 1999 | 24,598,185 | 24,711,948 | 1.0046 |
| 2000 | 36,466,686 | 37,462,448 | 1.0273 | 2000 | 34,255,399 | 34,997,227 | 1.0217 |
| 2001 | 28,698,952 | 29,367,949 | 1.0233 | 2001 | 25,466,041 | 26,005,906 | 1.0212 |
| 2002 | 32,729,754 | 33,869,497 | 1.0348 | 2002 | 32,014,392 | 33,071,322 | 1.0330 |
| 2003 | 35,099,118 | 36,494,736 | 1.0398 | 2003 | 35,065,144 | 36,185,700 | 1.0320 |
| 2004 | 38,536,147 | 39,507,808 | 1.0252 | 2004 | 38,069,592 | 39,112,068 | 1.0274 |
| 2005 | 38,785,617 | 40,282,277 | 1.0386 | 2005 | 38,767,169 | 39,881,535 | 1.0287 |
| 2006 | 37,706,122 | 39,454,395 | 1.0464 | 2006 | 38,818,303 | 40,585,627 | 1.0455 |
| 2007 | 40,089,833 | 41,961,336 | 1.0467 | 2007 | 40,519,384 | 41,963,904 | 1.0357 |
| 2008 | 36,709,975 | 40,041,705 | 1.0908 | 2008 | 38,803,114 | 40,865,385 | 1.0531 |
| 2009 | 36,795,046 | 40,435,174 | 1.0989 | 2009 | 39,983,598 | 42,279,761 | 1.0574 |
| 2010 | 36,839,909 | 42,949,985 | 1.1659 | 2010 | 41,590,669 | 45,949,544 | 1.1048 |
| 2011 | 28,702,939 | 38,857,277 | 1.3538 | 2011 | 38,468,845 | 42,793,593 | 1.1124 |
| 2012 | 4,548,276 | 23,691,030 | 5.2088 | 2012 | 23,489,899 | 32,024,419 | 1.3633 |
| 2013 | | 5,229,946 | | 2013 | 5,109,384 | 23,898,255 | 4.6773 |
| | | | | 2014 | | 4,364,034 | |
| | | | | | | | |
| Policy Year Valued | As of 12/31/14 | As of 12/31/15 | Ratio to Prior Year | Policy Year Valued | As of 12/31/15 | As of 12/31/16 | Ratio to Prior Year |
| Valued Prior | 12/31/14 | 12/31/15 | Prior Year | Valued Prior | 12/31/15 | 12/31/16 | Prior Year |
| Valued Prior to 1986 | 12/31/14 66,687,986 | 12/31/15 67,193,191 | Prior Year 1.0076 | Valued Prior to 1986 | 12/31/15 67,192,842 | 12/31/16 67,791,080 | Prior Year 1.0089 |
| Valued Prior to 1986 1986 | 12/31/14 66,687,986 10,989,485 | 12/31/15 67,193,191 11,038,317 | 1.0076 1.0044 | Valued Prior to 1986 1986 | 12/31/15 67,192,842 11,037,446 | 12/31/16 67,791,080 11,058,886 | 1.0089 1.0019 |
| Valued Prior to 1986 1986 1987 | 12/31/14 66,687,986 10,989,485 15,235,827 | 12/31/15 67,193,191 11,038,317 15,372,293 | 1.0076 1.0044 1.0090 | Valued Prior to 1986 1986 1987 | 12/31/15 67,192,842 11,037,446 15,371,477 | 12/31/16 67,791,080 11,058,886 15,594,097 | 1.0089 1.0019 1.0145 |
| Valued Prior to 1986 1986 1987 1988 | 12/31/14 66,687,986 10,989,485 15,235,827 15,408,859 | 12/31/15 67,193,191 11,038,317 15,372,293 15,443,759 | 1.0076 1.0044 1.0090 1.0023 | Valued Prior to 1986 1986 1987 1988 | 12/31/15 67,192,842 11,037,446 15,371,477 15,444,284 | 12/31/16 67,791,080 11,058,886 15,594,097 15,464,001 | 1.0089 1.0019 1.0145 1.0013 |
| Valued Prior to 1986 1986 1987 1988 1989 | 12/31/14 66,687,986 10,989,485 15,235,827 15,408,859 19,241,342 | 12/31/15 67,193,191 11,038,317 15,372,293 15,443,759 19,619,321 | 1.0076 1.0044 1.0090 1.0023 1.0196 | Valued Prior to 1986 1986 1987 1988 1989 | 12/31/15 67,192,842 11,037,446 15,371,477 15,444,284 19,618,957 | 12/31/16 67,791,080 11,058,886 15,594,097 15,464,001 19,677,158 | 1.0089 1.0019 1.0145 1.0013 1.0030 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 | 12/31/14 66,687,986 10,989,485 15,235,827 15,408,859 | 12/31/15 67,193,191 11,038,317 15,372,293 15,443,759 | 1.0076 1.0044 1.0090 1.0023 1.0196 1.0097 | Valued Prior to 1986 1986 1987 1988 1989 1990 | 12/31/15 67,192,842 11,037,446 15,371,477 15,444,284 | 12/31/16 67,791,080 11,058,886 15,594,097 15,464,001 | 1.0089 1.0019 1.0145 1.0013 1.0030 1.0045 |
| Valued Prior to 1986 1986 1987 1988 1989 | 12/31/14 66,687,986 10,989,485 15,235,827 15,408,859 19,241,342 | 12/31/15 67,193,191 11,038,317 15,372,293 15,443,759 19,619,321 | 1.0076 1.0044 1.0090 1.0023 1.0196 | Valued Prior to 1986 1986 1987 1988 1989 | 12/31/15 67,192,842 11,037,446 15,371,477 15,444,284 19,618,957 | 12/31/16 67,791,080 11,058,886 15,594,097 15,464,001 19,677,158 19,330,407 19,929,795 | 1.0089 1.0019 1.0145 1.0013 1.0030 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 | 12/31/14 66,687,986 10,989,485 15,235,827 15,408,859 19,241,342 19,059,164 | 12/31/15 67,193,191 11,038,317 15,372,293 15,443,759 19,619,321 19,243,890 | 1.0076 1.0044 1.0090 1.0023 1.0196 1.0097 | Valued Prior to 1986 1986 1987 1988 1989 1990 | 12/31/15 67,192,842 11,037,446 15,371,477 15,444,284 19,618,957 19,243,796 | 67,791,080 11,058,886 15,594,097 15,464,001 19,677,158 19,330,407 | 1.0089 1.0019 1.0145 1.0013 1.0030 1.0045 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 | 12/31/14 66,687,986 10,989,485 15,235,827 15,408,859 19,241,342 19,059,164 19,664,663 | 12/31/15 67,193,191 11,038,317 15,372,293 15,443,759 19,619,321 19,243,890 19,920,268 | 1.0076 1.0044 1.0090 1.0023 1.0196 1.0097 1.0130 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 | 12/31/15 67,192,842 11,037,446 15,371,477 15,444,284 19,618,957 19,243,796 19,921,509 | 12/31/16 67,791,080 11,058,886 15,594,097 15,464,001 19,677,158 19,330,407 19,929,795 | 1.0089 1.0019 1.0145 1.0013 1.0030 1.0045 1.0004 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 | 12/31/14 66,687,986 10,989,485 15,235,827 15,408,859 19,241,342 19,059,164 19,664,663 20,335,135 | 12/31/15 67,193,191 11,038,317 15,372,293 15,443,759 19,619,321 19,243,890 19,920,268 20,482,842 | 1.0076 1.0044 1.0090 1.0023 1.0196 1.0097 1.0130 1.0073 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 | 12/31/15 67,192,842 11,037,446 15,371,477 15,444,284 19,618,957 19,243,796 19,921,509 20,484,018 | 12/31/16 67,791,080 11,058,886 15,594,097 15,464,001 19,677,158 19,330,407 19,929,795 20,543,732 | 1.0089 1.0019 1.0145 1.0013 1.0030 1.0045 1.0004 1.0029 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 | 12/31/14 66,687,986 10,989,485 15,235,827 15,408,859 19,241,342 19,059,164 19,664,663 20,335,135 21,322,317 | 12/31/15 67,193,191 11,038,317 15,372,293 15,443,759 19,619,321 19,243,890 19,920,268 20,482,842 21,594,192 | 1.0076 1.0044 1.0090 1.0023 1.0196 1.0097 1.0130 1.0073 1.0128 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 | 12/31/15 67,192,842 11,037,446 15,371,477 15,444,284 19,618,957 19,243,796 19,921,509 20,484,018 21,594,936 | 12/31/16 67,791,080 11,058,886 15,594,097 15,464,001 19,677,158 19,330,407 19,929,795 20,543,732 21,818,503 | 1.0089 1.0019 1.0145 1.0013 1.0030 1.0045 1.0004 1.0029 1.0104 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 | 12/31/14 66,687,986 10,989,485 15,235,827 15,408,859 19,241,342 19,059,164 19,664,663 20,335,135 21,322,317 18,658,794 | 12/31/15 67,193,191 11,038,317 15,372,293 15,443,759 19,619,321 19,243,890 19,920,268 20,482,842 21,594,192 18,758,633 | 1.0076 1.0044 1.0090 1.0023 1.0196 1.0097 1.0130 1.0073 1.0128 1.0054 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 | 12/31/15 67,192,842 11,037,446 15,371,477 15,444,284 19,618,957 19,243,796 19,921,509 20,484,018 21,594,936 18,757,697 | 12/31/16 67,791,080 11,058,886 15,594,097 15,464,001 19,677,158 19,330,407 19,929,795 20,543,732 21,818,503 18,939,147 | 1.0089 1.0019 1.0145 1.0013 1.0030 1.0045 1.0004 1.0029 1.0104 1.0097 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 | 12/31/14 66,687,986 10,989,485 15,235,827 15,408,859 19,241,342 19,059,164 19,664,663 20,335,135 21,322,317 18,658,794 20,434,253 | 12/31/15 67,193,191 11,038,317 15,372,293 15,443,759 19,619,321 19,243,890 19,920,268 20,482,842 21,594,192 18,758,633 20,567,161 | 1.0076 1.0044 1.0090 1.0023 1.0196 1.0097 1.0130 1.0073 1.0128 1.0054 1.0065 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 | 12/31/15 67,192,842 11,037,446 15,371,477 15,444,284 19,618,957 19,243,796 19,921,509 20,484,018 21,594,936 18,757,697 20,568,384 | 12/31/16 67,791,080 11,058,886 15,594,097 15,464,001 19,677,158 19,330,407 19,929,795 20,543,732 21,818,503 18,939,147 20,673,132 | 1.0089 1.0019 1.0145 1.0013 1.0030 1.0045 1.0004 1.0029 1.0104 1.0097 1.0051 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 | 12/31/14 66,687,986 10,989,485 15,235,827 15,408,859 19,241,342 19,059,164 19,664,663 20,335,135 21,322,317 18,658,794 20,434,253 26,137,281 | 67,193,191 11,038,317 15,372,293 15,443,759 19,619,321 19,243,890 19,920,268 20,482,842 21,594,192 18,758,633 20,567,161 26,710,312 | 1.0076 1.0044 1.0090 1.0023 1.0196 1.0097 1.0130 1.0073 1.0128 1.0054 1.0065 1.0219 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 | 12/31/15 67,192,842 11,037,446 15,371,477 15,444,284 19,618,957 19,243,796 19,921,509 20,484,018 21,594,936 18,757,697 20,568,384 26,709,501 | 12/31/16 67,791,080 11,058,886 15,594,097 15,464,001 19,677,158 19,330,407 19,929,795 20,543,732 21,818,503 18,939,147 20,673,132 27,085,594 | 1.0089 1.0019 1.0145 1.0013 1.0030 1.0045 1.0004 1.0029 1.0104 1.0097 1.0051 1.0141 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 | 12/31/14 66,687,986 10,989,485 15,235,827 15,408,859 19,241,342 19,059,164 19,664,663 20,335,135 21,322,317 18,658,794 20,434,253 26,137,281 23,216,062 | 67,193,191 11,038,317 15,372,293 15,443,759 19,619,321 19,243,890 19,920,268 20,482,842 21,594,192 18,758,633 20,567,161 26,710,312 23,443,780 | 1.0076 1.0044 1.0090 1.0023 1.0196 1.0097 1.0130 1.0073 1.0128 1.0054 1.0065 1.0219 1.0098 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 | 12/31/15 67,192,842 11,037,446 15,371,477 15,444,284 19,618,957 19,243,796 19,921,509 20,484,018 21,594,936 18,757,697 20,568,384 26,709,501 23,442,233 | 12/31/16 67,791,080 11,058,886 15,594,097 15,464,001 19,677,158 19,330,407 19,929,795 20,543,732 21,818,503 18,939,147 20,673,132 27,085,594 23,858,137 | 1.0089 1.0019 1.0145 1.0013 1.0030 1.0045 1.0004 1.0029 1.0104 1.0097 1.0051 1.0141 1.0177 |
| Valued Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 | 12/31/14 66,687,986 10,989,485 15,235,827 15,408,859 19,241,342 19,059,164 19,664,663 20,335,135 21,322,317 18,658,794 20,434,253 26,137,281 23,216,062 21,013,095 | 12/31/15 67,193,191 11,038,317 15,372,293 15,443,759 19,619,321 19,243,890 19,920,268 20,482,842 21,594,192 18,758,633 20,567,161 26,710,312 23,443,780 21,200,299 26,763,782 | 1.0076 1.0044 1.0090 1.0023 1.0196 1.0097 1.0130 1.0073 1.0128 1.0054 1.0065 1.0219 1.0098 1.0089 1.0167 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 | 12/31/15 67,192,842 11,037,446 15,371,477 15,444,284 19,618,957 19,243,796 19,921,509 20,484,018 21,594,936 18,757,697 20,568,384 26,709,501 23,442,233 21,198,995 26,762,661 | 12/31/16 67,791,080 11,058,886 15,594,097 15,464,001 19,677,158 19,330,407 19,929,795 20,543,732 21,818,503 18,939,147 20,673,132 27,085,594 23,858,137 21,510,649 26,934,869 | 1.0089 1.0019 1.0145 1.0013 1.0030 1.0045 1.0004 1.0009 1.0104 1.0097 1.0051 1.0141 1.0177 1.0147 |
| Valued Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 | 12/31/14 66,687,986 10,989,485 15,235,827 15,408,859 19,241,342 19,059,164 19,664,663 20,335,135 21,322,317 18,658,794 20,434,253 26,137,281 23,216,062 21,013,095 26,324,563 | 12/31/15 67,193,191 11,038,317 15,372,293 15,443,759 19,619,321 19,243,890 19,920,268 20,482,842 21,594,192 18,758,633 20,567,161 26,710,312 23,443,780 21,200,299 26,763,782 35,390,393 | 1.0076 1.0044 1.0090 1.0023 1.0196 1.0097 1.0130 1.0073 1.0128 1.0054 1.0065 1.0219 1.0098 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 | 12/31/15 67,192,842 11,037,446 15,371,477 15,444,284 19,618,957 19,243,796 19,921,509 20,484,018 21,594,936 18,757,697 20,568,384 26,709,501 23,442,233 21,198,995 26,762,661 35,388,169 | 12/31/16 67,791,080 11,058,886 15,594,097 15,464,001 19,677,158 19,330,407 19,929,795 20,543,732 21,818,503 18,939,147 20,673,132 27,085,594 23,858,137 21,510,649 | 1.0089 1.0019 1.0145 1.0013 1.0030 1.0045 1.0004 1.0029 1.0104 1.0097 1.0051 1.0141 1.0177 1.0147 1.0064 1.0084 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 | 12/31/14 66,687,986 10,989,485 15,235,827 15,408,859 19,241,342 19,059,164 19,664,663 20,335,135 21,322,317 18,658,794 20,434,253 26,137,281 23,216,062 21,013,095 26,324,563 34,730,581 28,802,306 | 12/31/15 67,193,191 11,038,317 15,372,293 15,443,759 19,619,321 19,243,890 19,920,268 20,482,842 21,594,192 18,758,633 20,567,161 26,710,312 23,443,780 21,200,299 26,763,782 35,390,393 29,204,956 | 1.0076 1.0044 1.0090 1.0023 1.0196 1.0097 1.0130 1.0073 1.0128 1.0054 1.0065 1.0219 1.0098 1.0098 1.0089 1.0167 1.0190 1.0140 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 | 12/31/15 67,192,842 11,037,446 15,371,477 15,444,284 19,618,957 19,243,796 19,921,509 20,484,018 21,594,936 18,757,697 20,568,384 26,709,501 23,442,233 21,198,995 26,762,661 35,388,169 29,204,127 | 12/31/16 67,791,080 11,058,886 15,594,097 15,464,001 19,677,158 19,330,407 19,929,795 20,543,732 21,818,503 18,939,147 20,673,132 27,085,594 23,858,137 21,510,649 26,934,869 35,684,628 30,128,808 | 1.0089 1.0019 1.0145 1.0030 1.0045 1.0004 1.0029 1.0104 1.0097 1.0051 1.0141 1.0177 1.0147 1.0064 1.0084 1.0084 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 | 12/31/14 66,687,986 10,989,485 15,235,827 15,408,859 19,241,342 19,059,164 19,664,663 20,335,135 21,322,317 18,658,794 20,434,253 26,137,281 23,216,062 21,013,095 26,324,563 34,730,581 28,802,306 32,930,309 | 12/31/15 67,193,191 11,038,317 15,372,293 15,443,759 19,619,321 19,243,890 19,920,268 20,482,842 21,594,192 18,758,633 20,567,161 26,710,312 23,443,780 21,200,299 26,763,782 35,390,393 29,204,956 34,572,054 | 1.0076 1.0044 1.0090 1.0023 1.0196 1.0097 1.0130 1.0073 1.0128 1.0054 1.0065 1.0219 1.0098 1.0089 1.0167 1.0190 1.0140 1.0499 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 | 12/31/15 67,192,842 11,037,446 15,371,477 15,444,284 19,618,957 19,221,509 20,484,018 21,594,936 18,757,697 20,568,384 26,709,501 23,442,233 21,198,995 26,762,661 35,388,169 29,204,127 34,572,502 | 12/31/16 67,791,080 11,058,886 15,594,097 15,464,001 19,677,158 19,330,407 19,929,795 20,543,732 21,818,503 18,939,147 20,673,132 27,085,594 23,858,137 21,510,649 26,934,869 35,684,628 30,128,808 35,066,155 | 1.0089 1.0019 1.0145 1.0013 1.0030 1.0045 1.0004 1.0029 1.0104 1.0097 1.0051 1.0141 1.0177 1.0147 1.0064 1.0084 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 | 12/31/14 66,687,986 10,989,485 15,235,827 15,408,859 19,241,342 19,059,164 19,664,663 20,335,135 21,322,317 18,658,794 20,434,253 26,137,281 23,216,062 21,013,095 26,324,563 34,730,581 28,802,306 32,930,309 35,823,574 | 12/31/15 67,193,191 11,038,317 15,372,293 15,443,759 19,619,321 19,2243,890 19,920,268 20,482,842 21,594,192 18,758,633 20,567,161 26,710,312 23,443,780 21,200,299 26,763,782 35,390,393 29,204,956 34,572,054 36,600,193 | 1.0076 1.0044 1.0090 1.0023 1.0196 1.0097 1.0130 1.0073 1.0128 1.0054 1.0065 1.0219 1.0098 1.0089 1.0167 1.0190 1.0140 1.0499 1.0217 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 | 12/31/15 67,192,842 11,037,446 15,371,477 15,444,284 19,618,957 19,921,509 20,484,018 21,594,936 18,757,697 20,568,384 26,709,501 23,442,233 21,198,995 26,762,661 35,388,169 29,204,127 34,572,502 36,569,883 | 12/31/16 67,791,080 11,058,886 15,594,097 15,464,001 19,677,158 19,330,407 19,929,795 20,543,732 21,818,503 18,939,147 20,673,132 27,085,594 23,858,137 21,510,649 26,934,869 35,684,628 30,128,808 35,066,155 37,367,991 | 1.0089 1.0019 1.0145 1.0013 1.0030 1.0045 1.0004 1.0029 1.0104 1.0097 1.0051 1.0141 1.0177 1.0147 1.0064 1.0084 1.0317 1.0143 1.0218 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 | 12/31/14 66,687,986 10,989,485 15,235,827 15,408,859 19,241,342 19,059,164 19,664,663 20,335,135 21,322,317 18,658,794 20,434,253 26,137,281 23,216,062 21,013,095 26,324,563 34,730,581 28,802,306 32,930,309 35,823,574 40,558,928 | 12/31/15 67,193,191 11,038,317 15,372,293 15,443,759 19,619,321 19,220,268 20,482,842 21,594,192 18,758,633 20,567,161 26,710,312 23,443,780 21,200,299 26,763,782 35,390,393 29,204,956 34,572,054 36,600,193 41,836,203 | 1.0076 1.0044 1.0090 1.0023 1.0196 1.0097 1.0130 1.0073 1.0128 1.0054 1.0065 1.0219 1.0098 1.0098 1.0099 1.0167 1.0190 1.0140 1.0499 1.0217 1.0315 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 | 12/31/15 67,192,842 11,037,446 15,371,477 15,444,284 19,618,957 19,921,509 20,484,018 21,594,936 18,757,697 20,568,384 26,709,501 23,442,233 21,198,995 26,762,661 35,388,169 29,204,127 34,572,502 36,569,883 41,832,279 | 12/31/16 67,791,080 11,058,886 15,594,097 15,464,001 19,677,158 19,330,407 19,929,795 20,543,732 21,818,503 18,939,147 20,673,132 27,085,594 23,858,137 21,510,649 26,934,869 35,684,628 30,128,808 35,066,155 37,367,991 42,675,810 | 1.0089 1.0019 1.0145 1.0013 1.0030 1.0045 1.0004 1.0029 1.0104 1.0097 1.0051 1.0141 1.0177 1.0147 1.0064 1.0084 1.0317 1.0143 1.0218 1.0202 |
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| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 | 12/31/14 66,687,986 10,989,485 15,235,827 15,408,859 19,241,342 19,059,164 19,664,663 20,335,135 21,322,317 18,658,794 20,434,253 26,137,281 23,216,062 21,013,095 26,324,563 34,730,581 28,802,306 32,930,309 35,823,574 40,558,928 41,434,626 41,235,375 43,513,733 42,222,088 42,742,271 48,153,993 43,271,496 | 12/31/15 67,193,191 11,038,317 15,372,293 15,443,759 19,619,321 19,243,890 19,920,268 20,482,842 21,594,192 18,758,633 20,567,161 26,710,312 23,443,780 21,200,299 26,763,782 35,390,393 29,204,956 34,572,054 36,600,193 41,836,203 42,250,185 43,061,394 44,977,414 44,406,558 46,384,289 51,618,190 46,700,759 | 1.0076 1.0044 1.0090 1.0023 1.0196 1.0097 1.0130 1.0073 1.0128 1.0054 1.0065 1.0219 1.0098 1.0089 1.0167 1.0190 1.0140 1.0499 1.0217 1.0315 1.0197 1.0443 1.0336 1.0517 1.0852 1.0719 1.0792 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 | 12/31/15 67,192,842 11,037,446 15,371,477 15,444,284 19,618,957 19,243,796 19,921,509 20,484,018 21,594,936 18,757,697 20,568,384 26,709,501 23,442,233 21,198,995 26,762,661 35,388,169 29,204,127 34,572,502 36,569,883 41,832,279 42,246,638 43,027,873 44,844,176 43,791,480 44,995,285 51,201,320 46,361,396 | 12/31/16 67,791,080 11,058,886 15,594,097 15,464,001 19,677,158 19,330,407 19,929,795 20,543,732 21,818,503 18,939,147 20,673,132 27,085,594 23,858,137 21,510,649 26,934,869 35,684,628 30,128,808 35,066,155 37,367,991 42,675,810 44,115,787 44,852,727 46,299,443 45,674,044 47,722,708 53,581,074 47,199,848 | 1.0089 1.0019 1.0145 1.0030 1.0045 1.0004 1.0029 1.0104 1.0097 1.0051 1.0141 1.0177 1.0147 1.0064 1.0084 1.0317 1.0143 1.0218 1.0202 1.0442 1.0424 1.0325 1.0430 1.0606 1.0465 1.0181 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 | 12/31/14 66,687,986 10,989,485 15,235,827 15,408,859 19,241,342 19,059,164 19,664,663 20,335,135 21,322,317 18,658,794 20,434,253 26,137,281 23,216,062 21,013,095 26,324,563 34,730,581 28,802,306 32,930,309 35,823,574 40,558,928 41,434,626 41,235,375 43,513,733 42,222,088 42,742,271 48,153,993 43,271,496 32,235,298 | 12/31/15 67,193,191 11,038,317 15,372,293 15,443,759 19,619,321 19,243,890 19,920,268 20,482,842 21,594,192 18,758,633 20,567,161 26,710,312 23,443,780 21,200,299 26,763,782 35,390,393 29,204,956 34,572,054 36,600,193 41,836,203 42,250,185 43,061,394 44,977,414 44,406,558 46,384,289 51,618,190 46,700,759 37,867,875 | 1.0076 1.0044 1.0090 1.0023 1.0196 1.0097 1.0130 1.0073 1.0128 1.0054 1.0065 1.0219 1.0098 1.0089 1.0167 1.0190 1.0140 1.0499 1.0217 1.0315 1.0197 1.0443 1.0336 1.0517 1.0852 1.0719 1.0792 1.1747 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 | 12/31/15 67,192,842 11,037,446 15,371,477 15,444,284 19,618,957 19,921,509 20,484,018 21,594,936 18,757,697 20,568,384 26,709,501 23,442,233 21,198,995 26,762,661 35,388,169 29,204,127 34,572,502 36,569,883 41,832,279 42,246,638 43,027,873 44,844,176 43,791,480 44,995,285 51,201,320 46,361,396 37,562,547 | 12/31/16 67,791,080 11,058,886 15,594,097 15,464,001 19,677,158 19,330,407 19,929,795 20,543,732 21,818,503 18,939,147 20,673,132 27,085,594 23,858,137 21,510,649 26,934,869 35,684,628 30,128,808 35,066,155 37,367,991 42,675,810 44,115,787 44,852,727 46,299,443 45,674,044 47,722,708 53,581,074 47,199,848 40,807,785 | 1.0089 1.0019 1.0145 1.0013 1.0030 1.0045 1.0004 1.0029 1.0104 1.0029 1.0104 1.0097 1.0051 1.0141 1.0177 1.0147 1.0064 1.0317 1.0143 1.0218 1.0202 1.0442 1.0325 1.0442 1.0325 1.0430 1.0606 1.0465 1.0181 1.0864 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 | 12/31/14 66,687,986 10,989,485 15,235,827 15,408,859 19,241,342 19,059,164 19,664,663 20,335,135 21,322,317 18,658,794 20,434,253 26,137,281 23,216,062 21,013,095 26,324,563 34,730,581 28,802,306 32,930,309 35,823,574 40,558,928 41,434,626 41,235,375 43,513,733 42,222,088 42,742,271 48,153,993 43,271,496 32,235,298 24,359,269 | 12/31/15 67,193,191 11,038,317 15,372,293 15,443,759 19,619,321 19,2243,890 19,920,268 20,482,842 21,594,192 18,758,633 20,567,161 26,710,312 23,443,780 21,200,299 26,763,782 35,390,393 29,204,956 34,572,054 36,600,193 41,836,203 42,250,185 43,061,394 44,977,414 44,406,558 46,384,289 51,618,190 46,700,759 37,867,875 35,473,170 | 1.0076 1.0044 1.0090 1.0023 1.0196 1.0097 1.0130 1.0073 1.0128 1.0054 1.0065 1.0219 1.0098 1.0089 1.0167 1.0190 1.0140 1.0499 1.0217 1.0315 1.0197 1.0443 1.0336 1.0517 1.0852 1.0719 1.0792 1.1747 1.4562 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 | 12/31/15 67,192,842 11,037,446 15,371,477 15,444,284 19,618,957 19,921,509 20,484,018 21,594,936 18,757,697 20,568,384 26,709,501 23,442,233 21,198,995 26,762,661 35,388,169 29,204,127 34,572,502 36,569,883 41,832,279 42,246,638 43,027,873 44,844,176 43,791,480 44,995,285 51,201,320 46,361,396 37,562,547 35,083,219 | 12/31/16 67,791,080 11,058,886 15,594,097 15,464,001 19,677,158 19,330,407 19,929,795 20,543,732 21,818,503 18,939,147 20,673,132 27,085,594 23,858,137 21,510,649 26,934,869 35,684,628 30,128,808 35,066,155 37,367,991 42,675,810 44,115,787 44,852,727 46,299,443 45,674,044 47,722,708 53,581,074 47,199,848 40,807,785 41,845,771 | 1.0089 1.0019 1.0145 1.0013 1.0030 1.0045 1.0004 1.0029 1.0104 1.0097 1.0051 1.0141 1.0177 1.0147 1.0064 1.0084 1.0317 1.0143 1.0218 1.0202 1.0442 1.0325 1.0442 1.0325 1.0430 1.0606 1.0465 1.0181 1.0864 1.1928 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 | 12/31/14 66,687,986 10,989,485 15,235,827 15,408,859 19,241,342 19,059,164 19,664,663 20,335,135 21,322,317 18,658,794 20,434,253 26,137,281 23,216,062 21,013,095 26,324,563 34,730,581 28,802,306 32,930,309 35,823,574 40,558,928 41,434,626 41,235,375 43,513,733 42,222,088 42,742,271 48,153,993 43,271,496 32,235,298 | 12/31/15 67,193,191 11,038,317 15,372,293 15,443,759 19,619,321 19,243,890 19,920,268 20,482,842 21,594,192 18,758,633 20,567,161 26,710,312 23,443,780 21,200,299 26,763,782 35,390,393 29,204,956 34,572,054 36,600,193 41,836,203 42,250,185 43,061,394 44,977,414 44,406,558 46,384,289 51,618,190 46,700,759 37,867,875 | 1.0076 1.0044 1.0090 1.0023 1.0196 1.0097 1.0130 1.0073 1.0128 1.0054 1.0065 1.0219 1.0098 1.0089 1.0167 1.0190 1.0140 1.0499 1.0217 1.0315 1.0197 1.0443 1.0336 1.0517 1.0852 1.0719 1.0792 1.1747 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 | 12/31/15 67,192,842 11,037,446 15,371,477 15,444,284 19,618,957 19,921,509 20,484,018 21,594,936 18,757,697 20,568,384 26,709,501 23,442,233 21,198,995 26,762,661 35,388,169 29,204,127 34,572,502 36,569,883 41,832,279 42,246,638 43,027,873 44,844,176 43,791,480 44,995,285 51,201,320 46,361,396 37,562,547 | 12/31/16 67,791,080 11,058,886 15,594,097 15,464,001 19,677,158 19,330,407 19,929,795 20,543,732 21,818,503 18,939,147 20,673,132 27,085,594 23,858,137 21,510,649 26,934,869 35,684,628 30,128,808 35,066,155 37,367,991 42,675,810 44,115,787 44,852,727 46,299,443 45,674,044 47,722,708 53,581,074 47,199,848 40,807,785 | 1.0089 1.0019 1.0145 1.0013 1.0030 1.0045 1.0004 1.0029 1.0104 1.0029 1.0104 1.0097 1.0051 1.0141 1.0177 1.0147 1.0064 1.0317 1.0143 1.0218 1.0202 1.0442 1.0325 1.0442 1.0325 1.0430 1.0606 1.0465 1.0181 1.0864 |

NOTE: So as to maximize the use of available data, the companies used in one stage of development were allowed to be independent of those used in the other stage of development; therefore, the figures shown at each valuation may vary.

2016

6,603,857

^{*} Losses limited on a per-claim basis, with the actual limitation varying by policy year as described in Exhibit 1a.

Losses are expressed on a post-HB175, pre-HB373 basis.

EXHIBIT VIII DELAWARE COMPENSATION RATING BUREAU, INC. RATE AND LOSS COST FORMULAE

The experience used for classification relativities for the December 1, 2017 revision will include all available risks. It is proposed that catastrophes be limited in accordance with the procedure previously employed in other DCRB filings. The experience period will be five (5) years for all classifications regardless of whether a classification might meet the full credibility requirements with less than five years of data. Credibility will be based on reported payrolls for classifications using payroll as the exposure base. For non-payroll classifications, expected losses will be used as the basis for credibility. Thus, two credibility tables will be prepared for use in the December 1, 2017 filing. The values for these respective tables will be established such that the credibility assigned to a payroll-based classification having the same portion of total statewide expected losses and payrolls attributable to its experience using each table would be equal. All occupational disease losses will be included in the exhibit of classification experience, with the total amount of such losses by type of injury being shown on a separate line on the classification rate worksheets.

The larger classifications are subject to standard procedures as described below. However, circumstances will sometimes require that some classifications' rating procedure be modified to recognize situations where the normal rating process would not be appropriate. Such classifications, and the manner in which their rates or loss costs have been derived, are separately identified within the filing material.

The calculation of assigned risk classification rates will be made in accordance with the following procedure:

- (1) Determine the pure premiums underlying present Manual Residual Market Rates by category (serious, non-serious, medical only and total) for each classification.
- (2) Adjust the present pure premiums by category (serious, non-serious, medical only and total) to the December 1, 2017 on-rate-level to obtain present on-rate-level pure premiums.
- (3) Determine Expected Losses (serious, non-serious, medical only and total) for each classification by multiplying the exposures from the experience period by the pure premiums underlying present Manual Rates.
- (4) Determine the indicated pure premiums (serious, non-serious, medical only and total) from the exposures and losses from the experience period.
- (5) Test the indicated total pure premiums by multiplying the exposures of the latest three years for each classification and obtaining the total Actual Losses for all classifications combined.
- (6) Calculate Expected Losses by multiplying the present pure premiums by the exposures from the last three years for each classification and by the overall average rate change.
- (7) Obtain correction factors by category of loss (serious, non-serious and medical only) by dividing the Expected Losses derived in (6) by the Actual Losses derived in (5).
- (8) Multiply the indicated (pre-test) pure premiums from (4) times the correction factors derived in (7) to obtain indicated (post-test) pure premiums.

RATE AND LOSS COST FORMULAE (continued)

- (9) Determine "formula" pure premiums from (2) and (8) above for each type of loss (serious, non-serious and medical only), with credibility for each category of loss corresponding to either the amount of reported payroll (for all classifications in which payroll is the exposure base) or to the amount of Expected Losses (for all "non-payroll" classifications). Credibility weights will be taken from exhibits appearing in the Class Book. The complement of credibility is in each case to be assigned to the present on December 1, 2017 level pure premiums for each category of loss.
- (10) Select proposed total pure premiums for each classification, using the middle value from the total pure premiums derived in (2), (8) and (9) above. If the proposed pure premium selected on this basis is different from the formula pure premium derived in (9) above, partial pure premiums are to be allocated between categories (serious, non-serious and medical only) in the same proportion as the partial pure premiums comprising the formula pure premium.
- (11) Test the proposed total pure premiums selected in (10) by multiplying by the exposures of the three latest years for each classification and obtaining the total Expected Losses for all classifications combined.
- (12) Obtain a correction factor by dividing the Expected Losses derived in (6) above by the Expected Losses derived in (11) above.
- (13) Calculate the "composite pure premium multipliers" for each industry group as the product of the following items:
 - (a) The pure premium correction factor determined in (12) above.
 - (b) The proposed experience rating plan off-balance factor (Collectible Premium Ratio).
 - (c) The inverse of the permissible loss and loss adjustment ratio.
 - (d) The estimated effect of the July 1, 2018 benefit change.
- (14) Apply the composite pure premium multiplier obtained in (13) above to the proposed total pure premiums to obtain Manual Rates.
- (15) Test to assure that the maximum departure of the Manual Rates derived in (14) above from current Manual Rates is in accordance with the following parameters:

Maximum Change in Rates:

Upward: The industry group average change plus 25% rounded to the nearest 1%.

Downward: The industry group average change minus 25% rounded to the nearest 1%.

- (16) Manual rates are to be rounded to the nearest \$.01.
- (17) Test the Manual Rates derived in (16) above to determine if balance has been achieved within 0.0005 of the indicated change in rate level by industry group. If such balance has not been achieved, calculate the necessary correction factor to adjust the composite pure premium multipliers derived in (13) above to achieve the necessary balance. Perform steps (14) through (17) iteratively until the desired balance is achieved.

RATE AND LOSS COST FORMULAE (continued)

Non-reviewed Classifications

(18) For classifications with insufficient credibility (non-reviewed classifications), an alternative calculation is used to derive indicated rates.

Insufficient credibility is defined as having five-year payroll less than that necessary to achieve 5% credibility for the non-serious component of pure premium. For non-payroll based classifications, expected losses replace payrolls.

For these non-reviewed classes, the indicated rate is calculated as follows:

- a) An average loss cost using Pennsylvania loss cost values and the Delaware distribution of business by class is calculated.
- b) Classification relativities are then calculated that relate the Pennsylvania loss cost by classification to the average overall loss cost calculated in (a) above.
- c) Indicated average loss costs are calculated by class by multiplying the relativities in (b) above times the average Delaware loss cost value for all classes combined times the average manual change in rates times the indicated composite pure premium multiplier.
- d) A second indicated rate is calculated by applying the average manual change in rates by industry group to the current Delaware rate for the class.
- e) A final indicated rate, subject to capping and balancing criteria previously described, is calculated by applying one-third weight to (c) above plus two-thirds weight to (d) above.

Loss Costs

The calculation of non-assigned risk classification loss costs will be made in accordance with the following procedure:

(19) Multiply the proposed assigned risk Manual Rates by classification by the permissible loss, loss adjustment expense and loss based assessment ratio.

EXHIBIT IX

COLLECTIBLE PREMIUM RATIOS *

Manual Years 2014 to 2016 Market Profile Report Data

| Manual Year | Premium at Manual Rates | Collected Premium (Excluding Constants) | Collectible Premium Ratio (2)/(3) |
|----------------|----------------------------|-----------------------------------------|-----------------------------------------|
| (1) | (2) | (3) | (4) |
| | AL | L INDUSTRIES | |
| 2014 | 258,211,562 | 260,286,052 | 0.9920 |
| 2015 | 247,095,158 | 259,025,925 | 0.9539 |
| 2016 | 286,601,879 | 297,368,719 | 0.9638 |
| TOTAL | 791,908,599 | 816,680,696 | 0.9697 |
| | MANUFAC | TURING AND UTILITIES | |
| 2014 | 34,335,697 | 31,534,717 | 1.0888 |
| 2015 | 33,641,793 | 30,869,674 | 1.0898 |
| 2016 | 35,919,716 | 32,826,790 | 1.0942 |
| TOTAL | 103,897,207 | 95,231,181 | 1.0910 |
| | CONTRAC | TING AND QUARRYING | |
| 2014 | 50,143,592 | 47,541,230 | 1.0547 |
| 2015 | 48,303,173 | 46,969,170 | 1.0284 |
| 2016 | 57,816,413 | 55,135,715 | 1.0486 |
| TOTAL | 156,263,179 | 149,646,115 | 1.0442 |
| | ОТН | IER INDUSTRIES | |
| 2014 | 173,732,273 | 181,210,105 | 0.9587 |
| 2015 | 165,150,191 | 181,187,081 | 0.9115 |
| 2016 | 192,865,750 | 209,406,215 | 0.9210 |
| TOTAL | 531,748,213 | 571,803,400 | 0.9299 |

^{*} Excludes classifications and coverages not subject to experience rating.

EXHIBIT X
EXPECTED LOSS RATE FACTORS

CALCULATION OF EXPECTED LOSS RATE FACTORS

| Policy Year Beginning 12/1 (1) | Average Law Multiplier | Adjustment Factor | Loss Ratio Development Factor | Expense Allowance * 1 / (PLR/CPR) | Trend Factor | Product (2) * (3) * (4) * (5) * (6) | Expected Loss Rate Factor 1.0 / (7) |
|-----------------------------------------|------------------------------|----------------------|-------------------------------------|-----------------------------------|-----------------|-------------------------------------------|----------------------------------------------|
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) |
| | | | <u>Manufacturing</u> | and Utilities | | | |
| 2013 | 0.9236 | 1.0000 | 1.6885 | 1.8688 | 1.2960 | 3.7771 | 0.2648 |
| 2014 | 0.9614 | 1.0000 | 1.7518 | 1.8688 | 1.2139 | 3.8206 | 0.2617 |
| 2015 | 0.9849 | 1.0000 | 2.5313 | 1.8688 | 1.1375 | 5.2997 | 0.1887 |
| | | | Contracting an | d Quarrying | | | |
| 2013 | 0.9236 | 1.0000 | 1.5963 | 1.7886 | 1.2960 | 3.4176 | 0.2926 |
| 2014 | 0.9614 | 1.0000 | 1.8923 | 1.7886 | 1.2139 | 3.9499 | 0.2532 |
| 2015 | 0.9849 | 1.0000 | 2.5263 | 1.7886 | 1.1375 | 5.0622 | 0.1975 |
| | | | Other Ind | <u>ustries</u> | | | |
| 2013 | 0.9236 | 1.0000 | 1.6005 | 1.5928 | 1.2960 | 3.0514 | 0.3277 |
| 2014 | 0.9614 | 1.0000 | 1.8439 | 1.5928 | 1.2139 | 3.4276 | 0.2917 |
| 2015 | 0.9849 | 1.0000 | 2.3951 | 1.5928 | 1.1375 | 4.2739 | 0.2340 |

* Permissible Loss Ratio = 0.5838 Collectible Premium Ratios

Manufacturing = 1.0910 Contracting = 1.0442 All Other = 0.9299

EXHIBIT XI

CALCULATION OF TAX MULTIPLIER FOR USE IN RETROSPECTIVE RATING PLANS (O/T U.S.L. & H.W. Act Coverages)

Expense Provisions for O/T U.S.L. & H.W. Classes

| Losses | 58.38 |
|----------------------------|-------|
| Loss Adjustment Expense | 12.18 |
| Loss & Loss Adjustment | 70.56 |
| D : D: . | 0.00 |
| Premium Discount | 8.38 |
| Acquisition | 7.77 |
| General Expenses | 3.26 |
| Profit and Contingencies | 1.08 |
| Taxes | 2.33 |
| Uncollectible Premium | 1.10 |
| Workers' Compensation Fund | 3.00 |
| Administrative Assessment | 2.52 |
| | 29.44 |

lf

T = Tax multiplier

E = Expense provision in rates (General, Acquisition, and Profit), less premium discount

L = Loss provision in rates

C = Loss conversion factor

B = Assessments made on premiums

A = Assessments made on losses (adjusted so as not to collect profit and general expense dollars on the extra premium generated by the assessments)

Using average discount (Schedule Y) this yields:

$$ACQ \qquad GEN \qquad PROFIT \qquad PREM DISC$$

$$E = 0.0373 = 0.0777 + 0.0326 + 0.0108 - 0.0838$$

$$A = 0.0418 = 0.0431 \times \frac{1 - 0.0373 - 0.0643}{1 - 0.0099 - 0.0643}$$

Then

$$T = E + L (1 + C + A)$$
 $X = \frac{1}{1 - B - S}$

$$T = \underbrace{\begin{array}{ccc} 0.0373 + 0.5838 & (1 + 0.2087 + 0.0418) \\ 0.0373 + 0.5838 & (1 + 0.2087) \end{array}}_{} x \underbrace{\begin{array}{ccc} 1 \\ 1 - 0.0643 - 0.0255 \end{array}}_{} = \underbrace{\begin{array}{ccc} 1.1347 \\ 1 - 0.0643 - 0.0255 \end{array}}_{}$$

EXHIBIT XII

DELAWARE RETROSPECTIVE DEVELOPMENT FACTORS *

Retrospective development factors for first, second and third adjustments are calculated below. They are intended for use in retrospective plans with no loss limitation and applicable to the expected loss portion of premium.

| First Adjustment | RDF = | 0.5936 |
|-------------------|-------|--------|
| Second Adjustment | RDF = | 0.4595 |
| Third Adjustment | RDF = | 0.3797 |

For those companies using retrospective development factors with loss limitations, the following formula may be used.

$$RDF(LIM) = (1.0 - ELF) \times RDF$$

RDF(LIM) = Retrospective Development Factors at limited basis ELF = Excess Loss (Pure Premium) Factors exclusive of allocated loss adjustment expenses for given Hazard Group and Loss Limitation RDF = Retrospective Development Factors without Loss Limitation

For Example:

First Adjustment RDF =
$$(1 - 0.651) * 0.5936 = 0.2072$$

^{*} The use of retrospective development factors is optional.

Table I - Summary of Financial Call Data

Table I presents premium and loss data which forms the basis for calculating development factors and projecting ratios of actual losses to premiums by policy year. Losses are shown on paid and case incurred (paid plus outstanding, excluding bulk and IBNR) bases split between indemnity and medical.

The data represents a summary of accumulated policy year experience as reported by carriers in the annual Financial Calls for Experience. Individual losses have been limited by amounts varying by policy year and the limits apply on a combined indemnity and medical loss basis for both paid and incurred losses. The loss limitations by policy year are derived and shown in Exhibit 1a. The excess portions of those limited losses are shown in Exhibit 1b and have been excluded from Exhibit 1. All medical payments and reserves are adjusted to a post-House Bill 175, pre-House Bill 373 benefit level consistent with losses adjusted in Exhibit 1 on an unlimited basis. Medical data has also been adjusted to reflect the anticipated improvements in medical trend due to Senate Bill 1 and Senate Bill 238.

Four sets of development factors are shown, measuring the development from December 31, 2012 to December 31, 2013; December 31, 2013 to December 31, 2014; December 31, 2014 to December 31, 2015; and December 31, 2015 to December 31, 2016. So as to maximize the use of available data, the companies used in each stage of development are allowed to be independent of those used in other stages of development; therefore, the figures shown for a given valuation date may vary for purposes of comparison to the prior and subsequent points.

Experience for large deductible policies has been excluded from Table I.

ACCUMULATED STANDARD EARNED PREMIUM

| Policy Year Valued | As of 12/31/12 | As of 12/31/13 | Ratio to Prior Year | Policy Year Valued | As of 12/31/13 | As of 12/31/14 | Ratio to Prior Yea |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Prior | | | | Prior | | | |
| to 1986 | 499,313,202 | 499,313,213 | 1.0000 | to 1986 | 475,901,634 | 475,901,634 | 1.0000 |
| 1986 | 74,540,210 | 74,540,210 | 1.0000 | 1986 | 68,727,386 | 68,727,386 | 1.0000 |
| 1987 | 87,187,766 | 87,187,766 | 1.0000 | 1987 | 81,080,364 | 81,080,364 | 1.0000 |
| 1988 | 104,156,834 | 104,156,834 | 1.0000 | 1988 | 98,509,492 | 98,509,492 | 1.0000 |
| 1989 | 112,006,449 | 112,006,449 | 1.0000 | 1989 | 105,487,107 | 105,487,107 | 1.0000 |
| 1990 | 100,769,966 | 100,769,966 | 1.0000 | 1990 | 94,125,731 | 94,125,731 | 1.0000 |
| 1991 | 97,023,519 | 97,050,962 | 1.0003 | 1991 | 90,695,845 | 90,750,388 | 1.0006 |
| 1992 | | | 1.0003 | 1992 | | | 1.0000 |
| | 89,189,995 | 89,190,039 | | | 82,084,698 | 82,084,698 | |
| 1993 | 90,725,310 | 90,724,421 | 1.0000 | 1993 | 84,936,458 | 84,936,458 | 1.0000 |
| 1994 | 83,151,960 | 83,154,380 | 1.0000 | 1994 | 77,193,665 | 77,193,605 | 1.0000 |
| 1995 | 79,874,949 | 79,874,943 | 1.0000 | 1995 | 73,445,394 | 73,445,418 | 1.0000 |
| 1996 | 83,668,945 | 83,668,917 | 1.0000 | 1996 | 77,188,731 | 77,188,734 | 1.0000 |
| 1997 | 86,953,643 | 86,953,607 | 1.0000 | 1997 | 80,784,678 | 80,784,703 | 1.0000 |
| 1998 | 92,377,889 | 92,377,869 | 1.0000 | 1998 | 84,068,560 | 84,068,572 | 1.0000 |
| 1999 | 87,625,454 | 87,625,393 | 1.0000 | 1999 | 80,572,172 | 80,572,143 | 1.0000 |
| 2000 | 94,748,288 | 94,748,147 | 1.0000 | 2000 | 85,738,581 | 85,738,501 | 1.0000 |
| 2001 | 95,701,134 | 95,643,936 | 0.9994 | 2001 | 88,449,374 | 88,449,339 | 1.0000 |
| 2002 | 118,877,369 | 118,858,069 | 0.9998 | 2002 | 113,699,746 | 113,717,630 | 1.0002 |
| 2003 | 134,183,507 | 134,184,277 | 1.0000 | 2003 | 129,655,791 | 129,655,762 | 1.0000 |
| 2004 | 153,036,271 | 153,036,527 | 1.0000 | 2004 | 149,122,206 | 149,121,079 | 1.0000 |
| 2004 | 187,891,445 | 187,888,080 | 1.0000 | 2004 | 183,000,631 | 182,998,946 | 1.0000 |
| 2005 | | , , | 1.0000 | 2005 | 202,487,230 | 202,495,026 | 1.0000 |
| | 207,191,524 | 207,185,868 | | | | 195,750,621 | |
| 2007 | 200,029,903 | 200,007,564 | 0.9999 | 2007 | 195,753,446 | , , | 1.0000 |
| 2008 | 151,139,871 | 151,152,969 | 1.0001 | 2008 | 148,482,656 | 148,479,227 | 1.0000 |
| 2009 | 118,168,783 | 118,087,574 | 0.9993 | 2009 | 116,318,345 | 116,311,214 | 0.9999 |
| 2010 | 105,661,606 | 105,645,526 | 0.9998 | 2010 | 104,350,998 | 104,476,537 | 1.0012 |
| 2011 | 106,218,857 | 106,385,661 | 1.0016 | 2011 | 105,111,781 | 105,072,860 | 0.9996 |
| 2012 | 59,119,378 | 114,744,657 | 1.9409 | 2012 | 113,287,818 | 113,468,957 | 1.0016 |
| 2013 | | 70,122,448 | | 2013 | 69,315,160 | 132,994,694 | 1.9187 |
| | | | | 2014 | | 76,798,021 | |
| Policy Year Valued | As of 12/31/14 | As of 12/31/15 | Ratio to Prior Year | Policy Year Valued | As of 12/31/15 | As of 12/31/16 | Ratio to Prior Yea |
| Prior | | | | Prior | | | |
| | | | | 1 1101 | | | |
| to 1986 | 490,822,657 | 490,822,657 | 1.0000 | to 1986 | 490,822,657 | 490,822,657 | 1.0000 |
| to 1986 1986 | | | 1.0000 1.0000 | to 1986 | | | |
| 1986 | 73,474,543 | 73,474,543 | 1.0000 | to 1986 1986 | 73,474,543 | 73,474,543 | 1.0000 |
| 1986 1987 | 73,474,543 85,943,515 | 73,474,543 85,943,515 | 1.0000 1.0000 | to 1986 1986 1987 | 73,474,543 85,943,515 | 73,474,543 85,943,515 | 1.0000 1.0000 |
| 1986 1987 1988 | 73,474,543 85,943,515 102,949,395 | 73,474,543 85,943,515 102,949,395 | 1.0000 1.0000 1.0000 | to 1986 1986 1987 1988 | 73,474,543 85,943,515 102,949,395 | 73,474,543 85,943,515 102,949,395 | 1.0000 1.0000 1.0000 |
| 1986 1987 1988 1989 | 73,474,543 85,943,515 102,949,395 110,768,371 | 73,474,543 85,943,515 102,949,395 110,768,371 | 1.0000 1.0000 1.0000 1.0000 | to 1986 1986 1987 1988 1989 | 73,474,543 85,943,515 102,949,395 110,768,371 | 73,474,543 85,943,515 102,949,395 110,768,371 | 1.0000 1.0000 1.0000 1.0000 |
| 1986 1987 1988 1989 | 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 | 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 | 1.0000 1.0000 1.0000 1.0000 1.0000 | to 1986 1986 1987 1988 1989 | 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 | 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 | 1.0000 1.0000 1.0000 1.0000 1.0000 |
| 1986 1987 1988 1989 1990 | 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,894,161 | 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,915,069 | 1.0000 1.0000 1.0000 1.0000 1.0000 1.0002 | to 1986 1986 1987 1988 1989 1990 | 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,915,069 | 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,933,003 | 1.0000 1.0000 1.0000 1.0000 1.0000 1.0002 |
| 1986 1987 1988 1989 1990 1991 | 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,894,161 87,086,900 | 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,915,069 87,086,900 | 1.0000 1.0000 1.0000 1.0000 1.0000 1.0002 1.0000 | to 1986 1986 1987 1988 1989 1990 1991 | 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,915,069 87,086,900 | 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,933,003 87,086,967 | 1.0000 1.0000 1.0000 1.0000 1.0000 1.0002 1.0000 |
| 1986 1987 1988 1989 1990 1991 1992 1993 | 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,894,161 87,086,900 87,798,462 | 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,915,069 87,086,900 87,798,462 | 1.0000 1.0000 1.0000 1.0000 1.0000 1.0002 1.0000 1.0000 | to 1986 1986 1987 1988 1989 1990 1991 1992 1993 | 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,915,069 87,086,900 87,798,462 | 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,933,003 87,086,967 87,798,462 | 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 |
| 1986 1987 1988 1989 1990 1991 1992 1993 1994 | 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,894,161 87,086,900 87,798,462 82,320,327 | 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,915,069 87,086,900 87,798,462 82,320,327 | 1.0000 1.0000 1.0000 1.0000 1.0000 1.0002 1.0000 1.0000 1.0000 | to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 | 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,915,069 87,086,900 87,798,462 82,320,327 | 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,933,003 87,086,967 87,798,462 82,331,367 | 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 |
| 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 | 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,894,161 87,086,900 87,798,462 82,320,327 78,691,448 | 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,915,069 87,086,900 87,798,462 82,320,327 78,691,441 | 1.0000 1.0000 1.0000 1.0000 1.0000 1.0002 1.0000 1.0000 1.0000 | to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 | 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,915,069 87,086,900 87,798,462 82,320,327 78,691,441 | 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,933,003 87,086,967 87,798,462 82,331,367 78,691,441 | 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 |
| 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 | 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,894,161 87,086,900 87,798,462 82,320,327 78,691,448 82,677,008 | 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,915,069 87,086,900 87,798,462 82,320,327 78,691,441 82,676,981 | 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 | to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 | 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,915,069 87,086,900 87,798,462 82,320,327 78,691,441 82,676,981 | 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,933,003 87,086,967 87,798,462 82,331,367 78,691,441 82,676,970 | 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 |
| 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 | 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,894,161 87,086,900 87,798,462 82,320,327 78,691,448 82,677,008 83,865,046 | 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,915,069 87,086,900 87,798,462 82,320,327 78,691,441 82,676,981 83,865,017 | 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 | to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 | 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,915,069 87,086,900 87,798,462 82,320,327 78,691,441 82,676,981 83,865,017 | 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,933,003 87,086,967 87,798,462 82,331,367 78,691,441 82,676,970 83,865,012 | 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 |
| 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 | 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,894,161 87,086,900 87,798,462 82,320,327 78,691,448 82,677,008 | 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,915,069 87,086,900 87,798,462 82,320,327 78,691,441 82,676,981 | 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 | to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 | 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,915,069 87,086,900 87,798,462 82,320,327 78,691,441 82,676,981 | 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,933,003 87,086,967 87,798,462 82,331,367 78,691,441 82,676,970 | 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 |
| 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 | 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,894,161 87,086,900 87,798,462 82,320,327 78,691,448 82,677,008 83,865,046 | 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,915,069 87,086,900 87,798,462 82,320,327 78,691,441 82,676,981 83,865,017 | 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 | to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 | 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,915,069 87,086,900 87,798,462 82,320,327 78,691,441 82,676,981 83,865,017 | 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,933,003 87,086,967 87,798,462 82,331,367 78,691,441 82,676,970 83,865,012 | 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 |
| 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 | 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,894,161 87,086,900 87,798,462 82,320,327 78,691,448 82,677,008 83,865,046 86,444,463 | 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,915,069 87,086,900 87,798,462 82,320,327 78,691,441 82,676,981 83,865,017 86,444,445 | 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 | to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 | 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,915,069 87,086,900 87,798,462 82,320,327 78,691,441 82,676,981 83,865,017 86,444,445 | 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,933,003 87,086,967 87,798,462 82,331,367 78,691,441 82,676,970 83,865,012 86,444,449 | 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 |
| 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 | 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,894,161 87,086,900 87,798,462 82,320,327 78,691,448 82,677,008 83,865,046 86,444,463 80,901,980 | 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,915,069 87,086,900 87,798,462 82,320,327 78,691,441 82,676,981 83,865,017 86,444,445 80,901,994 | 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 | to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 | 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,915,069 87,086,900 87,798,462 82,320,327 78,691,441 82,676,981 83,865,017 86,444,445 80,901,994 | 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,933,003 87,086,967 87,798,462 82,331,367 78,691,441 82,676,970 83,865,012 86,444,449 80,901,977 | 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 |
| 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 | 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,894,161 87,086,900 87,798,462 82,320,327 78,691,448 82,677,008 83,865,046 86,444,463 80,901,980 89,557,141 | 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,915,069 87,086,900 87,798,462 82,320,327 78,691,441 82,676,981 83,865,017 86,444,445 80,901,994 89,557,126 | 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 | to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 | 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,915,069 87,086,900 87,798,462 82,320,327 78,691,441 82,676,981 83,865,017 86,444,445 80,901,994 89,557,126 | 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,933,003 87,086,967 87,798,462 82,331,367 78,691,441 82,676,970 83,865,012 86,444,449 80,901,977 89,557,124 | 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 |
| 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 | 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,894,161 87,086,900 87,798,462 82,320,327 78,691,448 82,677,008 83,865,046 86,444,463 80,901,980 89,557,141 90,799,185 | 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,915,069 87,086,900 87,798,462 82,320,327 78,691,441 82,676,981 83,865,017 86,444,445 80,901,994 89,557,126 90,805,701 | 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 | to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 | 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,915,069 87,086,900 87,798,462 82,320,327 78,691,441 82,676,981 83,865,017 86,444,445 80,901,994 89,557,126 90,805,701 114,271,524 | 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,933,003 87,086,967 87,798,462 82,331,367 78,691,441 82,676,970 83,865,012 86,444,449 80,901,977 89,557,124 90,806,330 114,271,531 | 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 |
| 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 | 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,894,161 87,086,900 87,798,462 82,320,327 78,691,448 82,677,008 83,865,046 86,444,463 80,901,980 89,557,141 90,799,185 114,272,115 129,612,918 | 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,915,069 87,086,900 87,798,462 82,320,327 78,691,441 82,676,981 83,865,017 86,444,445 80,901,994 89,557,126 90,805,701 114,271,524 129,614,075 | 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 | to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 | 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,915,069 87,086,900 87,798,462 82,320,327 78,691,441 82,676,981 83,865,017 86,444,445 80,901,994 89,557,126 90,805,701 114,271,524 129,494,762 | 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,933,003 87,086,967 87,798,462 82,331,367 78,691,441 82,676,970 83,865,012 86,444,449 80,901,977 89,557,124 90,806,330 114,271,531 129,494,810 | 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 |
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| 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 | 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,894,161 87,086,900 87,798,462 82,320,327 78,691,448 82,677,008 83,865,046 86,444,463 80,901,980 89,557,141 90,799,185 114,272,115 129,612,918 153,025,541 187,890,751 207,236,689 200,003,004 151,148,003 118,011,756 106,031,849 106,569,572 115,223,852 135,120,835 | 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,915,069 87,086,900 87,798,462 82,320,327 78,691,441 82,676,981 83,865,017 86,444,445 80,901,994 89,557,126 90,805,701 114,271,524 129,614,075 153,025,932 187,894,404 207,243,922 200,008,027 151,154,105 118,689,735 106,242,328 106,335,247 115,576,402 136,119,967 | 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 | to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 | 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,915,069 87,086,900 87,798,462 82,320,327 78,691,441 82,676,981 83,865,017 86,444,445 80,901,994 89,557,126 90,805,701 114,271,524 129,494,762 152,871,327 187,799,467 206,582,739 199,464,717 149,416,538 117,158,714 105,094,206 105,462,999 114,609,213 135,289,131 | 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,933,003 87,086,967 87,798,462 82,331,367 78,691,441 82,676,970 83,865,012 86,444,449 80,901,977 89,557,124 90,806,330 114,271,531 129,494,810 152,871,385 187,799,312 206,582,882 199,461,360 149,417,895 117,158,752 105,086,397 105,492,262 114,622,483 135,182,833 | 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 |

NOTE: So as to maximize the use of available data, the companies used in one stage of development were allowed to be independent of those used in the other stage of development; therefore, the figures shown at each valuation may vary.

2016

88,172,419

TABLE I - A - Individual Losses Limited *

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

INCURRED LOSSES EXCLUDING BULK AND IBNR RESERVES

| Policy Year | As of | As of | Ratio to | Policy Year | As of | As of | Ratio to |
|------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Valued | 12/31/12 | 12/31/13 | Prior Year | Valued | 12/31/13 | 12/31/14 | Prior Year |
| Prior | | | | Prior | | | |
| to 1986 | 266,264,008 | 266,758,240 | 1.0019 | to 1986 | 256,189,020 | 256,118,171 | 0.9997 |
| 1986 | 37,210,762 | 36,886,275 | 0.9913 | 1986 | 34,299,613 | 34,371,297 | 1.0021 |
| 1987 | 46,854,568 | 47,000,182 | 1.0031 | 1987 | 43,529,819 | 43,582,993 | 1.0012 |
| 1988 | 44,703,010 | 44,813,846 | 1.0025 | 1988 | 42,758,172 | 42,682,360 | 0.9982 |
| 1989 | 51,400,917 | 51,522,530 | 1.0024 | 1989 | 49,983,507 | 50,063,922 | 1.0016 |
| 1990 | 54,515,982 | 54,293,917 | 0.9959 | 1990 | 50,134,256 | 50,145,679 | 1.0002 |
| 1991 | 52,029,312 | 51,811,360 | 0.9958 | 1991 | 48,162,019 | 48,097,801 | 0.9987 |
| 1992 | 47,420,639 | 47,351,996 | 0.9986 | 1992 | 43,969,779 | 43,992,091 | 1.0005 |
| 1993 | 56,042,514 | 55,327,629 | 0.9872 | 1993 | 52,319,420 | 52,550,771 | 1.0044 |
| 1994 | 44,098,339 | 45,114,792 | 1.0230 | 1994 | 40,880,497 | 40,175,253 | 0.9827 |
| 1995 | 47,458,844 | 47,352,800 | 0.9978 | 1995 | 43,853,617 | 43,697,899 | 0.9964 |
| 1996 | 61,005,698 | 61,759,779 | 1.0124 | 1996 | 58,127,018 | 57,567,472 | 0.9904 |
| 1997 | 57,138,013 | 57,489,359 | 1.0061 | 1997 | 54,213,262 | 54,199,651 | 0.9997 |
| 1998 | 51,691,392 | 51,944,522 | 1.0049 | 1998 | 47,976,263 | 47,945,046 | 0.9993 |
| 1999 | 63,005,461 | 62,620,545 | 0.9939 | 1999 | 55,570,395 | 54,861,391 | 0.9872 |
| 2000 | 85,655,950 | 87,313,942 | 1.0194 | 2000 | 78,903,914 | 78,566,444 | 0.9957 |
| 2001 | 70,395,710 | 70,266,590 | 0.9982 | 2001 | 60,044,466 | 60,066,690 | 1.0004 |
| 2002 | 75,103,254 | 74,260,745 | 0.9888 | 2002 | 70,783,822 | 71,155,799 | 1.0053 |
| 2003 | 82,977,943 | 84,231,347 | 1.0151 | 2003 | 80,629,186 | 82,037,187 | 1.0175 |
| 2004 | 84,018,086 | 84,082,302 | 1.0008 | 2004 | 81,143,064 | 82,156,462 | 1.0125 |
| 2005 | 89,377,208 | 90,186,248 | 1.0091 | 2005 | 86,112,488 | 87,658,921 | 1.0180 |
| 2006 | 88,191,367 | 91,373,016 | 1.0361 | 2006 | 89,434,715 | 92,803,143 | 1.0377 |
| 2007 | 88,680,258 | 91,581,452 | 1.0327 | 2007 | 87,744,116 | 90,204,028 | 1.0280 |
| 2008 | 79,703,466 | 83,939,391 | 1.0531 | 2008 | 80,546,248 | 85,416,397 | 1.0605 |
| 2009 | 81,541,006 | 86,682,424 | 1.0631 | 2009 | 85,377,226 | 93,461,651 | 1.0947 |
| 2010 | 75,835,724 | 89,112,618 | 1.1751 | 2010 | 85,098,746 | 90,584,998 | 1.0645 |
| 2011 | 65,664,765 | 80,258,527 | 1.2222 | 2011 | 78,992,300 | 86,160,235 | 1.0907 |
| 2012 | 16,795,430 | 54,675,782 | 3.2554 | 2012 | 54,015,655 | 68,767,443 | 1.2731 |
| 2013 | | 19,861,811 | | 2013 | 19,459,465 | 56,967,349 | 2.9275 |
| | | , , | | | -,, | | |
| | | , , | | 2014 | -,, | 20,092,711 | |
| Policy Year | As of | As of | Ratio to | | As of | | Ratio to |
| Policy Year Valued | As of 12/31/14 | | Ratio to Prior Year | 2014 | | 20,092,711 | Ratio to Prior Year |
| - | | As of | | 2014 Policy Year | As of | 20,092,711 As of | |
| Valued | | As of | | 2014 Policy Year Valued | As of | 20,092,711 As of | |
| Valued Prior | 12/31/14 | As of 12/31/15 | Prior Year | 2014 Policy Year Valued Prior | As of 12/31/15 | 20,092,711 As of 12/31/16 | Prior Year |
| Valued Prior to 1986 | 12/31/14 262,784,736 | As of 12/31/15 | Prior Year 0.9992 | 2014 Policy Year Valued Prior to 1986 | As of 12/31/15 | 20,092,711 As of 12/31/16 262,871,426 | Prior Year 1.0011 |
| Prior to 1986 1986 | 12/31/14 262,784,736 35,978,904 | As of 12/31/15 262,584,063 35,974,941 | 0.9992 0.9999 | Policy Year Valued Prior to 1986 1986 | As of 12/31/15 262,583,714 35,974,070 | 20,092,711 As of 12/31/16 262,871,426 35,945,978 | 1.0011 0.9992 |
| Prior to 1986 1986 1987 | 12/31/14 262,784,736 35,978,904 46,419,493 | As of 12/31/15 262,584,063 35,974,941 46,523,441 | 0.9992 0.9999 1.0022 1.0023 | Policy Year Valued Prior to 1986 1986 1987 | As of 12/31/15 262,583,714 35,974,070 46,522,625 | 20,092,711 As of 12/31/16 262,871,426 35,945,978 46,588,454 | 1.0011 0.9992 1.0014 |
| Valued Prior to 1986 1986 1987 1988 | 12/31/14 262,784,736 35,978,904 46,419,493 44,501,986 | As of 12/31/15 262,584,063 35,974,941 46,523,441 44,606,289 | 0.9992 0.9999 1.0022 | Policy Year Valued Prior to 1986 1986 1987 1988 | As of 12/31/15 262,583,714 35,974,070 46,522,625 44,606,814 | 20,092,711 As of 12/31/16 262,871,426 35,945,978 46,588,454 44,602,966 | 1.0011 0.9992 1.0014 0.9999 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 | 262,784,736 35,978,904 46,419,493 44,501,986 51,380,848 53,648,747 | As of 12/31/15 262,584,063 35,974,941 46,523,441 44,606,289 51,475,241 54,378,219 | 0.9992 0.9999 1.0022 1.0023 1.0018 1.0136 | Policy Year Valued Prior to 1986 1986 1987 1988 1989 | As of 12/31/15 262,583,714 35,974,070 46,522,625 44,606,814 51,474,877 54,378,125 | 20,092,711 As of 12/31/16 262,871,426 35,945,978 46,588,454 44,602,966 51,556,482 54,478,327 | 1.0011 0.9992 1.0014 0.9999 1.0016 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 | 262,784,736 35,978,904 46,419,493 44,501,986 51,380,848 53,648,747 51,181,233 | As of 12/31/15 262,584,063 35,974,941 46,523,441 44,606,289 51,475,241 54,378,219 51,285,866 | 0.9992 0.9999 1.0022 1.0023 1.0018 1.0136 1.0020 | 2014 Policy Year Valued Prior to 1986 1986 1987 1988 1989 1990 1991 | As of 12/31/15 262,583,714 35,974,070 46,522,625 44,606,814 51,474,877 54,378,125 51,287,107 | 20,092,711 As of 12/31/16 262,871,426 35,945,978 46,588,454 44,602,966 51,556,482 54,478,327 51,013,519 | 1.0011 0.9992 1.0014 0.9999 1.0016 1.0018 0.9947 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 | 262,784,736 35,978,904 46,419,493 44,501,986 51,380,848 53,648,747 51,181,233 46,983,651 | As of 12/31/15 262,584,063 35,974,941 46,523,441 44,606,289 51,475,241 54,378,219 51,285,866 47,273,128 | 0.9992 0.9999 1.0022 1.0023 1.0018 1.0136 1.0020 1.0062 | 2014 Policy Year Valued Prior to 1986 1986 1987 1988 1989 1990 | As of 12/31/15 262,583,714 35,974,070 46,522,625 44,606,814 51,474,877 54,378,125 51,287,107 47,274,304 | 20,092,711 As of 12/31/16 262,871,426 35,945,978 46,588,454 44,602,966 51,556,482 54,478,327 51,013,519 47,364,040 | 1.0011 0.9992 1.0014 0.9999 1.0016 1.0018 0.9947 1.0019 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 | 262,784,736 35,978,904 46,419,493 44,501,986 51,380,848 53,648,747 51,181,233 46,983,651 53,274,710 | As of 12/31/15 262,584,063 35,974,941 46,523,441 44,606,289 51,475,241 54,378,219 51,285,866 47,273,128 53,525,582 | 0.9992 0.9999 1.0022 1.0023 1.0018 1.0136 1.0020 1.0062 1.0047 | 2014 Policy Year Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 | As of 12/31/15 262,583,714 35,974,070 46,522,625 44,606,814 51,474,877 54,378,125 51,287,107 47,274,304 53,526,326 | 20,092,711 As of 12/31/16 262,871,426 35,945,978 46,588,454 44,602,966 51,556,482 54,478,327 51,013,519 47,364,040 53,500,420 | 1.0011 0.9992 1.0014 0.9999 1.0016 1.0018 0.9947 1.0019 0.9995 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 | 262,784,736 35,978,904 46,419,493 44,501,986 51,380,848 53,648,747 51,181,233 46,983,651 | As of 12/31/15 262,584,063 35,974,941 46,523,441 44,606,289 51,475,241 54,378,219 51,285,866 47,273,128 | 0.9992 0.9999 1.0022 1.0023 1.0018 1.0136 1.0020 1.0062 | 2014 Policy Year Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 | As of 12/31/15 262,583,714 35,974,070 46,522,625 44,606,814 51,474,877 54,378,125 51,287,107 47,274,304 53,526,326 43,828,599 | 20,092,711 As of 12/31/16 262,871,426 35,945,978 46,588,454 44,602,966 51,556,482 54,478,327 51,013,519 47,364,040 | 1.0011 0.9992 1.0014 0.9999 1.0016 1.0018 0.9947 1.0019 0.9995 0.9918 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 | 262,784,736 35,978,904 46,419,493 44,501,986 51,380,848 53,648,747 51,181,233 46,983,651 53,274,710 43,472,618 46,639,335 | As of 12/31/15 262,584,063 35,974,941 46,523,441 44,606,289 51,475,241 54,378,219 51,285,866 47,273,128 53,525,582 43,829,535 46,666,080 | 0.9992 0.9999 1.0022 1.0023 1.0018 1.0136 1.0020 1.0062 1.0047 1.0082 1.0006 | Policy Year Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 | As of 12/31/15 262,583,714 35,974,070 46,522,625 44,606,814 51,474,877 54,378,125 51,287,107 47,274,304 53,526,326 43,828,599 46,667,303 | 20,092,711 As of 12/31/16 262,871,426 35,945,978 46,588,454 44,602,966 51,556,482 54,478,327 51,013,519 47,364,040 53,500,420 43,468,508 46,570,736 | 1.0011 0.9992 1.0014 0.9999 1.0016 1.0018 0.9947 1.0019 0.9995 0.9918 0.9979 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 | 262,784,736 35,978,904 46,419,493 44,501,986 51,380,848 53,648,747 51,181,233 46,983,651 53,274,710 43,472,618 46,639,335 60,494,740 | As of 12/31/15 262,584,063 35,974,941 46,523,441 44,606,289 51,475,241 54,378,219 51,285,866 47,273,128 53,525,582 43,829,535 46,666,080 61,184,589 | 0.9992 0.9999 1.0022 1.0023 1.0018 1.0136 1.0020 1.0062 1.0047 1.0082 1.0006 1.0114 | Policy Year Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 | As of 12/31/15 262,583,714 35,974,070 46,522,625 44,606,814 51,474,877 54,378,125 51,287,107 47,274,304 53,526,326 43,828,599 46,667,303 61,183,778 | 20,092,711 As of 12/31/16 262,871,426 35,945,978 46,588,454 44,602,966 51,556,482 54,478,327 51,013,519 47,364,040 53,500,420 43,468,508 46,570,736 61,193,293 | 1.0011 0.9992 1.0014 0.9999 1.0016 1.0018 0.9947 1.0019 0.9995 0.9918 0.9979 1.0002 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 | 262,784,736 35,978,904 46,419,493 44,501,986 51,380,848 53,648,747 51,181,233 46,983,651 53,274,710 43,472,618 46,639,335 60,494,740 55,850,435 | As of 12/31/15 262,584,063 35,974,941 46,523,441 44,606,289 51,475,241 54,378,219 51,285,866 47,273,128 53,525,582 43,829,535 46,666,080 | 0.9992 0.9999 1.0022 1.0023 1.0018 1.0136 1.0020 1.0062 1.0047 1.0082 1.0006 1.0114 0.9998 | Policy Year Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 | As of 12/31/15 262,583,714 35,974,070 46,522,625 44,606,814 51,474,877 54,378,125 51,287,107 47,274,304 53,526,326 43,828,599 46,667,303 61,183,778 55,840,155 | 20,092,711 As of 12/31/16 262,871,426 35,945,978 46,588,454 44,602,966 51,556,482 54,478,327 51,013,519 47,364,040 53,500,420 43,468,508 46,570,736 61,193,293 55,861,757 | 1.0011 0.9992 1.0014 0.9999 1.0016 1.0018 0.9947 1.0019 0.9995 0.9918 0.9979 1.0002 1.0004 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 | 262,784,736 35,978,904 46,419,493 44,501,986 51,380,848 53,648,747 51,181,233 46,983,651 53,274,710 43,472,618 46,639,335 60,494,740 55,850,435 47,934,629 | As of 12/31/15 262,584,063 35,974,941 46,523,441 44,606,289 51,475,241 54,378,219 51,285,866 47,273,128 53,525,582 43,829,535 46,666,080 61,184,589 55,841,702 48,008,613 | 0.9992 0.9999 1.0022 1.0023 1.0018 1.0136 1.0020 1.0062 1.0047 1.0082 1.0006 1.0114 0.9998 1.0015 | 2014 Policy Year Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 | As of 12/31/15 262,583,714 35,974,070 46,522,625 44,606,814 51,474,877 54,378,125 51,287,107 47,274,304 53,526,326 43,828,599 46,667,303 61,183,778 55,840,155 48,007,309 | 20,092,711 As of 12/31/16 262,871,426 35,945,978 46,588,454 44,602,966 51,556,482 54,478,327 51,013,519 47,364,040 53,500,420 43,468,508 46,570,736 61,193,293 55,861,757 48,502,989 | 1.0011 0.9992 1.0014 0.9999 1.0016 1.0018 0.9947 1.0019 0.9995 0.9918 0.9979 1.0002 1.0004 1.0103 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 | 262,784,736 35,978,904 46,419,493 44,501,986 51,380,848 53,648,747 51,181,233 46,983,651 53,274,710 43,472,618 46,639,335 60,494,740 55,850,435 47,934,629 58,106,381 | As of 12/31/15 262,584,063 35,974,941 46,523,441 44,606,289 51,475,241 54,378,219 51,285,866 47,273,128 53,525,582 43,829,535 46,666,080 61,184,589 55,841,702 48,008,613 58,579,290 | 0.9992 0.9999 1.0022 1.0023 1.0018 1.0136 1.0020 1.0062 1.0047 1.0082 1.0006 1.0114 0.9998 1.0015 1.0081 | 2014 Policy Year Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 | As of 12/31/15 262,583,714 35,974,070 46,522,625 44,606,814 51,474,877 54,378,125 51,287,107 47,274,304 53,526,329 46,667,303 61,183,778 55,840,155 48,007,309 58,578,169 | 20,092,711 As of 12/31/16 262,871,426 35,945,978 46,588,454 44,602,966 51,556,482 54,478,327 51,013,519 47,364,040 53,500,420 43,468,508 46,570,736 61,193,293 55,861,757 48,502,989 58,577,444 | 1.0011 0.9992 1.0014 0.9999 1.0016 1.0018 0.9947 1.0019 0.9995 0.9918 0.9979 1.0002 1.0004 1.0103 1.0000 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 | 262,784,736 35,978,904 46,419,493 44,501,986 51,380,848 53,648,747 51,181,233 46,983,651 53,274,710 43,472,618 46,639,335 60,494,740 55,850,435 47,934,629 58,106,381 78,759,695 | As of 12/31/15 262,584,063 35,974,941 46,523,441 44,606,289 51,475,241 54,378,219 51,285,866 47,273,128 53,525,582 43,829,535 46,666,080 61,184,589 55,841,702 48,008,613 58,579,290 78,282,539 | 0.9992 0.9999 1.0022 1.0023 1.0018 1.0136 1.0020 1.0062 1.0047 1.0082 1.0006 1.0114 0.9998 1.0015 1.0081 0.9939 | 2014 Policy Year Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 | As of 12/31/15 262,583,714 35,974,070 46,522,625 44,606,814 51,474,877 54,378,125 51,287,107 47,274,304 53,526,326 43,828,599 46,667,303 61,183,778 55,840,155 48,007,309 58,578,169 78,280,315 | 20,092,711 As of 12/31/16 262,871,426 35,945,978 46,588,454 44,602,966 51,556,482 54,478,327 51,013,519 47,364,040 53,500,420 43,468,508 46,570,736 61,193,293 55,861,757 48,502,989 58,577,444 78,561,252 | 1.0011 0.9992 1.0014 0.9999 1.0016 1.0018 0.9947 1.0019 0.9995 0.9918 0.9979 1.0002 1.0004 1.0103 1.0000 1.0036 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 | 262,784,736 35,978,904 46,419,493 44,501,986 51,380,848 53,648,747 51,181,233 46,983,651 53,274,710 43,472,618 46,639,335 60,494,740 55,850,435 47,934,629 58,106,381 78,759,695 68,249,820 | As of 12/31/15 262,584,063 35,974,941 46,523,441 44,606,289 51,475,241 54,378,219 51,285,866 47,273,128 53,525,582 43,829,535 46,666,080 61,184,589 55,841,702 48,008,613 58,579,290 78,282,539 68,984,722 | 0.9992 0.9999 1.0022 1.0023 1.0018 1.0136 1.0020 1.0062 1.0047 1.0082 1.0006 1.0114 0.9998 1.0015 1.0081 0.9939 1.0108 | 2014 Policy Year Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 | As of 12/31/15 262,583,714 35,974,070 46,522,625 44,606,814 51,474,877 54,378,125 51,287,107 47,274,304 53,526,326 43,828,599 46,667,309 61,183,778 55,840,155 48,007,309 58,578,169 78,280,315 68,983,893 | 20,092,711 As of 12/31/16 262,871,426 35,945,978 46,588,454 44,602,966 51,556,482 54,478,327 51,013,519 47,364,040 53,500,420 43,468,508 46,570,736 61,193,293 55,861,757 48,502,989 58,577,444 78,561,252 70,035,631 | 1.0011 0.9992 1.0014 0.9999 1.0016 1.0018 0.9947 1.0019 0.9995 0.9918 0.9979 1.0002 1.0004 1.0103 1.0000 1.0036 1.0152 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 | 262,784,736 35,978,904 46,419,493 44,501,986 51,380,848 53,648,747 51,181,233 46,983,651 53,274,710 43,472,618 46,639,335 60,494,740 55,850,435 47,934,629 58,106,381 78,759,695 68,249,820 70,696,670 | As of 12/31/15 262,584,063 35,974,941 46,523,441 44,606,289 51,475,241 54,378,219 51,285,866 47,273,128 53,525,582 43,829,535 46,666,080 61,184,589 55,841,702 48,008,613 58,579,290 78,282,539 68,984,722 71,316,325 | 0.9992 0.9999 1.0022 1.0023 1.0018 1.0136 1.0020 1.0062 1.0047 1.0082 1.0006 1.0114 0.9998 1.0015 1.0081 0.9939 1.0108 1.0088 | 2014 Policy Year Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 | As of 12/31/15 262,583,714 35,974,070 46,522,625 44,606,814 51,474,877 54,378,125 51,287,107 47,274,304 53,526,326 43,828,599 46,667,303 61,183,778 55,840,155 48,007,309 58,578,169 78,280,315 68,983,893 71,316,773 | 20,092,711 As of 12/31/16 262,871,426 35,945,978 46,588,454 44,602,966 51,556,482 54,478,327 51,013,519 47,364,040 53,500,420 43,468,508 46,570,736 61,193,293 55,861,757 48,502,989 58,577,444 78,561,252 70,035,631 72,211,134 | 1.0011 0.9992 1.0014 0.9999 1.0016 1.0018 0.9947 1.0019 0.9995 0.9918 0.9979 1.0002 1.0004 1.0103 1.0000 1.0036 1.0152 1.0125 |
| Prior to 1986 1986 1987 1988 1999 1991 1995 1996 1997 1998 1999 2000 2001 2002 2003 | 262,784,736 35,978,904 46,419,493 44,501,986 51,380,848 53,648,747 51,181,233 46,983,651 53,274,710 43,472,618 46,639,335 60,494,740 55,850,435 47,934,629 58,106,381 78,759,695 68,249,820 70,696,670 81,856,202 | As of 12/31/15 262,584,063 35,974,941 46,523,441 44,606,289 51,475,241 54,378,219 51,285,866 47,273,128 53,525,582 43,829,535 46,666,080 61,184,589 55,841,702 48,008,613 58,579,290 78,282,539 68,984,722 71,316,325 82,365,074 | 0.9992 0.9999 1.0022 1.0023 1.0018 1.0136 1.0020 1.0062 1.0047 1.0082 1.0006 1.0114 0.9998 1.0015 1.0081 0.9939 1.0108 1.0088 1.0088 | 2014 Policy Year Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 | As of 12/31/15 262,583,714 35,974,070 46,522,625 44,606,814 51,474,877 54,378,125 51,287,107 47,274,304 53,526,326 43,828,599 46,667,303 61,183,778 55,840,155 48,007,309 58,578,169 78,280,315 68,983,893 71,316,773 82,319,471 | 20,092,711 As of 12/31/16 262,871,426 35,945,978 46,588,454 44,602,966 51,556,482 54,478,327 51,013,519 47,364,040 53,500,420 43,468,508 46,570,736 61,193,293 55,861,757 48,502,989 58,577,444 78,561,252 70,035,631 72,211,134 83,354,357 | 1.0011 0.9992 1.0014 0.9999 1.0016 1.0018 0.9947 1.0019 0.9995 0.9918 0.9979 1.0002 1.0004 1.0103 1.0000 1.0036 1.0152 1.0125 |
| Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 | 262,784,736 35,978,904 46,419,493 44,501,986 51,380,848 53,648,747 51,181,233 46,983,651 53,274,710 43,472,618 46,639,335 60,494,740 55,850,435 47,934,629 58,106,381 78,759,695 68,249,820 70,696,670 81,856,202 85,118,368 | As of 12/31/15 262,584,063 35,974,941 46,523,441 44,606,289 51,475,241 54,378,219 51,285,866 47,273,128 53,525,582 43,829,535 46,666,080 61,184,589 55,841,702 48,008,613 58,579,290 78,282,539 68,984,722 71,316,325 82,365,074 86,772,976 | 0.9992 0.9999 1.0022 1.0023 1.0018 1.0136 1.0020 1.0062 1.0047 1.0082 1.0006 1.0114 0.9998 1.0015 1.0081 0.9939 1.0108 1.0088 1.0088 1.0062 1.0094 | 2014 Policy Year Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 | As of 12/31/15 262,583,714 35,974,070 46,522,625 44,606,814 51,474,877 54,378,125 51,287,107 47,274,304 53,526,326 43,828,599 46,667,303 61,183,778 55,840,155 48,007,309 58,578,169 78,280,315 68,983,893 71,316,773 82,319,471 86,769,052 | 20,092,711 As of 12/31/16 262,871,426 35,945,978 46,588,454 44,602,966 51,556,482 54,478,327 51,013,519 47,364,040 53,500,420 43,468,508 46,570,736 61,193,293 55,861,757 48,502,989 58,577,444 78,561,252 70,035,631 72,211,134 83,354,357 88,799,140 | 1.0011 0.9992 1.0014 0.9999 1.0016 1.0018 0.9947 1.0019 0.9995 0.9918 0.9979 1.0002 1.0004 1.0103 1.0000 1.0036 1.0152 1.0125 1.0126 1.0234 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 | 262,784,736 35,978,904 46,419,493 44,501,986 51,380,848 53,648,747 51,181,233 46,983,651 53,274,710 43,472,618 46,639,335 60,494,740 55,850,435 47,934,629 58,106,381 78,759,695 68,249,820 70,696,670 81,856,202 85,118,368 91,755,439 | As of 12/31/15 262,584,063 35,974,941 46,523,441 44,606,289 51,475,241 54,378,219 51,285,866 47,273,128 53,525,582 43,829,535 46,666,080 61,184,589 55,841,702 48,008,613 58,579,290 78,282,539 68,984,722 71,316,325 82,365,074 86,772,976 93,135,585 | 0.9992 0.9999 1.0022 1.0023 1.0018 1.0136 1.0020 1.0062 1.0047 1.0082 1.0006 1.0114 0.9998 1.0015 1.0081 0.9939 1.0108 1.0088 1.0062 1.0088 1.0062 | 2014 Policy Year Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 | As of 12/31/15 262,583,714 35,974,070 46,522,625 44,606,814 51,474,877 54,378,125 51,287,107 47,274,304 53,526,326 43,828,599 46,667,303 61,183,778 55,840,155 48,007,309 58,578,169 78,280,315 68,983,893 71,316,773 82,319,471 86,769,052 93,132,038 | 20,092,711 As of 12/31/16 262,871,426 35,945,978 46,588,454 44,602,966 51,556,482 54,478,327 51,013,519 47,364,040 53,500,420 43,468,508 46,570,736 61,193,293 55,861,757 48,502,989 58,577,444 78,561,252 70,035,631 72,211,134 83,354,357 88,799,140 94,433,308 | 1.0011 0.9992 1.0014 0.9999 1.0016 1.0018 0.9947 1.0019 0.9995 0.9918 0.9979 1.0002 1.0004 1.0103 1.0000 1.0036 1.0152 1.0125 1.0126 1.0234 1.0140 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 | 262,784,736 35,978,904 46,419,493 44,501,986 51,380,848 53,648,747 51,181,233 46,983,651 53,274,710 43,472,618 46,639,335 60,494,740 55,850,435 47,934,629 58,106,381 78,759,695 68,249,820 70,696,670 81,856,202 85,118,368 91,755,439 94,811,690 | As of 12/31/15 262,584,063 35,974,941 46,523,441 44,606,289 51,475,241 54,378,219 51,285,866 47,273,128 53,525,582 43,829,535 46,666,080 61,184,589 55,841,702 48,008,613 58,579,290 78,282,539 68,984,722 71,316,325 82,365,074 86,772,976 93,135,585 95,808,706 | 0.9992 0.9999 1.0022 1.0023 1.0018 1.0136 1.0020 1.0062 1.0047 1.0082 1.0006 1.0114 0.9998 1.0015 1.0081 0.9939 1.0108 1.0088 1.0062 1.0194 1.0150 1.0105 | 2014 Policy Year Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 | As of 12/31/15 262,583,714 35,974,070 46,522,625 44,606,814 51,474,877 54,378,125 51,287,107 47,274,304 53,526,326 43,828,599 46,667,303 61,183,778 55,840,155 48,007,309 58,578,169 78,280,315 68,983,893 71,316,773 82,319,471 86,769,052 93,132,038 95,712,632 | 20,092,711 As of 12/31/16 262,871,426 35,945,978 46,588,454 44,602,966 51,556,482 54,478,327 51,013,519 47,364,040 53,500,420 43,468,508 46,570,736 61,193,293 55,861,757 48,502,989 58,577,444 78,561,252 70,035,631 72,211,134 83,354,357 88,799,140 94,433,308 97,523,730 | 1.0011 0.9992 1.0014 0.9999 1.0016 1.0018 0.9947 1.0019 0.9995 0.9918 0.9979 1.0002 1.0004 1.0103 1.0000 1.0036 1.0152 1.0125 1.0126 1.0234 1.0140 1.0189 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 | 262,784,736 35,978,904 46,419,493 44,501,986 51,380,848 53,648,747 51,181,233 46,983,651 53,274,710 43,472,618 46,639,335 60,494,740 55,850,435 47,934,629 58,106,381 78,759,695 68,249,820 70,696,670 81,856,202 85,118,368 91,755,439 94,811,690 94,271,039 | As of 12/31/15 262,584,063 35,974,941 46,6523,441 44,606,289 51,475,241 54,378,219 51,285,866 47,273,128 53,525,582 43,829,535 46,666,080 61,184,589 55,841,702 48,008,613 58,579,290 78,282,539 68,984,722 71,316,325 82,365,074 86,772,976 93,135,585 95,808,706 96,186,041 | 0.9992 0.9999 1.0022 1.0023 1.0018 1.0136 1.0020 1.0062 1.0047 1.0082 1.0006 1.0114 0.9998 1.0015 1.0081 0.9939 1.0108 1.0088 1.0062 1.0194 1.0150 1.0105 1.0105 | 2014 Policy Year Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 | As of 12/31/15 262,583,714 35,974,070 46,522,625 44,606,814 51,474,877 54,378,125 51,287,107 47,274,304 53,526,326 43,828,599 46,667,303 61,183,778 55,840,155 48,007,309 58,578,169 78,280,315 68,983,893 71,316,773 82,319,471 86,769,052 93,132,038 95,712,632 95,821,154 | 20,092,711 As of 12/31/16 262,871,426 35,945,978 46,588,454 44,602,966 51,556,482 54,478,327 51,013,519 47,364,040 53,500,420 43,468,508 46,570,736 61,193,293 55,861,757 48,502,989 58,577,444 78,561,252 70,035,631 72,211,134 83,354,357 88,799,140 94,433,308 97,523,730 98,249,763 | 1.0011 0.9992 1.0014 0.9999 1.0016 1.0018 0.9947 1.0019 0.9995 0.9918 0.9979 1.0002 1.0004 1.0103 1.0000 1.0036 1.0152 1.0125 1.0126 1.0234 1.0140 1.0189 1.0253 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 | 262,784,736 35,978,904 46,419,493 44,501,986 51,380,848 53,648,747 51,181,233 46,983,651 53,274,710 43,472,618 46,639,335 60,494,740 55,850,435 47,934,629 58,106,381 78,759,695 68,249,820 70,696,670 81,856,202 85,118,368 91,755,439 94,811,690 | As of 12/31/15 262,584,063 35,974,941 46,523,441 44,606,289 51,475,241 54,378,219 51,285,866 47,273,128 53,525,582 43,829,535 46,666,080 61,184,589 55,841,702 48,008,613 58,579,290 78,282,539 68,984,722 71,316,325 82,365,074 86,772,976 93,135,585 95,808,706 | 0.9992 0.9999 1.0022 1.0023 1.0018 1.0136 1.0020 1.0062 1.0047 1.0082 1.0006 1.0114 0.9998 1.0015 1.0081 0.9939 1.0108 1.0088 1.0062 1.0194 1.0150 1.0105 | 2014 Policy Year Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 | As of 12/31/15 262,583,714 35,974,070 46,522,625 44,606,814 51,474,877 54,378,125 51,287,107 47,274,304 53,526,326 43,828,599 46,667,303 61,183,778 55,840,155 48,007,309 58,578,169 78,280,315 68,983,893 71,316,773 82,319,471 86,769,052 93,132,038 95,712,632 | 20,092,711 As of 12/31/16 262,871,426 35,945,978 46,588,454 44,602,966 51,556,482 54,478,327 51,013,519 47,364,040 53,500,420 43,468,508 46,570,736 61,193,293 55,861,757 48,502,989 58,577,444 78,561,252 70,035,631 72,211,134 83,354,357 88,799,140 94,433,308 97,523,730 | 1.0011 0.9992 1.0014 0.9999 1.0016 1.0018 0.9947 1.0019 0.9995 0.9918 0.9979 1.0002 1.0004 1.0103 1.0000 1.0036 1.0152 1.0125 1.0126 1.0234 1.0140 1.0189 |

NOTE: So as to maximize the use of available data, the companies used in one stage of development were allowed to be independent of those used in the other stage of development; therefore, the figures shown at each valuation may vary.

1.0336

1.0437

1.1278

1.2887

2.6842

2010

2011

2012

2013

2014

2015

2016

98,141,212

91,020,271

77,931,789

74,465,063

54,864,870

23,198,189

102,748,738

93,790,455

83,351,852

85,893,276

67,339,653

66,705,826

24,656,381

1.0469

1.0304

1.0695

1.1535

1.2274

2.8755

98,797,074

91,467,231

78,355,048

74,934,212

55,119,445

23,198,223

2010

2011

2012

2013

2014

2015

95,585,150

87,634,690

69,476,177

58,149,313

20,534,798

^{*} Losses limited on a per-claim basis, with the actual limitation varying by policy year as described in Exhibit 1a.

Losses are expressed on a post-HB175, pre-HB373 basis.

TABLE I - B - Individual Losses Limited *

INDEMNITY INCURRED LOSSES EXCLUDING BULK AND IBNR RESERVES

| Policy Year | As of | As of | Ratio to | Policy Year | As of | As of | Ratio to |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Valued | 12/31/12 | 12/31/13 | Prior Year | Valued | 12/31/13 | 12/31/14 | Prior Year |
| Prior | 12/01/12 | 12,01,10 | 11101 1041 | Prior | 12/01/10 | 12/01/14 | 11101 1001 |
| to 1986 | 196,132,456 | 195,982,413 | 0.9992 | to 1986 | 188,471,221 | 188,225,681 | 0.9987 |
| 1986 | 25,566,184 | 25,524,465 | 0.9984 | 1986 | 23,719,146 | 23,731,437 | 1.0005 |
| 1987 | 30,818,405 | 30,513,276 | 0.9901 | 1987 | 28,468,412 | 28,459,985 | 0.9997 |
| 1988 | 29,047,053 | 29,165,883 | 1.0041 | 1988 | 27,743,452 | 27,716,668 | 0.9990 |
| 1989 | 31,754,934 | 31,823,671 | 1.0022 | 1989 | 30,874,445 | 30,808,001 | 0.9978 |
| 1990 | 33,637,629 | 33,589,068 | 0.9986 | 1990 | 31,471,715 | 31,433,113 | 0.9988 |
| 1991 | 31,239,209 | 31,138,223 | 0.9968 | 1991 | 28,913,710 | 29,162,109 | 1.0086 |
| 1992 | 26,874,373 | 26,776,405 | 0.9964 | 1992 | 24,775,339 | 24,732,319 | 0.9983 |
| 1993 | 32,468,111 | 32,221,496 | 0.9924 | 1993 | 30,533,907 | 30,500,297 | 0.9989 |
| 1994 | 23,847,685 | 24,629,014 | 1.0328 | 1994 | 22,213,561 | 21,954,842 | 0.9884 |
| 1995 | 24,904,241 | 24,871,482 | 0.9987 | 1995 | 23,171,143 | 23,155,440 | 0.9993 |
| 1996 | 30,718,152 | 30,837,167 | 1.0039 | 1996 | 28,997,312 | 28,886,000 | 0.9962 |
| 1997 | 30,819,148 | 30,878,693 | 1.0019 | 1997 | 29,211,673 | 29,156,756 | 0.9981 |
| 1998 | 27,326,980 | 27,227,091 | 0.9963 | 1998 | 25,000,270 | 24,993,071 | 0.9997 |
| 1999 | 32,162,045 | 32,005,593 | 0.9951 | 1999 | 28,301,328 | 28,235,220 | 0.9977 |
| 2000 | 42,375,590 | 43,131,523 | 1.0178 | 2000 | 38,518,736 | 38,638,806 | 1.0031 |
| 2001 | 35,685,895 | 35,778,762 | 1.0026 | 2001 | 30,657,742 | 30,718,747 | 1.0020 |
| 2002 | 35,874,672 | 35,937,086 | 1.0017 | 2002 | 34,296,238 | 34,173,910 | 0.9964 |
| 2003 | 39,492,238 | 39,789,350 | 1.0075 | 2003 | 38,027,883 | 38,929,667 | 1.0237 |
| 2004 | 38,592,084 | 38,941,594 | 1.0091 | 2004 | 37,430,241 | 37,740,359 | 1.0083 |
| 2005 | 41,224,237 | 41,468,858 | 1.0059 | 2005 | 40,221,563 | 40,256,411 | 1.0009 |
| 2006 | 41,548,789 | 42,881,960 | 1.0321 | 2006 | 41,841,377 | 42,261,971 | 1.0101 |
| 2007 | 39,866,983 | 41,022,794 | 1.0290 | 2007 | 39,391,547 | 40,766,785 | 1.0349 |
| 2008 | 35,054,007 | 36,936,038 | 1.0537 | 2008 | 34,971,447 | 36,131,726 | 1.0332 |
| 2009 | 36,936,198 | 39,078,455 | 1.0580 | 2009 | 38,488,732 | 40,904,904 | 1.0628 |
| 2010 | 28,520,358 | 35,608,736 | 1.2485 | 2010 | 34,221,982 | 36,191,047 | 1.0575 |
| 2011 | 24,427,985 | 31,398,557 | 1.2854 | 2011 | 30,838,158 | 33,891,551 | 1.0990 |
| 2012 | 7,139,956 | 22,086,928 | 3.0934 | 2012 | 21,788,276 | 28,768,580 | 1.3204 |
| 2013 | | 8,105,756 | | 2013 | 7,944,988 | 24,115,779 | 3.0353 |
| | | | | 2014 | | 8,678,504 | |
| Policy Year | | | | - | | | |
| | | | | | | | |
| - | As of | As of | Ratio to | Policy Year | As of | As of | Ratio to |
| Valued | 12/31/14 | As of 12/31/15 | Prior Year | Valued | As of 12/31/15 | As of 12/31/16 | Prior Year |
| Valued Prior | 12/31/14 | 12/31/15 | Prior Year | Valued Prior | 12/31/15 | 12/31/16 | Prior Year |
| Valued Prior to 1986 | 12/31/14 192,583,382 | 12/31/15 192,568,780 | Prior Year 0.9999 | Valued Prior to 1986 | 12/31/15 192,568,780 | 12/31/16 192,682,099 | Prior Year 1.0006 |
| Prior to 1986 1986 | 12/31/14 192,583,382 24,643,786 | 12/31/15 192,568,780 24,625,574 | 0.9999 0.9993 | Valued Prior to 1986 1986 | 12/31/15 192,568,780 24,625,574 | 12/31/16 192,682,099 24,589,805 | 1.0006 0.9985 |
| Valued Prior to 1986 1986 1987 | 12/31/14 192,583,382 24,643,786 30,168,487 | 12/31/15 192,568,780 24,625,574 30,135,100 | 0.9999 0.9993 0.9989 | Valued Prior to 1986 1986 1987 | 12/31/15 192,568,780 24,625,574 30,135,100 | 12/31/16 192,682,099 24,589,805 30,104,317 | 1.0006 0.9985 0.9990 |
| Valued Prior to 1986 1986 1987 1988 | 12/31/14 192,583,382 24,643,786 30,168,487 29,003,725 | 12/31/15 192,568,780 24,625,574 30,135,100 29,047,813 | 0.9999 0.9993 0.9989 1.0015 | Valued Prior to 1986 1986 1987 1988 | 12/31/15 192,568,780 24,625,574 30,135,100 29,047,813 | 12/31/16 192,682,099 24,589,805 30,104,317 29,018,939 | 1.0006 0.9985 0.9990 0.9990 |
| Valued Prior to 1986 1986 1987 1988 1989 | 192,583,382 24,643,786 30,168,487 29,003,725 31,640,745 | 12/31/15 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 | 0.9999 0.9993 0.9989 1.0015 0.9954 | Valued Prior to 1986 1986 1987 1988 1989 | 12/31/15 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 | 12/31/16 192,682,099 24,589,805 30,104,317 29,018,939 31,474,674 | 1.0006 0.9985 0.9990 0.9990 0.9994 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 | 12/31/14 192,583,382 24,643,786 30,168,487 29,003,725 31,640,745 33,164,716 | 12/31/15 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 | 0.9999 0.9993 0.9989 1.0015 0.9954 1.0149 | Valued Prior to 1986 1986 1987 1988 1989 1990 | 12/31/15 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 | 192,682,099 24,589,805 30,104,317 29,018,939 31,474,674 33,606,375 | 1.0006 0.9985 0.9990 0.9990 0.9994 0.9985 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 | 12/31/14 192,583,382 24,643,786 30,168,487 29,003,725 31,640,745 33,164,716 31,012,642 | 12/31/15 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 | 0.9999 0.9993 0.9989 1.0015 0.9954 1.0149 1.0008 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 | 12/31/15 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 | 12/31/16 192,682,099 24,589,805 30,104,317 29,018,939 31,474,674 33,606,375 30,809,322 | 1.0006 0.9985 0.9990 0.9990 0.9994 0.9985 0.9927 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 | 12/31/14 192,583,382 24,643,786 30,168,487 29,003,725 31,640,745 33,164,716 31,012,642 26,528,445 | 12/31/15 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 | 0.9999 0.9993 0.9989 1.0015 0.9954 1.0149 1.0008 0.9991 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 | 12/31/15 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 | 12/31/16 192,682,099 24,589,805 30,104,317 29,018,939 31,474,674 33,606,375 30,809,322 26,441,781 | 1.0006 0.9985 0.9990 0.9990 0.9994 0.9985 0.9927 0.9976 |
| Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 | 12/31/14 192,583,382 24,643,786 30,168,487 29,003,725 31,640,745 33,164,716 31,012,642 26,528,445 30,272,673 | 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 | 0.9999 0.9993 0.9989 1.0015 0.9954 1.0149 1.0008 0.9991 1.0029 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 | 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 | 192,682,099 24,589,805 30,104,317 29,018,939 31,474,674 33,606,375 30,809,322 26,441,781 30,331,752 | 1.0006 0.9985 0.9990 0.9990 0.9994 0.9985 0.9927 0.9976 0.9991 |
| Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 | 12/31/14 192,583,382 24,643,786 30,168,487 29,003,725 31,640,745 33,164,716 31,012,642 26,528,445 30,272,673 23,504,701 | 12/31/15 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 | 0.9999 0.9993 0.9989 1.0015 0.9954 1.0149 1.0008 0.9991 1.0029 1.0103 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 | 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 | 192,682,099 24,589,805 30,104,317 29,018,939 31,474,674 33,606,375 30,809,322 26,441,781 30,331,752 23,616,533 | 1.0006 0.9985 0.9990 0.9990 0.9994 0.9985 0.9927 0.9976 0.9991 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 | 12/31/14 192,583,382 24,643,786 30,168,487 29,003,725 31,640,745 33,164,716 31,012,642 26,528,445 30,272,673 23,504,701 24,650,213 | 12/31/15 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 | 0.9999 0.9993 0.9989 1.0015 0.9954 1.0149 1.0008 0.9991 1.0029 1.0103 0.9988 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 | 12/31/15 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 | 192,682,099 24,589,805 30,104,317 29,018,939 31,474,674 33,606,375 30,809,322 26,441,781 30,331,752 23,616,533 24,421,175 | 1.0006 0.9985 0.9990 0.9990 0.9994 0.9985 0.9927 0.9976 0.9991 0.9946 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 | 12/31/14 192,583,382 24,643,786 30,168,487 29,003,725 31,640,745 33,164,716 31,012,642 26,528,445 30,272,673 23,504,701 24,650,213 30,366,259 | 12/31/15 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 30,454,217 | 0.9999 0.9993 0.9989 1.0015 0.9954 1.0149 1.0008 0.9991 1.0029 1.0103 0.9988 1.0029 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 | 12/31/15 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 30,454,217 | 192,682,099 24,589,805 30,104,317 29,018,939 31,474,674 33,606,375 30,809,322 26,441,781 30,331,752 23,616,533 24,421,175 30,466,990 | 1.0006 0.9985 0.9990 0.9990 0.9994 0.9985 0.9927 0.9976 0.9991 0.9946 0.9919 |
| Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 | 12/31/14 192,583,382 24,643,786 30,168,487 29,003,725 31,640,745 33,164,716 31,012,642 26,528,445 30,272,673 23,504,701 24,650,213 30,366,259 30,095,064 | 12/31/15 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 30,454,217 29,993,001 | 0.9999 0.9993 0.9989 1.0015 0.9954 1.0149 1.0008 0.9991 1.0029 1.0103 0.9988 1.0029 0.9966 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 | 12/31/15 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 30,454,217 29,993,001 | 192,682,099 24,589,805 30,104,317 29,018,939 31,474,674 33,606,375 30,809,322 26,441,781 30,331,752 23,616,533 24,421,175 30,466,990 29,922,577 | 1.0006 0.9985 0.9990 0.9990 0.9994 0.9985 0.9927 0.9976 0.9991 0.9946 0.9919 1.0004 0.9977 |
| Prior to 1986 1986 1987 1988 1990 1991 1992 1993 1994 1995 1996 1997 1998 | 12/31/14 192,583,382 24,643,786 30,168,487 29,003,725 31,640,745 33,164,716 31,012,642 26,528,445 30,272,673 23,504,701 24,650,213 30,366,259 30,095,064 25,237,510 | 12/31/15 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 30,454,217 29,993,001 25,245,596 | 0.9999 0.9993 0.9989 1.0015 0.9954 1.0149 1.0008 0.9991 1.0029 1.0103 0.9988 1.0029 0.9966 1.0003 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 | 12/31/15 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 30,454,217 29,993,001 25,245,596 | 192,682,099 24,589,805 30,104,317 29,018,939 31,474,674 33,606,375 30,809,322 26,441,781 30,331,752 23,616,533 24,421,175 30,466,990 29,922,577 25,263,186 | 1.0006 0.9985 0.9990 0.9990 0.9994 0.9985 0.9927 0.9976 0.9991 0.9946 0.9919 1.0004 0.9977 1.0007 |
| Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 | 12/31/14 192,583,382 24,643,786 30,168,487 29,003,725 31,640,745 33,164,716 31,012,642 26,528,445 30,272,673 23,504,701 24,650,213 30,366,259 30,095,064 25,237,510 29,734,057 | 12/31/15 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 30,454,217 29,993,001 25,245,596 29,684,320 | 0.9999 0.9993 0.9989 1.0015 0.9954 1.0149 1.0008 0.9991 1.0029 1.0103 0.9988 1.0029 0.9966 1.0003 0.9983 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 | 12/31/15 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 30,454,217 29,993,001 25,245,596 29,684,320 | 192,682,099 24,589,805 30,104,317 29,018,939 31,474,674 33,606,375 30,809,322 26,441,781 30,331,752 23,616,533 24,421,175 30,466,990 29,922,577 25,263,186 29,865,918 | 1.0006 0.9985 0.9990 0.9990 0.9994 0.9985 0.9927 0.9976 0.9991 0.9946 0.9919 1.0004 0.9977 1.0007 |
| Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 | 12/31/14 192,583,382 24,643,786 30,168,487 29,003,725 31,640,745 33,164,716 31,012,642 26,528,445 30,272,673 23,504,701 24,650,213 30,366,259 30,095,064 25,237,510 29,734,057 39,027,997 | 12/31/15 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 30,454,217 29,993,001 25,245,596 29,684,320 38,885,692 | 0.9999 0.9993 0.9989 1.0015 0.9954 1.0149 1.0008 0.9991 1.0029 1.0103 0.9988 1.0029 0.9966 1.0003 0.9983 0.9964 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 | 12/31/15 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 30,454,217 29,993,001 25,245,596 29,684,320 38,885,692 | 12/31/16 192,682,099 24,589,805 30,104,317 29,018,939 31,474,674 33,606,375 30,809,322 26,441,781 30,331,752 23,616,533 24,421,175 30,466,990 29,922,577 25,263,186 29,865,918 38,744,654 | 1.0006 0.9985 0.9990 0.9990 0.9994 0.9985 0.9927 0.9976 0.9991 0.9946 0.9919 1.0004 0.9977 1.0007 1.00061 0.9964 |
| Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 | 12/31/14 192,583,382 24,643,786 30,168,487 29,003,725 31,640,745 33,164,716 31,012,642 26,528,445 30,272,673 23,504,701 24,650,213 30,366,259 30,095,064 25,237,510 29,734,057 39,027,997 34,842,686 | 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 30,454,217 29,993,001 25,245,596 29,684,320 38,885,692 34,804,788 | 0.9999 0.9993 0.9989 1.0015 0.9954 1.0149 1.0008 0.9991 1.0029 1.0103 0.9988 1.0029 0.9966 1.0003 0.9983 0.9964 0.9989 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 | 12/31/15 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 30,454,217 29,993,001 25,245,596 29,684,320 38,885,692 34,804,788 | 192,682,099 24,589,805 30,104,317 29,018,939 31,474,674 33,606,375 30,809,322 26,441,781 30,331,752 23,616,533 24,421,175 30,466,990 29,922,577 25,263,186 29,865,918 38,744,654 34,751,719 | 1.0006 0.9985 0.9990 0.9990 0.9994 0.9985 0.9927 0.9976 0.9991 0.9946 0.9919 1.0004 0.9977 1.0007 |
| Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 | 12/31/14 192,583,382 24,643,786 30,168,487 29,003,725 31,640,745 33,164,716 31,012,642 26,528,445 30,272,673 23,504,701 24,650,213 30,366,259 30,095,064 25,237,510 29,734,057 39,027,997 | 12/31/15 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 30,454,217 29,993,001 25,245,596 29,684,320 38,885,692 | 0.9999 0.9993 0.9989 1.0015 0.9954 1.0149 1.0008 0.9991 1.0029 1.0103 0.9988 1.0029 0.9966 1.0003 0.9983 0.9964 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 | 12/31/15 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 30,454,217 29,993,001 25,245,596 29,684,320 38,885,692 | 12/31/16 192,682,099 24,589,805 30,104,317 29,018,939 31,474,674 33,606,375 30,809,322 26,441,781 30,331,752 23,616,533 24,421,175 30,466,990 29,922,577 25,263,186 29,865,918 38,744,654 | 1.0006 0.9985 0.9990 0.9990 0.9994 0.9985 0.9927 0.9976 0.9991 0.9946 0.9919 1.0004 0.9977 1.0007 1.0061 0.9964 |
| Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 | 12/31/14 192,583,382 24,643,786 30,168,487 29,003,725 31,640,745 33,164,716 31,012,642 26,528,445 30,272,673 23,504,701 24,650,213 30,366,259 30,095,064 25,237,510 29,734,057 39,027,997 34,842,686 33,922,994 | 12/31/15 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 30,454,217 29,993,001 25,245,596 29,684,320 38,885,692 34,804,788 33,750,646 | 0.9999 0.9993 0.9989 1.0015 0.9954 1.0149 1.0008 0.9991 1.0029 1.0103 0.9988 1.0029 0.9966 1.0003 0.9983 0.9964 0.9989 0.9949 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 | 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 30,454,217 29,993,001 25,245,596 29,684,320 38,885,692 34,804,788 33,750,646 | 192,682,099 24,589,805 30,104,317 29,018,939 31,474,674 33,606,375 30,809,322 26,441,781 30,331,752 23,616,533 24,421,175 30,466,990 29,922,577 25,263,186 29,865,918 38,744,654 34,751,719 33,730,928 | 1.0006 0.9985 0.9990 0.9990 0.9994 0.9985 0.9927 0.9976 0.9991 0.9946 0.9919 1.0004 0.9977 1.0007 1.0061 0.9964 0.9985 0.9994 |
| Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 | 12/31/14 192,583,382 24,643,786 30,168,487 29,003,725 31,640,745 33,164,716 31,012,642 26,528,445 30,272,673 23,504,701 24,650,213 30,366,259 30,095,064 25,237,510 29,734,057 39,027,997 34,842,686 33,922,994 38,901,165 | 12/31/15 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 30,454,217 29,993,001 25,245,596 29,684,320 38,885,692 34,804,788 33,750,646 38,890,760 | 0.9999 0.9993 0.9989 1.0015 0.9954 1.0149 1.0008 0.9991 1.0029 1.0103 0.9988 1.0029 0.9966 1.0003 0.9983 0.9984 0.9989 0.9949 0.9997 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 | 12/31/15 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 30,454,217 29,993,001 25,245,596 29,684,320 38,885,692 34,804,788 33,750,646 38,875,467 | 12/31/16 192,682,099 24,589,805 30,104,317 29,018,939 31,474,674 33,606,375 30,809,322 26,441,781 30,331,752 23,616,533 24,421,175 30,466,990 29,922,577 25,263,186 29,865,918 38,744,654 34,751,719 33,730,928 38,872,294 | 1.0006 0.9985 0.9990 0.9990 0.9994 0.9985 0.9927 0.9976 0.9991 0.9946 0.9919 1.0004 0.9977 1.0007 1.0061 0.9964 0.9985 0.9994 0.9999 |
| Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 | 12/31/14 192,583,382 24,643,786 30,168,487 29,003,725 31,640,745 33,164,716 31,012,642 26,528,445 30,272,673 23,504,701 24,650,213 30,366,259 30,095,064 25,237,510 29,734,057 39,027,997 34,842,686 33,922,994 38,901,165 39,255,405 | 12/31/15 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 30,454,217 29,993,001 25,245,596 29,684,320 38,885,692 34,804,788 33,750,646 38,890,760 39,321,121 | 0.9999 0.9993 0.9989 1.0015 0.9954 1.0149 1.0008 0.9991 1.0029 1.0103 0.9988 1.0029 0.9966 1.0003 0.9983 0.9964 0.9989 0.9949 0.9997 1.0017 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 | 12/31/15 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 30,454,217 29,993,001 25,245,596 29,684,320 38,885,692 34,804,788 33,750,646 38,875,467 39,321,121 | 192,682,099 24,589,805 30,104,317 29,018,939 31,474,674 33,606,375 30,809,322 26,441,781 30,331,752 23,616,533 24,421,175 30,466,990 29,922,577 25,263,186 29,865,918 38,744,654 34,751,719 33,730,928 38,872,294 39,519,389 | 1.0006 0.9985 0.9990 0.9994 0.9985 0.9927 0.9976 0.9991 0.9946 0.9919 1.0004 0.9977 1.0007 1.0007 1.0061 0.9964 0.9994 0.9999 1.0050 |
| Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 | 12/31/14 192,583,382 24,643,786 30,168,487 29,003,725 31,640,745 33,164,716 31,012,642 26,528,445 30,272,673 23,504,701 24,650,213 30,366,259 30,095,064 25,237,510 29,734,057 39,027,997 34,842,686 33,922,994 38,901,165 39,255,405 41,503,706 | 12/31/15 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 30,454,217 29,993,001 25,245,596 29,684,320 38,885,692 34,804,788 33,750,646 38,890,760 39,321,121 41,538,566 | 0.9999 0.9993 0.9989 1.0015 0.9954 1.0149 1.0008 0.9991 1.0029 1.0103 0.9988 1.0029 0.9966 1.0003 0.9983 0.9964 0.9989 0.9949 0.9997 1.0017 1.0008 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 | 12/31/15 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 30,454,217 29,993,001 25,245,596 29,684,320 38,885,692 34,804,788 33,750,646 38,875,467 39,321,121 41,538,566 | 12/31/16 192,682,099 24,589,805 30,104,317 29,018,939 31,474,674 33,606,375 30,809,322 26,441,781 30,331,752 23,616,533 24,421,175 30,466,990 29,922,577 25,263,186 29,865,918 38,744,654 34,751,719 33,730,928 38,872,294 39,519,389 41,435,228 | 1.0006 0.9985 0.9990 0.9994 0.9985 0.9997 0.9976 0.9991 0.9946 0.9919 1.0004 0.9977 1.0007 1.0061 0.9964 0.9994 0.9999 1.0050 0.9975 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 | 12/31/14 192,583,382 24,643,786 30,168,487 29,003,725 31,640,745 33,164,716 31,012,642 26,528,445 30,272,673 23,504,701 24,650,213 30,366,259 30,095,064 25,237,510 29,734,057 39,027,997 34,842,686 33,922,994 38,901,165 39,255,405 41,503,706 43,346,576 | 12/31/15 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 30,454,217 29,993,001 25,245,596 29,684,320 38,885,692 34,804,788 33,750,646 38,890,760 39,321,121 41,538,566 43,930,838 | 0.9999 0.9993 0.9989 1.0015 0.9954 1.0149 1.0008 0.9991 1.0029 1.0103 0.9988 1.0029 0.9966 1.0003 0.9983 0.9964 0.9989 0.9949 0.9949 1.0017 1.0008 1.0135 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 | 12/31/15 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 30,454,217 29,993,001 25,245,596 29,684,320 38,885,692 34,804,788 33,750,646 38,875,467 39,321,121 41,538,566 43,868,285 | 12/31/16 192,682,099 24,589,805 30,104,317 29,018,939 31,474,674 33,606,375 30,809,322 26,441,781 30,331,752 23,616,533 24,421,175 30,466,990 29,922,577 25,263,186 29,865,918 38,744,654 34,751,719 33,730,928 38,872,294 39,519,389 41,435,228 44,219,299 42,850,116 | 1.0006 0.9985 0.9990 0.9994 0.9995 0.9997 0.9976 0.9991 0.9946 0.9919 1.0004 0.9977 1.0007 1.0061 0.9964 0.9999 1.0050 0.9995 1.0050 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 | 12/31/14 192,583,382 24,643,786 30,168,487 29,003,725 31,640,745 33,164,716 31,012,642 26,528,445 30,272,673 23,504,701 24,650,213 30,366,259 30,095,064 25,237,510 29,734,057 39,027,997 34,842,686 33,922,994 38,901,165 39,255,405 41,503,706 43,346,576 42,398,414 | 12/31/15 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 30,454,217 29,993,001 25,245,596 29,684,320 38,885,692 34,804,788 33,750,646 38,890,760 39,321,121 41,538,566 43,930,838 42,815,757 | 0.9999 0.9993 0.9989 1.0015 0.9954 1.0149 1.0008 0.9991 1.0029 1.0103 0.9988 1.0029 0.9966 1.0003 0.9983 0.9964 0.9989 0.99949 0.9997 1.0017 1.0008 1.0135 1.0098 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 | 12/31/15 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 30,454,217 29,993,001 25,245,596 29,684,320 38,885,692 34,804,788 33,750,646 38,875,467 39,321,121 41,538,566 43,868,285 42,584,108 | 12/31/16 192,682,099 24,589,805 30,104,317 29,018,939 31,474,674 33,606,375 30,809,322 26,441,781 30,331,752 23,616,533 24,421,175 30,466,990 29,922,577 25,263,186 29,865,918 38,744,654 34,751,719 33,730,928 38,872,294 39,519,389 41,435,228 44,219,299 | 1.0006 0.9985 0.9990 0.9994 0.9985 0.9997 0.9976 0.9991 0.9946 0.9919 1.0004 0.9977 1.0007 1.0061 0.9985 0.9994 0.9999 1.0050 0.9975 1.0080 1.0062 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 | 12/31/14 192,583,382 24,643,786 30,168,487 29,003,725 31,640,745 33,164,716 31,012,642 26,528,445 30,272,673 23,504,701 24,650,213 30,366,259 30,095,064 25,237,510 29,734,057 39,027,997 34,842,686 33,922,994 38,901,165 39,255,405 41,503,706 43,346,576 42,398,414 38,320,224 | 12/31/15 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 30,454,217 29,993,001 25,245,596 29,684,320 38,885,692 34,804,788 33,750,646 38,890,760 39,321,121 41,538,566 43,930,838 42,815,757 38,434,823 | 0.9999 0.9993 0.9989 1.0015 0.9954 1.0149 1.0008 0.9991 1.0029 1.0103 0.9988 1.0029 0.9966 1.0003 0.9983 0.9964 0.9989 0.9997 1.0017 1.0008 1.0135 1.0098 1.0030 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 | 12/31/15 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 30,454,217 29,993,001 25,245,596 29,684,320 38,885,692 34,804,788 33,750,646 38,875,467 39,321,121 41,538,566 43,868,285 42,584,108 37,788,201 | 12/31/16 192,682,099 24,589,805 30,104,317 29,018,939 31,474,674 33,606,375 30,809,322 26,441,781 30,331,752 23,616,533 24,421,175 30,466,990 29,922,577 25,263,186 29,865,918 38,744,654 34,751,719 33,730,928 38,872,294 39,519,389 41,435,228 44,219,299 42,850,116 37,976,718 | 1.0006 0.9985 0.9990 0.9994 0.9985 0.9997 0.9976 0.9991 1.0004 0.9977 1.0007 1.0061 0.9964 0.9999 1.0050 0.9975 1.0080 1.0062 1.0050 |
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| Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 | 12/31/14 192,583,382 24,643,786 30,168,487 29,003,725 31,640,745 33,164,716 31,012,642 26,528,445 30,272,673 23,504,701 24,650,213 30,366,259 30,095,064 25,237,510 29,734,057 39,027,997 34,842,686 33,922,994 38,901,165 39,255,406 41,503,706 43,346,576 42,398,414 38,320,224 41,284,545 38,048,628 | 12/31/15 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 30,454,217 29,993,001 25,245,596 29,684,320 38,885,692 34,804,788 33,750,646 38,890,760 39,321,121 41,538,566 43,930,838 42,815,757 38,434,823 42,692,891 37,497,727 | 0.9999 0.9993 0.9989 1.0015 0.9954 1.0149 1.0008 0.9991 1.0029 1.0103 0.9988 1.0029 0.9966 1.0003 0.9983 0.9964 0.9989 0.9949 0.9997 1.0017 1.0008 1.0135 1.0098 1.0030 1.0341 0.9855 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 | 12/31/15 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 30,454,217 29,993,001 25,245,596 29,684,320 38,885,692 34,804,788 33,750,646 38,875,467 39,321,121 41,538,566 43,868,285 42,584,108 37,788,201 41,167,909 37,258,735 | 12/31/16 192,682,099 24,589,805 30,104,317 29,018,939 31,474,674 33,606,375 30,809,322 26,441,781 30,331,752 23,616,533 24,421,175 30,466,990 29,922,577 25,263,186 29,865,918 38,744,654 34,751,719 33,730,928 38,872,294 39,519,389 41,435,228 44,219,299 42,850,116 37,976,718 41,726,944 38,078,910 | 1.0006 0.9985 0.9990 0.9994 0.9985 0.9927 0.9976 0.9991 0.9946 0.9919 1.0004 0.9977 1.0061 0.9964 0.9985 0.9994 0.9995 1.0050 1.0050 1.0062 1.0050 1.0136 1.0220 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 | 12/31/14 192,583,382 24,643,786 30,168,487 29,003,725 31,640,745 33,164,716 31,012,642 26,528,445 30,272,673 23,504,701 24,650,213 30,366,259 30,095,064 25,237,510 29,734,057 39,027,997 34,842,686 33,922,994 38,901,165 39,255,405 41,503,706 43,346,576 42,398,414 38,320,224 41,284,545 38,048,628 34,519,636 | 12/31/15 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 30,454,217 29,993,001 25,245,596 29,684,320 38,885,692 34,804,788 33,750,646 38,890,760 39,321,121 41,538,566 43,930,838 42,815,757 38,434,823 42,692,891 37,497,727 36,052,524 | 0.9999 0.9993 0.9989 1.0015 0.9954 1.0149 1.0008 0.9991 1.0029 1.0103 0.9988 1.0029 0.9966 1.0003 0.9983 0.9964 0.9989 0.99949 0.9997 1.0017 1.0008 1.0135 1.0098 1.0030 1.0341 0.9855 1.0444 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 | 12/31/15 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 30,454,217 29,993,001 25,245,596 29,684,320 38,885,692 34,804,788 33,750,646 38,875,467 39,321,121 41,538,566 43,868,285 42,584,108 37,788,201 41,167,909 37,258,735 35,944,927 | 12/31/16 192,682,099 24,589,805 30,104,317 29,018,939 31,474,674 33,606,375 30,809,322 26,441,781 30,331,752 23,616,533 24,421,175 30,466,990 29,922,577 25,263,186 29,865,918 38,744,654 34,751,719 33,730,928 38,872,294 39,519,389 41,435,228 44,219,299 42,850,116 37,976,718 41,726,944 38,078,910 36,827,314 | 1.0006 0.9985 0.9990 0.9990 0.9994 0.9985 0.9927 0.9976 0.9991 0.9946 0.9919 1.0004 0.9977 1.0061 0.9964 0.9985 0.9994 0.9995 1.0050 0.9975 1.0080 1.0062 1.0050 1.0136 1.0220 1.0245 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 | 12/31/14 192,583,382 24,643,786 30,168,487 29,003,725 31,640,745 33,164,716 31,012,642 26,528,445 30,272,673 23,504,701 24,650,213 30,366,259 30,095,064 25,237,510 29,734,057 39,027,997 34,842,686 33,922,994 38,901,165 39,255,405 41,503,706 43,346,576 42,398,414 38,320,224 41,284,545 38,048,628 34,519,636 29,100,363 | 12/31/15 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 30,454,217 29,993,001 25,245,596 29,684,320 38,885,692 34,804,788 33,750,646 38,890,760 39,321,121 41,538,566 43,930,838 42,815,757 38,434,823 42,692,891 37,497,727 36,052,524 32,198,396 | 0.9999 0.9993 0.9989 1.0015 0.9954 1.0149 1.0008 0.9991 1.0029 1.0103 0.9988 1.0029 0.9966 1.0003 0.9983 0.9964 0.9989 0.9949 0.9997 1.0017 1.0008 1.0135 1.0098 1.0030 1.0341 0.9855 1.0444 1.1065 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 | 12/31/15 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 30,454,217 29,993,001 25,245,596 29,684,320 38,885,692 34,804,788 33,750,646 38,875,467 39,321,121 41,538,566 43,868,285 42,584,108 37,788,201 41,167,909 37,258,735 35,944,927 32,080,465 | 12/31/16 192,682,099 24,589,805 30,104,317 29,018,939 31,474,674 33,606,375 30,809,322 26,441,781 30,331,752 23,616,533 24,421,175 30,466,990 29,922,577 25,263,186 29,865,918 38,744,654 34,751,719 33,730,928 38,872,294 39,519,389 41,435,228 44,219,299 42,850,116 37,976,718 41,726,944 38,078,910 36,827,314 34,848,701 | 1.0006 0.9985 0.9990 0.9990 0.9994 0.9985 0.9927 0.9976 0.9991 0.9946 0.9919 1.0004 0.9977 1.0007 1.0061 0.9964 0.9985 0.9994 0.9995 1.0050 0.9975 1.0080 1.0062 1.0050 1.0136 1.0220 1.0245 1.0863 |

NOTE: So as to maximize the use of available data, the companies used in one stage of development were allowed to be independent of those used in the other stage of development; therefore, the figures shown at each valuation may vary.

2015

2016

6,662,339

19,974,736

7,812,761

2.9982

6,662,339

^{*} Losses limited on a per-claim basis, with the actual limitation varying by policy year as described in Exhibit 1a.

Losses are expressed on a post-HB175, pre-HB373 basis.

TABLE I - C - Individual Losses Limited *

MEDICAL INCURRED LOSSES EXCLUDING BULK AND IBNR RESERVES

| Policy Year | As of | As of | Ratio to | Policy Year | As of | As of | Ratio to |
|-----------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Valued | 12/31/12 | 12/31/13 | Prior Year | Valued | 12/31/13 | 12/31/14 | Prior Year |
| Prior | | | | Prior | | | |
| to 1986 | 70,131,552 | 70,775,827 | 1.0092 | to 1986 | 67,717,799 | 67,892,490 | 1.0026 |
| 1986 | 11,644,578 | 11,361,810 | 0.9757 | 1986 | 10,580,467 | 10,639,860 | 1.0056 |
| 1987 | 16,036,163 | 16,486,906 | 1.0281 | 1987 | 15,061,407 | 15,123,008 | 1.0041 |
| 1988 | 15,655,957 | 15,647,963 | 0.9995 | 1988 | 15,014,720 | 14,965,692 | 0.9967 |
| 1989 | 19,645,983 | 19,698,859 | 1.0027 | 1989 | 19,109,062 | 19,255,921 | 1.0077 |
| 1990 | 20,878,353 | 20,704,849 | 0.9917 | 1990 | 18,662,541 | 18,712,566 | 1.0027 |
| 1991 | 20,790,103 | 20,673,137 | 0.9944 | 1991 | 19,248,309 | 18,935,692 | 0.9838 |
| 1992 | 20,546,266 | 20,575,591 | 1.0014 | 1992 | 19,194,440 | 19,259,772 | 1.0034 |
| 1993 | 23,574,403 | 23,106,133 | 0.9801 | 1993 | 21,785,513 | 22,050,474 | 1.0122 |
| 1994 | 20,250,654 | 20,485,778 | 1.0116 | 1994 | 18,666,936 | 18,220,411 | 0.9761 |
| 1995 | 22,554,603 | 22,481,318 | 0.9968 | 1995 | 20,682,474 | 20,542,459 | 0.9932 |
| 1996 | 30,287,546 | 30,922,612 | 1.0210 | 1996 | 29,129,706 | 28,681,472 | 0.9846 |
| 1997 | 26,318,865 | 26,610,666 | 1.0111 | 1997 | 25,001,589 | 25,042,895 | 1.0017 |
| 1998 | 24,364,412 | 24,717,431 | 1.0145 | 1998 | 22,975,993 | 22,951,975 | 0.9990 |
| 1999 | 30,843,416 | 30,614,952 | 0.9926 | 1999 | 27,269,067 | 26,626,171 | 0.9764 |
| 2000 | 43,280,360 | 44,182,419 | 1.0208 | 2000 | 40,385,178 | 39,927,638 | 0.9887 |
| 2001 | 34,709,815 | 34,487,828 | 0.9936 | 2001 | 29,386,724 | 29,347,943 | 0.9987 |
| 2002 | 39,228,582 | 38,323,659 | 0.9769 | 2002 | 36,487,584 | 36,981,889 | 1.0135 |
| 2003 | 43,485,705 | 44,441,997 | 1.0220 | 2003 | 42,601,303 | 43,107,520 | 1.0119 |
| 2004 | 45,426,002 | 45,140,708 | 0.9937 | 2004 | 43,712,823 | 44,416,103 | 1.0161 |
| 2005 | 48,152,971 | 48,717,390 | 1.0117 | 2005 | 45,890,925 | 47,402,510 | 1.0329 |
| 2006 | 46,642,578 | 48,491,056 | 1.0396 | 2006 | 47,593,338 | 50,541,172 | 1.0619 |
| 2007 | 48,813,275 | 50,558,658 | 1.0358 | 2007 | 48,352,569 | 49,437,243 | 1.0224 |
| 2008 | 44,649,459 | 47,003,353 | 1.0527 | 2008 | 45,574,801 | 49,284,671 | 1.0814 |
| 2009 | 44,604,808 | 47,603,969 | 1.0672 | 2009 | 46,888,494 | 52,556,747 | 1.1209 |
| 2010 | 47,315,366 | 53,503,882 | 1.1308 | 2010 | 50,876,764 | 54,393,951 | 1.0691 |
| 2011 | 41,236,780 | 48,859,970 | 1.1849 | 2011 | 48,154,142 | 52,268,684 | 1.0854 |
| 2012 | 9,655,474 | 32,588,854 | 3.3752 | 2012 | 32,227,379 | 39,998,863 | 1.2411 |
| 2012 | 3,000,414 | 11,756,055 | 0.0702 | 2013 | 11,514,477 | 32,851,570 | 2.8531 |
| 2010 | | 11,700,000 | | 2014 | 11,514,477 | 11,414,207 | 2.0001 |
| | | | | 2011 | | 11,111,201 | |
| Policy Year | As of | As of | Ratio to | Policy Year | As of | As of | Ratio to |
| Valued | 12/31/14 | 12/31/15 | Prior Year | Valued | 12/31/15 | 12/31/16 | Prior Year |
| Prior | | | | | | | |
| | 12/31/14 | | | Prior | | | |
| | | 70 015 283 | 0 9973 | Prior to 1986 | 70 014 934 | 70 189 327 | 1 0025 |
| to 1986 | 70,201,354 | 70,015,283 11,349,367 | 0.9973 1 0013 | to 1986 | 70,014,934 11 348 496 | 70,189,327 11,356,173 | 1.0025 |
| to 1986 1986 | 70,201,354 11,335,118 | 11,349,367 | 1.0013 | to 1986 1986 | 11,348,496 | 11,356,173 | 1.0007 |
| to 1986 1986 1987 | 70,201,354 11,335,118 16,251,006 | 11,349,367 16,388,341 | 1.0013 1.0085 | to 1986 1986 1987 | 11,348,496 16,387,525 | 11,356,173 16,484,137 | 1.0007 1.0059 |
| to 1986 1986 1987 1988 | 70,201,354 11,335,118 16,251,006 15,498,261 | 11,349,367 16,388,341 15,558,476 | 1.0013 1.0085 1.0039 | to 1986 1986 1987 1988 | 11,348,496 16,387,525 15,559,001 | 11,356,173 16,484,137 15,584,027 | 1.0007 1.0059 1.0016 |
| to 1986 1986 1987 1988 1989 | 70,201,354 11,335,118 16,251,006 15,498,261 19,740,103 | 11,349,367 16,388,341 15,558,476 19,981,197 | 1.0013 1.0085 1.0039 1.0122 | to 1986 1986 1987 1988 1989 | 11,348,496 16,387,525 15,559,001 19,980,833 | 11,356,173 16,484,137 15,584,027 20,081,808 | 1.0007 1.0059 1.0016 1.0051 |
| to 1986 1986 1987 1988 1989 | 70,201,354 11,335,118 16,251,006 15,498,261 19,740,103 20,484,031 | 11,349,367 16,388,341 15,558,476 19,981,197 20,720,239 | 1.0013 1.0085 1.0039 1.0122 1.0115 | to 1986 1986 1987 1988 1989 | 11,348,496 16,387,525 15,559,001 19,980,833 20,720,145 | 11,356,173 16,484,137 15,584,027 20,081,808 20,871,952 | 1.0007 1.0059 1.0016 1.0051 1.0073 |
| to 1986 1986 1987 1988 1989 1990 | 70,201,354 11,335,118 16,251,006 15,498,261 19,740,103 20,484,031 20,168,591 | 11,349,367 16,388,341 15,558,476 19,981,197 20,720,239 20,249,459 | 1.0013 1.0085 1.0039 1.0122 1.0115 1.0040 | to 1986 1986 1987 1988 1989 1990 | 11,348,496 16,387,525 15,559,001 19,980,833 20,720,145 20,250,700 | 11,356,173 16,484,137 15,584,027 20,081,808 20,871,952 20,204,197 | 1.0007 1.0059 1.0016 1.0051 1.0073 0.9977 |
| to 1986 1986 1987 1988 1989 1990 1991 1992 | 70,201,354 11,335,118 16,251,006 15,498,261 19,740,103 20,484,031 20,168,591 20,455,206 | 11,349,367 16,388,341 15,558,476 19,981,197 20,720,239 20,249,459 20,768,703 | 1.0013 1.0085 1.0039 1.0122 1.0115 1.0040 1.0153 | to 1986 1986 1987 1988 1989 1990 1991 | 11,348,496 16,387,525 15,559,001 19,980,833 20,720,145 20,250,700 20,769,879 | 11,356,173 16,484,137 15,584,027 20,081,808 20,871,952 20,204,197 20,922,259 | 1.0007 1.0059 1.0016 1.0051 1.0073 0.9977 1.0073 |
| to 1986 1986 1987 1988 1989 1990 1991 1992 | 70,201,354 11,335,118 16,251,006 15,498,261 19,740,103 20,484,031 20,168,591 20,455,206 23,002,037 | 11,349,367 16,388,341 15,558,476 19,981,197 20,720,239 20,249,459 20,768,703 23,165,042 | 1.0013 1.0085 1.0039 1.0122 1.0115 1.0040 1.0153 1.0071 | to 1986 1986 1987 1988 1989 1990 1991 1992 | 11,348,496 16,387,525 15,559,001 19,980,833 20,720,145 20,250,700 20,769,879 23,165,786 | 11,356,173 16,484,137 15,584,027 20,081,808 20,871,952 20,204,197 20,922,259 23,168,668 | 1.0007 1.0059 1.0016 1.0051 1.0073 0.9977 1.0073 1.0001 |
| to 1986 1986 1987 1988 1989 1990 1991 1992 1993 | 70,201,354 11,335,118 16,251,006 15,498,261 19,740,103 20,484,031 20,168,591 20,455,206 23,002,037 19,967,917 | 11,349,367 16,388,341 15,558,476 19,981,197 20,720,239 20,249,459 20,768,703 23,165,042 20,083,825 | 1.0013 1.0085 1.0039 1.0122 1.0115 1.0040 1.0153 1.0071 1.0058 | to 1986 1986 1987 1988 1989 1990 1991 1992 1993 | 11,348,496 16,387,525 15,559,001 19,980,833 20,720,145 20,250,700 20,769,879 23,165,786 20,082,889 | 11,356,173 16,484,137 15,584,027 20,081,808 20,871,952 20,204,197 20,922,259 23,168,668 19,851,975 | 1.0007 1.0059 1.0016 1.0051 1.0073 0.9977 1.0073 1.0001 0.9885 |
| to 1986 1986 1987 1988 1989 1990 1991 1991 1992 1993 1994 1995 | 70,201,354 11,335,118 16,251,006 15,498,261 19,740,103 20,484,031 20,168,591 20,455,206 23,002,037 19,967,917 21,989,122 | 11,349,367 16,388,341 15,558,476 19,981,197 20,720,239 20,249,459 20,768,703 23,165,042 20,083,825 22,046,313 | 1.0013 1.0085 1.0039 1.0122 1.0115 1.0040 1.0153 1.0071 1.0058 1.0026 | to 1986 1986 1987 1988 1989 1990 1991 1991 1992 1993 1994 | 11,348,496 16,387,525 15,559,001 19,980,833 20,720,145 20,250,700 20,769,879 23,165,786 20,082,889 22,047,536 | 11,356,173 16,484,137 15,584,027 20,081,808 20,871,952 20,204,197 20,922,259 23,168,668 19,851,975 22,149,561 | 1.0007 1.0059 1.0016 1.0051 1.0073 0.9977 1.0073 1.0001 0.9885 1.0046 |
| to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 | 70,201,354 11,335,118 16,251,006 15,498,261 19,740,103 20,484,031 20,168,591 20,455,206 23,002,037 19,967,917 21,989,122 30,128,481 | 11,349,367 16,388,341 15,558,476 19,981,197 20,720,239 20,249,459 20,768,703 23,165,042 20,083,825 22,046,313 30,730,372 | 1.0013 1.0085 1.0039 1.0122 1.0115 1.0040 1.0153 1.0071 1.0058 1.0026 1.0200 | to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 | 11,348,496 16,387,525 15,559,001 19,980,833 20,720,145 20,250,700 20,769,879 23,165,786 20,082,889 22,047,536 30,729,561 | 11,356,173 16,484,137 15,584,027 20,081,808 20,871,952 20,204,197 20,922,259 23,168,668 19,851,975 22,149,561 30,726,303 | 1.0007 1.0059 1.0016 1.0051 1.0073 0.9977 1.0073 1.0001 0.9885 1.0046 0.9999 |
| to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 | 70,201,354 11,335,118 16,251,006 15,498,261 19,740,103 20,484,031 20,168,591 20,455,206 23,002,037 19,967,917 21,989,122 30,128,481 25,755,371 | 11,349,367 16,388,341 15,558,476 19,981,197 20,720,239 20,249,459 20,768,703 23,165,042 20,083,825 22,046,313 30,730,372 25,848,701 | 1.0013 1.0085 1.0039 1.0122 1.0115 1.0040 1.0153 1.0071 1.0058 1.0026 1.0200 1.0036 | to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 | 11,348,496 16,387,525 15,559,001 19,980,833 20,720,145 20,250,700 20,769,879 23,165,786 20,082,889 22,047,536 30,729,561 25,847,154 | 11,356,173 16,484,137 15,584,027 20,081,808 20,871,952 20,204,197 20,922,259 23,168,668 19,851,975 22,149,561 30,726,303 25,939,180 | 1.0007 1.0059 1.0016 1.0051 1.0073 0.9977 1.0073 1.0001 0.9885 1.0046 0.9999 1.0036 |
| to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 | 70,201,354 11,335,118 16,251,006 15,498,261 19,740,103 20,484,031 20,168,591 20,455,206 23,002,037 19,967,917 21,989,122 30,128,481 25,755,371 22,697,119 | 11,349,367 16,388,341 15,558,476 19,981,197 20,720,239 20,249,459 20,768,703 23,165,042 20,083,825 22,046,313 30,730,372 25,848,701 22,763,017 | 1.0013 1.0085 1.0039 1.0122 1.0115 1.0040 1.0153 1.0071 1.0058 1.0026 1.0200 1.0036 1.0029 | to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 | 11,348,496 16,387,525 15,559,001 19,980,833 20,720,145 20,250,700 20,769,879 23,165,786 20,082,889 22,047,536 30,729,561 25,847,154 22,761,713 | 11,356,173 16,484,137 15,584,027 20,081,808 20,871,952 20,204,197 20,922,259 23,168,668 19,851,975 22,149,561 30,726,303 25,939,180 23,239,803 | 1.0007 1.0059 1.0016 1.0051 1.0073 0.9977 1.0073 1.0001 0.9885 1.0046 0.9999 1.0036 1.0210 |
| to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 | 70,201,354 11,335,118 16,251,006 15,498,261 19,740,103 20,484,031 20,168,591 20,455,206 23,002,037 19,967,917 21,989,122 30,128,481 25,755,371 22,697,119 28,372,324 | 11,349,367 16,388,341 15,558,476 19,981,197 20,720,239 20,249,459 20,768,703 23,165,042 20,083,825 22,046,313 30,730,372 25,848,701 22,763,017 28,894,970 | 1.0013 1.0085 1.0039 1.0122 1.0115 1.0040 1.0153 1.0071 1.0058 1.0026 1.0200 1.0036 1.0029 1.0184 | to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 | 11,348,496 16,387,525 15,559,001 19,980,833 20,720,145 20,250,700 20,769,879 23,165,786 20,082,889 22,047,536 30,729,561 25,847,154 22,761,713 28,893,849 | 11,356,173 16,484,137 15,584,027 20,081,808 20,871,952 20,204,197 20,922,259 23,168,668 19,851,975 22,149,561 30,726,303 25,939,180 23,239,803 28,711,526 | 1.0007 1.0059 1.0016 1.0051 1.0073 0.9977 1.0073 1.0001 0.9885 1.0046 0.9999 1.0036 1.0210 0.9937 |
| to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 | 70,201,354 11,335,118 16,251,006 15,498,261 19,740,103 20,484,031 20,168,591 20,455,206 23,002,037 19,967,917 21,989,122 30,128,481 25,755,371 22,697,119 28,372,324 39,731,698 | 11,349,367 16,388,341 15,558,476 19,981,197 20,720,239 20,249,459 20,768,703 23,165,042 20,083,825 22,046,313 30,730,372 25,848,701 22,763,017 28,894,970 39,396,847 | 1.0013 1.0085 1.0039 1.0122 1.0115 1.0040 1.0153 1.0071 1.0058 1.0026 1.0200 1.0036 1.0029 1.0184 0.9916 | to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 | 11,348,496 16,387,525 15,559,001 19,980,833 20,720,145 20,250,700 20,769,879 23,165,786 20,082,889 22,047,536 30,729,561 25,847,154 22,761,713 28,893,849 39,394,623 | 11,356,173 16,484,137 15,584,027 20,081,808 20,871,952 20,204,197 20,922,259 23,168,668 19,851,975 22,149,561 30,726,303 25,939,180 23,239,803 28,711,526 39,816,598 | 1.0007 1.0059 1.0016 1.0051 1.0073 0.9977 1.0073 1.0001 0.9885 1.0046 0.9999 1.0036 1.0210 0.9937 1.0107 |
| to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 | 70,201,354 11,335,118 16,251,006 15,498,261 19,740,103 20,484,031 20,168,591 20,455,206 23,002,037 19,967,917 21,989,122 30,128,481 25,755,371 22,697,119 28,372,324 | 11,349,367 16,388,341 15,558,476 19,981,197 20,720,239 20,249,459 20,768,703 23,165,042 20,083,825 22,046,313 30,730,372 25,848,701 22,763,017 28,894,970 | 1.0013 1.0085 1.0039 1.0122 1.0115 1.0040 1.0153 1.0071 1.0058 1.0026 1.0200 1.0036 1.0029 1.0184 | to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 | 11,348,496 16,387,525 15,559,001 19,980,833 20,720,145 20,250,700 20,769,879 23,165,786 20,082,889 22,047,536 30,729,561 25,847,154 22,761,713 28,893,849 39,394,623 34,179,105 | 11,356,173 16,484,137 15,584,027 20,081,808 20,871,952 20,204,197 20,922,259 23,168,668 19,851,975 22,149,561 30,726,303 25,939,180 23,239,803 28,711,526 | 1.0007 1.0059 1.0016 1.0051 1.0073 0.9977 1.0073 1.0001 0.9885 1.0046 0.9999 1.0036 1.0210 0.9937 1.0107 |
| to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 | 70,201,354 11,335,118 16,251,006 15,498,261 19,740,103 20,484,031 20,168,591 20,455,206 23,002,037 19,967,917 21,989,122 30,128,481 25,755,371 22,697,119 28,372,324 39,731,698 | 11,349,367 16,388,341 15,558,476 19,981,197 20,720,239 20,249,459 20,768,703 23,165,042 20,083,825 22,046,313 30,730,372 25,848,701 22,763,017 28,894,970 39,396,847 | 1.0013 1.0085 1.0039 1.0122 1.0115 1.0040 1.0153 1.0071 1.0058 1.0026 1.0200 1.0036 1.0029 1.0184 0.9916 | to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 | 11,348,496 16,387,525 15,559,001 19,980,833 20,720,145 20,250,700 20,769,879 23,165,786 20,082,889 22,047,536 30,729,561 25,847,154 22,761,713 28,893,849 39,394,623 | 11,356,173 16,484,137 15,584,027 20,081,808 20,871,952 20,204,197 20,922,259 23,168,668 19,851,975 22,149,561 30,726,303 25,939,180 23,239,803 28,711,526 39,816,598 | 1.0007 1.0059 1.0016 1.0051 1.0073 0.9977 1.0073 1.0001 0.9885 1.0046 0.9999 1.0036 1.0210 0.9937 1.0107 |
| to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 | 70,201,354 11,335,118 16,251,006 15,498,261 19,740,103 20,484,031 20,168,591 20,455,206 23,002,037 19,967,917 21,989,122 30,128,481 25,755,371 22,697,119 28,372,324 39,731,698 33,407,134 | 11,349,367 16,388,341 15,558,476 19,981,197 20,720,239 20,249,459 20,768,703 23,165,042 20,083,825 22,046,313 30,730,372 25,848,701 22,763,017 28,894,970 39,396,847 34,179,934 | 1.0013 1.0085 1.0039 1.0122 1.0115 1.0040 1.0153 1.0071 1.0058 1.0026 1.0200 1.0036 1.0029 1.0184 0.9916 1.0231 | to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 | 11,348,496 16,387,525 15,559,001 19,980,833 20,720,145 20,250,700 20,769,879 23,165,786 20,082,889 22,047,536 30,729,561 25,847,154 22,761,713 28,893,849 39,394,623 34,179,105 | 11,356,173 16,484,137 15,584,027 20,081,808 20,871,952 20,204,197 20,922,259 23,168,668 19,851,975 22,149,561 30,726,303 25,939,180 23,239,803 28,711,526 39,816,598 35,283,912 | 1.0007 1.0059 1.0016 1.0051 1.0073 0.9977 1.0073 1.0001 0.9885 1.0046 0.9999 1.0036 1.0210 0.9937 1.0107 |
| to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 | 70,201,354 11,335,118 16,251,006 15,498,261 19,740,103 20,484,031 20,168,591 20,455,206 23,002,037 19,967,917 21,989,122 30,128,481 25,755,371 22,697,119 28,372,324 39,731,698 33,407,134 36,773,676 | 11,349,367 16,388,341 15,558,476 19,981,197 20,720,239 20,249,459 20,768,703 23,165,042 20,083,825 22,046,313 30,730,372 25,848,701 22,763,017 28,894,970 39,396,847 34,179,934 37,565,679 | 1.0013 1.0085 1.0039 1.0122 1.0115 1.0040 1.0153 1.0071 1.0058 1.0026 1.0200 1.0036 1.0029 1.0184 0.9916 1.0231 1.0215 | to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 | 11,348,496 16,387,525 15,559,001 19,980,833 20,720,145 20,250,700 20,769,879 23,165,786 20,082,889 22,047,536 30,729,561 25,847,154 22,761,713 28,893,849 39,394,623 34,179,105 37,566,127 | 11,356,173 16,484,137 15,584,027 20,081,808 20,871,952 20,204,197 20,922,259 23,168,668 19,851,975 22,149,561 30,726,303 25,939,180 23,239,803 28,711,526 39,816,598 35,283,912 38,480,206 | 1.0007 1.0059 1.0016 1.0051 1.0073 0.9977 1.0073 1.0001 0.9885 1.0046 0.9999 1.0036 1.0210 0.9937 1.0107 1.0323 1.0243 |
| to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 | 70,201,354 11,335,118 16,251,006 15,498,261 19,740,103 20,484,031 20,455,206 23,002,037 19,967,917 21,989,122 30,128,481 25,755,371 22,697,119 28,372,324 39,731,698 33,407,134 36,773,676 42,955,037 | 11,349,367 16,388,341 15,558,476 19,981,197 20,720,239 20,249,459 20,768,703 23,165,042 20,083,825 22,046,313 30,730,372 25,848,701 22,763,017 28,894,970 39,396,847 34,179,934 37,565,679 43,474,314 | 1.0013 1.0085 1.0039 1.0122 1.0115 1.0040 1.0153 1.0071 1.0058 1.0026 1.0200 1.0036 1.0029 1.0184 0.9916 1.0231 1.0215 1.0121 | to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 | 11,348,496 16,387,525 15,559,001 19,980,833 20,720,145 20,250,700 20,769,879 23,165,786 20,082,889 22,047,536 30,729,561 25,847,154 22,761,713 28,893,849 39,394,623 34,179,105 37,566,127 43,444,004 | 11,356,173 16,484,137 15,584,027 20,081,808 20,871,952 20,204,197 20,922,259 23,168,668 19,851,975 22,149,561 30,726,303 25,939,180 23,239,803 28,711,526 39,816,598 35,283,912 38,480,206 44,482,063 | 1.0007 1.0059 1.0016 1.0051 1.0073 0.9977 1.0073 1.0001 0.9885 1.0046 0.9999 1.0036 1.0210 0.9937 1.0107 1.0323 1.0243 1.0243 |
| to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 | 70,201,354 11,335,118 16,251,006 15,498,261 19,740,103 20,484,031 20,485,206 23,002,037 19,967,917 21,989,122 30,128,481 25,755,371 22,697,119 28,372,324 39,731,698 33,407,134 36,773,676 42,955,037 45,862,963 | 11,349,367 16,388,341 15,558,476 19,981,197 20,720,239 20,249,459 20,768,703 23,165,042 20,083,825 22,046,313 30,730,372 25,848,701 22,763,017 28,894,970 39,396,847 34,179,934 37,565,679 43,474,314 47,451,855 | 1.0013 1.0085 1.0039 1.0122 1.0115 1.0040 1.0153 1.0071 1.0058 1.0026 1.0020 1.0036 1.0029 1.0184 0.9916 1.0231 1.0215 1.0121 1.0346 | to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 | 11,348,496 16,387,525 15,559,001 19,980,833 20,720,145 20,250,700 20,769,879 23,165,786 20,082,889 22,047,536 30,729,561 25,847,154 22,761,713 28,893,849 39,394,623 34,179,105 37,566,127 43,444,004 47,447,931 | 11,356,173 16,484,137 15,584,027 20,081,808 20,871,952 20,204,197 20,922,259 23,168,668 19,851,975 22,149,561 30,726,303 25,939,180 23,239,803 28,711,526 39,816,598 35,283,912 38,480,206 44,482,063 49,279,751 | 1.0007 1.0059 1.0016 1.0051 1.0073 0.9977 1.0001 0.9885 1.0046 0.9999 1.0036 1.0210 0.9937 1.0107 1.0323 1.0243 1.0239 |
| to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 | 70,201,354 11,335,118 16,251,006 15,498,261 19,740,103 20,484,031 20,168,591 20,455,206 23,002,037 19,967,917 21,989,122 30,128,481 25,755,371 22,697,119 28,372,324 39,731,698 33,407,134 36,773,676 42,955,037 45,862,963 50,251,733 51,465,114 | 11,349,367 16,388,341 15,558,476 19,981,197 20,720,239 20,249,459 20,768,703 23,165,042 20,083,825 22,046,313 30,730,372 25,848,701 22,763,017 28,894,970 39,396,847 34,179,934 37,565,679 43,474,314 47,451,855 51,597,019 51,877,868 | 1.0013 1.0085 1.0039 1.0122 1.0115 1.0040 1.0153 1.0071 1.0058 1.0026 1.0200 1.0036 1.0029 1.0184 0.9916 1.0231 1.0215 1.0121 1.0346 1.0268 1.0080 | to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 | 11,348,496 16,387,525 15,559,001 19,980,833 20,720,145 20,250,700 20,769,879 23,165,786 20,082,889 22,047,536 30,729,561 25,847,154 22,761,713 28,893,849 39,394,623 34,179,105 37,566,127 43,444,004 47,447,931 51,593,472 51,844,347 | 11,356,173 16,484,137 15,584,027 20,081,808 20,871,952 20,204,197 20,922,259 23,168,668 19,851,975 22,149,561 30,726,303 25,939,180 23,239,803 28,711,526 39,816,598 35,283,912 38,480,206 44,482,063 49,279,751 52,998,080 53,304,431 | 1.0007 1.0059 1.0016 1.0051 1.0073 0.9977 1.0073 1.0001 0.9885 1.0046 0.9999 1.0036 1.0210 0.9937 1.0107 1.0323 1.0243 1.0239 1.0386 1.0272 |
| to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 | 70,201,354 11,335,118 16,251,006 15,498,261 19,740,103 20,484,031 20,168,591 20,455,206 23,002,037 19,967,917 21,989,122 30,128,481 25,755,371 22,697,119 28,372,324 39,731,698 33,407,134 36,773,676 42,955,037 45,862,963 50,251,733 51,465,114 51,872,625 | 11,349,367 16,388,341 15,558,476 19,981,197 20,720,239 20,249,459 20,768,703 23,165,042 20,083,825 22,046,313 30,730,372 25,848,701 22,763,017 28,894,970 39,396,847 34,179,934 37,565,679 43,474,314 47,451,855 51,597,019 51,877,868 53,370,284 | 1.0013 1.0085 1.0039 1.0122 1.0115 1.0040 1.0153 1.0071 1.0058 1.0026 1.0200 1.0036 1.0029 1.0184 0.9916 1.0231 1.0215 1.0121 1.0346 1.0268 1.0080 1.0289 | to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 | 11,348,496 16,387,525 15,559,001 19,980,833 20,720,145 20,250,700 20,769,879 23,165,786 20,082,889 22,047,536 30,729,561 25,847,154 22,761,713 28,893,849 39,394,623 34,179,105 37,566,127 43,444,004 47,447,931 51,593,472 51,844,347 53,237,046 | 11,356,173 16,484,137 15,584,027 20,081,808 20,871,952 20,204,197 20,922,259 23,168,668 19,851,975 22,149,561 30,726,303 25,939,180 23,239,803 28,711,526 39,816,598 35,283,912 38,480,206 44,482,063 49,279,751 52,998,080 53,304,431 55,399,647 | 1.0007 1.0059 1.0016 1.0051 1.0073 0.9977 1.0073 1.0001 0.9885 1.0046 0.9999 1.0036 1.0210 0.9937 1.0107 1.0323 1.0243 1.0243 1.0239 1.0386 1.0272 1.0282 1.0406 |
| to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 | 70,201,354 11,335,118 16,251,006 15,498,261 19,740,103 20,484,031 20,168,591 20,455,206 23,002,037 19,967,917 21,989,122 30,128,481 25,755,371 22,697,119 28,372,324 39,731,698 33,407,134 36,773,676 42,955,037 45,862,963 50,251,733 51,465,114 | 11,349,367 16,388,341 15,558,476 19,981,197 20,720,239 20,249,459 20,768,703 23,165,042 20,083,825 22,046,313 30,730,372 25,848,701 22,763,017 28,894,970 39,396,847 34,179,934 37,565,679 43,474,314 47,451,855 51,597,019 51,877,868 | 1.0013 1.0085 1.0039 1.0122 1.0115 1.0040 1.0153 1.0071 1.0058 1.0026 1.0200 1.0036 1.0029 1.0184 0.9916 1.0231 1.0215 1.0121 1.0346 1.0268 1.0080 | to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 | 11,348,496 16,387,525 15,559,001 19,980,833 20,720,145 20,250,700 20,769,879 23,165,786 20,082,889 22,047,536 30,729,561 25,847,154 22,761,713 28,893,849 39,394,623 34,179,105 37,566,127 43,444,004 47,447,931 51,593,472 51,844,347 | 11,356,173 16,484,137 15,584,027 20,081,808 20,871,952 20,204,197 20,922,259 23,168,668 19,851,975 22,149,561 30,726,303 25,939,180 23,239,803 28,711,526 39,816,598 35,283,912 38,480,206 44,482,063 49,279,751 52,998,080 53,304,431 | 1.0007 1.0059 1.0016 1.0051 1.0073 0.9977 1.0073 1.0001 0.9885 1.0046 0.9999 1.0036 1.0210 0.9937 1.0107 1.0323 1.0243 1.0239 1.0386 1.0272 |

NOTE: So as to maximize the use of available data, the companies used in one stage of development were allowed to be independent of those used in the other stage of development; therefore, the figures shown at each valuation may vary.

1.0654

1.0433

1.1432

1.2929

2.9262

2010

2011

2012

2013

2014

2015

2016

60,882,477

55,075,344

45,851,324

43,001,514

33,913,369

16,535,850

64,669,828

56,963,141

48,503,151

49,519,933

40,674,472

46,731,090

16,843,620

1.0622

1.0343

1.0578

1.1516

1.1994

2.8260

61,299,347

55,414,707

46,156,652

43,391,465

34,113,988

16,535,884

2010

2011

2012

2013

2014

2015

57,536,522

53,115,054

40,375,814

33,561,696

11,658,033

^{*} Losses limited on a per-claim basis, with the actual limitation varying by policy year as described in Exhibit 1a.

Losses are expressed on a post-HB175, pre-HB373 basis.

TABLE I - D - Individual Losses Limited *

INDEMNITY PAID LOSSES

| Policy Year Valued | As of 12/31/12 | As of 12/31/13 | Ratio to Prior Year | Policy Year Valued | As of 12/31/13 | As of 12/31/14 | Ratio to Prior Year |
|---------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Prior | | | | Prior | | | |
| to 1986 | 194,089,572 | 194,291,064 | 1.0010 | to 1986 | 186,797,787 | 186,807,878 | 1.0001 |
| 1986 | 25,045,187 | 25,065,995 | 1.0008 | 1986 | 23,341,510 | 23,384,622 | 1.0018 |
| 1987 | 30,529,737 | 30,066,824 | 0.9848 | 1987 | 28,028,889 | 28,069,999 | 1.0015 |
| 1988 | 28,679,334 | 28,902,059 | 1.0078 | 1988 | 27,479,629 | 27,484,014 | 1.0002 |
| 1989 | 31,385,318 | 31,506,030 | 1.0038 | 1989 | 30,556,804 | 30,554,738 | 0.9999 |
| 1990 | 32,954,836 | 32,975,564 | 1.0006 | 1990 | 30,857,938 | 30,924,148 | 1.0021 |
| 1991 | 30,197,199 | 30,294,868 | 1.0032 | 1991 | 28,070,278 | 28,627,391 | 1.0198 |
| 1992 | 26,807,966 | 26,742,909 | 0.9976 | 1992 | 24,741,843 | 24,702,998 | 0.9984 |
| 1993 | 31,302,131 | 31,380,660 | 1.0025 | 1993 | 29,693,071 | 29,713,188 | 1.0007 |
| 1994 | 22,865,662 | 22,917,750 | 1.0023 | 1994 | 20,502,297 | 21,295,912 | 1.0387 |
| 1995 | 24,265,770 | 24,325,458 | 1.0025 | 1995 | 22,640,556 | 22,652,527 | 1.0005 |
| 1996 | 29,686,664 | 29,867,143 | 1.0061 | 1996 | 28,160,638 | 28,258,471 | 1.0035 |
| 1997 | 29,230,959 | 29,608,942 | 1.0129 | 1997 | 27,959,965 | 28,196,116 | 1.0084 |
| 1998 | 26,345,303 | 26,418,866 | 1.0028 | 1998 | 24,188,898 | 24,433,673 | 1.0101 |
| 1999 | 30,717,242 | 31,410,094 | 1.0226 | 1999 | 27,854,681 | 27,933,529 | 1.0028 |
| 2000 | 39,910,185 | 40,340,520 | 1.0108 | 2000 | 36,164,222 | 36,478,502 | 1.0087 |
| 2001 | 33,580,199 | 34,001,822 | 1.0126 | 2001 | 29,304,966 | 29,633,353 | 1.0112 |
| 2002 | 33,846,230 | 34,370,055 | 1.0155 | 2002 | 32,729,207 | 33,144,822 | 1.0127 |
| 2003 | 36,308,217 | 37,010,246 | 1.0193 | 2003 | 35,350,335 | 36,556,005 | 1.0341 |
| 2004 | 36,288,481 | 37,547,882 | 1.0347 | 2004 | 36,032,836 | 36,622,679 | 1.0164 |
| 2005 | 36,385,912 | 37,668,829 | 1.0353 | 2005 | 36,635,736 | 37,676,535 | 1.0284 |
| 2006 | 35,559,704 | 37,438,712 | 1.0528 | 2006 | 36,390,932 | 38,381,669 | 1.0547 |
| 2007 | 33,578,904 | 36,255,075 | 1.0797 | 2007 | 34,858,288 | 35,939,694 | 1.0310 |
| 2008 | 28,762,856 | 32,193,491 | 1.1193 | 2008 | 30,703,608 | 32,379,947 | 1.0546 |
| 2009 | 24,570,133 | 29,121,704 | 1.11852 | 2009 | 28,811,650 | 32,297,848 | 1.1210 |
| 2010 | 15,546,650 | 24,548,469 | 1.5790 | 2010 | 24,233,150 | 29,063,153 | 1.1993 |
| 2011 | 9,487,937 | 19,162,016 | 2.0196 | 2011 | 18,902,189 | 26,356,445 | 1.3944 |
| 2012 | 1,505,071 | 7,919,682 | 5.2620 | 2012 | 7,817,826 | 15,956,580 | 2.0411 |
| 2013 | 1,000,071 | 1,729,152 | 0.2020 | 2013 | 1,705,951 | 10,137,892 | 5.9427 |
| 2010 | | 1,720,102 | | 2014 | 1,700,001 | 1,462,937 | 0.0 127 |
| | | | | | | ., .02,00. | |
| | | | | | | | |
| Policy Year | As of | As of | Ratio to | Policy Year | As of | As of | Ratio to |
| Policy Year Valued | As of 12/31/14 | As of 12/31/15 | Ratio to Prior Year | Policy Year Valued | As of 12/31/15 | As of 12/31/16 | Ratio to Prior Year |
| Policy Year Valued Prior | As of 12/31/14 | As of 12/31/15 | Ratio to Prior Year | Policy Year Valued Prior | As of 12/31/15 | As of 12/31/16 | Ratio to Prior Year |
| Valued | | | | Valued | | | |
| Valued Prior | 12/31/14 | 12/31/15 | Prior Year | Valued Prior | 12/31/15 | 12/31/16 | Prior Year |
| Valued Prior to 1986 1986 | 12/31/14 191,043,107 24,203,120 | 12/31/15 191,201,440 24,257,046 | 1.0008 1.0022 | Valued Prior to 1986 1986 | 12/31/15 191,201,440 24,257,046 | 12/31/16 191,411,698 24,296,816 | 1.0011 1.0016 |
| Valued Prior to 1986 | 12/31/14 191,043,107 | 12/31/15 191,201,440 | Prior Year 1.0008 | Valued Prior to 1986 | 12/31/15 191,201,440 | 12/31/16 191,411,698 | Prior Year 1.0011 |
| Valued Prior to 1986 1986 1987 1988 | 12/31/14 191,043,107 24,203,120 29,764,001 28,769,685 | 12/31/15 191,201,440 24,257,046 29,788,711 28,900,329 | 1.0008 1.0022 1.0008 1.0045 | Valued Prior to 1986 1986 1987 1988 | 12/31/15 191,201,440 24,257,046 29,788,711 28,900,329 | 12/31/16 191,411,698 24,296,816 29,770,168 | 1.0011 1.0016 0.9994 1.0004 |
| Valued Prior to 1986 1986 1987 | 12/31/14 191,043,107 24,203,120 29,764,001 | 12/31/15 191,201,440 24,257,046 29,788,711 | 1.0008 1.0022 1.0008 | Valued Prior to 1986 1986 1987 | 12/31/15 191,201,440 24,257,046 29,788,711 | 12/31/16 191,411,698 24,296,816 29,770,168 28,911,436 | 1.0011 1.0016 0.9994 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 | 12/31/14 191,043,107 24,203,120 29,764,001 28,769,685 31,372,060 32,650,666 | 12/31/15 191,201,440 24,257,046 29,788,711 28,900,329 31,272,647 32,739,226 | 1.0008 1.0022 1.0008 1.0045 0.9968 1.0027 | Valued Prior to 1986 1986 1987 1988 1989 1990 | 12/31/15 191,201,440 24,257,046 29,788,711 28,900,329 31,272,647 32,739,226 | 12/31/16 191,411,698 24,296,816 29,770,168 28,911,436 31,274,906 32,786,333 | 1.0011 1.0016 0.9994 1.0004 1.0001 1.0014 |
| Valued Prior to 1986 1986 1987 1988 1989 | 12/31/14 191,043,107 24,203,120 29,764,001 28,769,685 31,372,060 | 12/31/15 191,201,440 24,257,046 29,788,711 28,900,329 31,272,647 | 1.0008 1.0022 1.0008 1.0045 0.9968 | Valued Prior to 1986 1986 1987 1988 1989 | 12/31/15 191,201,440 24,257,046 29,788,711 28,900,329 31,272,647 | 12/31/16 191,411,698 24,296,816 29,770,168 28,911,436 31,274,906 | 1.0011 1.0016 0.9994 1.0004 1.0001 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 | 12/31/14 191,043,107 24,203,120 29,764,001 28,769,685 31,372,060 32,650,666 30,467,924 26,500,795 | 12/31/15 191,201,440 24,257,046 29,788,711 28,900,329 31,272,647 32,739,226 30,590,285 26,427,845 | 1.0008 1.0022 1.0008 1.0045 0.9968 1.0027 1.0040 0.9972 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 | 12/31/15 191,201,440 24,257,046 29,788,711 28,900,329 31,272,647 32,739,226 30,590,285 26,427,845 | 12/31/16 191,411,698 24,296,816 29,770,168 28,911,436 31,274,906 32,786,333 30,487,457 26,380,525 | 1.0011 1.0016 0.9994 1.0004 1.0001 1.0014 0.9966 0.9982 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 | 12/31/14 191,043,107 24,203,120 29,764,001 28,769,685 31,372,060 32,650,666 30,467,924 | 12/31/15 191,201,440 24,257,046 29,788,711 28,900,329 31,272,647 32,739,226 30,590,285 | 1.0008 1.0022 1.0008 1.0045 0.9968 1.0027 1.0040 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 | 12/31/15 191,201,440 24,257,046 29,788,711 28,900,329 31,272,647 32,739,226 30,590,285 | 12/31/16 191,411,698 24,296,816 29,770,168 28,911,436 31,274,906 32,786,333 30,487,457 | 1.0011 1.0016 0.9994 1.0004 1.0001 1.0014 0.9966 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 | 12/31/14 191,043,107 24,203,120 29,764,001 28,769,685 31,372,060 32,650,666 30,467,924 26,500,795 29,477,819 22,845,771 | 12/31/15 191,201,440 24,257,046 29,788,711 28,900,329 31,272,647 32,739,226 30,590,285 26,427,845 29,627,306 22,903,123 | 1.0008 1.0022 1.0008 1.0045 0.9968 1.0027 1.0040 0.9972 1.0051 1.0025 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 | 12/31/15 191,201,440 24,257,046 29,788,711 28,900,329 31,272,647 32,739,226 30,590,285 26,427,845 29,627,306 22,903,123 | 12/31/16 191,411,698 24,296,816 29,770,168 28,911,436 31,274,906 32,786,333 30,487,457 26,380,525 29,649,966 23,110,377 | 1.0011 1.0016 0.9994 1.0004 1.0001 1.0014 0.9966 0.9982 1.0008 1.0090 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 | 12/31/14 191,043,107 24,203,120 29,764,001 28,769,685 31,372,060 32,650,666 30,467,924 26,500,795 29,477,819 22,845,771 24,131,863 | 12/31/15 191,201,440 24,257,046 29,788,711 28,900,329 31,272,647 32,739,226 30,590,285 26,427,845 29,627,306 22,903,123 24,168,647 | 1.0008 1.0022 1.0008 1.0045 0.9968 1.0027 1.0040 0.9972 1.0051 1.0025 1.0015 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 | 12/31/15 191,201,440 24,257,046 29,788,711 28,900,329 31,272,647 32,739,226 30,590,285 26,427,845 29,627,306 22,903,123 24,168,647 | 12/31/16 191,411,698 24,296,816 29,770,168 28,911,436 31,274,906 32,786,333 30,487,457 26,380,525 29,649,966 23,110,377 24,160,965 | 1.0011 1.0016 0.9994 1.0004 1.0001 1.0014 0.9966 0.9982 1.0008 1.0090 0.9997 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 | 12/31/14 191,043,107 24,203,120 29,764,001 28,769,685 31,372,060 32,650,666 30,467,924 26,500,795 29,477,819 22,845,771 24,131,863 29,612,319 | 12/31/15 191,201,440 24,257,046 29,788,711 28,900,329 31,272,647 32,739,226 30,590,285 26,427,845 29,627,306 22,903,123 24,168,647 29,717,640 | 1.0008 1.0022 1.0008 1.0045 0.9968 1.0027 1.0040 0.9972 1.0051 1.0025 1.0015 1.0036 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 | 12/31/15 191,201,440 24,257,046 29,788,711 28,900,329 31,272,647 32,739,226 30,590,285 26,427,845 29,627,306 22,903,123 24,168,647 29,717,640 | 12/31/16 191,411,698 24,296,816 29,770,168 28,911,436 31,274,906 32,786,333 30,487,457 26,380,525 29,649,966 23,110,377 24,160,965 29,802,922 | 1.0011 1.0016 0.9994 1.0004 1.0001 1.0014 0.9966 0.9982 1.0008 1.0090 0.9997 1.0029 |
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| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 | 12/31/14 191,043,107 24,203,120 29,764,001 28,769,685 31,372,060 32,650,666 30,467,924 26,500,795 29,477,819 22,845,771 24,131,863 29,612,319 29,202,168 24,654,336 29,303,782 37,105,696 33,245,650 33,149,713 36,654,500 38,137,725 38,729,503 39,429,449 37,408,806 | 12/31/15 191,201,440 24,257,046 29,788,711 28,900,329 31,272,647 32,739,226 30,590,285 26,427,845 29,627,306 22,903,123 24,168,647 29,717,640 29,293,955 24,846,779 29,361,110 37,359,648 33,544,938 33,442,031 36,930,321 38,423,480 39,441,588 41,047,665 38,150,779 | 1.0008 1.0022 1.0008 1.0045 0.9968 1.0027 1.0040 0.9972 1.0051 1.0025 1.0015 1.0036 1.0031 1.0078 1.0020 1.0068 1.0090 1.0088 1.0075 1.0075 1.0184 1.0410 1.0198 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 | 12/31/15 191,201,440 24,257,046 29,788,711 28,900,329 31,272,647 32,739,226 30,590,285 26,427,845 29,627,306 22,903,123 24,168,647 29,717,640 29,293,955 24,846,779 29,361,110 37,359,648 33,544,938 33,442,031 36,915,028 38,423,480 39,441,588 40,985,112 37,919,130 | 12/31/16 191,411,698 24,296,816 29,770,168 28,911,436 31,274,906 32,786,333 30,487,457 26,380,525 29,649,966 23,110,377 24,160,965 29,802,922 29,260,902 24,908,812 29,675,561 37,445,404 33,721,850 33,479,842 37,184,363 38,588,764 40,578,106 41,913,458 39,357,798 | 1.0011 1.0016 0.9994 1.0004 1.0001 1.0014 0.9966 0.9982 1.0008 1.0090 0.9997 1.0029 0.9989 1.0025 1.0107 1.0023 1.0053 1.0011 1.0073 1.0043 1.0288 1.0227 1.0379 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 | 12/31/14 191,043,107 24,203,120 29,764,001 28,769,685 31,372,060 32,650,666 30,467,924 26,500,795 29,477,819 22,845,771 24,131,863 29,612,319 29,202,168 24,654,336 29,303,782 37,105,695 33,149,713 36,654,500 38,137,725 38,729,503 39,429,449 37,408,806 33,942,366 | 12/31/15 191,201,440 24,257,046 29,788,711 28,900,329 31,272,647 32,739,226 30,590,285 26,427,845 29,627,306 22,903,123 24,168,647 29,717,640 29,293,955 24,846,779 29,361,110 37,359,648 33,544,938 33,442,031 36,930,321 38,423,480 39,441,588 41,047,665 38,150,779 35,297,234 | 1.0008 1.0022 1.0008 1.0045 0.9968 1.0027 1.0040 0.9972 1.0051 1.0025 1.0015 1.0036 1.0031 1.0078 1.0020 1.0068 1.0090 1.0088 1.0075 1.0075 1.0184 1.0410 1.0198 1.0399 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 | 12/31/15 191,201,440 24,257,046 29,788,711 28,900,329 31,272,647 32,739,226 30,590,285 26,427,845 29,627,306 22,903,123 24,168,647 29,717,640 29,293,955 24,846,779 29,361,110 37,359,648 33,544,983 33,442,031 36,915,028 38,423,480 39,441,588 40,985,112 37,919,130 34,650,612 | 12/31/16 191,411,698 24,296,816 29,770,168 28,911,436 31,274,906 32,786,333 30,487,457 26,380,525 29,649,966 23,110,377 24,160,965 29,802,922 29,260,902 24,908,812 29,675,561 37,445,404 33,721,850 33,479,842 37,184,363 38,588,764 40,578,106 41,913,458 39,357,798 35,322,768 | 1.0011 1.0016 0.9994 1.0004 1.0001 1.0014 0.9966 0.9982 1.0008 1.0090 0.9997 1.0029 0.9989 1.0025 1.0107 1.0023 1.0053 1.0011 1.0073 1.0043 1.0288 1.0227 1.0379 1.0194 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 | 12/31/14 191,043,107 24,203,120 29,764,001 28,769,685 31,372,060 32,650,666 30,467,924 26,500,795 29,477,819 22,845,771 24,131,863 29,612,319 29,202,168 24,654,336 29,303,782 37,105,696 33,245,650 33,149,713 36,654,500 38,137,725 38,729,503 39,429,449 37,408,806 33,942,366 32,615,731 | 12/31/15 191,201,440 24,257,046 29,788,711 28,900,329 31,272,647 32,739,226 30,590,285 26,427,845 29,627,306 22,903,123 24,168,647 29,717,640 29,293,955 24,846,779 29,361,110 37,359,648 33,544,938 33,442,031 36,930,321 38,423,480 39,441,588 41,047,665 38,150,779 35,297,234 35,543,414 | 1.0008 1.0022 1.0008 1.0045 0.9968 1.0027 1.0040 0.9972 1.0051 1.0025 1.0015 1.0036 1.0031 1.0078 1.0020 1.0068 1.0090 1.0088 1.0095 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0078 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 | 12/31/15 191,201,440 24,257,046 29,788,711 28,900,329 31,272,647 32,739,226 30,590,285 26,427,845 29,627,306 22,903,123 24,168,647 29,717,640 29,293,955 24,846,779 29,361,110 37,359,648 33,544,938 33,442,031 36,915,028 38,423,480 39,441,588 40,985,112 37,919,130 34,650,612 34,464,518 | 12/31/16 191,411,698 24,296,816 29,770,168 28,911,436 31,274,906 32,786,333 30,487,457 26,380,525 29,649,966 23,110,377 24,160,965 29,802,922 29,260,902 24,908,812 29,675,561 37,445,404 33,721,850 33,479,842 37,184,363 38,588,764 40,578,106 41,913,458 39,357,798 35,322,768 36,492,210 | 1.0011 1.0016 0.9994 1.0004 1.0001 1.0014 0.9966 0.9982 1.0008 1.0090 0.9997 1.0029 0.9989 1.0025 1.0107 1.0023 1.0053 1.0011 1.0073 1.0043 1.0288 1.0227 1.0379 1.0194 1.0588 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 | 12/31/14 191,043,107 24,203,120 29,764,001 28,769,685 31,372,060 32,650,666 30,467,924 26,500,795 29,477,819 22,845,771 24,131,863 29,612,319 29,202,168 24,654,336 29,303,782 37,105,696 33,245,650 33,149,713 36,654,500 38,137,725 38,729,503 39,429,449 37,408,806 33,942,366 32,615,731 30,379,657 | 12/31/15 191,201,440 24,257,046 29,788,711 28,900,329 31,272,647 32,739,226 30,590,285 26,427,845 29,627,306 22,903,123 24,168,647 29,717,640 29,293,955 24,846,779 29,361,110 37,359,648 33,544,938 33,442,031 36,930,321 38,423,480 39,441,588 41,047,665 38,150,779 35,297,234 35,543,414 33,026,286 | 1.0008 1.0022 1.0008 1.0045 0.9968 1.0027 1.0040 0.9972 1.0051 1.0025 1.0015 1.0036 1.0031 1.0078 1.0020 1.0068 1.0090 1.0088 1.0075 1.0075 1.0184 1.0410 1.0198 1.0399 1.0898 1.0871 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 | 12/31/15 191,201,440 24,257,046 29,788,711 28,900,329 31,272,647 32,739,226 30,590,285 26,427,845 29,627,306 22,903,123 24,168,647 29,717,640 29,293,955 24,846,779 29,361,110 37,359,648 33,544,938 33,442,031 36,915,028 38,423,480 39,441,588 40,985,112 37,919,130 34,650,612 34,464,518 32,787,294 | 12/31/16 191,411,698 24,296,816 29,770,168 28,911,436 31,274,906 32,786,333 30,487,457 26,380,525 29,649,966 23,110,377 24,160,965 29,802,922 29,260,902 24,908,812 29,675,561 37,445,404 33,721,850 33,479,842 37,184,363 38,588,764 40,578,106 41,913,458 39,357,798 36,492,210 34,481,955 | 1.0011 1.0016 0.9994 1.0004 1.0001 1.0014 0.9966 0.9982 1.0008 1.0090 0.9997 1.0029 0.9989 1.0025 1.0107 1.0023 1.0053 1.0011 1.0073 1.0043 1.0288 1.0227 1.0379 1.0194 1.0588 1.0517 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 | 12/31/14 191,043,107 24,203,120 29,764,001 28,769,685 31,372,060 32,650,666 30,467,924 26,500,795 29,477,819 22,845,771 24,131,863 29,612,319 29,202,168 24,654,336 29,303,782 37,105,696 33,245,650 33,149,713 36,654,500 38,137,725 38,729,503 39,429,449 37,408,806 33,942,366 32,615,731 30,379,657 26,769,523 | 12/31/15 191,201,440 24,257,046 29,788,711 28,900,329 31,272,647 32,739,226 30,590,285 26,427,845 29,627,306 22,903,123 24,168,647 29,717,640 29,293,955 24,846,779 29,361,110 37,359,648 33,544,938 33,442,031 36,930,321 38,423,480 39,441,588 41,047,665 38,150,779 35,297,234 35,543,414 33,026,286 31,142,813 | 1.0008 1.0022 1.0008 1.0045 0.9968 1.0027 1.0040 0.9972 1.0051 1.0025 1.0015 1.0036 1.0031 1.0078 1.0020 1.0068 1.0090 1.0088 1.0075 1.0184 1.0410 1.0198 1.0399 1.0898 1.0871 1.1634 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 | 12/31/15 191,201,440 24,257,046 29,788,711 28,900,329 31,272,647 32,739,226 30,590,285 26,427,845 29,627,306 22,903,123 24,168,647 29,717,640 29,293,955 24,846,779 29,361,110 37,359,648 33,544,938 33,442,031 36,915,028 38,423,480 39,441,588 40,985,112 37,919,130 34,650,612 34,464,518 32,787,294 31,066,216 | 12/31/16 191,411,698 24,296,816 29,770,168 28,911,436 31,274,906 32,786,333 30,487,457 26,380,525 29,649,966 23,110,377 24,160,965 29,260,902 24,908,812 29,6675,561 37,445,404 33,721,850 33,479,842 37,184,363 38,588,764 40,578,106 41,913,458 39,357,798 35,322,768 36,492,210 34,481,955 32,727,413 | 1.0011 1.0016 0.9994 1.0004 1.0001 1.0014 0.9966 0.9982 1.0008 1.0090 0.9997 1.0029 0.9989 1.0025 1.0107 1.0023 1.0053 1.0011 1.0073 1.0043 1.0288 1.0227 1.0379 1.0194 1.0588 1.0517 1.0535 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 | 12/31/14 191,043,107 24,203,120 29,764,001 28,769,685 31,372,060 32,650,666 30,467,924 26,500,795 29,477,819 22,845,771 24,131,863 29,612,319 29,202,168 24,654,336 29,303,782 37,105,696 33,245,650 33,149,713 36,654,500 38,137,725 38,729,503 39,429,449 37,408,806 33,942,366 32,615,731 30,379,657 | 12/31/15 191,201,440 24,257,046 29,788,711 28,900,329 31,272,647 32,739,226 30,590,285 26,427,845 29,627,306 22,903,123 24,168,647 29,717,640 29,293,955 24,846,779 29,361,110 37,359,648 33,544,938 33,442,031 36,930,321 38,423,480 39,441,588 41,047,665 38,150,779 35,297,234 35,543,414 33,026,286 | 1.0008 1.0022 1.0008 1.0045 0.9968 1.0027 1.0040 0.9972 1.0051 1.0025 1.0015 1.0036 1.0031 1.0078 1.0020 1.0068 1.0090 1.0088 1.0075 1.0075 1.0184 1.0410 1.0198 1.0399 1.0898 1.0871 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 | 12/31/15 191,201,440 24,257,046 29,788,711 28,900,329 31,272,647 32,739,226 30,590,285 26,427,845 29,627,306 22,903,123 24,168,647 29,717,640 29,293,955 24,846,779 29,361,110 37,359,648 33,544,938 33,442,031 36,915,028 38,423,480 39,441,588 40,985,112 37,919,130 34,650,612 34,464,518 32,787,294 | 12/31/16 191,411,698 24,296,816 29,770,168 28,911,436 31,274,906 32,786,333 30,487,457 26,380,525 29,649,966 23,110,377 24,160,965 29,802,922 29,260,902 24,908,812 29,675,561 37,445,404 33,721,850 33,479,842 37,184,363 38,588,764 40,578,106 41,913,458 39,357,798 36,492,210 34,481,955 | 1.0011 1.0016 0.9994 1.0004 1.0001 1.0014 0.9966 0.9982 1.0008 1.0090 0.9997 1.0029 0.9989 1.0025 1.0107 1.0023 1.0053 1.0011 1.0073 1.0043 1.0288 1.0227 1.0379 1.0194 1.0588 1.0517 |

NOTE: So as to maximize the use of available data, the companies used in one stage of development were allowed to be independent of those used in the other stage of development; therefore, the figures shown at each valuation may vary.

5.7148

2014

2015

2016

8,405,827

1,788,691

16,337,903

9,169,573

1,386,181

1.9436

5.1264

8,457,917

1,788,691

2014

2015

1,480,003

^{*} Losses limited on a per-claim basis, with the actual limitation varying by policy year as described in Exhibit 1a.

Losses are expressed on a post-HB175, pre-HB373 basis.

TABLE I - E - Individual Losses Limited *

MEDICAL PAID LOSSES

| Policy Year | As of | As of | Ratio to | Policy Year | As of | As of | Ratio to |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Valued | 12/31/12 | 12/31/13 | Prior Year | Valued | 12/31/13 | 12/31/14 | Prior Year |
| Prior | ,,,,,_ | ,.,., | | Prior | ,0.,,.0 | ,.,,., | |
| to 1986 | 65,992,065 | 66,851,885 | 1.0130 | to 1986 | 63,767,461 | 64,379,268 | 1.0096 |
| 1986 | 10,855,468 | 10,988,680 | 1.0123 | 1986 | 10,259,661 | 10,294,227 | 1.0034 |
| 1987 | 14,776,982 | 15,268,223 | 1.0332 | 1987 | 14,040,508 | 14,198,308 | 1.0112 |
| 1988 | 15,334,975 | 15,435,250 | 1.0065 | 1988 | 14,863,241 | 14,938,101 | 1.0050 |
| 1989 | 18,796,851 | 19,040,454 | 1.0130 | 1989 | 18,449,735 | 18,757,160 | 1.0167 |
| 1990 | 18,901,988 | 19,144,161 | 1.0128 | 1990 | 17,625,479 | 17,751,845 | 1.0072 |
| 1991 | 19,541,562 | 19,709,337 | 1.0086 | 1991 | 18,300,459 | 18,451,790 | 1.0083 |
| 1992 | 20,136,346 | 20,300,490 | 1.0082 | 1992 | 18,919,338 | 19,139,701 | 1.0116 |
| 1993 | 21,213,890 | 21,522,839 | 1.0146 | 1993 | 20,280,319 | 20,453,819 | 1.0086 |
| 1994 | 18,125,225 | 18,331,723 | 1.0114 | 1994 | 16,510,178 | 16,911,289 | 1.0243 |
| 1995 | 19,974,382 | 20,525,465 | 1.0276 | 1995 | 18,749,874 | 19,014,491 | 1.0141 |
| 1996 | 25,426,278 | 26,044,103 | 1.0243 | 1996 | 24,716,079 | 25,162,890 | 1.0181 |
| 1997 | 23,028,325 | 23,424,878 | 1.0172 | 1997 | 22,317,471 | 22,822,128 | 1.0226 |
| 1998 | 22,545,831 | 22,785,495 | 1.0106 | 1998 | 21,168,520 | 21,267,951 | 1.0047 |
| 1999 | 27,475,845 | 27,811,387 | 1.0122 | 1999 | 24,598,185 | 24,711,948 | 1.0046 |
| 2000 | 36,466,686 | 37,462,448 | 1.0273 | 2000 | 34,255,399 | 34,997,227 | 1.0217 |
| 2001 | 28,698,952 | 29,367,949 | 1.0233 | 2001 | 25,466,041 | 26,005,906 | 1.0212 |
| 2002 | 32,729,754 | 33,869,497 | 1.0348 | 2002 | 32,014,392 | 33,071,322 | 1.0330 |
| 2003 | 35,099,118 | 36,494,736 | 1.0398 | 2003 | 35,065,144 | 36,185,700 | 1.0320 |
| 2004 | 38,536,147 | 39,507,808 | 1.0252 | 2004 | 38,069,592 | 39,112,068 | 1.0274 |
| 2005 | 38,785,617 | 40,282,277 | 1.0386 | 2005 | 38,767,169 | 39,881,535 | 1.0287 |
| 2006 | 37,706,122 | 39,454,395 | 1.0464 | 2006 | 38,818,303 | 40,585,627 | 1.0455 |
| 2007 | 40,089,833 | 41,961,336 | 1.0467 | 2007 | 40,519,384 | 41,963,904 | 1.0357 |
| 2008 | 36,709,975 | 40,041,705 | 1.0908 | 2008 | 38,803,114 | 40,865,385 | 1.0531 |
| 2009 | 36,795,046 | 40,435,174 | 1.0989 | 2009 | 39,983,598 | 42,279,761 | 1.0574 |
| 2010 | 36,839,909 | 42,949,985 | 1.1659 | 2010 | 41,590,669 | 45,949,544 | 1.1048 |
| 2011 | 28,702,939 | 38,857,277 | 1.3538 | 2011 | 38,468,845 | 42,793,593 | 1.1124 |
| 2012 | 4,548,276 | 23,691,030 | 5.2088 | 2012 | 23,489,899 | 32,024,419 | 1.3633 |
| 2013 | | 5,229,946 | | 2013 2014 | 5,109,384 | 23,898,255 | 4.6773 |
| | | | | 2014 | | 4,364,034 | |
| | | | | | | | |
| Policy Year | As of | As of | Ratio to | Policy Year | As of | As of | Ratio to |
| Policy Year Valued | As of 12/31/14 | As of 12/31/15 | Ratio to Prior Year | Policy Year Valued | As of 12/31/15 | As of 12/31/16 | Ratio to Prior Year |
| - | | | | - | | | |
| Valued Prior to 1986 | 12/31/14 66,687,986 | 12/31/15 67,193,191 | Prior Year 1.0076 | Valued Prior to 1986 | 12/31/15 67,192,842 | 12/31/16 67,791,080 | Prior Year 1.0089 |
| Valued Prior to 1986 1986 | 12/31/14 66,687,986 10,989,485 | 12/31/15 67,193,191 11,038,317 | 1.0076 1.0044 | Valued Prior to 1986 1986 | 12/31/15 67,192,842 11,037,446 | 12/31/16 67,791,080 11,058,886 | 1.0089 1.0019 |
| Prior to 1986 1986 1987 | 12/31/14 66,687,986 10,989,485 15,235,827 | 12/31/15 67,193,191 11,038,317 15,372,293 | 1.0076 1.0044 1.0090 | Valued Prior to 1986 1986 1987 | 12/31/15 67,192,842 11,037,446 15,371,477 | 12/31/16 67,791,080 11,058,886 15,594,097 | 1.0089 1.0019 1.0145 |
| Valued Prior to 1986 1986 1987 1988 | 12/31/14 66,687,986 10,989,485 15,235,827 15,408,859 | 12/31/15 67,193,191 11,038,317 15,372,293 15,443,759 | 1.0076 1.0044 1.0090 1.0023 | Valued Prior to 1986 1986 1987 1988 | 12/31/15 67,192,842 11,037,446 15,371,477 15,444,284 | 12/31/16 67,791,080 11,058,886 15,594,097 15,464,001 | 1.0089 1.0019 1.0145 1.0013 |
| Valued Prior to 1986 1986 1987 1988 1989 | 12/31/14 66,687,986 10,989,485 15,235,827 15,408,859 19,241,342 | 12/31/15 67,193,191 11,038,317 15,372,293 15,443,759 19,619,321 | 1.0076 1.0044 1.0090 1.0023 1.0196 | Valued Prior to 1986 1986 1987 1988 1989 | 12/31/15 67,192,842 11,037,446 15,371,477 15,444,284 19,618,957 | 12/31/16 67,791,080 11,058,886 15,594,097 15,464,001 19,677,158 | 1.0089 1.0019 1.0145 1.0013 1.0030 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 | 12/31/14 66,687,986 10,989,485 15,235,827 15,408,859 19,241,342 19,059,164 | 12/31/15 67,193,191 11,038,317 15,372,293 15,443,759 19,619,321 19,243,890 | 1.0076 1.0044 1.0090 1.0023 1.0196 1.0097 | Valued Prior to 1986 1986 1987 1988 1989 1990 | 67,192,842 11,037,446 15,371,477 15,444,284 19,618,957 19,243,796 | 67,791,080 11,058,886 15,594,097 15,464,001 19,677,158 19,330,407 | 1.0089 1.0019 1.0145 1.0013 1.0030 1.0045 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 | 12/31/14 66,687,986 10,989,485 15,235,827 15,408,859 19,241,342 19,059,164 19,664,663 | 12/31/15 67,193,191 11,038,317 15,372,293 15,443,759 19,619,321 19,243,890 19,920,268 | 1.0076 1.0044 1.0090 1.0023 1.0196 1.0097 1.0130 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 | 67,192,842 11,037,446 15,371,477 15,444,284 19,618,957 19,243,796 19,921,509 | 67,791,080 11,058,886 15,594,097 15,464,001 19,677,158 19,330,407 19,929,795 | 1.0089 1.0019 1.0145 1.0013 1.0030 1.0045 1.0004 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 | 12/31/14 66,687,986 10,989,485 15,235,827 15,408,859 19,241,342 19,059,164 19,664,663 20,335,135 | 12/31/15 67,193,191 11,038,317 15,372,293 15,443,759 19,619,321 19,243,890 19,920,268 20,482,842 | 1.0076 1.0044 1.0090 1.0023 1.0196 1.0097 1.0130 1.0073 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 | 12/31/15 67,192,842 11,037,446 15,371,477 15,444,284 19,618,957 19,243,796 19,921,509 20,484,018 | 12/31/16 67,791,080 11,058,886 15,594,097 15,464,001 19,677,158 19,330,407 19,929,795 20,543,732 | 1.0089 1.0019 1.0145 1.0013 1.0030 1.0045 1.0004 1.0029 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 | 12/31/14 66,687,986 10,989,485 15,235,827 15,408,859 19,241,342 19,059,164 19,664,663 20,335,135 21,322,317 | 12/31/15 67,193,191 11,038,317 15,372,293 15,443,759 19,619,321 19,243,890 19,920,268 20,482,842 21,594,192 | 1.0076 1.0044 1.0090 1.0023 1.0196 1.0097 1.0130 1.0073 1.0128 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 | 12/31/15 67,192,842 11,037,446 15,371,477 15,444,284 19,618,957 19,243,796 19,921,509 20,484,018 21,594,936 | 12/31/16 67,791,080 11,058,886 15,594,097 15,464,001 19,677,158 19,330,407 19,929,795 20,543,732 21,818,503 | 1.0089 1.0019 1.0145 1.0013 1.0030 1.0045 1.0004 1.0029 1.0104 |
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| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 | 12/31/14 66,687,986 10,989,485 15,235,827 15,408,859 19,241,342 19,059,164 19,664,663 20,335,135 21,322,317 18,658,794 20,434,253 | 12/31/15 67,193,191 11,038,317 15,372,293 15,443,759 19,619,321 19,243,890 19,920,268 20,482,842 21,594,192 18,758,633 20,567,161 | 1.0076 1.0044 1.0090 1.0023 1.0196 1.0097 1.0130 1.0073 1.0128 1.0054 1.0065 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 | 12/31/15 67,192,842 11,037,446 15,371,477 15,444,284 19,618,957 19,243,796 19,921,509 20,484,018 21,594,936 18,757,697 20,568,384 | 12/31/16 67,791,080 11,058,886 15,594,097 15,464,001 19,677,158 19,330,407 19,929,795 20,543,732 21,818,503 18,939,147 20,673,132 | 1.0089 1.0019 1.0145 1.0013 1.0030 1.0045 1.0004 1.0029 1.0104 1.0097 1.0051 |
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| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 | 12/31/14 66,687,986 10,989,485 15,235,827 15,408,859 19,241,342 19,059,164 19,664,663 20,335,135 21,322,317 18,658,794 20,434,253 26,137,281 23,216,062 21,013,095 26,324,563 34,730,581 28,802,306 32,930,309 35,823,574 | 12/31/15 67,193,191 11,038,317 15,372,293 15,443,759 19,619,321 19,2243,890 19,920,268 20,482,842 21,594,192 18,758,633 20,567,161 26,710,312 23,443,780 21,200,299 26,763,782 35,390,393 29,204,956 34,572,054 36,600,193 | 1.0076 1.0044 1.0090 1.0023 1.0196 1.0097 1.0130 1.0073 1.0128 1.0054 1.0065 1.0219 1.0098 1.0089 1.0167 1.0190 1.0140 1.0499 1.0217 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 | 12/31/15 67,192,842 11,037,446 15,371,477 15,444,284 19,618,957 19,221,509 20,484,018 21,594,936 18,757,697 20,568,384 26,709,501 23,442,233 21,198,995 26,762,661 35,388,169 29,204,127 34,572,502 36,569,883 | 12/31/16 67,791,080 11,058,886 15,594,097 15,464,001 19,677,158 19,330,407 19,929,795 20,543,732 21,818,503 18,939,147 20,673,132 27,085,594 23,858,137 21,510,649 26,934,869 35,684,628 30,128,808 35,066,155 37,367,991 | 1.0089 1.0019 1.0145 1.0013 1.0030 1.0045 1.0004 1.0029 1.0104 1.0097 1.0051 1.0141 1.0177 1.0147 1.0064 1.0084 1.0317 1.0143 1.0218 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 | 12/31/14 66,687,986 10,989,485 15,235,827 15,408,859 19,241,342 19,059,164 19,664,663 20,335,135 21,322,317 18,658,794 20,434,253 26,137,281 23,216,062 21,013,095 26,324,563 34,730,581 28,802,306 32,930,309 35,823,574 40,558,928 | 12/31/15 67,193,191 11,038,317 15,372,293 15,443,759 19,619,321 19,2243,890 19,920,268 20,482,842 21,594,192 18,758,633 20,567,161 26,710,312 23,443,780 21,200,299 26,763,782 35,390,393 29,204,956 34,572,054 36,600,193 41,836,203 | 1.0076 1.0044 1.0090 1.0023 1.0196 1.0097 1.0130 1.0073 1.0128 1.0054 1.0065 1.0219 1.0098 1.0098 1.0167 1.0190 1.0140 1.0499 1.0217 1.0315 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 | 12/31/15 67,192,842 11,037,446 15,371,477 15,444,284 19,618,957 19,221,509 20,484,018 21,594,936 18,757,697 20,568,384 26,709,501 23,442,233 21,198,995 26,762,661 35,388,169 29,204,127 34,572,502 36,569,883 41,832,279 | 12/31/16 67,791,080 11,058,886 15,594,097 15,464,001 19,677,158 19,330,407 19,929,795 20,543,732 21,818,503 18,939,147 20,673,132 27,085,594 23,858,137 21,510,649 26,934,869 35,684,628 30,128,808 35,066,155 37,367,991 42,675,810 | 1.0089 1.0019 1.0145 1.0013 1.0030 1.0045 1.0004 1.0029 1.0104 1.0097 1.0051 1.0141 1.0177 1.0147 1.0064 1.0084 1.0317 1.0143 1.0218 1.0202 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 | 12/31/14 66,687,986 10,989,485 15,235,827 15,408,859 19,241,342 19,059,164 19,664,663 20,335,135 21,322,317 18,658,794 20,434,253 26,137,281 23,216,062 21,013,095 26,324,563 34,730,581 28,802,306 32,930,309 35,823,574 40,558,928 41,434,626 | 12/31/15 67,193,191 11,038,317 15,372,293 15,443,759 19,619,321 19,243,890 19,920,268 20,482,842 21,594,192 18,758,633 20,567,161 26,710,312 23,443,780 21,200,299 26,763,782 35,390,393 29,204,956 34,572,054 36,600,193 41,836,203 42,250,185 | 1.0076 1.0044 1.0090 1.0023 1.0196 1.0097 1.0130 1.0073 1.0128 1.0054 1.0065 1.0219 1.0098 1.0089 1.0167 1.0190 1.0140 1.0499 1.0217 1.0315 1.0197 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 | 12/31/15 67,192,842 11,037,446 15,371,477 15,444,284 19,618,957 19,221,509 20,484,018 21,594,936 18,757,697 20,568,384 26,709,501 23,442,233 21,198,995 26,762,661 35,388,169 29,204,127 34,572,502 36,569,883 41,832,279 42,246,638 | 12/31/16 67,791,080 11,058,886 15,594,097 15,464,001 19,677,158 19,330,407 19,929,795 20,543,732 21,818,503 18,939,147 20,673,132 27,085,594 23,858,137 21,510,649 26,934,869 35,684,628 30,128,808 35,066,155 37,367,991 42,675,810 44,115,787 | 1.0089 1.0019 1.0145 1.0013 1.0030 1.0045 1.0004 1.0029 1.0104 1.0097 1.0051 1.0141 1.0177 1.0147 1.0064 1.0084 1.0317 1.0143 1.0218 1.0202 1.0442 |
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NOTE: So as to maximize the use of available data, the companies used in one stage of development were allowed to be independent of those used in the other stage of development; therefore, the figures shown at each valuation may vary.

2016

6,603,857

^{*} Losses limited on a per-claim basis, with the actual limitation varying by policy year as described in Exhibit 1a. Losses are expressed on a post-HB175, pre-HB373 basis.

Excess Loss Ratios and Loss Limitations

Page 1 shows a history of loss limits consistent with an excess loss ratio of 0.0757 for excess loss factor revisions since 1981, the 0.0757 ratio corresponding to a loss limit of \$1,288,146 (on a post-House Bill 175, pre-House Bill 373 basis) effective with the December 1, 2004 filing when a limited loss approach was first introduced. An exponential curve fit to the loss limitations from 1981 to 2004 showed an average annual change of 6.27% in loss limits, which is applicable to Policy Years December 1, 2004 and prior.

After review of recent changes in loss limitations, an average annual change of 5.99% was selected for policy periods after December 1, 2004.

Page 2 shows the calculation of loss limits by policy year tied to a limit of \$2,744,000 for policies effective during the twelve months beginning December 1, 2017 and with the underlying annual changes in the loss limit as described above.

All calculations on pages 1 and 2 are made on a post-House Bill 175, pre-House Bill 373 basis and indicate that a loss limit of \$2,744,000 is appropriate for the policy period beginning December 1, 2017.

The DCRB developed overall empirical distributions using Delaware data with losses adjusted to both post-House Bill 175, pre-House Bill 373 and post-House Bill 373 bases. A comparison of these distributions indicated that a post-House Bill 175, pre-House Bill 373 loss limit of \$2,744,000 produced an excess loss factor comparable to a post-House Bill 373 loss limit of \$1,930,710.

Page 3 shows the calculation of the excess loss ratio consistent with a loss limitation (post-House Bill 373) of \$1,930,710 per claim in the current filing. Excess ratios, prior to adjustments for expense and risk load, are weighted with standard premiums by hazard group to get an average excess ratio of 0.0817.

Delaware December 1, 2017 Rate & Loss Cost Filing Loss Limitations for Excess Loss Factor = .0757 All Losses at Post-HB175, Pre-HB373 Levels

Applicable to policy years beginning 12/1/2004 and Earlier

| Policy Year | Midpoint | Time (t) | Loss Limit at ELF = 0.0757 |
|----------------|-----------|----------|----------------------------------|
| 1983 | 1/1/1984 | 1.0000 | 339,727 |
| 1984 | 1/1/1985 | 2.0000 | 361,028 |
| 1985 | 1/1/1986 | 3.0000 | 383,664 |
| 1986 | 1/1/1987 | 4.0000 | 407,720 |
| 1987 | 1/1/1988 | 5.0000 | 433,284 |
| 1988 | 1/1/1989 | 6.0000 | 460,451 |
| 1989 | 1/1/1990 | 7.0000 | 489,321 |
| 1990 | 1/1/1991 | 8.0000 | 520,002 |
| 1991 | 1/1/1992 | 9.0000 | 552,606 |
| 1992 | 1/1/1993 | 10.0000 | 587,254 |
| 1993 | 1/1/1994 | 11.0000 | 624,075 |
| 1994 | 1/1/1995 | 12.0000 | 663,205 |
| 1995 | 1/1/1996 | 13.0000 | 704,788 |
| 1996 | 1/1/1997 | 14.0000 | 748,978 |
| 1997 | 1/1/1998 | 15.0000 | 795,939 |
| 1998 | 1/1/1999 | 16.0000 | 845,844 |
| 1999 | 1/1/2000 | 17.0000 | 898,878 |
| 2000 | 1/1/2001 | 18.0000 | 955,238 |
| 2001 | 1/1/2002 | 19.0000 | 1,015,131 |
| 2002 | 1/1/2003 | 20.0000 | 1,078,780 |
| 2003 | 1/1/2004 | 21.0000 | 1,146,420 |
| 2004 | 1/1/2005 | 22.0000 | 1,218,300 |
| 12/1/2004 | 12/1/2005 | 22.9167 | 1,288,146 |

Annual Trend = .0627

Applicable to Policy Years after 12/1/2004

| Policy Year | Midpoint | Time (t) | Loss Limit at ELF = 0.0757 | Ratio to \$1,288,146 | Annual Change from \$1,288,146 |
|----------------|-----------|----------|----------------------------------|----------------------------|--------------------------------------|
| 12/1/2004 | 12/1/2005 | 1.0000 | 1,288,146 | 1.0000 | |
| 2005 | 1/1/2006 | 1.0833 | 1,295,879 | 1.0060 | 1.0745 |
| 2006 | 1/1/2007 | 2.0833 | 1,392,422 | 1.0810 | 1.0745 |
| 2007 | 1/1/2008 | 3.0833 | 1,496,158 | 1.1615 | 1.0745 |
| 2008 | 1/1/2009 | 4.0833 | 1,600,106 | 1.2422 | 1.0729 |
| 2009 | 1/1/2010 | 5.0833 | 1,695,313 | 1.3161 | 1.0696 |
| 2010 | 1/1/2011 | 6.0833 | 1,796,184 | 1.3944 | 1.0676 |
| 2011 | 1/1/2012 | 7.0833 | 1,903,057 | 1.4774 | 1.0663 |
| 2012 | 1/1/2013 | 8.0833 | 2,016,288 | 1.5653 | 1.0653 |
| 2013 | 1/1/2014 | 9.0833 | 2,130,712 | 1.6541 | 1.0642 |
| 2014 | 1/1/2015 | 10.0833 | 2,251,097 | 1.7475 | 1.0634 |
| 2015 | 1/1/2016 | 11.0833 | 2,378,284 | 1.8463 | 1.0627 |
| 12/1/2016 | 12/1/2017 | 13.0000 | 2,642,496 | 2.0514 | 1.0617 |
| 12/1/2017 | 12/1/2018 | 14.0000 | 2.494.761 | 1.9367 | 1.0522 |

Average of latest 5 years (2013, 2014, 2015, 12/1/2016, 12/1/2017) 2,379,470 = (2,130,712 + 2,251,097 + 2,378,284 + 2,642,496 + 2,494,761) / 5

Annual Trend from 12/1/2004 to 6/15/2015 = (2,379,470 / 1,288,146) ^ (1/10.5417) = 1.0599

Annual Trend = .0599

Delaware December 1, 2017 Rate & Loss Cost Filing Calculation of Policy Year Loss Limitations All Losses at Post-HB175, Pre-HB373 Levels

| | | | Trend | | | | |
|---------------|------------|----------|-------------------|---------|---------------------|-------------------|-----|
| | | | period To/From | Annual | | Loss | |
| Policy Year * | * Midpoint | Time (t) | 12/1/2005 | Trend + | Trend Factor | Limit | |
| (1) | (2) | (3) | (4) | (5) | $(6) = [1+(5)]^{4}$ | (7) = (6) * | |
| | | | | | | 1,288,146 | |
| 1983 | 1/1/1984 | 1.0000 | -21.9167 | 0.0627 | 0.263733 | 339,727 | |
| 1984 | 1/1/1985 | 2.0000 | -20.9167 | 0.0627 | 0.280269 | 361,028 | |
| 1985 | 1/1/1986 | 3.0000 | -19.9167 | 0.0627 | 0.297842 | 383,664 | |
| 1986 | 1/1/1987 | 4.0000 | -18.9167 | 0.0627 | 0.316517 | 407,720 | |
| 1987 | 1/1/1988 | 5.0000 | -17.9167 | 0.0627 | 0.336363 | 433,284 | |
| 1988 | 1/1/1989 | 6.0000 | -16.9167 | 0.0627 | 0.357453 | 460,451 | |
| 1989 | 1/1/1990 | 7.0000 | -15.9167 | 0.0627 | 0.379865 | 489,321 | |
| 1990 | 1/1/1991 | 8.0000 | -14.9167 | 0.0627 | 0.403682 | 520,002 | |
| 1991 | 1/1/1992 | 9.0000 | -13.9167 | 0.0627 | 0.428993 | 552,606 | |
| 1992 | 1/1/1993 | 10.0000 | -12.9167 | 0.0627 | 0.455891 | 587,254 | |
| 1993 | 1/1/1994 | 11.0000 | -11.9167 | 0.0627 | 0.484476 | 624,075 | |
| 1994 | 1/1/1995 | 12.0000 | -10.9167 | 0.0627 | 0.514852 | 663,205 | |
| 1995 | 1/1/1996 | 13.0000 | -9.9167 | 0.0627 | 0.547133 | 704,788 | |
| 1996 | 1/1/1997 | 14.0000 | -8.9167 | 0.0627 | 0.581439 | 748,978 | |
| 1997 | 1/1/1998 | 15.0000 | -7.9167 | 0.0627 | 0.617895 | 795,939 | |
| 1998 | 1/1/1999 | 16.0000 | -6.9167 | 0.0627 | 0.656637 | 845,844 | |
| 1999 | 1/1/2000 | 17.0000 | -5.9167 | 0.0627 | 0.697808 | 898,879 | |
| 2000 | 1/1/2001 | 18.0000 | -4.9167 | 0.0627 | 0.741561 | 955,238 | |
| 2001 | 1/1/2002 | 19.0000 | -3.9167 | 0.0627 | 0.788056 | 1,015,132 | |
| 2002 | 1/1/2003 | 20.0000 | -2.9167 | 0.0627 | 0.837468 | 1,078,780 | |
| 2003 | 1/1/2004 | 21.0000 | -1.9167 | 0.0627 | 0.889977 | 1,146,420 | |
| 2004 | 1/1/2005 | 22.0000 | -0.9167 | 0.0627 | 0.945778 | 1,218,300 | |
| 12/1/2004 | 12/1/2005 | 22.9167 | 0.0000 | - | 1.000000 | 1,288,146 | |
| 2005 | 1/1/2006 | 23.0000 | 0.0833 | 0.0599 | 1.004858 | 1,294,403 | |
| 2006 | 1/1/2007 | 24.0000 | 1.0833 | 0.0599 | 1.065049 | 1,371,938 | |
| 2007 | 1/1/2008 | 25.0000 | 2.0833 | 0.0599 | 1.128845 | 1,454,117 | |
| 2008 | 1/1/2009 | 26.0000 | 3.0833 | 0.0599 | 1.196463 | 1,541,219 | |
| 2009 | 1/1/2010 | 27.0000 | 4.0833 | 0.0599 | 1.268131 | 1,633,538 | |
| 2010 | 1/1/2011 | 28.0000 | 5.0833 | 0.0599 | 1.344092 | 1,731,387 | |
| 2011 | 1/1/2012 | 29.0000 | 6.0833 | 0.0599 | 1.424603 | 1,835,097 | |
| 2012 | 1/1/2013 | 30.0000 | 7.0833 | 0.0599 | 1.509937 | 1,945,019 | |
| 2013 | 1/1/2014 | 31.0000 | 8.0833 | 0.0599 | 1.600382 | 2,061,526 | |
| 2014 | 1/1/2015 | 32.0000 | 9.0833 | 0.0599 | 1.696245 | 2,185,011 | |
| 2015 | 1/1/2016 | 33.0000 | 10.0833 | 0.0599 | 1.797850 | 2,315,893 | |
| 2016 | 1/1/2017 | 34.0000 | 11.0833 | 0.0599 | 1.905541 | 2,454,615 | |
| 12/1/2017 | 12/1/2018 | 34.9167 | 13.0000 | 0.0599 | 2.130314 | 2,744,155 | |
| | | | | | | 2,744,000 (Select | ed) |

^{*} Beginning 1/1/XXXX unless otherwise noted. + See page 1.

Delaware December 1, 2017 Rate & Loss Cost Filing Average Excess Ratio for Losses Limited at \$1,930,710 # (Post-HB373 Basis)

| Hazard Group | Standard Earned Premium | Average Excess Ratio \$1,930,710# |
|-----------------|-------------------------------|-----------------------------------------|
| A B | 35,807,638 101,672,481 | 0.0307 0.0683 |
| C | 264,469,960 | 0.0596 |
| D | 70,446,739 | 0.0922 |
| E | 139,508,150 | 0.0990 |
| F | 77,643,528 | 0.1369 |
| G | 16,568,496 | 0.1780 |
| TOTAL | 706,116,992 | 0.0817 |

^{# \$1,930,710} represents a loss limit on a post-House Bill 373 basis consistent with a post-House Bill 175, pre-House Bill 373 loss limit of \$2,744,000.

Table I - Reported Losses in Excess of Loss Limitations

The data represents a summary of reported losses in excess of the per claim loss limits derived in Exhibit 1a. These amounts were removed from the Table I – Unlimited Losses, resulting in the values shown in Exhibit 1, Table I – Limited Losses.

Medical payments and reserves are all expressed on a post-House Bill 175, pre-House Bill 373 basis consistent with both the limited and unlimited versions of Exhibit 1.

TABLE I - A - Reductions for Large Losses *

INCURRED LOSSES EXCLUDING BULK AND IBNR RESERVES

| Policy Year | As of | As of | Ratio to | Policy Year | As of 12/31/13 | As of | Ratio to |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|
| Valued Prior | 12/31/12 | 12/31/13 | Prior Year | Valued Prior | 12/31/13 | 12/31/14 | Prior Year |
| to 1986 | 27,786,236 | 28,082,147 | | to 1986 | 27,497,967 | 28,928,678 | |
| 1986 | 1,993,971 | 2,025,731 | | 1986 | 2,028,949 | 2,036,260 | |
| 1987 | 6,708,850 | 7,014,071 | | 1987 | 6,498,084 | 6,906,177 | |
| 1988 | 2,651,159 | 2,855,065 | | 1988 | 2,859,118 | 2,635,467 | |
| 1989 | 9,938,834 | 12,424,528 | | 1989 | 12,430,897 | 12,287,740 | |
| 1990 | 3,310,639 | 3,990,496 | | 1990 | 3,944,199 | 4,369,102 | |
| 1991 | 2,108,347 | 2,099,221 | | 1991 | 2,106,294 | 2,103,401 | |
| 1992 | 15,139,306 | 15,294,819 | | 1992 | 15,306,982 | 12,530,664 | |
| 1993 | 3,811,918 | 3,749,827 | | 1993 | 3,757,942 | 4,306,669 | |
| 1994 | 5,997,253 | 5,472,261 | | 1994 | 4,928,923 | 5,063,154 | |
| 1995 | 6,125,055 | 5,734,674 | | 1995 | 4,550,616 | 4,903,867 | |
| 1996 | 3,246,091 | 3,375,643 | | 1996 | 3,394,118 | 3,104,473 | |
| 1997 | 5,065,089 | 5,273,220 | | 1997 | 5,273,220 | 5,278,572 | |
| 1998 | 728,293 | 825,956 | | 1998 | 549,575 | 628,427 | |
| 1999 | 3,449,429 | 3,746,279 | | 1999 | 2,277,108 | 1,862,709 | |
| 2000 | 2,560,673 | 2,049,282 | | 2000 | 1,736,391 | 1,717,132 | |
| 2001 | 413,951 | 716,753 | | 2001 | 398,097 | 99,804 | |
| 2002 | 11,788,407 | 11,684,931 | | 2002 | 8,305,416 | 11,468,075 | |
| 2003 | 860,711 | 903,345 | | 2003 | 903,345 | 1,508,367 | |
| 2004 | 6,691,982 | 5,745,414 | | 2004 | 5,745,414 | 5,780,069 | |
| 2005 | 1,720,537 | 1,720,913 | | 2005 | 1,720,913 | 1,985,522 | |
| 2006 | 0 | 0 | | 2006 | 0 | 389,730 | |
| 2007 | 1,359,563 | 1,337,089 | | 2007 | 1,337,089 | 1,506,615 | |
| 2008 | 1,155,426 | 1,155,426 | | 2008 | 1,155,426 | 1,155,426 | |
| 2009 | 5,889,943 | 6,521,303 | | 2009 | 6,521,303 | 5,972,748 | |
| 2010 | 3,821,992 | 4,714,968 | | 2010 | 3,942,991 | 4,395,047 | |
| 2011 | 971,376 | 1,024,571 | | 2011 | 1,024,571 | 2,177,488 | |
| 2012 | 0 | 113,212 | | 2012 | 113,212 | 271,864 | |
| 2013 | | 0 | | 2013 | 0 | 0 | |
| | | | | 2014 | | 0 | |
| Policy Year Valued | As of 12/31/14 | As of 12/31/15 | Ratio to Prior Year | Policy Year Valued | As of 12/31/15 | As of 12/31/16 | Ratio to Prior Year |
| Prior | 00 007 750 | 00 040 040 | | Prior | 00 040 040 | 00.050.070 | |
| to 1986 | 29,297,750 | 29,913,943 | | | | | |
| | | | | to 1986 | 29,913,943 | 28,856,678 | |
| 1986 | 1,958,358 | 2,131,386 | | 1986 | 2,131,386 | 2,333,710 | |
| 1987 | 1,958,358 7,377,112 | 2,131,386 7,928,718 | | 1986 1987 | 2,131,386 7,928,718 | 2,333,710 8,930,427 | |
| 1987 1988 | 1,958,358 7,377,112 2,635,467 | 2,131,386 7,928,718 2,786,740 | | 1986 1987 1988 | 2,131,386 7,928,718 2,786,740 | 2,333,710 8,930,427 2,849,845 | |
| 1987 1988 1989 | 1,958,358 7,377,112 2,635,467 12,287,740 | 2,131,386 7,928,718 2,786,740 13,240,171 | | 1986 1987 1988 1989 | 2,131,386 7,928,718 2,786,740 13,240,171 | 2,333,710 8,930,427 2,849,845 13,274,925 | |
| 1987 1988 1989 1990 | 1,958,358 7,377,112 2,635,467 12,287,740 4,503,703 | 2,131,386 7,928,718 2,786,740 13,240,171 5,496,383 | | 1986 1987 1988 1989 1990 | 2,131,386 7,928,718 2,786,740 13,240,171 5,496,383 | 2,333,710 8,930,427 2,849,845 13,274,925 6,130,937 | |
| 1987 1988 1989 1990 1991 | 1,958,358 7,377,112 2,635,467 12,287,740 4,503,703 2,103,401 | 2,131,386 7,928,718 2,786,740 13,240,171 5,496,383 2,244,055 | | 1986 1987 1988 1989 1990 | 2,131,386 7,928,718 2,786,740 13,240,171 5,496,383 2,244,055 | 2,333,710 8,930,427 2,849,845 13,274,925 6,130,937 2,334,122 | |
| 1987 1988 1989 1990 1991 1992 | 1,958,358 7,377,112 2,635,467 12,287,740 4,503,703 2,103,401 12,530,664 | 2,131,386 7,928,718 2,786,740 13,240,171 5,496,383 2,244,055 13,297,368 | | 1986 1987 1988 1989 1990 1991 | 2,131,386 7,928,718 2,786,740 13,240,171 5,496,383 2,244,055 13,297,368 | 2,333,710 8,930,427 2,849,845 13,274,925 6,130,937 2,334,122 14,377,571 | |
| 1987 1988 1989 1990 1991 1992 1993 | 1,958,358 7,377,112 2,635,467 12,287,740 4,503,703 2,103,401 12,530,664 4,306,669 | 2,131,386 7,928,718 2,786,740 13,240,171 5,496,383 2,244,055 13,297,368 4,473,305 | | 1986 1987 1988 1989 1990 1991 1992 1993 | 2,131,386 7,928,718 2,786,740 13,240,171 5,496,383 2,244,055 13,297,368 4,473,305 | 2,333,710 8,930,427 2,849,845 13,274,925 6,130,937 2,334,122 14,377,571 4,786,784 | |
| 1987 1988 1989 1990 1991 1992 1993 1994 | 1,958,358 7,377,112 2,635,467 12,287,740 4,503,703 2,103,401 12,530,664 4,306,669 5,384,378 | 2,131,386 7,928,718 2,786,740 13,240,171 5,496,383 2,244,055 13,297,368 4,473,305 5,649,473 | | 1986 1987 1988 1989 1990 1991 1992 1993 1994 | 2,131,386 7,928,718 2,786,740 13,240,171 5,496,383 2,244,055 13,297,368 4,473,305 5,649,473 | 2,333,710 8,930,427 2,849,845 13,274,925 6,130,937 2,334,122 14,377,571 4,786,784 6,345,152 | |
| 1987 1988 1989 1990 1991 1992 1993 1994 1995 | 1,958,358 7,377,112 2,635,467 12,287,740 4,503,703 2,103,401 12,530,664 4,306,669 5,384,378 6,342,356 | 2,131,386 7,928,718 2,786,740 13,240,171 5,496,383 2,244,055 13,297,368 4,473,305 5,649,473 6,698,917 | | 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 | 2,131,386 7,928,718 2,786,740 13,240,171 5,496,383 2,244,055 13,297,368 4,473,305 5,649,473 6,698,917 | 2,333,710 8,930,427 2,849,845 13,274,925 6,130,937 2,334,122 14,377,571 4,786,784 6,345,152 7,430,390 | |
| 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 | 1,958,358 7,377,112 2,635,467 12,287,740 4,503,703 2,103,401 12,530,664 4,306,669 5,384,378 6,342,356 3,104,473 | 2,131,386 7,928,718 2,786,740 13,240,171 5,496,383 2,244,055 13,297,368 4,473,305 5,649,473 6,698,917 3,399,741 | | 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 | 2,131,386 7,928,718 2,786,740 13,240,171 5,496,383 2,244,055 13,297,368 4,473,305 5,649,473 6,698,917 3,399,741 | 2,333,710 8,930,427 2,849,845 13,274,925 6,130,937 2,334,122 14,377,571 4,786,784 6,345,152 7,430,390 3,472,791 | |
| 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 | 1,958,358 7,377,112 2,635,467 12,287,740 4,503,703 2,103,401 12,530,664 4,306,669 5,384,378 6,342,356 3,104,473 5,022,487 | 2,131,386 7,928,718 2,786,740 13,240,171 5,496,383 2,244,055 13,297,368 4,473,305 5,649,473 6,698,917 3,399,741 4,702,282 | | 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 | 2,131,386 7,928,718 2,786,740 13,240,171 5,496,383 2,244,055 13,297,368 4,473,305 5,649,473 6,698,917 3,399,741 4,702,282 | 2,333,710 8,930,427 2,849,845 13,274,925 6,130,937 2,334,122 14,377,571 4,786,784 6,345,152 7,430,390 3,472,791 5,238,961 | |
| 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 | 1,958,358 7,377,112 2,635,467 12,287,740 4,503,703 2,103,401 12,530,664 4,306,669 5,384,378 6,342,356 3,104,473 5,022,487 628,427 | 2,131,386 7,928,718 2,786,740 13,240,171 5,496,383 2,244,055 13,297,368 4,473,305 5,649,473 6,698,917 3,399,741 4,702,282 720,092 | | 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 | 2,131,386 7,928,718 2,786,740 13,240,171 5,496,383 2,244,055 13,297,368 4,473,305 5,649,473 6,698,917 3,399,741 4,702,282 720,092 | 2,333,710 8,930,427 2,849,845 13,274,925 6,130,937 2,334,122 14,377,571 4,786,784 6,345,152 7,430,390 3,472,791 5,238,961 809,168 | |
| 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 | 1,958,358 7,377,112 2,635,467 12,287,740 4,503,703 2,103,401 12,530,664 4,306,669 5,384,378 6,342,356 3,104,473 5,022,487 628,427 3,190,285 | 2,131,386 7,928,718 2,786,740 13,240,171 5,496,383 2,244,055 13,297,368 4,473,305 5,649,473 6,698,917 3,399,741 4,702,282 720,092 3,321,859 | | 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 | 2,131,386 7,928,718 2,786,740 13,240,171 5,496,383 2,244,055 13,297,368 4,473,305 5,649,473 6,698,917 3,399,741 4,702,282 720,092 3,321,859 | 2,333,710 8,930,427 2,849,845 13,274,925 6,130,937 2,334,122 14,377,571 4,786,784 6,345,152 7,430,390 3,472,791 5,238,961 809,168 3,181,588 | |
| 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 | 1,958,358 7,377,112 2,635,467 12,287,740 4,503,703 2,103,401 12,530,664 4,306,669 5,384,378 6,342,356 3,104,473 5,022,487 628,427 3,190,285 1,717,132 | 2,131,386 7,928,718 2,786,740 13,240,171 5,496,383 2,244,055 13,297,368 4,473,305 5,649,473 6,698,917 3,399,741 4,702,282 720,092 3,321,859 2,029,423 | | 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 | 2,131,386 7,928,718 2,786,740 13,240,171 5,496,383 2,244,055 13,297,368 4,473,305 5,649,473 6,698,917 3,399,741 4,702,282 720,092 3,321,859 2,029,423 | 2,333,710 8,930,427 2,849,845 13,274,925 6,130,937 2,334,122 14,377,571 4,786,784 6,345,152 7,430,390 3,472,791 5,238,961 809,168 3,181,588 2,019,143 | |
| 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 | 1,958,358 7,377,112 2,635,467 12,287,740 4,503,703 2,103,401 12,530,664 4,306,669 5,384,378 6,342,356 3,104,473 5,022,487 628,427 3,190,285 1,717,132 254,164 | 2,131,386 7,928,718 2,786,740 13,240,171 5,496,383 2,244,055 13,297,368 4,473,305 5,649,473 6,698,917 3,399,741 4,702,282 720,092 3,321,859 2,029,423 413,059 | | 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 | 2,131,386 7,928,718 2,786,740 13,240,171 5,496,383 2,244,055 13,297,368 4,473,305 5,649,473 6,698,917 3,399,741 4,702,282 720,092 3,321,859 2,029,423 413,059 | 2,333,710 8,930,427 2,849,845 13,274,925 6,130,937 2,334,122 14,377,571 4,786,784 6,345,152 7,430,390 3,472,791 5,238,961 809,168 3,181,588 2,019,143 729,753 | |
| 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 | 1,958,358 7,377,112 2,635,467 12,287,740 4,503,703 2,103,401 12,530,664 4,306,669 5,384,378 6,342,356 3,104,473 5,022,487 628,427 3,190,285 1,717,132 254,164 15,074,973 | 2,131,386 7,928,718 2,786,740 13,240,171 5,496,383 2,244,055 13,297,368 4,473,305 5,649,473 6,698,917 3,399,741 4,702,282 720,092 3,321,859 2,029,423 413,059 16,095,156 | | 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 | 2,131,386 7,928,718 2,786,740 13,240,171 5,496,383 2,244,055 13,297,368 4,473,305 5,649,473 6,698,917 3,399,741 4,702,282 720,092 3,321,859 2,029,423 413,059 16,095,156 | 2,333,710 8,930,427 2,849,845 13,274,925 6,130,937 2,334,122 14,377,571 4,786,784 6,345,152 7,430,390 3,472,791 5,238,961 809,168 3,181,588 2,019,143 729,753 16,516,016 | |
| 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 | 1,958,358 7,377,112 2,635,467 12,287,740 4,503,703 2,103,401 12,530,664 4,306,669 5,384,378 6,342,356 3,104,473 5,022,487 628,427 3,190,285 1,717,132 254,164 15,074,973 1,508,367 | 2,131,386 7,928,718 2,786,740 13,240,171 5,496,383 2,244,055 13,297,368 4,473,305 5,649,473 6,698,917 3,399,741 4,702,282 720,092 3,321,859 2,029,423 413,059 16,095,156 2,007,521 | | 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 | 2,131,386 7,928,718 2,786,740 13,240,171 5,496,383 2,244,055 13,297,368 4,473,305 5,649,473 6,698,917 3,399,741 4,702,282 720,092 3,321,859 2,029,423 413,059 16,095,156 2,007,521 | 2,333,710 8,930,427 2,849,845 13,274,925 6,130,937 2,334,122 14,377,571 4,786,784 6,345,152 7,430,390 3,472,791 5,238,961 809,168 3,181,588 2,019,143 729,753 16,516,016 2,564,721 | |
| 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 | 1,958,358 7,377,112 2,635,467 12,287,740 4,503,703 2,103,401 12,530,664 4,306,669 5,384,378 6,342,356 3,104,473 5,022,487 628,427 3,190,285 1,717,132 254,164 15,074,973 1,508,367 5,780,069 | 2,131,386 7,928,718 2,786,740 13,240,171 5,496,383 2,244,055 13,297,368 4,473,305 5,649,473 6,698,917 3,399,741 4,702,282 720,092 3,321,859 2,029,423 413,059 16,095,156 2,007,521 6,047,356 | | 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 | 2,131,386 7,928,718 2,786,740 13,240,171 5,496,383 2,244,055 13,297,368 4,473,305 5,649,473 6,698,917 3,399,741 4,702,282 720,092 3,321,859 2,029,423 413,059 16,095,156 2,007,521 6,047,356 | 2,333,710 8,930,427 2,849,845 13,274,925 6,130,937 2,334,122 14,377,571 4,786,784 6,345,152 7,430,390 3,472,791 5,238,961 809,168 3,181,588 2,019,143 729,753 16,516,016 2,564,721 6,405,151 | |
| 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 | 1,958,358 7,377,112 2,635,467 12,287,740 4,503,703 2,103,401 12,530,664 4,306,669 5,384,378 6,342,356 3,104,473 5,022,487 628,427 3,190,285 1,717,132 254,164 15,074,973 1,508,367 5,780,069 1,985,522 | 2,131,386 7,928,718 2,786,740 13,240,171 5,496,383 2,244,055 13,297,368 4,473,305 5,649,473 6,698,917 3,399,741 4,702,282 720,092 3,321,859 2,029,423 413,059 16,095,156 2,007,521 6,047,356 2,658,682 | | 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 | 2,131,386 7,928,718 2,786,740 13,240,171 5,496,383 2,244,055 13,297,368 4,473,305 5,649,473 6,698,917 3,399,741 4,702,282 720,092 3,321,859 2,029,423 413,059 16,095,156 2,007,521 6,047,356 2,658,682 | 2,333,710 8,930,427 2,849,845 13,274,925 6,130,937 2,334,122 14,377,571 4,786,784 6,345,152 7,430,390 3,472,791 5,238,961 809,168 3,181,588 2,019,143 729,753 16,516,016 2,564,721 6,405,151 3,209,524 | |
| 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 | 1,958,358 7,377,112 2,635,467 12,287,740 4,503,703 2,103,401 12,530,664 4,306,669 5,384,378 6,342,356 3,104,473 5,022,487 628,427 3,190,285 1,717,132 254,164 15,074,973 1,508,367 5,780,069 1,985,522 389,730 | 2,131,386 7,928,718 2,786,740 13,240,171 5,496,383 2,244,055 13,297,368 4,473,305 5,649,473 6,698,917 3,399,741 4,702,282 720,092 3,321,859 2,029,423 413,059 16,095,156 2,007,521 6,047,356 2,658,682 763,444 | | 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 | 2,131,386 7,928,718 2,786,740 13,240,171 5,496,383 2,244,055 13,297,368 4,473,305 5,649,473 6,698,917 3,399,741 4,702,282 720,092 3,321,859 2,029,423 413,059 16,095,156 2,007,521 6,047,356 2,658,682 763,444 | 2,333,710 8,930,427 2,849,845 13,274,925 6,130,937 2,334,122 14,377,571 4,786,784 6,345,152 7,430,390 3,472,791 5,238,961 809,168 3,181,588 2,019,143 729,753 16,516,016 2,564,721 6,405,151 3,209,524 1,095,925 | |
| 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 | 1,958,358 7,377,112 2,635,467 12,287,740 4,503,703 2,103,401 12,530,664 4,306,669 5,384,378 6,342,356 3,104,473 5,022,487 628,427 3,190,285 1,717,132 254,164 15,074,973 1,508,367 5,780,069 1,985,522 389,730 1,506,615 | 2,131,386 7,928,718 2,786,740 13,240,171 5,496,383 2,244,055 13,297,368 4,473,305 5,649,473 6,698,917 3,399,741 4,702,282 720,092 3,321,859 2,029,423 413,059 16,095,156 2,007,521 6,047,356 2,658,682 763,444 1,938,343 | | 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 | 2,131,386 7,928,718 2,786,740 13,240,171 5,496,383 2,244,055 13,297,368 4,473,305 5,649,473 6,698,917 3,399,741 4,702,282 720,092 3,321,859 2,029,423 413,059 16,095,156 2,007,521 6,047,356 2,658,682 763,444 1,938,343 | 2,333,710 8,930,427 2,849,845 13,274,925 6,130,937 2,334,122 14,377,571 4,786,784 6,345,152 7,430,390 3,472,791 5,238,961 809,168 3,181,588 2,019,143 729,753 16,516,016 2,564,721 6,405,151 3,209,524 1,095,925 1,842,937 | |
| 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 | 1,958,358 7,377,112 2,635,467 12,287,740 4,503,703 2,103,401 12,530,664 4,306,669 5,384,378 6,342,356 3,104,473 5,022,487 628,427 3,190,285 1,717,132 254,164 15,074,973 1,508,367 5,780,069 1,985,522 389,730 1,506,615 1,155,426 | 2,131,386 7,928,718 2,786,740 13,240,171 5,496,383 2,244,055 13,297,368 4,473,305 5,649,473 6,698,917 3,399,741 4,702,282 720,092 3,321,859 2,029,423 413,059 16,095,156 2,007,521 6,047,356 2,658,682 763,444 1,938,343 1,326,873 | | 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 | 2,131,386 7,928,718 2,786,740 13,240,171 5,496,383 2,244,055 13,297,368 4,473,305 5,649,473 6,698,917 3,399,741 4,702,282 720,092 3,321,859 2,029,423 413,059 16,095,156 2,007,521 6,047,356 2,658,682 763,444 1,938,343 1,326,873 | 2,333,710 8,930,427 2,849,845 13,274,925 6,130,937 2,334,122 14,377,571 4,786,784 6,345,152 7,430,390 3,472,791 5,238,961 809,168 3,181,588 2,019,143 729,753 16,516,016 2,564,721 6,405,151 3,209,524 1,095,925 1,842,937 1,457,891 | |
| 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 | 1,958,358 7,377,112 2,635,467 12,287,740 4,503,703 2,103,401 12,530,664 4,306,669 5,384,378 6,342,356 3,104,473 5,022,487 628,427 3,190,285 1,717,132 254,164 15,074,973 1,508,367 5,780,069 1,985,522 389,730 1,506,615 1,155,426 5,972,748 | 2,131,386 7,928,718 2,786,740 13,240,171 5,496,383 2,244,055 13,297,368 4,473,305 5,649,473 6,698,917 3,399,741 4,702,282 720,092 3,321,859 2,029,423 413,059 16,095,156 2,007,521 6,047,356 2,658,682 763,444 1,938,343 1,326,873 868,781 | | 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 | 2,131,386 7,928,718 2,786,740 13,240,171 5,496,383 2,244,055 13,297,368 4,473,305 5,649,473 6,698,917 3,399,741 4,702,282 720,092 3,321,859 2,029,423 413,059 16,095,156 2,007,521 6,047,356 2,658,682 763,444 1,938,343 1,326,873 868,781 | 2,333,710 8,930,427 2,849,845 13,274,925 6,130,937 2,334,122 14,377,571 4,786,784 6,345,152 7,430,390 3,472,791 5,238,961 809,168 3,181,588 2,019,143 729,753 16,516,016 2,564,721 6,405,151 3,209,524 1,095,925 1,842,937 1,457,891 904,723 | |
| 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 | 1,958,358 7,377,112 2,635,467 12,287,740 4,503,703 2,103,401 12,530,664 4,306,669 5,384,378 6,342,356 3,104,473 5,022,487 628,427 3,190,285 1,717,132 254,164 15,074,973 1,508,367 5,780,069 1,985,522 389,730 1,506,615 1,155,426 5,972,748 5,937,544 | 2,131,386 7,928,718 2,786,740 13,240,171 5,496,383 2,244,055 13,297,368 4,473,305 5,649,473 6,698,917 3,399,741 4,702,282 720,092 3,321,859 2,029,423 413,059 16,095,156 2,007,521 6,047,356 2,658,682 763,444 1,938,343 1,326,873 868,781 4,898,626 | | 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 | 2,131,386 7,928,718 2,786,740 13,240,171 5,496,383 2,244,055 13,297,368 4,473,305 5,649,473 6,698,917 3,399,741 4,702,282 720,092 3,321,859 2,029,423 413,059 16,095,156 2,007,521 6,047,356 2,658,682 763,444 1,938,343 1,326,873 868,781 4,898,626 | 2,333,710 8,930,427 2,849,845 13,274,925 6,130,937 2,334,122 14,377,571 4,786,784 6,345,152 7,430,390 3,472,791 5,238,961 809,168 3,181,588 2,019,143 729,753 16,516,016 2,564,721 6,405,151 3,209,524 1,095,925 1,842,937 1,457,891 904,723 5,374,951 | |
| 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 | 1,958,358 7,377,112 2,635,467 12,287,740 4,503,703 2,103,401 12,530,664 4,306,669 5,384,378 6,342,356 3,104,473 5,022,487 628,427 3,190,285 1,717,132 254,164 15,074,973 1,508,367 5,780,069 1,985,522 389,730 1,506,615 1,155,426 5,972,748 | 2,131,386 7,928,718 2,786,740 13,240,171 5,496,383 2,244,055 13,297,368 4,473,305 5,649,473 6,698,917 3,399,741 4,702,282 720,092 3,321,859 2,029,423 413,059 16,095,156 2,007,521 6,047,356 2,658,682 763,444 1,938,343 1,326,873 868,781 4,898,626 1,239,311 | | 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 | 2,131,386 7,928,718 2,786,740 13,240,171 5,496,383 2,244,055 13,297,368 4,473,305 5,649,473 6,698,917 3,399,741 4,702,282 720,092 3,321,859 2,029,423 413,059 16,095,156 2,007,521 6,047,356 2,658,682 763,444 1,938,343 1,326,873 868,781 4,898,626 1,239,311 | 2,333,710 8,930,427 2,849,845 13,274,925 6,130,937 2,334,122 14,377,571 4,786,784 6,345,152 7,430,390 3,472,791 5,238,961 809,168 3,181,588 2,019,143 729,753 16,516,016 2,564,721 6,405,151 3,209,524 1,095,925 1,842,937 1,457,891 904,723 5,374,951 1,240,474 | |
| 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 | 1,958,358 7,377,112 2,635,467 12,287,740 4,503,703 2,103,401 12,530,664 4,306,669 5,384,378 6,342,356 3,104,473 5,022,487 628,427 3,190,285 1,717,132 254,164 15,074,973 1,508,367 5,780,069 1,985,522 389,730 1,506,615 1,155,426 5,972,748 5,937,544 2,177,488 271,864 | 2,131,386 7,928,718 2,786,740 13,240,171 5,496,383 2,244,055 13,297,368 4,473,305 5,649,473 6,698,917 3,399,741 4,702,282 720,092 3,321,859 2,029,423 413,059 16,095,156 2,007,521 6,047,356 2,658,682 763,444 1,938,343 1,326,873 868,781 4,898,626 1,239,311 650,413 | | 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 | 2,131,386 7,928,718 2,786,740 13,240,171 5,496,383 2,244,055 13,297,368 4,473,305 5,649,473 6,698,917 3,399,741 4,702,282 720,092 3,321,859 2,029,423 413,059 16,095,156 2,007,521 6,047,356 2,658,682 763,444 1,938,343 1,326,873 868,781 4,898,626 1,239,311 650,413 | 2,333,710 8,930,427 2,849,845 13,274,925 6,130,937 2,334,122 14,377,571 4,786,784 6,345,152 7,430,390 3,472,791 5,238,961 809,168 3,181,588 2,019,143 729,753 16,516,016 2,564,721 6,405,151 3,209,524 1,095,925 1,842,937 1,457,891 904,723 5,374,951 1,240,474 817,004 | |
| 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 | 1,958,358 7,377,112 2,635,467 12,287,740 4,503,703 2,103,401 12,530,664 4,306,669 5,384,378 6,342,356 3,104,473 5,022,487 628,427 3,190,285 1,717,132 254,164 15,074,973 1,508,367 5,780,069 1,985,522 389,730 1,506,615 1,155,426 5,972,748 5,937,544 2,177,488 | 2,131,386 7,928,718 2,786,740 13,240,171 5,496,383 2,244,055 13,297,368 4,473,305 5,649,473 6,698,917 3,399,741 4,702,282 720,092 3,321,859 2,029,423 413,059 16,095,156 2,007,521 6,047,356 2,658,682 763,444 1,938,343 1,326,873 868,781 4,898,626 1,239,311 | | 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 | 2,131,386 7,928,718 2,786,740 13,240,171 5,496,383 2,244,055 13,297,368 4,473,305 5,649,473 6,698,917 3,399,741 4,702,282 720,092 3,321,859 2,029,423 413,059 16,095,156 2,007,521 6,047,356 2,658,682 763,444 1,938,343 1,326,873 868,781 4,898,626 1,239,311 | 2,333,710 8,930,427 2,849,845 13,274,925 6,130,937 2,334,122 14,377,571 4,786,784 6,345,152 7,430,390 3,472,791 5,238,961 809,168 3,181,588 2,019,143 729,753 16,516,016 2,564,721 6,405,151 3,209,524 1,095,925 1,842,937 1,457,891 904,723 5,374,951 1,240,474 817,004 | |
| 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 | 1,958,358 7,377,112 2,635,467 12,287,740 4,503,703 2,103,401 12,530,664 4,306,669 5,384,378 6,342,356 3,104,473 5,022,487 628,427 3,190,285 1,717,132 254,164 15,074,973 1,508,367 5,780,069 1,985,522 389,730 1,506,615 1,155,426 5,972,748 5,937,544 2,177,488 271,864 | 2,131,386 7,928,718 2,786,740 13,240,171 5,496,383 2,244,055 13,297,368 4,473,305 5,649,473 6,698,917 3,399,741 4,702,282 720,092 3,321,859 2,029,423 413,059 16,095,156 2,007,521 6,047,356 2,658,682 763,444 1,938,343 1,326,873 868,781 4,898,626 1,239,311 650,413 0 | | 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 | 2,131,386 7,928,718 2,786,740 13,240,171 5,496,383 2,244,055 13,297,368 4,473,305 5,649,473 6,698,917 3,399,741 4,702,282 720,092 3,321,859 2,029,423 413,059 16,095,156 2,007,521 6,047,356 2,658,682 763,444 1,938,343 1,326,873 868,781 4,898,626 1,239,311 650,413 0 | 2,333,710 8,930,427 2,849,845 13,274,925 6,130,937 2,334,122 14,377,571 4,786,784 6,345,152 7,430,390 3,472,791 5,238,961 809,168 3,181,588 2,019,143 729,753 16,516,016 2,564,721 6,405,151 3,209,524 1,095,925 1,842,937 1,457,891 904,723 5,374,951 1,240,474 817,004 | |

NOTE: So as to maximize the use of available data, the companies used in one stage of development were allowed to be independent of those used in the other stage of development; therefore, the figures shown at each valuation may vary.

2016

3,708,414

^{*} Losses limited on a per-claim basis, with the actual limitation varying by policy year as described in Exhibit 1a.

TABLE I - B - Reductions for Large Losses *

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

INDEMNITY INCURRED LOSSES EXCLUDING BULK AND IBNR RESERVES

| Policy Year | As of | As of | Ratio to | Policy Year | As of | As of | Ratio to |
|-----------------------|-------------------|----------------|------------------------|-----------------------|-------------------|----------------|-----------------------|
| Valued | 12/31/12 | 12/31/13 | Prior Year | Valued | 12/31/13 | 12/31/14 | Prior Yea |
| Prior | | | | Prior | | | |
| to 1986 | 6,866,049 | 6,545,779 | | to 1986 | 6,525,583 | 6,836,670 | |
| 1986 | 1,040,080 | 1,070,874 | | 1986 | 1,070,874 | 1,090,798 | |
| 1987 | 1,592,307 | 1,609,835 | | 1987 | 1,486,459 | 1,527,394 | |
| 1988 | 428,861 | 484,677 | | 1988 | 488,730 | 588,422 | |
| 1989 | 2,748,383 | 3,216,268 | | 1989 | 3,216,268 | 3,627,851 | |
| 1990 | 1,187,698 | 1,348,815 | | 1990 | 1,344,223 | 1,375,240 | |
| 1991 | 538,139 | 627,722 | | 1991 | 628,476 | 732,959 | |
| 1992 | 1,919,853 | 2,006,735 | | 1992 | 2,006,735 | 2,055,037 | |
| 1993 | 1,061,067 | 975,817 | | 1993 | 980,761 | 1,130,754 | |
| 1994 | 953,209 | 793,500 | | 1994 | 676,608 | 779,522 | |
| 1995 | 1,179,670 | 1,229,231 | | 1995 | 955,053 | 1,389,697 | |
| 1996 | 756,438 | 681,555 | | 1996 | 681,555 | 647,271 | |
| 1997 | 1,759,764 | 1,669,762 | | 1997 | 1,669,762 | 1,677,391 | |
| 1998 | 219,703 | 263,998 | | 1998 | 215,778 | 262,921 | |
| 1999 | 1,012,138 | 1,051,546 | | 1999 | 729,869 | 667,117 | |
| 2000 | 649,343 | 758,222 | | 2000 | 591,376 | 575,958 | |
| 2001 | 126,500 | 127,958 | | 2001 | 0 | 9,951 | |
| 2002 | 4,193,686 | 4,265,464 | | 2002 | 2,566,567 | 3,002,555 | |
| 2003 | 288,550 | 308,938 | | 2003 | 308,938 | 301,396 | |
| 2004 | 2,552,500 | 2,323,251 | | 2004 | 2,323,251 | 2,320,258 | |
| 2005 | 616,670 | 616,728 | | 2005 | 616,728 | 713,402 | |
| 2006 | 0 | 0 | | 2006 | 0 | 119,367 | |
| 2007 | 66,672 | 60,548 | | 2007 | 60,548 | 168,215 | |
| 2008 | 330,914 | 330,914 | | 2008 | 330,914 | 330,914 | |
| 2009 | 1,486,667 | 1,714,161 | | 2009 | 1,714,161 | 1,449,496 | |
| 2010 | 731,074 | 1,090,028 | | 2010 | 675,746 | 798,768 | |
| 2011 | 182,077 | 291,881 | | 2011 | 291,881 | 410,414 | |
| 2012 | 0 | 85,299 | | 2012 | 85,299 | 117,631 | |
| 2013 | | 0 | | 2013 | 0 | 0 | |
| | | | | 2014 | | 0 | |
| Policy Year Valued | As of 12/31/14 | As of 12/31/15 | Ratio to Prior Year | Policy Year Valued | As of 12/31/15 | As of 12/31/16 | Ratio to Prior Yea |
| Prior | . 2/0 // 17 | .2,0.,.0 | | Prior | .2,01,10 | .2/01/10 | |
| to 1986 | 6,870,844 | 7,047,899 | | to 1986 | 7,047,899 | 6,864,029 | |
| 1986 | 1,033,200 | 1,072,548 | | 1986 | 1,072,548 | 1,105,372 | |
| 1987 | 1,643,989 | 1,698,675 | | 1987 | 1,698,675 | 1,761,189 | |
| 1988 | 588,422 | 635,079 | | 1988 | 635,079 | 631,334 | |
| 1989 | 3,627,851 | 3,795,430 | | 1989 | 3,795,430 | 3,705,007 | |
| 1990 | 1,408,719 | 1,588,463 | | 1990 | 1,588,463 | 1,629,382 | |
| 1991 | 732,959 | 736,814 | | 1991 | 736,814 | 836,976 | |
| 1992 | 2,055,037 | 2,150,203 | | 1992 | 2,150,203 | 2,240,893 | |
| 1993 | 1,130,754 | 1,149,304 | | 1993 | 1,149,304 | 1,189,803 | |
| 1994 | 717,600 | 774,311 | | 1994 | 774,311 | 825,111 | |
| 1994 | 1,683,248 | 1,710,910 | | 1994 | 1,710,910 | 1,903,653 | |
| 1000 | 1,000,240 | 1,110,910 | | 1000 | 1,710,910 | 1,303,033 | |

1996

1997

1998

1999

2000

2001

2002

2003

650,215

348,407

708,491

128,899

359,413

4,816,689

1,135,878

1,078,411

666,569

384,649

954,981

738,328

182,860

428,174

4,851,626

1,245,164

| 2004 | 2,320,258 | 2,373,218 | 2004 | 2,373,218 | 2,414,779 |
|------|-----------|-----------|------|-----------|-----------|
| 2005 | 713,402 | 734,955 | 2005 | 734,955 | 773,336 |
| 2006 | 119,367 | 266,360 | 2006 | 266,360 | 322,543 |
| 2007 | 168,215 | 334,052 | 2007 | 334,052 | 358,628 |
| 2008 | 330,914 | 425,485 | 2008 | 425,485 | 486,606 |
| 2009 | 1,449,496 | 234,853 | 2009 | 234,853 | 237,643 |
| 2010 | 1,202,360 | 633,930 | 2010 | 633,930 | 601,588 |
| 2011 | 410,414 | 261,409 | 2011 | 261,409 | 230,737 |
| 2012 | 117,631 | 158,536 | 2012 | 158,536 | 111,962 |
| 2013 | 0 | 0 | 2013 | 0 | 0 |
| 2014 | 0 | 424,270 | 2014 | 424,270 | 408,870 |
| 2015 | | 1,295,261 | 2015 | 1,295,261 | 2,813,316 |
| | | | 2016 | | 477,233 |

independent of those used in the other stage of development; therefore, the figures shown at each valuation may vary.

1996

1997

1998

1999

2000

2001

2002

2003

647,271

262,921

986,370

575,958

87,931

4,721,960

301,396

1,593,017

650,215

348,407

708,491

128,899

4,816,689

359,413

1,135,878

1,078,411

^{*} Losses limited on a per-claim basis, with the actual limitation varying by policy year as described in Exhibit 1a.

TABLE I - C - Reductions for Large Losses *

MEDICAL INCURRED LOSSES EXCLUDING BULK AND IBNR RESERVES

| Idlued 12/31/12 12/31/13 Prior Year Valued 12/31/13 12/31/14 Frior 1986 20,920,187 21,536,368 to 1986 20,972,384 22,092,008 986 953,891 954,857 1986 958,075 945,462 987 5,116,543 5,404,236 1987 5,011,625 5,378,783 988 2,222,298 2,370,388 1988 2,370,388 2,047,045 989 7,190,451 9,208,260 1989 9,214,629 8,659,889 990 2,122,941 2,641,681 1990 2,599,976 2,993,862 991 1,570,208 1,471,499 1991 1,477,818 1,370,442 992 13,219,453 13,288,084 1992 13,300,247 10,475,627 993 2,750,851 2,774,010 1993 2,777,181 3,175,915 994 5,044,044 4,678,761 1994 4,252,315 4,283,632 995 4,945,385 4,505,443 1995 | Prior Yea |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|
| 1986 20,920,187 21,536,368 to 1986 20,972,384 22,092,008 986 953,891 954,857 1986 958,075 945,462 987 5,116,543 5,404,236 1987 5,011,625 5,378,783 988 2,222,298 2,370,388 1988 2,370,388 2,047,045 989 7,190,451 9,208,260 1989 9,214,629 8,659,889 990 2,122,941 2,641,681 1990 2,599,976 2,993,862 991 1,570,208 1,471,499 1991 1,477,818 1,370,442 992 13,219,453 13,288,084 1992 13,300,247 10,475,627 993 2,750,851 2,774,010 1993 2,777,181 3,175,915 994 5,044,044 4,678,761 1994 4,252,315 4,283,632 995 4,945,385 4,505,443 1995 3,595,563 3,514,170 996 2,489,653 2,694,088 1996 2,712,563 2,457,202 | |
| 986 953,891 954,857 1986 958,075 945,462 987 5,116,543 5,404,236 1987 5,011,625 5,378,783 988 2,222,298 2,370,388 1988 2,370,388 2,047,045 989 7,190,451 9,208,260 1989 9,214,629 8,659,889 990 2,122,941 2,641,681 1990 2,599,976 2,993,862 991 1,570,208 1,471,499 1991 1,477,818 1,370,442 992 13,219,453 13,288,084 1992 13,300,247 10,475,627 993 2,750,851 2,774,010 1993 2,777,181 3,175,915 994 5,044,044 4,678,761 1994 4,252,315 4,283,632 995 4,945,385 4,505,443 1995 3,595,563 3,514,170 996 2,489,653 2,694,088 1996 2,712,563 2,457,202 997 3,305,325 3,603,458 1997 3,603,458 3,601,181 | |
| 987 5,116,543 5,404,236 1987 5,011,625 5,378,783 988 2,222,298 2,370,388 1988 2,370,388 2,047,045 989 7,190,451 9,208,260 1989 9,214,629 8,659,889 990 2,122,941 2,641,681 1990 2,599,976 2,993,862 991 1,570,208 1,471,499 1991 1,477,818 1,370,442 992 13,219,453 13,288,084 1992 13,300,247 10,475,627 993 2,750,851 2,774,010 1993 2,777,181 3,175,915 994 5,044,044 4,678,761 1994 4,252,315 4,283,632 995 4,945,385 4,505,443 1995 3,595,563 3,514,170 996 2,489,653 2,694,088 1996 2,712,563 2,457,202 997 3,305,325 3,603,458 1997 3,603,458 3,601,181 | |
| 988 2,222,298 2,370,388 1988 2,370,388 2,047,045 989 7,190,451 9,208,260 1989 9,214,629 8,659,889 990 2,122,941 2,641,681 1990 2,599,976 2,993,862 991 1,570,208 1,471,499 1991 1,477,818 1,370,442 992 13,219,453 13,288,084 1992 13,300,247 10,475,627 993 2,750,851 2,774,010 1993 2,777,181 3,175,915 994 5,044,044 4,678,761 1994 4,252,315 4,283,632 995 4,945,385 4,505,443 1995 3,595,563 3,514,170 996 2,489,653 2,694,088 1996 2,712,563 2,457,202 997 3,305,325 3,603,458 1997 3,603,458 3,601,181 | |
| 989 7,190,451 9,208,260 1989 9,214,629 8,659,889 990 2,122,941 2,641,681 1990 2,599,976 2,993,862 991 1,570,208 1,471,499 1991 1,477,818 1,370,442 992 13,219,453 13,288,084 1992 13,300,247 10,475,627 993 2,750,851 2,774,010 1993 2,777,181 3,175,915 994 5,044,044 4,678,761 1994 4,252,315 4,283,632 995 4,945,385 4,505,443 1995 3,595,563 3,514,170 996 2,489,653 2,694,088 1996 2,712,563 2,457,202 997 3,305,325 3,603,458 1997 3,603,458 3,601,181 | |
| 990 2,122,941 2,641,681 1990 2,599,976 2,993,862 991 1,570,208 1,471,499 1991 1,477,818 1,370,442 992 13,219,453 13,288,084 1992 13,300,247 10,475,627 993 2,750,851 2,774,010 1993 2,777,181 3,175,915 994 5,044,044 4,678,761 1994 4,252,315 4,283,632 995 4,945,385 4,505,443 1995 3,595,563 3,514,170 996 2,489,653 2,694,088 1996 2,712,563 2,457,202 997 3,305,325 3,603,458 1997 3,603,458 3,601,181 | |
| 991 1,570,208 1,471,499 1991 1,477,818 1,370,442 992 13,219,453 13,288,084 1992 13,300,247 10,475,627 993 2,750,851 2,774,010 1993 2,777,181 3,175,915 994 5,044,044 4,678,761 1994 4,252,315 4,283,632 995 4,945,385 4,505,443 1995 3,595,563 3,514,170 996 2,489,653 2,694,088 1996 2,712,563 2,457,202 997 3,305,325 3,603,458 1997 3,603,458 3,601,181 | |
| 992 13,219,453 13,288,084 1992 13,300,247 10,475,627 993 2,750,851 2,774,010 1993 2,777,181 3,175,915 994 5,044,044 4,678,761 1994 4,252,315 4,283,632 995 4,945,385 4,505,443 1995 3,595,563 3,514,170 996 2,489,653 2,694,088 1996 2,712,563 2,457,202 997 3,305,325 3,603,458 1997 3,603,458 3,601,181 | |
| 993 2,750,851 2,774,010 1993 2,777,181 3,175,915 994 5,044,044 4,678,761 1994 4,252,315 4,283,632 995 4,945,385 4,505,443 1995 3,595,563 3,514,170 996 2,489,653 2,694,088 1996 2,712,563 2,457,202 997 3,305,325 3,603,458 1997 3,603,458 3,601,181 | |
| 994 5,044,044 4,678,761 1994 4,252,315 4,283,632 995 4,945,385 4,505,443 1995 3,595,563 3,514,170 996 2,489,653 2,694,088 1996 2,712,563 2,457,202 997 3,305,325 3,603,458 1997 3,603,458 3,601,181 | |
| 995 4,945,385 4,505,443 1995 3,595,563 3,514,170 996 2,489,653 2,694,088 1996 2,712,563 2,457,202 997 3,305,325 3,603,458 1997 3,603,458 3,601,181 | |
| 996 2,489,653 2,694,088 1996 2,712,563 2,457,202 997 3,305,325 3,603,458 1997 3,603,458 3,601,181 | |
| 996 2,489,653 2,694,088 1996 2,712,563 2,457,202 997 3,305,325 3,603,458 1997 3,603,458 3,601,181 | |
| 997 3,305,325 3,603,458 1997 3,603,458 3,601,181 | |
| | |
| 330 300,330 301,330 1330 333,737 303,300 | |
| | |
| 999 2,437,291 2,694,733 1999 1,547,239 1,195,592 | |
| 000 1,911,330 1,291,060 2000 1,145,015 1,141,174 | |
| 001 287,451 588,795 2001 398,097 89,853 | |
| 002 7,594,721 7,419,467 2002 5,738,849 8,465,520 | |
| 003 572,161 594,407 2003 594,407 1,206,971 | |
| 004 4,139,482 3,422,163 2004 3,422,163 3,459,811 | |
| 005 1,103,867 1,104,185 2005 1,104,185 1,272,120 | |
| 006 0 0 2006 0 270,363 | |
| 007 1,292,891 1,276,541 2007 1,276,541 1,338,400 | |
| 008 824,512 824,512 2008 824,512 824,512 | |
| | |
| | |
| 010 3,090,918 3,624,940 2010 3,267,245 3,596,279 | |
| 011 789,299 732,690 2011 732,690 1,767,074 | |
| 012 0 27,913 2012 27,913 154,233 | |
| 0 2013 0 0 | |
| 2014 0 | |
| cy Year As of As of Ratio to Policy Year As of As of | Ratio to |
| llued 12/31/14 12/31/15 Prior Year Valued 12/31/15 12/31/16 F | Prior Year |
| Prior Prior | |
| 1986 22,426,906 22,866,044 to 1986 22,866,044 21,992,649 | |
| 986 925,158 1,058,838 1986 1,058,838 1,228,338 | |
| 987 5,733,123 6,230,043 1987 6,230,043 7,169,238 | |
| 988 2,047,045 2,151,661 1988 2,151,661 2,218,511 | |
| | |
| 989 8,659,889 9,444,741 1989 9,444,741 9,569,918 | |
| 990 3,094,984 3,907,920 1990 3,907,920 4,501,555 | |
| 991 1,370,442 1,507,241 1991 1,507,241 1,497,146 | |
| 992 10,475,627 11,147,165 1992 11,147,165 12,136,678 | |
| 993 3,175,915 3,324,001 1993 3,324,001 3,596,981 | |
| 994 4,666,778 4,875,162 1994 4,875,162 5,520,041 | |
| 995 4,659,108 4,988,007 1995 4,988,007 5,526,737 | |
| 996 2,457,202 2,749,526 1996 2,749,526 2,806,222 | |
| 997 3,429,470 3,566,404 1997 3,566,404 3,993,797 | |
| 998 365,506 371,685 1998 371,685 424,519 | |
| 550 550,500 571,005 1990 571,005 424,519 | |
| 000 2.202.045 2.242.449 4000 2.242.449 2.206.607 | |
| 999 2,203,915 2,243,448 1999 2,243,448 2,226,607 | |
| 000 1,141,174 1,320,932 2000 1,320,932 1,280,815 | |
| 000 1,141,174 1,320,932 2000 1,320,932 1,280,815 001 166,233 284,160 2001 284,160 546,893 | |
| 000 1,141,174 1,320,932 2000 1,320,932 1,280,815 | |
| 000 1,141,174 1,320,932 2000 1,320,932 1,280,815 001 166,233 284,160 2001 284,160 546,893 | |
| 000 1,141,174 1,320,932 2000 1,320,932 1,280,815 001 166,233 284,160 2001 284,160 546,893 002 10,353,013 11,278,467 2002 11,278,467 11,664,390 | |
| 000 1,141,174 1,320,932 2000 1,320,932 1,280,815 001 166,233 284,160 2001 284,160 546,893 002 10,353,013 11,278,467 2002 11,278,467 11,664,390 003 1,206,971 1,648,108 2003 1,648,108 2,136,547 004 3,459,811 3,674,138 2004 3,674,138 3,990,372 | |
| 000 1,141,174 1,320,932 2000 1,320,932 1,280,815 001 166,233 284,160 2001 284,160 546,893 002 10,353,013 11,278,467 2002 11,278,467 11,664,390 003 1,206,971 1,648,108 2003 1,648,108 2,136,547 004 3,459,811 3,674,138 2004 3,674,138 3,990,372 005 1,272,120 1,923,727 2005 1,923,727 2,436,188 | |
| 000 1,141,174 1,320,932 2000 1,320,932 1,280,815 001 166,233 284,160 2001 284,160 546,893 002 10,353,013 11,278,467 2002 11,278,467 11,664,390 003 1,206,971 1,648,108 2003 1,648,108 2,136,547 004 3,459,811 3,674,138 2004 3,674,138 3,990,372 005 1,272,120 1,923,727 2005 1,923,727 2,436,188 006 270,363 497,084 2006 497,084 773,382 | |
| 000 1,141,174 1,320,932 2000 1,320,932 1,280,815 001 166,233 284,160 2001 284,160 546,893 002 10,353,013 11,278,467 2002 11,278,467 11,664,390 003 1,206,971 1,648,108 2003 1,648,108 2,136,547 004 3,459,811 3,674,138 2004 3,674,138 3,990,372 005 1,272,120 1,923,727 2005 1,923,727 2,436,188 006 270,363 497,084 2006 497,084 773,382 007 1,338,400 1,604,291 2007 1,604,291 1,484,309 | |
| 000 1,141,174 1,320,932 2000 1,320,932 1,280,815 001 166,233 284,160 2001 284,160 546,893 002 10,353,013 11,278,467 2002 11,278,467 11,664,390 003 1,206,971 1,648,108 2003 1,648,108 2,136,547 004 3,459,811 3,674,138 2004 3,674,138 3,990,372 005 1,272,120 1,923,727 2005 1,923,727 2,436,188 006 270,363 497,084 2006 497,084 773,382 007 1,338,400 1,604,291 2007 1,604,291 1,484,309 008 824,512 901,388 2008 901,388 971,285 | |
| 000 1,141,174 1,320,932 2000 1,320,932 1,280,815 001 166,233 284,160 2001 284,160 546,893 002 10,353,013 11,278,467 2002 11,278,467 11,664,390 003 1,206,971 1,648,108 2003 1,648,108 2,136,547 004 3,459,811 3,674,138 2004 3,674,138 3,990,372 005 1,272,120 1,923,727 2005 1,923,727 2,436,188 006 270,363 497,084 2006 497,084 773,382 007 1,338,400 1,604,291 2007 1,604,291 1,484,309 008 824,512 901,388 2008 901,388 971,285 009 4,523,252 633,928 2009 633,928 667,080 | |
| 000 1,141,174 1,320,932 2000 1,320,932 1,280,815 001 166,233 284,160 2001 284,160 546,893 002 10,353,013 11,278,467 2002 11,278,467 11,664,390 003 1,206,971 1,648,108 2003 1,648,108 2,136,547 004 3,459,811 3,674,138 2004 3,674,138 3,990,372 005 1,272,120 1,923,727 2005 1,923,727 2,436,188 006 270,363 497,084 2006 497,084 773,382 007 1,338,400 1,604,291 2007 1,604,291 1,484,309 008 824,512 901,388 2008 901,388 971,285 009 4,523,252 633,928 2009 633,928 667,080 010 4,735,184 4,264,696 2010 4,264,696 4,773,363 | |
| 000 1,141,174 1,320,932 2000 1,320,932 1,280,815 001 166,233 284,160 2001 284,160 546,893 002 10,353,013 11,278,467 2002 11,278,467 11,664,390 003 1,206,971 1,648,108 2003 1,648,108 2,136,547 004 3,459,811 3,674,138 2004 3,674,138 3,990,372 005 1,272,120 1,923,727 2005 1,923,727 2,436,188 006 270,363 497,084 2006 497,084 773,382 007 1,338,400 1,604,291 2007 1,604,291 1,484,309 008 824,512 901,388 2008 901,388 971,285 009 4,523,252 633,928 2009 633,928 667,080 | |

NOTE: So as to maximize the use of available data, the companies used in one stage of development were allowed to be independent of those used in the other stage of development; therefore, the figures shown at each valuation may vary.

2013

2014

2015

2016

0

4,614,977

3,029,951

0

5,362,009

7,528,082

3,231,181

0 4,614,977

3,029,951

0

2013

2014

^{*} Losses limited on a per-claim basis, with the actual limitation varying by policy year as described in Exhibit 1a.

TABLE I - D - Reductions for Large Losses *

INDEMNITY PAID LOSSES

Policy Year

As of

As of

Ratio to

Ratio to

Policy Year

2013

2014

2015

As of

As of

| Policy Year | AS OT | AS OT | Ratio to | Policy Year | AS OT | AS OT | Ratio to |
|---------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|---------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|
| Valued | 12/31/12 | 12/31/13 | Prior Year | Valued | 12/31/13 | 12/31/14 | Prior Year |
| Prior | | | | Prior | | | |
| | 4 774 500 | E 00E 000 | | | E 00E 027 | E 240 240 | |
| to 1986 | 4,771,539 | 5,025,983 | | to 1986 | 5,005,837 | 5,319,218 | |
| 1986 | 667,657 | 679,139 | | 1986 | 679,139 | 692,769 | |
| 1987 | 967,400 | 1,003,474 | | 1987 | 1,003,474 | 1,038,311 | |
| 1988 | 372,378 | 380,725 | | 1988 | 380,725 | 437,636 | |
| 1989 | 1,672,075 | 1,827,286 | | 1989 | 1,827,286 | 2,001,683 | |
| | | | | | | | |
| 1990 | 622,239 | 827,626 | | 1990 | 823,034 | 860,995 | |
| 1991 | 38,487 | 43,395 | | 1991 | 43,395 | 159,139 | |
| 1992 | 1,758,823 | 1,852,136 | | 1992 | 1,852,136 | 1,906,960 | |
| 1993 | 748,847 | 771,650 | | 1993 | 771,650 | 1,045,674 | |
| 1994 | 411,876 | 430,314 | | 1994 | 313,422 | 505,135 | |
| | | | | | , | | |
| 1995 | 845,438 | 890,672 | | 1995 | 616,494 | 634,200 | |
| 1996 | 168,498 | 371,486 | | 1996 | 371,486 | 372,192 | |
| 1997 | 192,172 | 214,788 | | 1997 | 214,788 | 229,168 | |
| 1998 | 96,089 | 96,089 | | 1998 | 47,869 | 47,869 | |
| 1999 | 690,151 | 793,685 | | 1999 | 462,973 | 608,153 | |
| | | | | | | | |
| 2000 | 188,117 | 242,612 | | 2000 | 242,612 | 242,671 | |
| 2001 | 0 | 0 | | 2001 | 0 | 0 | |
| 2002 | 2,405,685 | 2,549,490 | | 2002 | 1,108,724 | 1,960,353 | |
| 2003 | 92,939 | 92,939 | | 2003 | 92,939 | 92,939 | |
| 2004 | 1,305,974 | 1,361,493 | | 2004 | 1,361,493 | 1,422,394 | |
| | | | | | | | |
| 2005 | 616,670 | 616,728 | | 2005 | 616,728 | 616,728 | |
| 2006 | 0 | 0 | | 2006 | 0 | 0 | |
| 2007 | 869 | 874 | | 2007 | 874 | 878 | |
| 2008 | 330,914 | 330,914 | | 2008 | 330,914 | 330,914 | |
| 2009 | 640 | 10,629 | | 2009 | 10,629 | 13,002 | |
| | | , | | | | | |
| 2010 | 0 | 0 | | 2010 | 0 | 71,992 | |
| 2011 | 0 | 343 | | 2011 | 343 | 10,750 | |
| 2012 | 0 | 0 | | 2012 | 0 | 636 | |
| 2013 | | 0 | | 2013 | 0 | 0 | |
| | | | | 2014 | | 0 | |
| | | | | 20 | | · · | |
| Policy Year | A | A | Ratio to | D-11 V | As of | A = -f | D-4:- 4- |
| Policy Year | | | | Policy Year | AS Of | As of | Ratio to |
| - | As of | As of | | - | | | |
| Valued | 12/31/14 | 12/31/15 | Prior Year | Valued | 12/31/15 | 12/31/16 | Prior Yea |
| - | | | | - | | | Prior Yea |
| Valued Prior | 12/31/14 | 12/31/15 | | Valued Prior | 12/31/15 | 12/31/16 | Prior Yea |
| Valued Prior to 1986 | 12/31/14 5,353,392 | 12/31/15 5,546,959 | | Valued Prior to 1986 | 12/31/15 5,546,959 | 12/31/16 5,709,054 | Prior Yea |
| Valued Prior to 1986 1986 | 5,353,392 635,171 | 5,546,959 648,778 | | Valued Prior to 1986 1986 | 12/31/15 5,546,959 648,778 | 5,709,054 671,700 | Prior Yea |
| Valued Prior to 1986 1986 1987 | 5,353,392 635,171 1,038,311 | 5,546,959 648,778 1,080,450 | | Valued Prior to 1986 1986 1987 | 12/31/15 5,546,959 648,778 1,080,450 | 5,709,054 671,700 1,135,873 | Prior Yea |
| Valued Prior to 1986 1986 1987 1988 | 5,353,392 635,171 1,038,311 437,636 | 5,546,959 648,778 1,080,450 510,289 | | Valued Prior to 1986 1986 1987 1988 | 5,546,959 648,778 1,080,450 510,289 | 5,709,054 671,700 1,135,873 538,103 | Prior Yea |
| Valued Prior to 1986 1986 1987 | 5,353,392 635,171 1,038,311 | 5,546,959 648,778 1,080,450 | | Valued Prior to 1986 1986 1987 | 12/31/15 5,546,959 648,778 1,080,450 | 5,709,054 671,700 1,135,873 | Prior Yea |
| Valued Prior to 1986 1986 1987 1988 | 5,353,392 635,171 1,038,311 437,636 | 5,546,959 648,778 1,080,450 510,289 | | Valued Prior to 1986 1986 1987 1988 | 5,546,959 648,778 1,080,450 510,289 | 5,709,054 671,700 1,135,873 538,103 | Prior Yea |
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| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 | 12/31/14 5,353,392 635,171 1,038,311 437,636 2,001,683 894,474 159,139 1,906,960 1,045,674 443,213 927,751 372,192 229,168 47,869 924,259 242,671 0 3,444,160 92,939 1,422,394 616,728 0 878 330,914 13,002 | 12/31/15 5,546,959 648,778 1,080,450 510,289 2,314,012 934,599 222,708 1,997,279 1,064,611 462,516 950,077 372,192 244,300 233,333 926,623 373,272 0 3,554,274 92,939 1,496,672 616,709 0 879 350,333 13,002 | | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 | 12/31/15 5,546,959 648,778 1,080,450 510,289 2,314,012 934,599 222,708 1,997,279 1,064,611 462,516 950,077 372,192 244,300 233,333 926,623 373,272 0 3,554,274 92,939 1,496,672 616,709 0 879 350,333 13,002 | 12/31/16 5,709,054 671,700 1,135,873 538,103 2,388,019 998,971 364,236 2,085,069 1,104,444 614,131 1,013,451 378,046 357,598 233,333 926,622 373,272 10,826 3,646,117 92,939 1,580,042 636,832 0 880 350,333 13,033 | Prior Yea |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 | 12/31/14 5,353,392 635,171 1,038,311 437,636 2,001,683 894,474 159,139 1,906,960 1,045,674 443,213 927,751 372,192 229,168 47,869 924,259 242,671 0 3,444,160 92,939 1,422,394 616,728 0 878 330,914 13,002 114,399 | 12/31/15 5,546,959 648,778 1,080,450 510,289 2,314,012 934,599 222,708 1,997,279 1,064,611 462,516 950,077 372,192 244,300 233,333 926,623 373,272 0 3,554,274 92,939 1,496,672 616,709 0 879 350,333 13,002 195,509 | | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 | 12/31/15 5,546,959 648,778 1,080,450 510,289 2,314,012 934,599 222,708 1,997,279 1,064,611 462,516 950,077 372,192 244,300 233,333 926,623 373,272 0 3,554,274 92,939 1,496,672 616,709 0 879 350,333 13,002 195,509 | 12/31/16 5,709,054 671,700 1,135,873 538,103 2,388,019 998,971 364,236 2,085,069 1,104,444 614,131 1,013,451 378,046 357,598 233,333 926,622 373,272 10,826 3,646,117 92,939 1,580,042 636,832 0 880 350,333 13,033 266,570 | Prior Yea |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 | 12/31/14 5,353,392 635,171 1,038,311 437,636 2,001,683 894,474 159,139 1,906,960 1,045,674 443,213 927,751 372,192 229,168 47,869 924,259 242,671 0 3,444,160 92,939 1,422,394 616,728 0 878 330,914 13,002 114,399 10,750 | 12/31/15 5,546,959 648,778 1,080,450 510,289 2,314,012 934,599 222,708 1,997,279 1,064,611 462,516 950,077 372,192 244,300 233,333 926,623 373,272 0 3,554,274 92,939 1,496,672 616,709 0 879 350,333 13,002 195,509 35,561 | | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 | 12/31/15 5,546,959 648,778 1,080,450 510,289 2,314,012 934,599 222,708 1,997,279 1,064,611 462,516 950,077 372,192 244,300 233,333 926,623 373,272 0 3,554,274 92,939 1,496,672 616,709 0 879 350,333 13,002 195,509 35,561 | 12/31/16 5,709,054 671,700 1,135,873 538,103 2,388,019 998,971 364,236 2,085,069 1,104,444 614,131 1,013,451 378,046 357,598 233,333 926,622 373,272 10,826 3,646,117 92,939 1,580,042 636,832 0 880 350,333 13,033 266,570 41,180 | Prior Yea |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 | 12/31/14 5,353,392 635,171 1,038,311 437,636 2,001,683 894,474 159,139 1,906,960 1,045,674 443,213 927,751 372,192 229,168 47,869 924,259 242,671 0 3,444,160 92,939 1,422,394 616,728 0 878 330,914 13,002 114,399 | 12/31/15 5,546,959 648,778 1,080,450 510,289 2,314,012 934,599 222,708 1,997,279 1,064,611 462,516 950,077 372,192 244,300 233,333 926,623 373,272 0 3,554,274 92,939 1,496,672 616,709 0 879 350,333 13,002 195,509 | | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 | 12/31/15 5,546,959 648,778 1,080,450 510,289 2,314,012 934,599 222,708 1,997,279 1,064,611 462,516 950,077 372,192 244,300 233,333 926,623 373,272 0 3,554,274 92,939 1,496,672 616,709 0 879 350,333 13,002 195,509 | 12/31/16 5,709,054 671,700 1,135,873 538,103 2,388,019 998,971 364,236 2,085,069 1,104,444 614,131 1,013,451 378,046 357,598 233,333 926,622 373,272 10,826 3,646,117 92,939 1,580,042 636,832 0 880 350,333 13,033 266,570 | Prior Yea |

NOTE: So as to maximize the use of available data, the companies used in one stage of development were allowed to be independent of those used in the other stage of development; therefore, the figures shown at each valuation may vary.

2013

2014

2015

2016

0

0

0

0

0

1,286,423

0

0

0

0

^{*} Losses limited on a per-claim basis, with the actual limitation varying by policy year as described in Exhibit 1a.

TABLE I - E - Reductions for Large Losses *

MEDICAL PAID LOSSES

| Policy Year Valued | As of 12/31/12 | As of 12/31/13 | Ratio to Prior Year | Policy Year Valued | As of 12/31/13 | As of 12/31/14 | Ratio to Prior Yea |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------|
| Prior | | | | Prior | | | |
| to 1986 | 12,443,310 | 14,249,156 | | to 1986 | 14,229,559 | 15,190,734 | |
| 1986 | 462,817 | 480,549 | | 1986 | 480,549 | 502,787 | |
| | | 1,969,905 | | | | | |
| 1987 | 1,756,164 | | | 1987 | 1,969,905 | 2,037,890 | |
| 1988 | 1,112,757 | 1,195,920 | | 1988 | 1,195,920 | 1,463,465 | |
| 1989 | 2,980,533 | 3,210,834 | | 1989 | 3,210,834 | 3,571,406 | |
| 1990 | 677,162 | 937,073 | | 1990 | 933,075 | 1,034,812 | |
| 1991 | 20,862 | 25,768 | | 1991 | 25,768 | 72,274 | |
| 1992 | 4,877,722 | 5,592,454 | | 1992 | 5,592,454 | 5,953,670 | |
| 1993 | 528,824 | 560,386 | | 1993 | 560,386 | 902,708 | |
| 1994 | 1,185,716 | 1,241,436 | | 1994 | 970,810 | 1,023,486 | |
| 1995 | | | | 1995 | | | |
| | 1,412,575 | 1,495,577 | | | 585,697 | 602,569 | |
| 1996 | 352,529 | 497,513 | | 1996 | 497,513 | 500,117 | |
| 1997 | 598,252 | 624,522 | | 1997 | 624,522 | 632,358 | |
| 1998 | 453,968 | 453,968 | | 1998 | 225,807 | 225,807 | |
| 1999 | 2,032,036 | 2,115,495 | | 1999 | 961,255 | 1,103,429 | |
| 2000 | 295,449 | 595,065 | | 2000 | 595,065 | 595,222 | |
| 2001 | 0 | 0 | | 2001 | 0 | 0 | |
| 2002 | 3,487,218 | 3,965,807 | | 2002 | 2,268,604 | 4,136,540 | |
| | | | | | | | |
| 2003 | 377,685 | 377,685 | | 2003 | 377,685 | 377,685 | |
| 2004 | 1,291,467 | 1,385,513 | | 2004 | 1,385,513 | 1,495,333 | |
| 2005 | 1,103,867 | 1,104,185 | | 2005 | 1,104,185 | 1,104,185 | |
| 2006 | 0 | 0 | | 2006 | 0 | 0 | |
| 2007 | 113,893 | 114,729 | | 2007 | 114,729 | 115,264 | |
| 2008 | 824,512 | 824,512 | | 2008 | 824,512 | 824,512 | |
| 2009 | 11,035 | 143,728 | | 2009 | 143,728 | 154,673 | |
| 2010 | 0 | 515,647 | | 2010 | 515,647 | 1,867,599 | |
| | | | | | | | |
| 2011 | 0 | 32,853 | | 2011 | 32,853 | 279,578 | |
| 2012 | 0 | 0 | | 2012 | 0 | 3,250 | |
| 2013 | | 0 | | 2013 | 0 | 0 | |
| | | | | 2014 | | 0 | |
| Policy Year Valued | As of 12/31/14 | As of 12/31/15 | Ratio to Prior Year | Policy Year Valued | As of 12/31/15 | As of 12/31/16 | Ratio to Prior Yea |
| Prior | | | | Prior | | | |
| to 1986 | 15,237,164 | 15,853,400 | | to 1986 | 15,853,400 | 16,385,900 | |
| | 10,207,104 | 10,000, 100 | | 10 1300 | .0,000,.00 | | |
| 1986 | 482,483 | 509,899 | | 1986 | 509,899 | 528,821 | |
| 1986 1987 | 482,483 | 509,899 | | 1986 | 509,899 | | |
| 1987 | 482,483 2,037,890 | 509,899 2,174,636 | | 1986 1987 | 509,899 2,174,636 | 2,398,508 | |
| 1987 1988 | 482,483 2,037,890 1,463,465 | 509,899 2,174,636 1,581,606 | | 1986 1987 1988 | 509,899 2,174,636 1,581,606 | 2,398,508 1,648,505 | |
| 1987 1988 1989 | 482,483 2,037,890 1,463,465 3,571,406 | 509,899 2,174,636 1,581,606 4,109,440 | | 1986 1987 1988 1989 | 509,899 2,174,636 1,581,606 4,109,440 | 2,398,508 1,648,505 4,255,904 | |
| 1987 1988 1989 1990 | 482,483 2,037,890 1,463,465 3,571,406 1,071,222 | 509,899 2,174,636 1,581,606 4,109,440 1,164,385 | | 1986 1987 1988 1989 1990 | 509,899 2,174,636 1,581,606 4,109,440 1,164,385 | 2,398,508 1,648,505 4,255,904 1,234,809 | |
| 1987 1988 1989 1990 1991 | 482,483 2,037,890 1,463,465 3,571,406 1,071,222 72,274 | 509,899 2,174,636 1,581,606 4,109,440 1,164,385 138,139 | | 1986 1987 1988 1989 1990 | 509,899 2,174,636 1,581,606 4,109,440 1,164,385 138,139 | 2,398,508 1,648,505 4,255,904 1,234,809 201,751 | |
| 1987 1988 1989 1990 1991 1992 | 482,483 2,037,890 1,463,465 3,571,406 1,071,222 72,274 5,953,670 | 509,899 2,174,636 1,581,606 4,109,440 1,164,385 138,139 6,622,422 | | 1986 1987 1988 1989 1990 1991 | 509,899 2,174,636 1,581,606 4,109,440 1,164,385 138,139 6,622,422 | 2,398,508 1,648,505 4,255,904 1,234,809 201,751 7,294,022 | |
| 1987 1988 1989 1990 1991 | 482,483 2,037,890 1,463,465 3,571,406 1,071,222 72,274 | 509,899 2,174,636 1,581,606 4,109,440 1,164,385 138,139 | | 1986 1987 1988 1989 1990 | 509,899 2,174,636 1,581,606 4,109,440 1,164,385 138,139 | 2,398,508 1,648,505 4,255,904 1,234,809 201,751 | |
| 1987 1988 1989 1990 1991 1992 | 482,483 2,037,890 1,463,465 3,571,406 1,071,222 72,274 5,953,670 902,708 1,256,370 | 509,899 2,174,636 1,581,606 4,109,440 1,164,385 138,139 6,622,422 | | 1986 1987 1988 1989 1990 1991 | 509,899 2,174,636 1,581,606 4,109,440 1,164,385 138,139 6,622,422 | 2,398,508 1,648,505 4,255,904 1,234,809 201,751 7,294,022 | |
| 1987 1988 1989 1990 1991 1992 1993 | 482,483 2,037,890 1,463,465 3,571,406 1,071,222 72,274 5,953,670 902,708 1,256,370 | 509,899 2,174,636 1,581,606 4,109,440 1,164,385 138,139 6,622,422 953,141 | | 1986 1987 1988 1989 1990 1991 1992 1993 | 509,899 2,174,636 1,581,606 4,109,440 1,164,385 138,139 6,622,422 953,141 | 2,398,508 1,648,505 4,255,904 1,234,809 201,751 7,294,022 1,006,011 | |
| 1987 1988 1989 1990 1991 1992 1993 1994 1995 | 482,483 2,037,890 1,463,465 3,571,406 1,071,222 72,274 5,953,670 902,708 1,256,370 1,747,507 | 509,899 2,174,636 1,581,606 4,109,440 1,164,385 138,139 6,622,422 953,141 1,310,857 | | 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 | 509,899 2,174,636 1,581,606 4,109,440 1,164,385 138,139 6,622,422 953,141 1,310,857 1,766,607 | 2,398,508 1,648,505 4,255,904 1,234,809 201,751 7,294,022 1,006,011 1,495,718 1,884,630 | |
| 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 | 482,483 2,037,890 1,463,465 3,571,406 1,071,222 72,274 5,953,670 902,708 1,256,370 1,747,507 500,117 | 509,899 2,174,636 1,581,606 4,109,440 1,164,385 138,139 6,622,422 953,141 1,310,857 1,766,607 500,117 | | 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 | 509,899 2,174,636 1,581,606 4,109,440 1,164,385 138,139 6,622,422 953,141 1,310,857 1,766,607 500,117 | 2,398,508 1,648,505 4,255,904 1,234,809 201,751 7,294,022 1,006,011 1,495,718 1,884,630 515,117 | |
| 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 | 482,483 2,037,890 1,463,465 3,571,406 1,071,222 72,274 5,953,670 902,708 1,256,370 1,747,507 500,117 632,358 | 509,899 2,174,636 1,581,606 4,109,440 1,164,385 138,139 6,622,422 953,141 1,310,857 1,766,607 500,117 641,061 | | 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 | 509,899 2,174,636 1,581,606 4,109,440 1,164,385 138,139 6,622,422 953,141 1,310,857 1,766,607 500,117 641,061 | 2,398,508 1,648,505 4,255,904 1,234,809 201,751 7,294,022 1,006,011 1,495,718 1,884,630 515,117 823,451 | |
| 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 | 482,483 2,037,890 1,463,465 3,571,406 1,071,222 72,274 5,953,670 902,708 1,256,370 1,747,507 500,117 632,358 225,807 | 509,899 2,174,636 1,581,606 4,109,440 1,164,385 138,139 6,622,422 953,141 1,310,857 1,766,607 500,117 641,061 321,006 | | 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 | 509,899 2,174,636 1,581,606 4,109,440 1,164,385 138,139 6,622,422 953,141 1,310,857 1,766,607 500,117 641,061 321,006 | 2,398,508 1,648,505 4,255,904 1,234,809 201,751 7,294,022 1,006,011 1,495,718 1,884,630 515,117 823,451 321,006 | |
| 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 | 482,483 2,037,890 1,463,465 3,571,406 1,071,222 72,274 5,953,670 902,708 1,256,370 1,747,507 500,117 632,358 225,807 2,110,172 | 509,899 2,174,636 1,581,606 4,109,440 1,164,385 138,139 6,622,422 953,141 1,310,857 1,766,607 500,117 641,061 321,006 2,111,518 | | 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 | 509,899 2,174,636 1,581,606 4,109,440 1,164,385 138,139 6,622,422 953,141 1,310,857 1,766,607 500,117 641,061 321,006 2,111,518 | 2,398,508 1,648,505 4,255,904 1,234,809 201,751 7,294,022 1,006,011 1,495,718 1,884,630 515,117 823,451 321,006 2,111,518 | |
| 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 | 482,483 2,037,890 1,463,465 3,571,406 1,071,222 72,274 5,953,670 902,708 1,256,370 1,747,507 500,117 632,358 225,807 2,110,172 595,222 | 509,899 2,174,636 1,581,606 4,109,440 1,164,385 138,139 6,622,422 953,141 1,310,857 1,766,607 500,117 641,061 321,006 2,111,518 834,787 | | 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 | 509,899 2,174,636 1,581,606 4,109,440 1,164,385 138,139 6,622,422 953,141 1,310,857 1,766,607 500,117 641,061 321,006 2,111,518 834,787 | 2,398,508 1,648,505 4,255,904 1,234,809 201,751 7,294,022 1,006,011 1,495,718 1,884,630 515,117 823,451 321,006 2,111,518 834,787 | |
| 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 | 482,483 2,037,890 1,463,465 3,571,406 1,071,222 72,274 5,953,670 902,708 1,256,370 1,747,507 500,117 632,358 225,807 2,110,172 | 509,899 2,174,636 1,581,606 4,109,440 1,164,385 138,139 6,622,422 953,141 1,310,857 1,766,607 500,117 641,061 321,006 2,111,518 | | 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 | 509,899 2,174,636 1,581,606 4,109,440 1,164,385 138,139 6,622,422 953,141 1,310,857 1,766,607 500,117 641,061 321,006 2,111,518 | 2,398,508 1,648,505 4,255,904 1,234,809 201,751 7,294,022 1,006,011 1,495,718 1,884,630 515,117 823,451 321,006 2,111,518 | |
| 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 | 482,483 2,037,890 1,463,465 3,571,406 1,071,222 72,274 5,953,670 902,708 1,256,370 1,747,507 500,117 632,358 225,807 2,110,172 595,222 | 509,899 2,174,636 1,581,606 4,109,440 1,164,385 138,139 6,622,422 953,141 1,310,857 1,766,607 500,117 641,061 321,006 2,111,518 834,787 | | 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 | 509,899 2,174,636 1,581,606 4,109,440 1,164,385 138,139 6,622,422 953,141 1,310,857 1,766,607 500,117 641,061 321,006 2,111,518 834,787 | 2,398,508 1,648,505 4,255,904 1,234,809 201,751 7,294,022 1,006,011 1,495,718 1,884,630 515,117 823,451 321,006 2,111,518 834,787 | |
| 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 | 482,483 2,037,890 1,463,465 3,571,406 1,071,222 72,274 5,953,670 902,708 1,256,370 1,747,507 500,117 632,358 225,807 2,110,172 595,222 0 | 509,899 2,174,636 1,581,606 4,109,440 1,164,385 138,139 6,622,422 953,141 1,310,857 1,766,607 500,117 641,061 321,006 2,111,518 834,787 0 | | 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 | 509,899 2,174,636 1,581,606 4,109,440 1,164,385 138,139 6,622,422 953,141 1,310,857 1,766,607 500,117 641,061 321,006 2,111,518 834,787 0 | 2,398,508 1,648,505 4,255,904 1,234,809 201,751 7,294,022 1,006,011 1,495,718 1,884,630 515,117 823,451 321,006 2,111,518 834,787 34,225 | |
| 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 | 482,483 2,037,890 1,463,465 3,571,406 1,071,222 72,274 5,953,670 902,708 1,256,370 1,747,507 500,117 632,358 225,807 2,110,172 595,222 0 6,024,033 377,685 | 509,899 2,174,636 1,581,606 4,109,440 1,164,385 138,139 6,622,422 953,141 1,310,857 1,766,607 500,117 641,061 321,006 2,111,518 834,787 0 6,540,409 377,685 | | 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 | 509,899 2,174,636 1,581,606 4,109,440 1,164,385 138,139 6,622,422 953,141 1,310,857 1,766,607 500,117 641,061 321,006 2,111,518 834,787 0 6,540,409 377,685 | 2,398,508 1,648,505 4,255,904 1,234,809 201,751 7,294,022 1,006,011 1,495,718 1,884,630 515,117 823,451 321,006 2,111,518 834,787 34,225 6,944,485 377,685 | |
| 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 | 482,483 2,037,890 1,463,465 3,571,406 1,071,222 72,274 5,953,670 902,708 1,256,370 1,747,507 500,117 632,358 225,807 2,110,172 595,222 0 6,024,033 377,685 1,495,333 | 509,899 2,174,636 1,581,606 4,109,440 1,164,385 138,139 6,622,422 953,141 1,310,857 1,766,607 500,117 641,061 321,006 2,111,518 834,787 0 6,540,409 377,685 1,644,160 | | 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 | 509,899 2,174,636 1,581,606 4,109,440 1,164,385 138,139 6,622,422 953,141 1,310,857 1,766,607 500,117 641,061 321,006 2,111,518 834,787 0 6,540,409 377,685 1,644,160 | 2,398,508 1,648,505 4,255,904 1,234,809 201,751 7,294,022 1,006,011 1,495,718 1,884,630 515,117 823,451 321,006 2,111,518 834,787 34,225 6,944,485 377,685 1,835,600 | |
| 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 | 482,483 2,037,890 1,463,465 3,571,406 1,071,222 72,274 5,953,670 902,708 1,256,370 1,747,507 500,117 632,358 225,807 2,110,172 595,222 0 6,024,033 377,685 1,495,333 1,104,185 | 509,899 2,174,636 1,581,606 4,109,440 1,164,385 138,139 6,622,422 953,141 1,310,857 1,766,607 500,117 641,061 321,006 2,111,518 834,787 0 6,540,409 377,685 1,644,160 1,104,085 | | 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 | 509,899 2,174,636 1,581,606 4,109,440 1,164,385 138,139 6,622,422 953,141 1,310,857 1,766,607 500,117 641,061 321,006 2,111,518 834,787 0 6,540,409 377,685 1,644,160 1,104,085 | 2,398,508 1,648,505 4,255,904 1,234,809 201,751 7,294,022 1,006,011 1,495,718 1,884,630 515,117 823,451 321,006 2,111,518 834,787 34,225 6,944,485 377,685 1,835,600 1,117,793 | |
| 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 | 482,483 2,037,890 1,463,465 3,571,406 1,071,222 72,274 5,953,670 902,708 1,256,370 1,747,507 500,117 632,358 225,807 2,110,172 595,222 0 6,024,033 377,685 1,495,333 1,104,185 | 509,899 2,174,636 1,581,606 4,109,440 1,164,385 138,139 6,622,422 953,141 1,310,857 1,766,607 500,117 641,061 321,006 2,111,518 834,787 0 6,540,409 377,685 1,644,160 1,104,085 | | 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2002 2003 2004 2005 2006 | 509,899 2,174,636 1,581,606 4,109,440 1,164,385 138,139 6,622,422 953,141 1,310,857 1,766,607 500,117 641,061 321,006 2,111,518 834,787 0 6,540,409 377,685 1,644,160 1,104,085 | 2,398,508 1,648,505 4,255,904 1,234,809 201,751 7,294,022 1,006,011 1,495,718 1,884,630 515,117 823,451 321,006 2,111,518 834,787 34,225 6,944,485 377,685 1,835,600 1,117,793 0 | |
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NOTE: So as to maximize the use of available data, the companies used in one stage of development were allowed to be independent of those used in the other stage of development; therefore, the figures shown at each valuation may vary.

^{*} Losses limited on a per-claim basis, with the actual limitation varying by policy year as described in Exhibit 1a.

Paid and Incurred Loss Development and Trend – Limited Losses

Page 1 of the attachment shows the calculation of Standard Earned Premiums. Standard Earned Premiums are developed to ultimate, adjusted to current residual market rate level and adjusted to remove the impact of expense constants, the DCCPAP program and the residual market surcharge program.

Pages 2 through 13 present indemnity losses and loss adjustment expense.

Page 2 shows incurred and paid loss development factors and ratios of incurred to paid losses, based on the current Table I. An average of the latest four factors is shown. Selected factors are generally based upon a fitting of the four-year averages to a curve.

Page 3 arranges the factors according to the loss development approach shown. There are three methods: case incurred, paid to twenty-seventh and the average of the incurred and paid to twenty-seventh methods. The last section of page 3 shows the loss on-level and loss adjustment expense factors applicable.

Page 4 shows the loss base (paid or incurred losses depending on the method) to which the development factors apply, the projected ultimate level of losses, and ultimate losses adjusted to current benefit levels and including loss adjustment expense.

The top portion of page 5 presents ultimate on-level loss and loss adjustment expense ratios by policy year for each methodology. The middle portion of page 5 presents information on claim frequencies, which are further discussed in Exhibit 23. The first column shows frequencies by policy year. The second column shows normalized values for claim frequency with Policy Year 2003 set equal to unity. Staff selected a frequency trend factor of -5.0%. This trend factor is the arithmetic average of the seven-point frequency trend factor (Policy Years 2009 through 2015) and the seven-point frequency trend factor (Policy Years 2007 through 2015 excluding Policy Years 2009 and 2010). The lower portion of page 5 shows severity ratios which are defined herein as loss ratios adjusted to a common underlying claim frequency level. The severity ratios are calculated by dividing the loss ratios in the top section of page 5 by the normalized claim frequencies in the middle portion of page 5 for each policy year and loss development approach.

Page 6 shows fitted values for severity ratios fitted to a straight line for each loss development approach and using from 4 to 10 points. The top portion of page 7 shows those same straight lines trended to the midpoint of the prospective rating period (12/1/18). The second section of

page 7 shows severity trend factors by policy year calculated by dividing the trended points on page 7 by the fitted values on page 6.

Pages 8 and 9 present the analogous exponential severity trend factor calculation. Pages 10 and 11 show the loss ratio trend factors by policy year which are a product of the severity (pages 7 and 9) and frequency (page 5) trend factors that were previously calculated.

Pages 12 and 13 show averages of the four latest policy years trended to the midpoint of the prospective rating period (12/1/18) on a linear and exponential basis, respectively.

Pages 14 through 25 show experience for medical loss and loss adjustment expense laid out the same way as pages 2 through 13 while pages 26 and 27 show a summary of annualized severity and loss ratio trend factors.

| PREMIUMS | | PDF 12-13 | PDF 13-14 | PDF 14-15 | PDF 15-16 | 4 Year Average | Selected PDF |
|----------------|----------------|----------------------------|----------------------------|----------------------------|--------------------|-------------------|------------------|
| Beyond | | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 26-27 | | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 25-26 | | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 24-25 | | 1.0000 | 1.0000 | 1.0000 | 1.0002 | 1.0001 | 1.0000 |
| 23-24 | | 1.0000 | 1.0000 | 1.0002 | 1.0000 | 1.0001 | 1.0000 |
| 22-23 | | 1.0000 | 1.0006 | 1.0000 | 1.0000 | 1.0002 | 1.0000 |
| 21-22 | | 1.0003 | 1.0000 | 1.0000 | 1.0001 | 1.0001 | 1.0000 |
| 20-21 | | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 19-20 | | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 18-19 | | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 17-18 | | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 16-17 | | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 15-16 | | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 14-15 | | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 13-14 | | 1.0000 | 1.0000 | 1.0001 | 1.0000 | 1.0000 | 1.0000 |
| 12-13 | | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 11-12 10-11 | | 0.9994 0.9998 | 1.0002 1.0000 | 1.0000 1.0000 | 1.0000 1.0000 | 0.9999 1.0000 | 1.0000 1.0000 |
| 9-10 | | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 8-9 | | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 7-8 | | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 6-7 | | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 5-6 | | 0.9999 | 1.0000 | 1.0057 | 0.9999 | 1.0014 | 1.0014 |
| 4-5 | | 1.0001 | 0.9999 | 1.0020 | 1.0003 | 1.0006 | 1.0006 |
| 3-4 | | 0.9993 | 1.0012 | 0.9978 | 1.0001 | 0.9996 | 0.9996 |
| 2-3 | | 0.9998 | 0.9996 | 1.0031 | 0.9992 | 1.0004 | 1.0004 |
| 1-2 | | 1.0016 | 1.0016 | 1.0074 | 1.0125 | 1.0058 | 1.0058 |
| | | | | | | | |
| PREMIUMS | Policy Year | Reported SEP | Cum PDF | Ultimate SEP | On-Level Factor | ECRF | DCCPAP Factor |
| Beyond | 1989 | 110,768,371 | 1.0000 | 110,768,371 | 1.3145 | 0.9919 | 1.0000 |
| 26-27 | 1990 | 99,948,026 | 1.0000 | 99,948,026 | 1.3145 | 0.9915 | 1.0037 |
| 25-26 | 1991 | 95,933,003 | 1.0000 | 95,933,003 | 1.3145 | 0.9913 | 1.0083 |
| 24-25 | 1992 | 87,086,967 | 1.0000 | 87,086,967 | 1.3145 | 0.9914 | 1.0137 |
| 23-24 | 1993 | 87,798,462 | 1.0000 | 87,798,462 | 1.3145 | 0.9914 | 1.0144 |
| 22-23 | 1994 | 82,331,367 | 1.0000 | 82,331,367 | 1.3661 | 0.9942 | 1.0129 |
| 21-22 | 1995 | 78,691,441 | 1.0000 | 78,691,441 | 1.4656 | 0.9971 | 1.0112 |
| 20-21 | 1996 | 82,676,970 | 1.0000 | 82,676,970 | 1.4697 | 0.9973 | 1.0131 |
| 19-20 | 1997 | 83,865,012 | 1.0000 | 83,865,012 | 1.3984 | 0.9979 | 1.0081 |
| 18-19 | 1998 | 86,444,449 | 1.0000 | 86,444,449 | 1.2906 | 0.9986 | 1.0001 |
| 17-18 | 1999 | 80,901,977 | 1.0000 | 80,901,977 | 1.4869 | 0.9989 | 0.9959 |
| 16-17 | 2000 | 89,557,124 | 1.0000 | 89,557,124 | 1.4677 | 0.9988 | 0.9929 |
| 15-16 | 2001 | 90,806,330 | 1.0000 | 90,806,330 | 1.5434 1.2935 | 0.9982 | 0.9956 0.9982 |
| 14-15 13-14 | 2002 2003 | 114,271,531 129,494,810 | 1.0000 1.0000 | 114,271,531 129,494,810 | 1.2133 | 0.9976 0.9966 | 1.0010 |
| 12-13 | 2004 | 152,871,385 | 1.0000 | 152,871,385 | 1.2623 | 0.9963 | 0.9999 |
| 11-12 | 2005 | 187,799,312 | 1.0000 | 187,799,312 | 1.1099 | 0.9968 | 0.9985 |
| 10-11 | 2006 | 206,582,882 | 1.0000 | 206,582,882 | 1.0602 | 0.9975 | 0.9960 |
| 9-10 | 2007 | 199,461,360 | 1.0000 | 199,461,360 | 1.0884 | 0.9977 | 0.9974 |
| 8-9 | 2008 | 149,417,895 | 1.0000 | 149,417,895 | 1.4686 | 0.9974 | 0.9989 |
| 7-8 | 2009 | 117,158,752 | 1.0000 | 117,158,752 | 1.8292 | 0.9971 | 1.0147 |
| 6-7 | 2010 | 105,086,397 | 1.0000 | 105,086,397 | 1.9902 | 0.9970 | 1.0141 |
| 5-6 | 2011 | 105,492,262 | 1.0014 | 105,639,951 | 2.0042 | 0.9968 | 1.0145 |
| 4-5 | 2012 | 114,622,483 | 1.0020 | 114,851,728 | 1.7196 | 0.9966 | 1.0156 |
| 3-4 | 2013 | 135,182,833 | 1.0016 | 135,399,126 | 1.4022 | 0.9966 | 1.0139 |
| 2-3 | 2014 | 148,439,581 | 1.0020 | 148,736,460 | 1.2747 | 0.9967 | 1.0141 |
| 1-2 | 2015 | 147,359,751 | 1.0078 | 148,509,157 | 1.4149 | 0.9963 | 1.0141 |
| PREMIUMS | Policy | Other | On-Level | | | | |
| | Year | Adjustments | SEP | | | | |
| | 1989 | 1.0000 | 144,425,623 | | | | |
| | 1990 | 1.0000 | 130,746,916 | | | | |
| | 1991 | 1.0000 | 126,044,385 | | | | |
| | 1992 | 1.0000 | 115,046,157 | | | | |
| | 1993 | 1.0000 | 116,066,170 | | | | |
| | 1994 | 1.0000 | 113,266,416 | | | | |
| | 1995 | 1.0000 | 116,283,670 | | | | |
| | 1996 1997 | 1.0000 | 122,769,753 | | | | |
| | 1997 | 1.0000 1.0000 | 117,978,499 | | | | |
| | 1999 | 1.0000 | 111,420,155 119,668,168 | | | | |
| | 2000 | 1.0000 | 130,353,134 | | | | |
| | 2001 | 1.0000 | 139,282,667 | | | | |
| | 2002 | 1.0000 | 147,190,061 | | | | |
| | 2003 | 1.0000 | 156,738,440 | | | | |
| | 2004 | 1.0000 | 192,236,336 | | | | |
| | 2005 | 1.0000 | 207,459,796 | | | | |
| | 2006 | 1.0000 | 217,597,737 | | | | |
| | 2007 | 1.0000 | 216,031,283 | | | | |
| | 2008 | 1.0000 | 218,623,838 | | | | |
| | 2009 | 1.0000 | 216,826,473 | | | | |
| | 2010 | 1.0000 | 211,455,587 | | | | |
| | 2011 | 1.0000 | 214,106,242 | | | | |
| | 2012 2013 | 1.0000 1.0000 | 199,898,044 191,841,177 | | | | |
| | 2013 | 1.0000 | 191,633,163 | | | | |
| | 2015 | 1.0000 | 212,299,950 | | | | |
| | - - | | ,, | | | | |

| INDEMNITY | Incurred LDF | Incurred LDF | Incurred LDF | Incurred LDF | Incurred LDF | 4 Year Average | Selected Incurred |
|----------------|------------------|------------------|------------------|------------------|------------------|-------------------|----------------------|
| | 11-12 | 12-13 | 13-14 | 14-15 | 15-16 | LDF | LDF |
| Beyond | 0.9939 | 0.9941 | 0.9901 | 0.9976 | 1.0011 | 0.9957 | 0.9957 |
| 26-27 | | 0.9984 | 0.9997 | 1.0015 | 0.9994 | 0.9998 | 1.0001 |
| 25-26 | 1.0008 | 0.9901 | 0.9990 | 0.9954 | 0.9985 | 0.9958 1.0024 | 1.0001 |
| 24-25 23-24 | 1.0001 1.0009 | 1.0041 1.0022 | 0.9978 0.9988 | 1.0149 1.0008 | 0.9927 0.9976 | 0.9999 | 1.0001 1.0001 |
| 22-23 | 0.9987 | 0.9986 | 1.0086 | 0.9991 | 0.9991 | 1.0014 | 1.0001 |
| 21-22 | 0.9993 | 0.9968 | 0.9983 | 1.0029 | 0.9946 | 0.9982 | 1.0001 |
| 20-21 | 0.9978 | 0.9964 | 0.9989 | 1.0103 | 0.9919 | 0.9994 | 1.0001 |
| 19-20 | 0.9965 | 0.9924 | 0.9884 | 0.9988 | 1.0004 | 0.9950 | 1.0001 |
| 18-19 | 1.0116 | 1.0328 | 0.9993 | 1.0029 | 0.9977 | 1.0082 | 1.0002 |
| 17-18 | 0.9781 | 0.9987 | 0.9962 | 0.9966 | 1.0007 | 0.9981 | 1.0002 |
| 16-17 15-16 | 0.9995 1.0030 | 1.0039 1.0019 | 0.9981 0.9997 | 1.0003 0.9983 | 1.0061 0.9964 | 1.0021 0.9991 | 1.0003 1.0005 |
| 14-15 | 1.0036 | 0.9963 | 0.9977 | 0.9964 | 0.9985 | 0.9972 | 1.0003 |
| 13-14 | 1.0045 | 0.9951 | 1.0031 | 0.9989 | 0.9994 | 0.9991 | 1.0010 |
| 12-13 | 1.0221 | 1.0178 | 1.0020 | 0.9949 | 0.9999 | 1.0037 | 1.0015 |
| 11-12 | 0.9957 | 1.0026 | 0.9964 | 0.9997 | 1.0050 | 1.0009 | 1.0021 |
| 10-11 | 1.0002 | 1.0017 | 1.0237 | 1.0017 | 0.9975 | 1.0062 | 1.0030 |
| 9-10 | 1.0064 | 1.0075 | 1.0083 | 1.0008 | 1.0080 | 1.0062 | 1.0044 |
| 8-9 7-8 | 1.0119 1.0209 | 1.0091 1.0059 | 1.0009 1.0101 | 1.0135 1.0098 | 1.0062 1.0050 | 1.0074 1.0077 | 1.0063 1.0094 |
| 6-7 | 1.0306 | 1.0321 | 1.0349 | 1.0030 | 1.0136 | 1.0209 | 1.0143 |
| 5-6 | 1.0148 | 1.0290 | 1.0332 | 1.0341 | 1.0220 | 1.0296 | 1.0226 |
| 4-5 | 1.0177 | 1.0537 | 1.0628 | 0.9855 | 1.0245 | 1.0316 | 1.0381 |
| 3-4 | 1.0368 | 1.0580 | 1.0575 | 1.0444 | 1.0863 | 1.0616 | 1.0702 |
| 2-3 | 1.2167 | 1.2485 | 1.0990 | 1.1065 | 1.1560 | 1.1525 | 1.1480 |
| 1-2 | 1.3101 | 1.2854 | 1.3204 | 1.2829 | 1.2727 | 1.2904 | 1.2906 |
| INDEMNITY | Paid | Paid | Paid | Paid | Paid | 4 Year | Selected |
| | LDF | LDF | LDF | LDF | LDF | Average | Paid |
| 00.07 | 11-12 | 12-13 | 13-14 | 14-15 | 15-16 | LDF | LDF |
| 26-27 25-26 | 1.0024 | 1.0008 0.9848 | 1.0015 1.0002 | 1.0045 0.9968 | 1.0001 1.0014 | 1.0017 0.9958 | 1.0003 1.0006 |
| 24-25 | 1.0024 | 1.0078 | 0.9999 | 1.0027 | 0.9966 | 1.0018 | 1.0000 |
| 23-24 | 1.0019 | 1.0038 | 1.0021 | 1.0040 | 0.9982 | 1.0020 | 1.0014 |
| 22-23 | 0.9997 | 1.0006 | 1.0198 | 0.9972 | 1.0008 | 1.0046 | 1.0019 |
| 21-22 | 1.0017 | 1.0032 | 0.9984 | 1.0051 | 1.0090 | 1.0039 | 1.0024 |
| 20-21 | 1.0055 | 0.9976 | 1.0007 | 1.0025 | 0.9997 | 1.0001 | 1.0030 |
| 19-20 | 1.0062 | 1.0025 | 1.0387 | 1.0015 | 1.0029 | 1.0114 | 1.0036 |
| 18-19 | 1.0063 | 1.0023 | 1.0005 | 1.0036 | 0.9989 | 1.0013 | 1.0044 |
| 17-18 16-17 | 1.0040 1.0021 | 1.0025 1.0061 | 1.0035 1.0084 | 1.0031 1.0078 | 1.0025 1.0107 | 1.0029 1.0083 | 1.0052 1.0061 |
| 15-16 | 1.0057 | 1.0129 | 1.0101 | 1.0020 | 1.0023 | 1.0068 | 1.0072 |
| 14-15 | 1.0133 | 1.0028 | 1.0028 | 1.0068 | 1.0053 | 1.0044 | 1.0085 |
| 13-14 | 1.0101 | 1.0226 | 1.0087 | 1.0090 | 1.0011 | 1.0104 | 1.0101 |
| 12-13 | 1.0109 | 1.0108 | 1.0112 | 1.0088 | 1.0073 | 1.0095 | 1.0120 |
| 11-12 | 1.0108 | 1.0126 | 1.0127 | 1.0075 | 1.0043 | 1.0093 | 1.0143 |
| 10-11 | 1.0114 | 1.0155 | 1.0341 | 1.0075 | 1.0288 | 1.0215 | 1.0172 |
| 9-10 8-9 | 1.0126 1.0203 | 1.0193 1.0347 | 1.0164 1.0284 | 1.0184 1.0410 | 1.0227 1.0379 | 1.0192 1.0355 | 1.0211 1.0264 |
| 7-8 | 1.0260 | 1.0353 | 1.0547 | 1.0198 | 1.0194 | 1.0323 | 1.0341 |
| 6-7 | 1.0467 | 1.0528 | 1.0310 | 1.0399 | 1.0588 | 1.0456 | 1.0458 |
| 5-6 | 1.0765 | 1.0797 | 1.0546 | 1.0898 | 1.0517 | 1.0690 | 1.0657 |
| 4-5 | 1.1237 | 1.1193 | 1.1210 | 1.0871 | 1.0535 | 1.0952 | 1.1038 |
| 3-4 | 1.2065 | 1.1852 | 1.1993 | 1.1634 | 1.2347 | 1.1957 | 1.1913 |
| 2-3 | 1.5144 | 1.5790 | 1.3944 | 1.4468 | 1.3822 | 1.4506 | 1.4512 |
| 1-2 | 1.9083 | 2.0196 | 2.0411 | 1.8383 | 1.9436 | 1.9607 | 1.9607 |
| INDEMNITY | Pd-Incur | Pd-Incur | Pd-Incur | Pd-Incur | Pd-Incur | 4 Year | Selected |
| | LDF | LDF | LDF | LDF | LDF | Average | Pd-Incur |
| 26-27 | 11-12 | 12-13 1.0191 | 13-14 1.0154 | 14-15 1.0097 | 15-16 1.0065 | LDF 1.0127 | LDF 1.0127 |
| 25-26 | 1.0232 | 0.9995 | 1.0086 | 1.0037 | 1.0265 | 1.0096 | 1.0096 |
| 24-25 | 1.0096 | 1.0170 | 1.0082 | 1.0309 | 1.0072 | 1.0158 | 1.0158 |
| 23-24 | 1.0146 | 1.0140 | 1.0186 | 1.0187 | 1.0005 | 1.0130 | 1.0130 |
| 22-23 | 1.0115 | 1.0192 | 1.0389 | 1.0001 | 1.0238 | 1.0205 | 1.0205 |
| 21-22 | 1.0225 | 1.0312 | 0.9996 | 1.0299 | 1.0311 | 1.0230 | 1.0230 |
| 20-21 | 1.0402 | 0.9988 | 1.0272 | 1.0394 | 1.0104 | 1.0190 | 1.0190 |
| 19-20 18-19 | 1.0086 1.0438 | 1.0294 1.0771 | 1.0708 1.0227 | 1.0202 1.0284 | 1.0252 1.0215 | 1.0364 1.0374 | 1.0364 1.0374 |
| 17-18 | 1.0470 | 1.0250 | 1.0258 | 1.0271 | 1.0168 | 1.0237 | 1.0237 |
| 16-17 | 1.0283 | 1.0388 | 1.0428 | 1.0240 | 1.0172 | 1.0307 | 1.0307 |
| 15-16 | 1.0405 | 1.0564 | 1.0332 | 1.0130 | 1.0371 | 1.0349 | 1.0349 |
| 14-15 | 1.0680 | 1.0335 | 1.0137 | 1.0480 | 1.0360 | 1.0328 | 1.0328 |
| 13-14 | 1.0473 | 1.0419 | 1.0684 | 1.0469 | 1.0086 | 1.0415 | 1.0415 |
| 12-13 | 1.0577 | 1.0807 | 1.0482 | 1.0181 | 1.0530 | 1.0500 | 1.0500 |
| 11-12 10-11 | 1.0723 1.0736 | 1.0655 1.0618 | 1.0441 1.1013 | 1.0610 1.0310 | 1.0285 1.0505 | 1.0498 1.0612 | 1.0498 1.0612 |
| 10-11 9-10 | 1.0736 1.0711 | 1.0618 1.0959 | 1.1013 1.0474 | 1.0310 1.0725 | 1.0505 1.0789 | 1.0612 1.0737 | 1.0612 1.0737 |
| 8-9 | 1.1095 | 1.0731 | 1.0988 | 1.1142 | 1.1300 | 1.1040 | 1.1040 |
| 7-8 | 1.0912 | 1.1397 | 1.1613 | 1.1445 | 1.0960 | 1.1354 | 1.1354 |
| 6-7 | 1.1859 | 1.2059 | 1.1695 | 1.1324 | 1.2107 | 1.1796 | 1.1796 |
| 5-6 | 1.2569 | 1.2217 | 1.1768 | 1.3090 | 1.1614 | 1.2172 | 1.2172 |
| 4-5 | 1.3344 | 1.2842 | 1.4197 | 1.2343 | 1.1854 | 1.2809 | 1.2809 |
| 3-4 | 1.4719 | 1.5905 | 1.4935 | 1.3468 | 1.5054 | 1.4841 | 1.4841 |
| 2-3 1-2 | 2.2774 3.5080 | 2.2904 3.3093 | 1.7930 3.6799 | 2.0022 3.0838 | 1.9426 3.1722 | 2.0071 3.3113 | 2.0071 3.3113 |
| 1-2 | 3.3000 | 3.3093 | 3.0799 | 3.0030 | 3.1722 | 3.3113 | 3.3113 |

| INDEMNITY | | | Paid |
|----------------|----------------|---------------------|--------------------|
| | Policy Year | Incurred LDF | to 27th LDF |
| Beyond | 1989 | 0.9957 | 0.9957 |
| 26-27 | 1990 1991 | 1.0001 | 1.0127 |
| 25-26 24-25 | 1991 | 1.0001 1.0001 | 1.0006 1.0010 |
| 23-24 | 1993 | 1.0001 | 1.0014 |
| 22-23 | 1994 | 1.0001 | 1.0019 |
| 21-22 20-21 | 1995 1996 | 1.0001 1.0001 | 1.0024 1.0030 |
| 19-20 | 1997 | 1.0001 | 1.0036 |
| 18-19 | 1998 | 1.0002 | 1.0044 |
| 17-18 16-17 | 1999 2000 | 1.0002 1.0003 | 1.0052 1.0061 |
| 15-16 | 2001 | 1.0005 | 1.0072 |
| 14-15 | 2002 | 1.0007 | 1.0085 |
| 13-14 12-13 | 2003 2004 | 1.0010 1.0015 | 1.0101 1.0120 |
| 11-12 | 2005 | 1.0021 | 1.0143 |
| 10-11 9-10 | 2006 2007 | 1.0030 1.0044 | 1.0172 1.0211 |
| 8-9 | 2007 | 1.0063 | 1.0211 |
| 7-8 | 2009 | 1.0094 | 1.0341 |
| 6-7 5-6 | 2010 2011 | 1.0143 1.0226 | 1.0458 1.0657 |
| 4-5 | 2012 | 1.0381 | 1.1038 |
| 3-4 | 2013 | 1.0702 | 1.1913 |
| 2-3 1-2 | 2014 2015 | 1.1480 1.2906 | 1.4512 1.9607 |
| 1-2 | 2015 | 1.2900 | 1.9607 |
| INDEMNITY | Dallan | la accesa d | Paid to 27th |
| | Policy Year | Incurred Cum LDF | to 27th Cum LDF |
| Beyond | 1989 | 0.9957 | 0.9957 |
| 26-27 | 1990 | 0.9958 | 1.0083 |
| 25-26 24-25 | 1991 1992 | 0.9959 0.9960 | 1.0090 1.0100 |
| 23-24 | 1993 | 0.9961 | 1.0114 |
| 22-23 | 1994 | 0.9962 | 1.0133 |
| 21-22 20-21 | 1995 1996 | 0.9963 0.9964 | 1.0157 1.0188 |
| 19-20 | 1997 | 0.9965 | 1.0224 |
| 18-19 | 1998 | 0.9967 | 1.0269 |
| 17-18 16-17 | 1999 2000 | 0.9969 0.9972 | 1.0323 1.0386 |
| 15-16 | 2001 | 0.9977 | 1.0461 |
| 14-15 | 2002 | 0.9984 | 1.0549 |
| 13-14 12-13 | 2003 2004 | 0.9994 1.0009 | 1.0656 1.0784 |
| 11-12 | 2005 | 1.0030 | 1.0938 |
| 10-11 | 2006 | 1.0060 | 1.1126 |
| 9-10 8-9 | 2007 2008 | 1.0104 1.0168 | 1.1361 1.1661 |
| 7-8 | 2009 | 1.0263 | 1.2059 |
| 6-7 5-6 | 2010 2011 | 1.0410 1.0646 | 1.2611 1.3439 |
| 4-5 | 2011 | 1.1051 | 1.4834 |
| 3-4 | 2013 | 1.1827 | 1.7672 |
| 2-3 1-2 | 2014 2015 | 1.3577 1.7523 | 2.5646 5.0284 |
| 1-2 | 2015 | 1.7525 | 5.0264 |
| INDEMNITY | Policy | Benefit | LAE |
| | Year | Level Factor | |
| Beyond | 1989 | 1.5482 | 1.2087 |
| 26-27 25-26 | 1990 1991 | 1.5197 1.5014 | 1.2087 1.2087 |
| 24-25 | 1992 | 1.4827 | 1.2087 |
| 23-24 | 1993 | 1.4604 | 1.2087 |
| 22-23 21-22 | 1994 1995 | 1.4422 1.4186 | 1.2087 1.2087 |
| 20-21 | 1996 | 1.3906 | 1.2087 |
| 19-20 | 1997 | 1.3638 | 1.2087 |
| 18-19 17-18 | 1998 1999 | 1.3343 1.3033 | 1.2087 1.2087 |
| 16-17 | 2000 | 1.2710 | 1.2087 |
| 15-16 | 2001 | 1.2415 | 1.2087 |
| 14-15 13-14 | 2002 2003 | 1.2137 1.1843 | 1.2087 1.2087 |
| 12-13 | 2004 | 1.1704 | 1.2087 |
| 11-12 | 2005 | 1.1542 | 1.2087 |
| 10-11 9-10 | 2006 2007 | 1.1304 1.1007 | 1.2087 1.2087 |
| 8-9 | 2008 | 1.0821 | 1.2087 |
| 7-8 | 2009 | 1.0780 | 1.2087 |
| 6-7 5-6 | 2010 2011 | 1.0809 1.0843 | 1.2087 1.2087 |
| 4-5 | 2012 | 1.0687 | 1.2087 |
| 3-4 2-3 | 2013 2014 | 1.0461 1.0338 | 1.2087 1.2087 |
| 2-3 1-2 | 2014 | 1.0323 | 1.2087 |
| 1-2 | | | |

| INDEMNITY | | | | Paid |
|-------------------|--------------|------------------------------|------------------------------|------------------------------|
| INDLIMINITI | Policy | | Incurred | to 27th |
| Beyond | Year 1989 | | Base 31,474,674 | Base 31,474,674 |
| 26-27 | 1990 | | 33,606,375 | 32,786,333 |
| 25-26 | 1991 | | 30,809,322 | 30,487,457 |
| 24-25 23-24 | 1992 1993 | | 26,441,781 30,331,752 | 26,380,525 29,649,966 |
| 22-23 | 1994 | | 23,616,533 | 23,110,377 |
| 21-22 | 1995 | | 24,421,175 | 24,160,965 |
| 20-21 19-20 | 1996 1997 | | 30,466,990 29,922,577 | 29,802,922 29,260,902 |
| 18-19 | 1998 | | 25,263,186 | 24,908,812 |
| 17-18 | 1999 | | 29,865,918 | 29,675,561 |
| 16-17 15-16 | 2000 2001 | | 38,744,654 34,751,719 | 37,445,404 |
| 14-15 | 2001 | | 33,730,928 | 33,721,850 33,479,842 |
| 13-14 | 2003 | | 38,872,294 | 37,184,363 |
| 12-13 11-12 | 2004 2005 | | 39,519,389 | 38,588,764 |
| 10-11 | 2005 | | 41,435,228 44,219,299 | 40,578,106 41,913,458 |
| 9-10 | 2007 | | 42,850,116 | 39,357,798 |
| 8-9 7-8 | 2008 | | 37,976,718 | 35,322,768 |
| 7-8 6-7 | 2009 2010 | | 41,726,944 38,078,910 | 36,492,210 34,481,955 |
| 5-6 | 2011 | | 36,827,314 | 32,727,413 |
| 4-5 2-4 | 2012 | | 34,848,701 | 28,580,744 |
| 3-4 2-3 | 2013 2014 | | 36,373,343 26,665,181 | 25,879,943 16,337,903 |
| 1-2 | 2015 | | 19,974,736 | 9,169,573 |
| INDEMNITY | | Proj Ult | Proj Ult | Proj Ult |
| II O E IVII VII I | Policy | Incurred | Incurred | Incurred |
| | Year | (Avg Pd & Inc) | (Incur) | (Pd-27) |
| Beyond 26-27 | 1989 1990 | 31,339,333 33,261,844 | 31,339,333 33,465,228 | 31,339,333 33,058,460 |
| 25-26 | 1991 | 30,722,424 | 30,683,004 | 30,761,844 |
| 24-25 | 1992 | 26,490,172 | 26,336,014 | 26,644,330 |
| 23-24 22-23 | 1993 1994 | 30,100,717 23,472,268 | 30,213,458 23,526,790 | 29,987,976 23,417,745 |
| 21-22 | 1995 | 24,435,555 | 24,330,817 | 24,540,292 |
| 20-21 | 1996 | 30,360,263 | 30,357,309 | 30,363,217 |
| 19-20 18-19 | 1997 1998 | 29,867,097 25,379,338 | 29,817,848 25,179,817 | 29,916,346 25,578,859 |
| 17-18 | 1999 | 30,203,708 | 29,773,334 | 30,634,082 |
| 16-17 | 2000 | 38,763,483 | 38,636,169 | 38,890,797 |
| 15-16 14-15 | 2001 2002 | 34,974,109 34,497,422 | 34,671,790 33,676,959 | 35,276,427 35,317,885 |
| 13-14 | 2002 | 39,236,314 | 38,848,971 | 39,623,657 |
| 12-13 | 2004 | 40,584,540 | 39,554,956 | 41,614,123 |
| 11-12 10-11 | 2005 2006 | 42,971,933 45,558,764 | 41,559,534 44,484,615 | 44,384,332 46,632,913 |
| 9-10 | 2007 | 44,005,076 | 43,295,757 | 44,714,394 |
| 8-9 | 2008 | 39,902,304 | 38,614,727 | 41,189,880 |
| 7-8 6-7 | 2009 2010 | 43,415,160 41,562,669 | 42,824,363 39,640,145 | 44,005,956 43,485,193 |
| 5-6 | 2010 | 41,594,364 | 39,206,358 | 43,982,370 |
| 4-5 | 2012 | 40,453,988 | 38,511,299 | 42,396,676 |
| 3-4 2-3 | 2013 2014 | 44,376,894 39,051,751 | 43,018,753 36,203,316 | 45,735,035 41,900,186 |
| 1-2 | 2014 | 40,555,006 | 35,001,730 | 46,108,281 |
| INIDEMNITY | | A discount of Life | A -15, 4 1 1 14 | A -15 4 1 1 114 |
| INDEMNITY | Policy | Adjusted Ult Limited Loss | Adjusted Ult Limited Loss | Adjusted Ult Limited Loss |
| | Year | (Avg Pd & Inc) | (Incur) | (Pd-27) |
| Beyond 26-27 | 1989 1990 | 58,645,587 61,097,397 | 58,645,587 61,470,985 | 58,645,587 |
| 25-26 | 1991 | 55,753,279 | 55,681,742 | 60,723,809 55,824,816 |
| 24-25 | 1992 | 47,474,083 | 47,197,811 | 47,750,356 |
| 23-24 22-23 | 1993 1994 | 53,133,349 40,916,556 | 53,332,357 41,011,598 | 52,934,340 40,821,512 |
| 21-22 | 1995 | 41,898,713 | 41,719,123 | 42,078,302 |
| 20-21 | 1996 | 51,030,083 | 51,025,118 | 51,035,048 |
| 19-20 | 1997 | 49,233,671 | 49,152,488 | 49,314,854 |
| 18-19 17-18 | 1998 1999 | 40,930,995 47,579,862 | 40,609,213 46,901,895 | 41,252,776 48,257,830 |
| 16-17 | 2000 | 59,550,699 | 59,355,112 | 59,746,286 |
| 15-16 | 2001 | 52,482,185 | 52,028,524 | 52,935,843 |
| 14-15 13-14 | 2002 2003 | 50,607,690 56,165,348 | 49,404,072 55,610,881 | 51,811,309 56,719,815 |
| 12-13 | 2004 | 57,413,426 | 55,956,912 | 58,869,938 |
| 11-12 | 2005 | 59,949,350 | 57,978,939 | 61,919,762 |
| 10-11 9-10 | 2006 2007 | 62,247,599 58,545,061 | 60,779,974 57,601,372 | 63,715,224 59,488,749 |
| 8-9 | 2008 | 52,189,591 | 50,505,525 | 53,873,656 |
| 7-8 | 2009 | 56,569,024 | 55,799,229 | 57,338,819 |
| 6-7 5-6 | 2010 2011 | 54,300,955 54,513,299 | 51,789,208 51,383,594 | 56,812,701 57,643,004 |
| 4-5 | 2012 | 52,255,941 | 49,746,496 | 54,765,384 |
| 3-4 | 2013 | 56,111,080 | 54,393,818 | 57,828,342 |
| 2-3 1-2 | 2014 2015 | 48,797,274 50,602,144 | 45,238,000 43,673,094 | 52,356,548 57,531,193 |
| | | | .,, | ,, |

| Policy Loss Ratio Closs | INDEMNITY | | Ult Limited | Ult Limited | Ult Limited | | | | |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|--------|-------------|-------------|-------------|--------------|--------------|----------------|--------------|
| Year (Avg Pd & Inc) (Inclur) (Pd-Z7) 1980 0.4661 0.4661 0.4661 1991 0.4423 0.4702 0.4644 1991 0.4423 0.4418 0.4429 1992 0.4127 0.4103 0.4151 1993 0.4578 0.4595 0.4561 1994 0.3612 0.3621 0.3604 1995 0.3603 0.3588 0.3619 1996 0.4157 0.4166 0.4180 1997 0.4173 0.4166 0.4180 1998 0.3674 0.3645 0.3702 1999 0.3976 0.3919 0.4033 2000 0.4568 0.4553 0.3693 2001 0.3768 0.3735 0.3801 2002 0.3438 0.3563 0.3548 2004 0.2987 0.2911 0.3062 2005 0.2880 0.2793 0.2928 2007 0.2710 0.2666 0.2754 2008 0.2387 0.2310 0.2644 2010 0.2568 0.2449 0.2667 2011 0.2568 0.2449 0.2667 2012 0.2614 0.2489 0.2740 2013 0.2925 0.2835 0.3014 2014 0.2546 0.2361 0.2732 2015 0.2384 0.2067 0.2710 2016 0.2546 0.2361 0.2732 2017 0.2568 0.2361 0.2732 2018 0.2546 0.2361 0.2732 2019 0.2568 0.2249 0.2662 2010 0.2568 0.2489 0.2673 2011 0.2568 0.2498 0.2667 2012 0.2614 0.2489 0.2760 2013 0.2925 0.2835 0.3014 2014 0.2546 0.2361 0.2732 2015 0.2384 0.2067 0.2710 2016 0.2568 0.2361 0.2732 2017 0.2666 0.2361 0.2732 2018 0.2546 0.2361 0.2732 2019 0.2546 0.2361 0.2732 2010 0.2568 0.2489 0.2667 2011 0.2568 0.2489 0.2667 2012 0.2614 0.2489 0.2760 2013 0.2925 0.2835 0.3014 2014 0.2546 0.2361 0.2732 2015 0.2381 0.2067 0.2710 3016 0.2668 0.2669 0.2761 4 1.50 0.2666 0.2661 0.2761 5 .0% 1 1.50 5 .0% 1 1.50 5 .0% 1 1.50 5 .0% 1 1.50 5 .0% 1 1.50 5 .0% 1 1.50 5 .0% 1 1.50 5 .0% 1 1.50 5 .0% 1 1.50 5 .0% 1 1.50 5 .0% 1 1.50 5 .0% 1 1.50 5 .0% 1 1.50 5 .0% 1 1.50 5 .0% 1 1.50 5 .0% 1 1.50 5 . | | Policy | | | | | | | |
| 1989 | | | | | | | | | |
| 1990 | | | | , , | | | | | |
| 1991 0.4423 0.418 0.4428 1992 0.4127 0.4103 0.4561 1993 0.4578 0.4595 0.4561 1994 0.3612 0.3621 0.3604 1995 0.3603 0.3588 0.3619 1996 0.4157 0.4156 0.4157 1997 0.4173 0.4166 0.4187 1998 0.3674 0.3645 0.3702 1999 0.3976 0.3919 0.4033 2000 0.4568 0.4533 0.4583 2001 0.3768 0.3735 0.3801 2002 0.3438 0.3556 0.3520 2003 0.3683 0.3548 0.3619 2004 0.2987 0.2911 0.3062 2005 0.2990 0.2795 0.2995 2006 0.2861 0.2793 0.2928 2007 0.2710 0.2666 0.2754 2008 0.2387 0.2310 0.2464 2009 0.2609 0.2793 0.2928 2001 0.2568 0.2449 0.2687 2011 0.2568 0.2449 0.2687 2011 0.2568 0.2409 0.2692 2012 0.2614 0.2498 0.2710 2013 0.2925 0.2835 0.3014 2014 0.2546 0.2361 0.2732 2015 0.2384 0.2057 0.2710 INDEMNITY FREQUENCY | | | | | | | | | |
| 1992 | | | | | | | | | |
| 1993 | | | | | | | | | |
| 1995 | | | | | | | | | |
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| 2001 | | | | | | | | | |
| 2002 0.3438 0.3356 0.3520 | | | | | | | | | |
| 100 | | | | | | | | | |
| 2004 0.2987 0.2911 0.3062 | | | | | | | | | |
| 2006 0.2890 0.2795 0.2985 | | | | | | | | | |
| 2006 0.2861 0.2793 0.2928 | | | | | | | | | |
| 2007 0.2710 0.2666 0.2754 | | | | | | | | | |
| 2008 | | | | | | | | | |
| 2009 0.2609 0.2573 0.2644 | | | | | | | | | |
| 2010 0.2568 0.2449 0.2687 | | | | | | | | | |
| 2011 | | | | | | | | | |
| 2012 0.2614 0.2489 0.2740 2013 0.2925 0.2835 0.3014 2014 0.2546 0.2361 0.2732 2015 0.2384 0.2057 0.2710 | | | | | | | | | |
| 2013 0.2925 0.2835 0.3014 0.2732 0.2014 0.2546 0.2361 0.2732 0.2710 | | | | | | | | | |
| 2014 0.2546 0.2361 0.2732 0.2710 | | | | | | | | | |
| INDEMNITY FREQUENCY Policy Year Frequency Frequency Frequency Frequency Trend Factor to 1/1/16 | | | | | | | | | |
| Policy Claim Normalized Factor to 1/1/16 Selected Ann Trend Period Trend Combined Trend Factor Trend Frequency Frequency Frequency Frequency Frequency Trend Trend Period Trend Trend Factor Trend Period Trend Period Trend Period Trend Period Trend Factor Trend Period | | | | | | | | | |
| Policy Claim Normalized Factor to 1/1/16 Selected Ann Trend Period Trend Combined Trend Factor Trend Frequency Frequency Frequency Frequency Frequency Trend Trend Period Trend Trend Factor Trend Period Trend Period Trend Period Trend Period Trend Factor Trend Period | INDEMONITY | | | | | | | | |
| Policy Year Claim Frequency Normalized Frequency Factor to 1/1/16 Selected Ann Trend Period # Years Trend Period 1/1/16-12/1/18 Trend Factor -5.0% 1 -5.0% 1 -5.0% 1 -5.0% 1 -5.0% 1 -5.0% 1 -5.0% 1 -5.0% 1 -5.0% 1 -5.0% 1 -5.0% 1 -5.0% 1 -5.0% 1 -5.0% 1 -5.0% 1 -5.0% 1 -5.0% 1 -5.0% 1 -5.0% 1 -5.0% 1 -5.0% 1 -5.0% 1 -5.0% 1 -5.0% 1 -5.0% 1 -5.0% 1 -5.0% 1 -5.0% 1 -5.0% 1 -5.0% 1 -5.0% 1 -5.0% 1 -5.0% 1 -5.0% 1 -5.0% 1 -5.0% 1 -5.0% 1 -5.0% 1 -5.0% 1 -5.0% 1 -5.0% 1 -5.0% <td< td=""><td></td><td></td><td></td><td></td><td>Trand</td><td></td><td></td><td></td><td></td></td<> | | | | | Trand | | | | |
| Year Frequency Frequency to 1/1/16 Trend # Years 1/1/16-12/1/18 Trend Factor -5.0% 1 -5.0% 1 -5.0% 1 -5.0% 1 -5.0% 0.9167 2003 11.77 1.0000 2004 10.38 0.8819 2005 9.28 0.7884 2006 8.73 0.7417 2007 8.12 0.6899 | FREQUENCT | Dollar | Claim | Marmalizad | | Calcated Ann | Trand Daried | Trand | Combined |
| -5.0% 1 -5.0% 1 -5.0% 1 -5.0% 1 -5.0% 1 -5.0% 0.9167 2003 11.77 1.0000 2004 10.38 0.8819 2005 9.28 0.7884 2006 8.73 0.7417 2007 8.12 0.6899 | | | | | | | | | |
| -5.0% 1 -5.0% 1 -5.0% 0.9167 2003 11.77 1.0000 2004 10.38 0.8819 2005 9.28 0.7884 2006 8.73 0.7417 2007 8.12 0.6899 | | real | Frequency | Frequency | 10 1/1/16 | rrena | # rears | 1/1/10-12/1/10 | Trend Factor |
| -5.0% 1 -5.0% 0.9167 2003 11.77 1.0000 2004 10.38 0.8819 2005 9.28 0.7884 2006 8.73 0.7417 2007 8.12 0.6899 | | | | | | | | | |
| -5.0% 0.9167 2003 11.77 1.0000 2004 10.38 0.8819 2005 9.28 0.7884 2006 8.73 0.7417 2007 8.12 0.6899 | | | | | | | | | |
| 2003 11.77 1.0000 2004 10.38 0.8819 2005 9.28 0.7884 2006 8.73 0.7417 2007 8.12 0.6899 | | | | | | | | | |
| 2004 10.38 0.8819 2005 9.28 0.7884 2006 8.73 0.7417 2007 8.12 0.6899 | | | | | | -5.0% | 0.9167 | | |
| 2005 9.28 0.7884 2006 8.73 0.7417 2007 8.12 0.6899 | | | | 1.0000 | | | | | |
| 2006 8.73 0.7417 2007 8.12 0.6899 | | | | | | | | | |
| 2007 8.12 0.6899 | | 2005 | | 0.7884 | | | | | |
| | | | | | | | | | |
| 2008 7 10 0 6100 | | | | | | | | | |
| | | 2008 | 7.19 | 0.6109 | | | | | |
| 2009 7.18 0.6100 | | | | | | | | | |
| 2010 7.18 0.6100 | | | | | | | | | |
| 2011 6.73 0.5718 | | | | | | | | | |
| 2012 6.03 0.5123 0.8567 0.8604 0.7372 | | | | | | | | | |
| 2013 6.30 0.5353 0.9021 0.8604 0.7762 | | | | | | | | | |
| 2014 5.45 0.4630 0.9498 0.8604 0.8172 | | | | | | | | | |
| 2015* 5.80 0.4928 1.0000 0.8604 0.8604 | | 2015* | 5.80 | 0.4928 | 1.0000 | | | 0.8604 | 0.8604 |

^{*} Adjusted to a full Policy Year

| INDEMNITY | | Ult Limited | Ult Limited | Ult Limited |
|-----------|--------|----------------|----------------|----------------|
| SEVERITY | Policy | Severity Ratio | Severity Ratio | Severity Ratio |
| RATIOS | Year | (Average) | (Incur) | (Pd-27) |
| | | | | |
| | 2003 | 0.3583 | 0.3548 | 0.3619 |
| | 2004 | 0.3387 | 0.3301 | 0.3472 |
| | 2005 | 0.3665 | 0.3545 | 0.3786 |
| | 2006 | 0.3857 | 0.3766 | 0.3948 |
| | 2007 | 0.3928 | 0.3864 | 0.3992 |
| | 2008 | 0.3908 | 0.3781 | 0.4034 |
| | 2009 | 0.4277 | 0.4218 | 0.4334 |
| | 2010 | 0.4210 | 0.4015 | 0.4405 |
| | 2011 | 0.4453 | 0.4197 | 0.4708 |
| | 2012 | 0.5102 | 0.4858 | 0.5348 |
| | 2013 | 0.5465 | 0.5297 | 0.5631 |
| | 2014 | 0.5498 | 0.5099 | 0.5900 |
| | 2015 | 0.4838 | 0.4174 | 0.5499 |

| INDEMNITY | | Severity | Severity | Severity |
|-----------|--------|------------------|------------------|----------|
| Linear | Policy | Ratio | Ratio | Ratio |
| FITTED | Year | (Average) | (Incur) | (Pd-27) |
| 4 Point | 2012 | 0.5340 | 0.5195 | 0.5486 |
| | 2013 | 0.5264 | 0.4970 | 0.5558 |
| | 2014 | 0.5188 | 0.4745 | 0.5631 |
| | 2015 | 0.5112 | 0.4520 | 0.5703 |
| 5 Point | 2011 | 0.4838 | 0.4686 | 0.4990 |
| | 2012 | 0.4955 | 0.4706 | 0.5204 |
| | 2013 | 0.5071 | 0.4725 | 0.5417 |
| | 2014 | 0.5188 | 0.4745 | 0.5631 |
| | 2015 | 0.5304 | 0.4764 | 0.5844 |
| 6 Point | 2010 | 0.4454 | 0.4325 | 0.4582 |
| | 2011 | 0.4643 | 0.4438 | 0.4849 |
| | 2012 | 0.4833 | 0.4550 | 0.5115 |
| | 2013 | 0.5022 | 0.4663 | 0.5382 |
| | 2014 | 0.5212 | 0.4776 | 0.5648 |
| | 2015 | 0.5402 | 0.4888 | 0.5915 |
| 7 Point | 2009 | 0.4270 | 0.4215 | 0.4324 |
| | 2010 | 0.4458 | 0.4327 | 0.4589 |
| | 2011 | 0.4646 | 0.4439 | 0.4853 |
| | 2012 | 0.4835 | 0.4551 | 0.5118 |
| | 2013 | 0.5023 | 0.4663 | 0.5382 |
| | 2014 | 0.5211 | 0.4775 | 0.5647 |
| | 2015 | 0.5399 | 0.4887 | 0.5912 |
| 8 Point | 2008 | 0.4009 | 0.3969 | 0.4049 |
| | 2009 | 0.4212 | 0.4108 | 0.4316 |
| | 2010 | 0.4415 | 0.4247 | 0.4582 |
| | 2011 | 0.4618 | 0.4385 | 0.4849 |
| | 2012 | 0.4820 | 0.4524 | 0.5116 |
| | 2013 | 0.5023 | 0.4663 | 0.5382 |
| | 2014 | 0.5226 | 0.4802 | 0.5649 |
| | 2015 | 0.5428 | 0.4941 | 0.5916 |
| 9 Point | 2007 | 0.3852 | 0.3843 | 0.3861 |
| | 2008 | 0.4047 | 0.3979 | 0.4114 |
| | 2009 | 0.4242 | 0.4116 | 0.4367 |
| | 2010 | 0.4436 | 0.4253 | 0.4620 |
| | 2011 | 0.4631 | 0.4389 | 0.4872 |
| | 2012 | 0.4826 | 0.4526 | 0.5125 |
| | 2013 | 0.5020 | 0.4662 | 0.5378 |
| | 2014 | 0.5215 | 0.4799 | 0.5630 |
| | 2015 | 0.5410 | 0.4936 | 0.5883 |
| 10 Point | 2006 | 0.3727 | 0.3727 | 0.3726 |
| | 2007 | 0.3910 | 0.3860 | 0.3960 |
| | 2008 | 0.4094 | 0.3994 | 0.4194 |
| | 2009 | 0.4278 | 0.4127 | 0.4429 |
| | 2009 | 0.4462 | 0.4260 | 0.4663 |
| | 2010 | | 0.4394 | 0.4897 |
| | 2011 | 0.4645 0.4829 | 0.4594 0.4527 | 0.4897 |
| | 2012 | | 0.4660 | |
| | | 0.5013 | | 0.5365 |
| | 2014 | 0.5197 | 0.4794 | 0.5600 |
| | 2015 | 0.5381 | 0.4927 | 0.5834 |

| INDEMNITY | | Severity | Severity | Severity |
|----------------------------------------------------------|--------------------------------------------------|--------------------------------------------------------------------|--------------------------------------------------------------------|--------------------------------------------------------------------|
| Linear | | Ratio | Ratio | Ratio |
| TRENDED | | (Average) | (Incur) | (Pd-27) |
| 4 Point 5 Point 6 Point 7 Point 8 Point 9 Point 10 Point | Fitted Fitted Fitted Fitted Fitted Fitted Fitted | 0.4891 0.5644 0.5955 0.5949 0.6020 0.5977 0.5917 | 0.3863 0.4821 0.5216 0.5214 0.5346 0.5334 0.5316 | 0.5913 0.6466 0.6692 0.6683 0.6694 0.6620 0.6517 |
| INDEMNITY Linear Severity Trend Factor | | Sev Trend Factor (Average) | Sev Trend Factor (Incur) | Sev Trend Factor (Pd-27) |
| 4 Point | 2012 | 0.9159 | 0.7437 | 1.0779 |
| | 2013 | 0.9291 | 0.7774 | 1.0639 |
| | 2014 | 0.9427 | 0.8143 | 1.0502 |
| | 2015 | 0.9567 | 0.8548 | 1.0369 |
| 5 Point | 2012 | 1.1392 | 1.0245 | 1.2426 |
| | 2013 | 1.1130 | 1.0203 | 1.1937 |
| | 2014 | 1.0880 | 1.0161 | 1.1484 |
| | 2015 | 1.0641 | 1.0119 | 1.1065 |
| 6 Point | 2012 | 1.2322 | 1.1464 | 1.3083 |
| | 2013 | 1.1857 | 1.1187 | 1.2435 |
| | 2014 | 1.1425 | 1.0923 | 1.1848 |
| | 2015 | 1.1024 | 1.0672 | 1.1314 |
| 7 Point | 2012 | 1.2304 | 1.1456 | 1.3059 |
| | 2013 | 1.1843 | 1.1181 | 1.2417 |
| | 2014 | 1.1415 | 1.0919 | 1.1835 |
| | 2015 | 1.1017 | 1.0668 | 1.1305 |
| 8 Point | 2012 | 1.2488 | 1.1816 | 1.3085 |
| | 2013 | 1.1984 | 1.1464 | 1.2436 |
| | 2014 | 1.1519 | 1.1132 | 1.1849 |
| | 2015 | 1.1089 | 1.0820 | 1.1315 |
| 9 Point | 2012 | 1.2386 | 1.1786 | 1.2918 |
| | 2013 | 1.1906 | 1.1440 | 1.2310 |
| | 2014 | 1.1462 | 1.1115 | 1.1758 |
| | 2015 | 1.1049 | 1.0807 | 1.1253 |
| 10 Point | 2012 | 1.2252 | 1.1743 | 1.2701 |
| | 2013 | 1.1802 | 1.1407 | 1.2146 |
| | 2014 | 1.1385 | 1.1089 | 1.1638 |
| | 2015 | 1.0996 | 1.0789 | 1.1171 |

| INDEMNITY | | Severity | Severity | Severity |
|-----------|--------|-----------|----------|----------|
| Expon'l | Policy | Ratio | Ratio | Ratio |
| FITTED | Year | (Average) | (Incur) | (Pd-27) |
| 4 Point | 2012 | 0.5340 | 0.5209 | 0.5483 |
| | 2013 | 0.5259 | 0.4958 | 0.5555 |
| | 2014 | 0.5179 | 0.4720 | 0.5627 |
| | 2015 | 0.5100 | 0.4493 | 0.5701 |
| 5 Point | 2011 | 0.4818 | 0.4667 | 0.4978 |
| | 2012 | 0.4935 | 0.4685 | 0.5186 |
| | 2013 | 0.5056 | 0.4702 | 0.5402 |
| | 2014 | 0.5179 | 0.4720 | 0.5627 |
| | 2015 | 0.5305 | 0.4737 | 0.5862 |
| 6 Point | 2010 | 0.4438 | 0.4306 | 0.4579 |
| | 2011 | 0.4619 | 0.4413 | 0.4826 |
| | 2012 | 0.4807 | 0.4524 | 0.5086 |
| | 2013 | 0.5002 | 0.4637 | 0.5360 |
| | 2014 | 0.5206 | 0.4753 | 0.5649 |
| | 2015 | 0.5418 | 0.4872 | 0.5954 |
| 7 Point | 2009 | 0.4270 | 0.4209 | 0.4340 |
| | 2010 | 0.4443 | 0.4312 | 0.4575 |
| | 2011 | 0.4622 | 0.4418 | 0.4823 |
| | 2012 | 0.4809 | 0.4526 | 0.5084 |
| | 2013 | 0.5003 | 0.4638 | 0.5360 |
| | 2014 | 0.5205 | 0.4751 | 0.5650 |
| | 2015 | 0.5415 | 0.4868 | 0.5956 |
| 8 Point | 2008 | 0.4022 | 0.3968 | 0.4082 |
| | 2009 | 0.4201 | 0.4094 | 0.4311 |
| | 2010 | 0.4389 | 0.4224 | 0.4552 |
| | 2011 | 0.4585 | 0.4357 | 0.4807 |
| | 2012 | 0.4789 | 0.4495 | 0.5076 |
| | 2013 | 0.5003 | 0.4638 | 0.5360 |
| | 2014 | 0.5226 | 0.4784 | 0.5660 |
| | 2015 | 0.5460 | 0.4936 | 0.5977 |
| 9 Point | 2007 | 0.3879 | 0.3853 | 0.3913 |
| | 2008 | 0.4047 | 0.3974 | 0.4123 |
| | 2009 | 0.4222 | 0.4098 | 0.4345 |
| | 2010 | 0.4404 | 0.4227 | 0.4578 |
| | 2011 | 0.4595 | 0.4359 | 0.4824 |
| | 2012 | 0.4793 | 0.4496 | 0.5083 |
| | 2013 | 0.5001 | 0.4637 | 0.5356 |
| | 2014 | 0.5217 | 0.4782 | 0.5644 |
| | 2015 | 0.5443 | 0.4932 | 0.5947 |
| 10 Point | 2006 | 0.3766 | 0.3746 | 0.3793 |
| TO T OILL | 2007 | 0.3921 | 0.3862 | 0.3983 |
| | 2007 | 0.4082 | 0.3981 | 0.4183 |
| | 2008 | 0.4250 | 0.4104 | 0.4393 |
| | 2009 | 0.4425 | 0.4231 | 0.4614 |
| | 2010 | | 0.4362 | |
| | | 0.4607 | | 0.4845 |
| | 2012 | 0.4797 | 0.4497 | 0.5089 |
| | 2013 | 0.4994 | 0.4636 | 0.5344 |
| | 2014 | 0.5200 | 0.4779 | 0.5612 |
| | 2015 | 0.5414 | 0.4927 | 0.5894 |

| INDEMNITY | | Severity | Severity | Severity |
|----------------------------------------------------------|--------------------------------------------------|--------------------------------------------------------------------|--------------------------------------------------------------------|--------------------------------------------------------------------|
| Expon'l | | Ratio | Ratio | Ratio |
| TRENDED | | (Average) | (Incur) | (Pd-27) |
| 4 Point 5 Point 6 Point 7 Point 8 Point 9 Point 10 Point | Fitted Fitted Fitted Fitted Fitted Fitted Fitted | 0.4877 0.5690 0.6087 0.6078 0.6201 0.6158 0.6090 | 0.3890 0.4789 0.5236 0.5225 0.5406 0.5397 0.5384 | 0.5922 0.6605 0.6939 0.6948 0.7006 0.6927 0.6799 |
| INDEMNITY Expon'l Severity Trend Factor | | Sev Trend Factor (Average) | Sev Trend Factor (Incur) | Sev Trend Factor (Pd-27) |
| 4 Point | 2012 | 0.9132 | 0.7468 | 1.0801 |
| | 2013 | 0.9274 | 0.7846 | 1.0661 |
| | 2014 | 0.9417 | 0.8243 | 1.0523 |
| | 2015 | 0.9563 | 0.8660 | 1.0387 |
| 5 Point | 2012 | 1.1530 | 1.0224 | 1.2737 |
| | 2013 | 1.1256 | 1.0186 | 1.2226 |
| | 2014 | 1.0988 | 1.0148 | 1.1737 |
| | 2015 | 1.0727 | 1.0110 | 1.1266 |
| 6 Point | 2012 | 1.2662 | 1.1574 | 1.3643 |
| | 2013 | 1.2167 | 1.1292 | 1.2946 |
| | 2014 | 1.1691 | 1.1016 | 1.2283 |
| | 2015 | 1.1234 | 1.0747 | 1.1655 |
| 7 Point | 2012 | 1.2639 | 1.1544 | 1.3665 |
| | 2013 | 1.2149 | 1.1267 | 1.2962 |
| | 2014 | 1.1677 | 1.0997 | 1.2296 |
| | 2015 | 1.1224 | 1.0733 | 1.1664 |
| 8 Point | 2012 | 1.2949 | 1.2025 | 1.3802 |
| | 2013 | 1.2395 | 1.1656 | 1.3071 |
| | 2014 | 1.1866 | 1.1298 | 1.2378 |
| | 2015 | 1.1359 | 1.0952 | 1.1722 |
| 9 Point | 2012 | 1.2846 | 1.2004 | 1.3628 |
| | 2013 | 1.2314 | 1.1639 | 1.2934 |
| | 2014 | 1.1803 | 1.1285 | 1.2274 |
| | 2015 | 1.1314 | 1.0942 | 1.1649 |
| 10 Point | 2012 | 1.2695 | 1.1973 | 1.3362 |
| | 2013 | 1.2193 | 1.1614 | 1.2723 |
| | 2014 | 1.1711 | 1.1266 | 1.2115 |
| | 2015 | 1.1248 | 1.0928 | 1.1536 |

| INDEMNITY | | LR Trend | LR Trend | LR Trend |
|-----------------|------|-----------|----------|----------|
| Linear | | Factor | Factor | Factor |
| LR Trend Factor | | (Average) | (Incur) | (Pd-27) |
| 4 Point | 2012 | 0.6752 | 0.5483 | 0.7946 |
| | 2013 | 0.7212 | 0.6034 | 0.8258 |
| | 2014 | 0.7704 | 0.6654 | 0.8582 |
| | 2015 | 0.8231 | 0.7355 | 0.8921 |
| 5 Point | 2012 | 0.8398 | 0.7553 | 0.9160 |
| | 2013 | 0.8639 | 0.7920 | 0.9265 |
| | 2014 | 0.8891 | 0.8304 | 0.9385 |
| | 2015 | 0.9156 | 0.8706 | 0.9520 |
| 6 Point | 2012 | 0.9084 | 0.8451 | 0.9645 |
| | 2013 | 0.9203 | 0.8683 | 0.9652 |
| | 2014 | 0.9337 | 0.8926 | 0.9682 |
| | 2015 | 0.9485 | 0.9182 | 0.9735 |
| 7 Point | 2012 | 0.9071 | 0.8445 | 0.9627 |
| | 2013 | 0.9193 | 0.8679 | 0.9638 |
| | 2014 | 0.9328 | 0.8923 | 0.9672 |
| | 2015 | 0.9479 | 0.9179 | 0.9727 |
| 8 Point | 2012 | 0.9206 | 0.8711 | 0.9646 |
| | 2013 | 0.9302 | 0.8898 | 0.9653 |
| | 2014 | 0.9413 | 0.9097 | 0.9683 |
| | 2015 | 0.9541 | 0.9310 | 0.9735 |
| 9 Point | 2012 | 0.9131 | 0.8689 | 0.9523 |
| | 2013 | 0.9241 | 0.8880 | 0.9555 |
| | 2014 | 0.9367 | 0.9083 | 0.9609 |
| | 2015 | 0.9507 | 0.9298 | 0.9682 |
| 10 Point | 2012 | 0.9032 | 0.8657 | 0.9363 |
| | 2013 | 0.9161 | 0.8854 | 0.9428 |
| | 2014 | 0.9304 | 0.9062 | 0.9511 |
| | 2015 | 0.9461 | 0.9283 | 0.9612 |

| INDEMNITY | | LR Trend | LR Trend | LR Trend |
|-----------------|------|-----------|----------|----------|
| Expon'l | | Factor | Factor | Factor |
| LR Trend Factor | | (Average) | (Incur) | (Pd-27) |
| 4 Point | 2012 | 0.6732 | 0.5505 | 0.7962 |
| | 2013 | 0.7198 | 0.6090 | 0.8275 |
| | 2014 | 0.7696 | 0.6736 | 0.8599 |
| | 2015 | 0.8228 | 0.7451 | 0.8937 |
| 5 Point | 2012 | 0.8500 | 0.7537 | 0.9390 |
| | 2013 | 0.8737 | 0.7906 | 0.9490 |
| | 2014 | 0.8979 | 0.8293 | 0.9591 |
| | 2015 | 0.9230 | 0.8699 | 0.9693 |
| 6 Point | 2012 | 0.9334 | 0.8532 | 1.0058 |
| | 2013 | 0.9444 | 0.8765 | 1.0049 |
| | 2014 | 0.9554 | 0.9002 | 1.0038 |
| | 2015 | 0.9666 | 0.9247 | 1.0028 |
| 7 Point | 2012 | 0.9317 | 0.8510 | 1.0074 |
| | 2013 | 0.9430 | 0.8745 | 1.0061 |
| | 2014 | 0.9542 | 0.8987 | 1.0048 |
| | 2015 | 0.9657 | 0.9235 | 1.0036 |
| 8 Point | 2012 | 0.9546 | 0.8865 | 1.0175 |
| | 2013 | 0.9621 | 0.9047 | 1.0146 |
| | 2014 | 0.9697 | 0.9233 | 1.0115 |
| | 2015 | 0.9773 | 0.9423 | 1.0086 |
| 9 Point | 2012 | 0.9470 | 0.8849 | 1.0047 |
| | 2013 | 0.9558 | 0.9034 | 1.0039 |
| | 2014 | 0.9645 | 0.9222 | 1.0030 |
| | 2015 | 0.9735 | 0.9414 | 1.0023 |
| 10 Point | 2012 | 0.9359 | 0.8826 | 0.9850 |
| | 2013 | 0.9464 | 0.9015 | 0.9876 |
| | 2014 | 0.9570 | 0.9207 | 0.9900 |
| | 2015 | 0.9678 | 0.9402 | 0.9926 |

| INDEMNITY | Base | Trended | Trended | Trended |
|------------|----------|-----------|---------|---------|
| Linear | Policy | LR | LR | LR |
| TRENDED LR | Year | (Average) | (Incur) | (Pd-27) |
| 4 Point | 2012 | 0.1765 | 0.1365 | 0.2177 |
| | 2013 | 0.2110 | 0.1711 | 0.2489 |
| | 2014 | 0.1961 | 0.1571 | 0.2345 |
| | 2015 | 0.1962 | 0.1513 | 0.2418 |
| | 4 Yr Ave | 0.1950 | 0.1540 | 0.2357 |
| 5 Point | 2012 | 0.2195 | 0.1880 | 0.2510 |
| | 2013 | 0.2527 | 0.2245 | 0.2792 |
| | 2014 | 0.2264 | 0.1961 | 0.2564 |
| | 2015 | 0.2183 | 0.1791 | 0.2580 |
| | 4 Yr Ave | 0.2292 | 0.1969 | 0.2612 |
| 6 Point | 2012 | 0.2375 | 0.2103 | 0.2643 |
| | 2013 | 0.2692 | 0.2462 | 0.2909 |
| | 2014 | 0.2377 | 0.2107 | 0.2645 |
| | 2015 | 0.2261 | 0.1889 | 0.2638 |
| | 4 Yr Ave | 0.2426 | 0.2140 | 0.2709 |
| 7 Point | 2012 | 0.2371 | 0.2102 | 0.2638 |
| | 2013 | 0.2689 | 0.2460 | 0.2905 |
| | 2014 | 0.2375 | 0.2107 | 0.2642 |
| | 2015 | 0.2260 | 0.1888 | 0.2636 |
| | 4 Yr Ave | 0.2424 | 0.2139 | 0.2705 |
| 8 Point | 2012 | 0.2406 | 0.2168 | 0.2643 |
| | 2013 | 0.2721 | 0.2523 | 0.2909 |
| | 2014 | 0.2397 | 0.2148 | 0.2645 |
| | 2015 | 0.2275 | 0.1915 | 0.2638 |
| | 4 Yr Ave | 0.2450 | 0.2189 | 0.2709 |
| 9 Point | 2012 | 0.2387 | 0.2163 | 0.2609 |
| | 2013 | 0.2703 | 0.2517 | 0.2880 |
| | 2014 | 0.2385 | 0.2144 | 0.2625 |
| | 2015 | 0.2266 | 0.1913 | 0.2624 |
| | 4 Yr Ave | 0.2435 | 0.2184 | 0.2685 |
| 10 Point | 2012 | 0.2361 | 0.2155 | 0.2565 |
| | 2013 | 0.2680 | 0.2510 | 0.2842 |
| | 2014 | 0.2369 | 0.2140 | 0.2598 |
| | 2015 | 0.2256 | 0.1910 | 0.2605 |
| | 4 Yr Ave | 0.2417 | 0.2179 | 0.2653 |

| INDEMNITY | Base | Trended | Trended | Trended |
|------------|----------|-----------|---------|---------|
| Expon'l | Policy | LR | LR | LR |
| TRENDED LR | Year | (Average) | (Incur) | (Pd-27) |
| 4 Point | 2012 | 0.1760 | 0.1370 | 0.2182 |
| | 2013 | 0.2105 | 0.1727 | 0.2494 |
| | 2014 | 0.1959 | 0.1590 | 0.2349 |
| | 2015 | 0.1962 | 0.1533 | 0.2422 |
| | 4 Yr Ave | 0.1947 | 0.1555 | 0.2362 |
| 5 Point | 2012 | 0.2222 | 0.1876 | 0.2573 |
| | 2013 | 0.2556 | 0.2241 | 0.2860 |
| | 2014 | 0.2286 | 0.1958 | 0.2620 |
| | 2015 | 0.2200 | 0.1789 | 0.2627 |
| | 4 Yr Ave | 0.2316 | 0.1966 | 0.2670 |
| 6 Point | 2012 | 0.2440 | 0.2124 | 0.2756 |
| | 2013 | 0.2762 | 0.2485 | 0.3029 |
| | 2014 | 0.2432 | 0.2125 | 0.2742 |
| | 2015 | 0.2304 | 0.1902 | 0.2718 |
| | 4 Yr Ave | 0.2485 | 0.2159 | 0.2811 |
| 7 Point | 2012 | 0.2435 | 0.2118 | 0.2760 |
| | 2013 | 0.2758 | 0.2479 | 0.3032 |
| | 2014 | 0.2429 | 0.2122 | 0.2745 |
| | 2015 | 0.2302 | 0.1900 | 0.2720 |
| | 4 Yr Ave | 0.2481 | 0.2155 | 0.2814 |
| 8 Point | 2012 | 0.2495 | 0.2206 | 0.2788 |
| | 2013 | 0.2814 | 0.2565 | 0.3058 |
| | 2014 | 0.2469 | 0.2180 | 0.2763 |
| | 2015 | 0.2330 | 0.1938 | 0.2733 |
| | 4 Yr Ave | 0.2527 | 0.2222 | 0.2836 |
| 9 Point | 2012 | 0.2475 | 0.2203 | 0.2753 |
| | 2013 | 0.2796 | 0.2561 | 0.3026 |
| | 2014 | 0.2456 | 0.2177 | 0.2740 |
| | 2015 | 0.2321 | 0.1936 | 0.2716 |
| | 4 Yr Ave | 0.2512 | 0.2219 | 0.2809 |
| 10 Point | 2012 | 0.2446 | 0.2197 | 0.2699 |
| | 2013 | 0.2768 | 0.2556 | 0.2977 |
| | 2014 | 0.2437 | 0.2174 | 0.2705 |
| | 2015 | 0.2307 | 0.1934 | 0.2690 |
| | 4 Yr Ave | 0.2490 | 0.2215 | 0.2768 |

| MEDICAL | Incurred LDF | Incurred LDF | Incurred LDF | Incurred LDF | Incurred LDF | 4 Year Average | Selected Incurred |
|-----------------|------------------|------------------|------------------|------------------|------------------|-------------------|----------------------|
| 5 . | 11-12 | 12-13 | 13-14 | 14-15 | 15-16 | LDF | LDF |
| Beyond 26-27 | 1.0072 | 1.0553 0.9757 | 1.0222 1.0041 | 0.9933 1.0039 | 1.0237 1.0051 | 1.0236 0.9972 | 1.0236 1.0009 |
| 25-26 | 1.0013 | 1.0281 | 0.9967 | 1.0122 | 1.0073 | 1.0111 | 1.0009 |
| 24-25 | 1.0090 | 0.9995 | 1.0077 | 1.0115 | 0.9977 | 1.0041 | 1.0013 |
| 23-24 | 1.0022 | 1.0027 | 1.0027 | 1.0040 | 1.0073 | 1.0042 | 1.0015 |
| 22-23 | 1.0001 | 0.9917 | 0.9838 | 1.0153 | 1.0001 | 0.9977 | 1.0019 |
| 21-22 | 1.0065 | 0.9944 | 1.0034 | 1.0071 | 0.9885 | 0.9984 | 1.0022 |
| 20-21 19-20 | 0.9995 1.0126 | 1.0014 0.9801 | 1.0122 0.9761 | 1.0058 1.0026 | 1.0046 0.9999 | 1.0060 0.9897 | 1.0027 1.0033 |
| 18-19 | 0.9957 | 1.0116 | 0.9932 | 1.0200 | 1.0036 | 1.0071 | 1.0039 |
| 17-18 | 1.0088 | 0.9968 | 0.9846 | 1.0036 | 1.0210 | 1.0015 | 1.0047 |
| 16-17 | 1.0239 | 1.0210 | 1.0017 | 1.0029 | 0.9937 | 1.0048 | 1.0056 |
| 15-16 | 1.0191 | 1.0111 | 0.9990 | 1.0184 | 1.0107 | 1.0098 | 1.0067 |
| 14-15 13-14 | 1.0129 0.9959 | 1.0145 0.9926 | 0.9764 0.9887 | 0.9916 1.0231 | 1.0323 1.0243 | 1.0037 1.0072 | 1.0079 1.0095 |
| 12-13 | 0.9965 | 1.0208 | 0.9987 | 1.0215 | 1.0239 | 1.0162 | 1.0113 |
| 11-12 | 1.0292 | 0.9936 | 1.0135 | 1.0121 | 1.0386 | 1.0145 | 1.0136 |
| 10-11 | 1.0146 | 0.9769 | 1.0119 | 1.0346 | 1.0272 | 1.0127 | 1.0163 |
| 9-10 | 1.0331 | 1.0220 | 1.0161 | 1.0268 | 1.0282 | 1.0233 | 1.0197 |
| 8-9 7-8 | 1.0505 1.0083 | 0.9937 1.0117 | 1.0329 1.0619 | 1.0080 1.0289 | 1.0406 1.0665 | 1.0188 1.0423 | 1.0240 1.0295 |
| 6-7 | 1.0376 | 1.0396 | 1.0224 | 1.0443 | 1.0281 | 1.0336 | 1.0368 |
| 5-6 | 1.0451 | 1.0358 | 1.0814 | 1.0597 | 1.0622 | 1.0598 | 1.0468 |
| 4-5 | 1.0144 | 1.0527 | 1.1209 | 1.0654 | 1.0343 | 1.0683 | 1.0613 |
| 3-4 | 1.0790 | 1.0672 | 1.0691 | 1.0433 | 1.0578 | 1.0594 | 1.0841 |
| 2-3 1-2 | 1.1415 1.1965 | 1.1308 1.1849 | 1.0854 1.2411 | 1.1432 1.2929 | 1.1516 1.1994 | 1.1278 1.2296 | 1.1253 1.2270 |
| | 1.1000 | 1.10-10 | 1.2411 | 1.2020 | 1.1004 | 1.2200 | 1.2270 |
| | - | | - | | | | |
| MEDICAL | Paid LDF | Paid LDF | Paid LDF | Paid LDF | Paid LDF | 4 Year Average | Selected Paid |
| | 11-12 | 12-13 | 13-14 | 14-15 | 15-16 | LDF | LDF |
| 26-27 | | 1.0123 | 1.0112 | 1.0023 | 1.0030 | 1.0072 | 1.0076 |
| 25-26 | 1.0028 | 1.0332 | 1.0050 | 1.0196 | 1.0045 | 1.0156 | 1.0082 |
| 24-25 | 1.0239 | 1.0065 | 1.0167 | 1.0097 | 1.0004 | 1.0083 | 1.0089 |
| 23-24 | 1.0037 | 1.0130 | 1.0072 | 1.0130 | 1.0029 | 1.0090 | 1.0096 |
| 22-23 21-22 | 1.0044 1.0091 | 1.0128 1.0086 | 1.0083 1.0116 | 1.0073 1.0128 | 1.0104 1.0097 | 1.0097 1.0107 | 1.0103 1.0112 |
| 20-21 | 1.0069 | 1.0082 | 1.0086 | 1.0054 | 1.0051 | 1.0068 | 1.0121 |
| 19-20 | 1.0118 | 1.0146 | 1.0243 | 1.0065 | 1.0141 | 1.0149 | 1.0131 |
| 18-19 | 1.0150 | 1.0114 | 1.0141 | 1.0219 | 1.0177 | 1.0163 | 1.0141 |
| 17-18 | 1.0108 | 1.0276 | 1.0181 | 1.0098 | 1.0147 | 1.0176 | 1.0153 |
| 16-17 15-16 | 1.0104 1.0340 | 1.0243 1.0172 | 1.0226 1.0047 | 1.0089 1.0167 | 1.0064 1.0084 | 1.0156 1.0118 | 1.0166 1.0181 |
| 14-15 | 1.0152 | 1.0106 | 1.0047 | 1.0190 | 1.0317 | 1.0165 | 1.0197 |
| 13-14 | 1.0104 | 1.0122 | 1.0217 | 1.0140 | 1.0143 | 1.0156 | 1.0215 |
| 12-13 | 1.0176 | 1.0273 | 1.0212 | 1.0499 | 1.0218 | 1.0301 | 1.0236 |
| 11-12 | 1.0401 | 1.0233 | 1.0330 | 1.0217 | 1.0202 | 1.0246 | 1.0260 |
| 10-11 9-10 | 1.0246 1.0247 | 1.0348 1.0398 | 1.0320 1.0274 | 1.0315 1.0197 | 1.0442 1.0424 | 1.0356 1.0323 | 1.0287 1.0319 |
| 8-9 | 1.0413 | 1.0252 | 1.0287 | 1.0443 | 1.0325 | 1.0323 | 1.0313 |
| 7-8 | 1.0216 | 1.0386 | 1.0455 | 1.0336 | 1.0430 | 1.0402 | 1.0404 |
| 6-7 | 1.0507 | 1.0464 | 1.0357 | 1.0517 | 1.0606 | 1.0486 | 1.0463 |
| 5-6 | 1.0691 | 1.0467 | 1.0531 | 1.0852 | 1.0465 | 1.0579 | 1.0542 |
| 4-5 3-4 | 1.0553 1.0832 | 1.0908 1.0989 | 1.0574 1.1048 | 1.0719 1.0792 | 1.0181 1.0864 | 1.0596 1.0923 | 1.0663 1.0898 |
| 2-3 | 1.1790 | 1.1659 | 1.1124 | 1.1747 | 1.1928 | 1.1615 | 1.1617 |
| 1-2 | 1.3999 | 1.3538 | 1.3633 | 1.4562 | 1.4129 | 1.3966 | 1.3966 |
| | | | | | | | |
| MEDICAL | Pd-Incur | Pd-Incur | Pd-Incur | Pd-Incur | Pd-Incur | 4 Year | Selected |
| | LDF | LDF | LDF | LDF | LDF | Average | Pd-Incur |
| | 11-12 | 12-13 | 13-14 | 14-15 | 15-16 | LDF | LDF |
| 26-27 | | 1.0466 | 1.0771 | 1.0097 | 1.0236 | 1.0393 | 1.0393 |
| 25-26 24-25 | 1.0756 1.1111 | 1.1157 1.0204 | 1.0069 1.0437 | 1.0385 1.0872 | 1.0846 1.0142 | 1.0614 1.0414 | 1.0614 1.0414 |
| 23-24 | 1.0245 | 1.0480 | 1.0617 | 1.0297 | 1.0214 | 1.0402 | 1.0414 |
| 22-23 | 1.0497 | 1.0954 | 1.0347 | 1.0213 | 1.0729 | 1.0561 | 1.0561 |
| 21-22 | 1.1146 | 1.0579 | 1.0180 | 1.0864 | 1.0583 | 1.0552 | 1.0552 |
| 20-21 | 1.0704 | 1.0218 | 1.0873 | 1.0764 | 1.0769 | 1.0656 | 1.0656 |
| 19-20 | 1.0324 | 1.0892 | 1.1036 | 1.0789 | 1.1504 | 1.1055 | 1.1055 |
| 18-19 17-18 | 1.1276 1.1289 | 1.1302 1.1255 | 1.0956 1.1604 | 1.1757 1.1134 | 1.1065 1.0963 | 1.1270 1.1239 | 1.1270 1.1239 |
| 16-17 | 1.1376 | 1.2162 | 1.1221 | 1.0833 | 1.0728 | 1.1236 | 1.1236 |
| 15-16 | 1.2306 | 1.1556 | 1.0843 | 1.0976 | 1.1251 | 1.1157 | 1.1157 |
| 14-15 | 1.1594 | 1.0963 | 1.0824 | 1.1344 | 1.2082 | 1.1303 | 1.1303 |
| 13-14 | 1.0977 | 1.1142 | 1.1656 | 1.1867 | 1.1130 | 1.1449 | 1.1449 |
| 12-13 11-12 | 1.1406 1.2447 | 1.2116 1.2017 | 1.1524 1.1552 | 1.1408 1.2136 | 1.2164 1.1780 | 1.1803 1.1871 | 1.1803 1.1871 |
| 10-11 | 1.2392 | 1.1709 | 1.1352 | 1.1699 | 1.1760 | 1.2062 | 1.2062 |
| 9-10 | 1.2280 | 1.2662 | 1.1667 | 1.2453 | 1.2388 | 1.2293 | 1.2293 |
| 8-9 | 1.2897 | 1.1714 | 1.2227 | 1.2581 | 1.2354 | 1.2219 | 1.2219 |
| 7-8 | 1.2042 | 1.2561 | 1.3020 | 1.2265 | 1.2815 | 1.2665 | 1.2665 |
| 6-7 5-6 | 1.3044 | 1.2860 1.2611 | 1.2201 1.2701 | 1.2608 | 1.2563 | 1.2558 | 1.2558 |
| 5-6 4-5 | 1.3036 1.2856 | 1.2611 1.2804 | 1.2701 1.3145 | 1.3190 1.2730 | 1.2631 1.2287 | 1.2783 1.2742 | 1.2783 1.2742 |
| 3-4 | 1.3205 | 1.2938 | 1.3078 | 1.2806 | 1.2913 | 1.2934 | 1.2934 |
| 2-3 | 1.4304 | 1.4523 | 1.3587 | 1.4319 | 1.4115 | 1.4136 | 1.4136 |
| 1-2 | 1.8031 | 1.7023 | 1.7028 | 1.7813 | 1.8044 | 1.7477 | 1.7477 |
| | | | | | | | |

| MEDICAL | | | Paid |
|-----------------|----------------|------------------|------------------|
| | Policy Year | Incurred LDF | to 27th LDF |
| Beyond | 1989 | 1.0236 | 1.0236 |
| 26-27 | 1990 | 1.0009 | 1.0393 |
| 25-26 | 1991 | 1.0011 1.0013 | 1.0082 1.0089 |
| 24-25 23-24 | 1992 1993 | 1.0013 | 1.0089 |
| 22-23 | 1994 | 1.0019 | 1.0103 |
| 21-22 | 1995 | 1.0022 | 1.0112 |
| 20-21 19-20 | 1996 1997 | 1.0027 1.0033 | 1.0121 1.0131 |
| 18-19 | 1998 | 1.0039 | 1.0141 |
| 17-18 | 1999 | 1.0047 | 1.0153 |
| 16-17 15-16 | 2000 2001 | 1.0056 1.0067 | 1.0166 1.0181 |
| 14-15 | 2002 | 1.0079 | 1.0197 |
| 13-14 | 2003 | 1.0095 | 1.0215 |
| 12-13 11-12 | 2004 2005 | 1.0113 1.0136 | 1.0236 1.0260 |
| 10-11 | 2006 | 1.0163 | 1.0287 |
| 9-10 | 2007 | 1.0197 | 1.0319 |
| 8-9 7-8 | 2008 2009 | 1.0240 1.0295 | 1.0357 1.0404 |
| 6-7 | 2010 | 1.0368 | 1.0463 |
| 5-6 | 2011 | 1.0468 | 1.0542 |
| 4-5 3-4 | 2012 2013 | 1.0613 1.0841 | 1.0663 1.0898 |
| 2-3 | 2013 | 1.1253 | 1.1617 |
| 1-2 | 2015 | 1.2270 | 1.3966 |
| MEDICAL | | | Paid |
| WEDIOAL | Policy | Incurred | to 27th |
| 5 . | Year | Cum LDF | Cum LDF |
| Beyond 26-27 | 1989 1990 | 1.0236 1.0245 | 1.0236 1.0638 |
| 25-26 | 1991 | 1.0256 | 1.0726 |
| 24-25 | 1992 | 1.0270 | 1.0821 |
| 23-24 22-23 | 1993 1994 | 1.0285 1.0305 | 1.0925 1.1037 |
| 21-22 | 1995 | 1.0327 | 1.1161 |
| 20-21 | 1996 | 1.0355 | 1.1296 |
| 19-20 18-19 | 1997 1998 | 1.0389 1.0430 | 1.1444 1.1605 |
| 17-18 | 1999 | 1.0479 | 1.1783 |
| 16-17 | 2000 | 1.0538 | 1.1979 |
| 15-16 14-15 | 2001 2002 | 1.0608 1.0692 | 1.2195 1.2436 |
| 13-14 | 2002 | 1.0794 | 1.2703 |
| 12-13 | 2004 | 1.0916 | 1.3003 |
| 11-12 10-11 | 2005 2006 | 1.1064 1.1244 | 1.3341 1.3724 |
| 9-10 | 2007 | 1.1466 | 1.4161 |
| 8-9 | 2008 | 1.1741 | 1.4667 |
| 7-8 6-7 | 2009 2010 | 1.2088 1.2532 | 1.5260 1.5966 |
| 5-6 | 2011 | 1.3119 | 1.6831 |
| 4-5 | 2012 | 1.3923 | 1.7947 |
| 3-4 2-3 | 2013 2014 | 1.5094 1.6985 | 1.9559 2.2722 |
| 1-2 | 2015 | 2.0841 | 3.1733 |
| MEDICAL | | Donofit | 1.45 |
| MEDICAL | Policy | Benefit Level | LAE |
| | Year | Factor | |
| Beyond 26-27 | 1989 1990 | 1.0000 1.0000 | 1.2087 1.2087 |
| 25-26 | 1991 | 1.0000 | 1.2087 |
| 24-25 | 1992 | 1.0000 | 1.2087 |
| 23-24 22-23 | 1993 1994 | 1.0000 1.0000 | 1.2087 1.2087 |
| 21-22 | 1995 | 1.0000 | 1.2087 |
| 20-21 | 1996 | 1.0000 | 1.2087 |
| 19-20 18-19 | 1997 1998 | 1.0000 1.0000 | 1.2087 1.2087 |
| 17-18 | 1999 | 1.0000 | 1.2087 |
| 16-17 | 2000 | 1.0000 | 1.2087 |
| 15-16 14-15 | 2001 2002 | 1.0000 1.0000 | 1.2087 1.2087 |
| 13-14 | 2002 | 1.0000 | 1.2087 |
| 12-13 | 2004 | 1.0000 | 1.2087 |
| 11-12 10-11 | 2005 2006 | 1.0000 1.0000 | 1.2087 1.2087 |
| 9-10 | 2006 | 1.0000 | 1.2087 |
| 8-9 | 2008 | 1.0000 | 1.2087 |
| 7-8 6-7 | 2009 2010 | 1.0000 1.0000 | 1.2087 1.2087 |
| 5-6 | 2010 | 1.0000 | 1.2087 |
| 4-5 | 2012 | 1.0000 | 1.2087 |
| 3-4 2-3 | 2013 | 1.0000 | 1.2087 |
| 2-3 | | | |
| 1-2 | 2014 2015 | 1.0000 1.0000 | 1.2087 1.2087 |

| MEDICAL | | | | D-14 |
|----------------|----------------|------------------------------|--------------------------|--------------------------|
| MEDICAL | Policy | | Incurred | Paid to 27th |
| | Year | | Base | Base |
| Beyond | 1989 | | 20,081,808 | 20,081,808 |
| 26-27 25-26 | 1990 1991 | | 20,871,952 20,204,197 | 19,330,407 19,929,795 |
| 24-25 | 1992 | | 20,922,259 | 20,543,732 |
| 23-24 | 1993 | | 23,168,668 | 21,818,503 |
| 22-23 21-22 | 1994 1995 | | 19,851,975 22,149,561 | 18,939,147 20,673,132 |
| 20-21 | 1996 | | 30,726,303 | 27,085,594 |
| 19-20 | 1997 | | 25,939,180 | 23,858,137 |
| 18-19 17-18 | 1998 1999 | | 23,239,803 28,711,526 | 21,510,649 26,934,869 |
| 16-17 | 2000 | | 39,816,598 | 35,684,628 |
| 15-16 | 2001 | | 35,283,912 | 30,128,808 |
| 14-15 13-14 | 2002 2003 | | 38,480,206 44,482,063 | 35,066,155 37,367,991 |
| 12-13 | 2004 | | 49,279,751 | 42,675,810 |
| 11-12 | 2005 | | 52,998,080 | 44,115,787 |
| 10-11 9-10 | 2006 2007 | | 53,304,431 55,399,647 | 44,852,727 46,299,443 |
| 8-9 | 2008 | | 56,120,579 | 45,674,044 |
| 7-8 | 2009 | | 56,526,958 | 47,722,708 |
| 6-7 5-6 | 2010 2011 | | 64,669,828 56,963,141 | 53,581,074 47,199,848 |
| 4-5 | 2012 | | 48,503,151 | 40,807,785 |
| 3-4 | 2013 | | 49,519,933 | 41,845,771 |
| 2-3 1-2 | 2014 2015 | | 40,674,472 46,731,090 | 31,848,646 29,887,525 |
| 1-2 | 2013 | | 40,731,030 | 20,007,020 |
| MEDICAL | | Proj Ult | Proj Ult | Proj Ult |
| | Policy Year | Incurred (Avg Pd & Inc) | Incurred (Incur) | Incurred (Pd-27) |
| Beyond | 1989 | 20,555,739 | 20,555,739 | 20,555,739 |
| 26-27 | 1990 | 20,973,501 | 21,383,315 | 20,563,687 |
| 25-26 24-25 | 1991 1992 | 21,049,061 | 20,721,424 | 21,376,698 |
| 23-24 | 1992 | 21,858,766 23,832,845 | 21,487,160 23,828,975 | 22,230,372 23,836,715 |
| 22-23 | 1994 | 20,680,299 | 20,457,460 | 20,903,137 |
| 21-22 20-21 | 1995 | 22,973,568 31,206,487 | 22,873,852 | 23,073,283 |
| 19-20 | 1996 1997 | 27,125,733 | 31,817,087 26,948,214 | 30,595,887 27,303,252 |
| 18-19 | 1998 | 24,601,112 | 24,239,115 | 24,963,108 |
| 17-18 16 17 | 1999 | 30,912,082 | 30,086,808 | 31,737,356 |
| 16-17 15-16 | 2000 2001 | 42,352,674 37,085,628 | 41,958,731 37,429,174 | 42,746,616 36,742,081 |
| 14-15 | 2002 | 42,375,653 | 41,143,036 | 43,608,270 |
| 13-14 | 2003 | 47,741,249 | 48,013,939 | 47,468,559 |
| 12-13 11-12 | 2004 2005 | 54,642,566 58,745,974 | 53,793,776 58,637,076 | 55,491,356 58,854,871 |
| 10-11 | 2006 | 60,745,693 | 59,935,502 | 61,555,883 |
| 9-10 | 2007 | 64,542,938 | 63,521,235 | 65,564,641 |
| 8-9 7-8 | 2008 2009 | 66,440,646 70,577,320 | 65,891,172 68,329,787 | 66,990,120 72,824,852 |
| 6-7 | 2010 | 83,295,886 | 81,044,228 | 85,547,543 |
| 5-6 | 2011 | 77,086,005 | 74,729,945 | 79,442,064 |
| 4-5 3-4 | 2012 2013 | 70,384,335 78,295,765 | 67,530,937 74,745,387 | 73,237,732 81,846,143 |
| 2-3 | 2014 | 70,726,042 | 69,085,591 | 72,366,493 |
| 1-2 | 2015 | 96,117,174 | 97,392,265 | 94,842,083 |
| MEDICAL | | Adjusted Ult | Adjusted Ult | Adjusted Ult |
| | Policy | Limited Loss | Limited Loss | Limited Loss |
| Beyond | Year 1989 | (Avg Pd & Inc) 24,845,722 | (Incur) 24,845,722 | (Pd-27) 24,845,722 |
| 26-27 | 1990 | 25,350,671 | 25,846,013 | 24,855,328 |
| 25-26 | 1991 | 25,442,000 | 25,045,985 | 25,838,015 |
| 24-25 23-24 | 1992 1993 | 26,420,690 28,806,760 | 25,971,530 28,802,082 | 26,869,851 28,811,437 |
| 22-23 | 1994 | 24,996,277 | 24,726,932 | 25,265,622 |
| 21-22 | 1995 | 27,768,152 | 27,647,625 | 27,888,677 |
| 20-21 19-20 | 1996 1997 | 37,719,281 32,786,873 | 38,457,313 | 36,981,249 |
| 18-19 | 1998 | 29,735,364 | 32,572,306 29,297,818 | 33,001,441 30,172,909 |
| 17-18 | 1999 | 37,363,434 | 36,365,925 | 38,360,942 |
| 16-17 15-16 | 2000 2001 | 51,191,677 44,825,399 | 50,715,518 45,240,643 | 51,667,835 44,410,153 |
| 14-15 | 2001 | 51,219,452 | 49,729,588 | 52,709,316 |
| 13-14 | 2003 | 57,704,848 | 58,034,448 | 57,375,247 |
| 12-13 11-12 | 2004 2005 | 66,046,470 71,006,259 | 65,020,537 70,874,634 | 67,072,402 71,137,883 |
| 10-11 | 2005 | 73,423,319 | 70,674,634 | 74,402,596 |
| 9-10 | 2007 | 78,013,049 | 76,778,117 | 79,247,982 |
| 8-9 7-8 | 2008 2009 | 80,306,809 85,306,807 | 79,642,660 82,590,214 | 80,970,958 88,023,399 |
| 7-8 6-7 | 2009 | 100,679,737 | 97,958,158 | 103,401,315 |
| 5-6 | 2011 | 93,173,854 | 90,326,085 | 96,021,623 |
| 4-5 3-4 | 2012 | 85,073,546 94,636,091 | 81,624,644 90 344 749 | 88,522,447 98 927 433 |
| 3-4 2-3 | 2013 2014 | 85,486,567 | 90,344,749 83,503,754 | 98,927,433 87,469,380 |
| 1-2 | 2015 | 116,176,828 | 117,718,031 | 114,635,626 |
| | | | | |

| MEDICAL | | Ult Limited | Ult Limited | Ult Limited | | | | |
|------------|--------|----------------|-------------|-------------|--------------|----------------|-------------------|--------------|
| | Policy | Loss Ratio | Loss Ratio | Loss Ratio | | | | |
| | Year | (Avg Pd & Inc) | (Incur) | (Pd-27) | | | | |
| | 1989 | 0.1720 | 0.1720 | 0.1720 | | | | |
| | 1990 | 0.1939 | 0.1977 | 0.1901 | | | | |
| | 1991 | 0.2018 | 0.1987 | 0.2050 | | | | |
| | 1992 | 0.2297 | 0.2257 | 0.2336 | | | | |
| | 1993 | 0.2482 | 0.2482 | 0.2482 | | | | |
| | 1994 | 0.2207 | 0.2183 | 0.2231 | | | | |
| | 1995 | 0.2388 | 0.2378 | 0.2398 | | | | |
| | 1996 | 0.3072 | 0.3132 | 0.3012 | | | | |
| | 1997 | 0.2779 | 0.2761 | 0.2797 | | | | |
| | 1998 | 0.2669 | 0.2629 | 0.2708 | | | | |
| | 1999 | 0.3122 | 0.3039 | 0.3206 | | | | |
| | 2000 | 0.3927 | 0.3891 | 0.3964 | | | | |
| | 2001 | 0.3218 | 0.3248 | 0.3188 | | | | |
| | 2002 | 0.3480 | 0.3379 | 0.3581 | | | | |
| | 2003 | 0.3682 | 0.3703 | 0.3661 | | | | |
| | 2004 | 0.3436 | 0.3382 | 0.3489 | | | | |
| | 2005 | 0.3423 | 0.3416 | 0.3429 | | | | |
| | 2006 | 0.3374 | 0.3329 | 0.3419 | | | | |
| | 2007 | 0.3611 | 0.3554 | 0.3668 | | | | |
| | 2008 | 0.3673 | 0.3643 | 0.3704 | | | | |
| | 2009 | 0.3934 | 0.3809 | 0.4060 | | | | |
| | 2010 | 0.4761 | 0.4633 | 0.4890 | | | | |
| | 2011 | 0.4352 | 0.4219 | 0.4485 | | | | |
| | 2012 | 0.4256 | 0.4083 | 0.4428 | | | | |
| | 2013 | 0.4933 | 0.4709 | 0.5157 | | | | |
| | 2014 | 0.4461 | 0.4357 | 0.4564 | | | | |
| | 2015 | 0.5472 | 0.5545 | 0.5400 | | | | |
| MEDICAL | | | | | | | | |
| FREQUENCY | | | | Trend | | | | |
| TREGOLITOT | Policy | Claim | Normalized | Factor | Selected Ann | Trend Period | Trend | Combined |
| | Year | Frequency | Frequency | to 1/1/16 | Trend | # Years | 1/1/16-12/1/18 | Trend Factor |
| | roui | rioquonoy | rioquonoy | 10 171710 | riona | <i>"</i> 10010 | 17 17 10 12/17 10 | Trong Factor |
| | | | | | -5.0% | 1 | | |
| | | | | | -5.0% | 1 | | |
| | | | | | -5.0% | 1 | | |
| | | | | | -5.0% | 0.9167 | | |
| | 2003 | 11.77 | 1.0000 | | | | | |
| | 2004 | 10.38 | 0.8819 | | | | | |
| | 2005 | 9.28 | 0.7884 | | | | | |
| | 2006 | 8.73 | 0.7417 | | | | | |
| | 2007 | 8.12 | 0.6899 | | | | | |
| | 2008 | 7.19 | 0.6109 | | | | | |
| | 2009 | 7.18 | 0.6100 | | | | | |
| | 2010 | 7.18 | 0.6100 | | | | | |
| | 2011 | 6.73 | 0.5718 | | | | | |
| | 2012 | 6.03 | 0.5123 | 0.8567 | | | 0.8604 | 0.7372 |
| | 2013 | 6.30 | 0.5353 | 0.9021 | | | 0.8604 | 0.7762 |
| | 2014 | 5.45 | 0.4630 | 0.9498 | | | 0.8604 | 0.8172 |
| | 2015* | 5.80 | 0.4928 | 1.0000 | | | 0.8604 | 0.8604 |
| | | | | | | | | |

^{*} Adjusted to a full Policy Year

| MEDICAL | | Ult Limited | Ult Limited | Ult Limited |
|----------|--------|----------------|----------------|----------------|
| SEVERITY | Policy | Severity Ratio | Severity Ratio | Severity Ratio |
| RATIOS | Year | (Average) | (Incur) | (Pd-27) |
| | 2003 | 0.3682 | 0.3703 | 0.3661 |
| | 2004 | 0.3896 | 0.3835 | 0.3956 |
| | 2005 | 0.4341 | 0.4333 | 0.4349 |
| | 2006 | 0.4549 | 0.4488 | 0.4610 |
| | 2007 | 0.5234 | 0.5152 | 0.5317 |
| | 2008 | 0.6013 | 0.5964 | 0.6063 |
| | 2009 | 0.6449 | 0.6244 | 0.6655 |
| | 2010 | 0.7805 | 0.7595 | 0.8016 |
| | 2011 | 0.7611 | 0.7379 | 0.7844 |
| | 2012 | 0.8307 | 0.7970 | 0.8643 |
| | 2013 | 0.9216 | 0.8798 | 0.9635 |
| | 2014 | 0.9634 | 0.9410 | 0.9857 |
| | 2015 | 1.1104 | 1.1253 | 1.0958 |

| MEDICAL | | Severity | Severity | Severity |
|----------|--------|-----------|----------|----------|
| Linear | Policy | Ratio | Ratio | Ratio |
| FITTED | Year | (Average) | (Incur) | (Pd-27) |
| 4 Point | 2012 | 0.8244 | 0.7789 | 0.8698 |
| | 2013 | 0.9125 | 0.8835 | 0.9415 |
| | 2014 | 1.0006 | 0.9881 | 1.0132 |
| | 2015 | 1.0887 | 1.0927 | 1.0848 |
| 5 Point | 2011 | 0.7512 | 0.7124 | 0.7899 |
| | 2012 | 0.8343 | 0.8043 | 0.8643 |
| | 2013 | 0.9174 | 0.8962 | 0.9387 |
| | 2014 | 1.0006 | 0.9881 | 1.0132 |
| | 2015 | 1.0837 | 1.0800 | 1.0876 |
| 6 Point | 2010 | 0.7270 | 0.6933 | 0.7606 |
| | 2011 | 0.7940 | 0.7654 | 0.8227 |
| | 2012 | 0.8611 | 0.8374 | 0.8848 |
| | 2013 | 0.9281 | 0.9094 | 0.9469 |
| | 2014 | 0.9952 | 0.9815 | 1.0091 |
| | 2015 | 1.0623 | 1.0535 | 1.0712 |
| 7 Point | 2009 | 0.6529 | 0.6227 | 0.6832 |
| | 2010 | 0.7216 | 0.6944 | 0.7488 |
| | 2011 | 0.7903 | 0.7661 | 0.8145 |
| | 2012 | 0.8589 | 0.8378 | 0.8801 |
| | 2013 | 0.9276 | 0.9095 | 0.9458 |
| | 2014 | 0.9963 | 0.9812 | 1.0114 |
| | 2015 | 1.0650 | 1.0529 | 1.0771 |
| 8 Point | 2008 | 0.5914 | 0.5699 | 0.6128 |
| | 2009 | 0.6586 | 0.6379 | 0.6794 |
| | 2010 | 0.7259 | 0.7058 | 0.7460 |
| | 2011 | 0.7931 | 0.7737 | 0.8126 |
| | 2012 | 0.8604 | 0.8416 | 0.8792 |
| | 2013 | 0.9276 | 0.9095 | 0.9458 |
| | 2014 | 0.9949 | 0.9775 | 1.0123 |
| | 2015 | 1.0621 | 1.0454 | 1.0789 |
| 9 Point | 2007 | 0.5238 | 0.5070 | 0.5408 |
| | 2008 | 0.5911 | 0.5740 | 0.6083 |
| | 2009 | 0.6584 | 0.6411 | 0.6759 |
| | 2010 | 0.7257 | 0.7081 | 0.7434 |
| | 2011 | 0.7930 | 0.7752 | 0.8110 |
| | 2012 | 0.8603 | 0.8422 | 0.8785 |
| | 2013 | 0.9276 | 0.9093 | 0.9461 |
| | 2014 | 0.9949 | 0.9763 | 1.0136 |
| | 2015 | 1.0622 | 1.0433 | 1.0812 |
| 10 Point | 2006 | 0.4560 | 0.4430 | 0.4690 |
| | 2007 | 0.5234 | 0.5096 | 0.5372 |
| | 2008 | 0.5908 | 0.5761 | 0.6054 |
| | 2009 | 0.6581 | 0.6427 | 0.6736 |
| | 2010 | 0.7255 | 0.7093 | 0.7419 |
| | 2011 | 0.7929 | 0.7758 | 0.8101 |
| | 2012 | 0.8603 | 0.8424 | 0.8783 |
| | 2013 | 0.9277 | 0.9089 | 0.9465 |
| | 2014 | 0.9951 | 0.9755 | 1.0148 |
| | 2015 | 1.0625 | 1.0420 | 1.0830 |
| | _0.5 | | | |

| MEDICAL | | Severity | Severity | Severity |
|-------------------------------------------------|-------------------------------------------|------------------------------------------------|----------------------------------------------------------|----------------------------------------------------------|
| Linear | | Ratio | Ratio | Ratio |
| TRENDED | | (Average) | (Incur) | (Pd-27) |
| 4 Point 5 Point 6 Point 7 Point 8 Point 9 Point | Fitted Fitted Fitted Fitted Fitted Fitted | 1.3456 1.3262 1.2579 1.2653 1.2583 | 1.3978 1.3479 1.2636 1.2621 1.2435 1.2389 | 1.2939 1.3046 1.2524 1.2685 1.2731 1.2782 |
| 10 Point MEDICAL Linear | Fitted | 1.2590 Sev Trend Factor | 1.2362 Sev Trend Factor | 1.2820 Sev Trend Factor |
| Severity Trend Factor | | (Average) | (Incur) | (Pd-27) |
| 4 Point | 2012 | 1.6322 | 1.7947 | 1.4875 |
| | 2013 | 1.4747 | 1.5822 | 1.3743 |
| | 2014 | 1.3448 | 1.4147 | 1.2771 |
| | 2015 | 1.2360 | 1.2792 | 1.1927 |
| 5 Point | 2012 | 1.5895 | 1.6759 | 1.5094 |
| | 2013 | 1.4455 | 1.5041 | 1.3898 |
| | 2014 | 1.3254 | 1.3642 | 1.2877 |
| | 2015 | 1.2237 | 1.2481 | 1.1996 |
| 6 Point | 2012 | 1.4608 | 1.5089 | 1.4154 |
| | 2013 | 1.3553 | 1.3894 | 1.3225 |
| | 2014 | 1.2639 | 1.2875 | 1.2411 |
| | 2015 | 1.1841 | 1.1994 | 1.1691 |
| 7 Point | 2012 | 1.4730 | 1.5063 | 1.4413 |
| | 2013 | 1.3640 | 1.3876 | 1.3413 |
| | 2014 | 1.2700 | 1.2862 | 1.2542 |
| | 2015 | 1.1881 | 1.1986 | 1.1778 |
| 8 Point | 2012 | 1.4625 | 1.4775 | 1.4481 |
| | 2013 | 1.3565 | 1.3672 | 1.3461 |
| | 2014 | 1.2648 | 1.2722 | 1.2576 |
| | 2015 | 1.1847 | 1.1895 | 1.1800 |
| 9 Point | 2012 | 1.4628 | 1.4710 | 1.4550 |
| | 2013 | 1.3567 | 1.3625 | 1.3511 |
| | 2014 | 1.2649 | 1.2690 | 1.2610 |
| | 2015 | 1.1848 | 1.1874 | 1.1822 |
| 10 Point | 2012 | 1.4635 | 1.4675 | 1.4596 |
| | 2013 | 1.3572 | 1.3600 | 1.3544 |
| | 2014 | 1.2652 | 1.2672 | 1.2633 |
| | 2015 | 1.1850 | 1.1863 | 1.1837 |

| MEDICAL | | Severity | Severity | Severity |
|----------|--------|-----------|----------|----------|
| Expon'l | Policy | Ratio | Ratio | Ratio |
| FITTED | Year | (Average) | (Incur) | (Pd-27) |
| 4 Point | 2012 | 0.8293 | 0.7868 | 0.8722 |
| | 2013 | 0.9088 | 0.8785 | 0.9387 |
| | 2014 | 0.9958 | 0.9809 | 1.0103 |
| | 2015 | 1.0912 | 1.0951 | 1.0873 |
| 5 Point | 2011 | 0.7594 | 0.7244 | 0.7947 |
| | 2012 | 0.8312 | 0.8014 | 0.8609 |
| | 2013 | 0.9098 | 0.8866 | 0.9326 |
| | 2014 | 0.9958 | 0.9809 | 1.0103 |
| | 2015 | 1.0900 | 1.0851 | 1.0945 |
| 6 Point | 2010 | 0.7379 | 0.7077 | 0.7685 |
| | 2011 | 0.7942 | 0.7665 | 0.8220 |
| | 2012 | 0.8548 | 0.8302 | 0.8793 |
| | 2013 | 0.9201 | 0.8992 | 0.9405 |
| | 2014 | 0.9903 | 0.9740 | 1.0061 |
| | 2015 | 1.0658 | 1.0549 | 1.0761 |
| 7 Point | 2009 | 0.6664 | 0.6398 | 0.6933 |
| | 2010 | 0.7220 | 0.6963 | 0.7478 |
| | 2011 | 0.7822 | 0.7579 | 0.8064 |
| | 2012 | 0.8474 | 0.8249 | 0.8697 |
| | 2013 | 0.9180 | 0.8978 | 0.9380 |
| | 2014 | 0.9946 | 0.9771 | 1.0116 |
| | 2015 | 1.0775 | 1.0635 | 1.0909 |
| 8 Point | 2008 | 0.6093 | 0.5914 | 0.6274 |
| | 2009 | 0.6614 | 0.6429 | 0.6799 |
| | 2010 | 0.7179 | 0.6989 | 0.7369 |
| | 2011 | 0.7792 | 0.7597 | 0.7986 |
| | 2012 | 0.8458 | 0.8259 | 0.8655 |
| | 2013 | 0.9180 | 0.8978 | 0.9380 |
| | 2014 | 0.9965 | 0.9759 | 1.0165 |
| | 2015 | 1.0816 | 1.0609 | 1.1017 |
| 9 Point | 2007 | 0.5467 | 0.5329 | 0.5606 |
| | 2008 | 0.5962 | 0.5815 | 0.6110 |
| | 2009 | 0.6502 | 0.6344 | 0.6659 |
| | 2010 | 0.7090 | 0.6921 | 0.7258 |
| | 2011 | 0.7732 | 0.7551 | 0.7911 |
| | 2012 | 0.8432 | 0.8239 | 0.8622 |
| | 2013 | 0.9195 | 0.8989 | 0.9397 |
| | 2014 | 1.0027 | 0.9807 | 1.0242 |
| | 2015 | 1.0935 | 1.0699 | 1.1163 |
| 10 Point | 2006 | 0.4848 | 0.4744 | 0.4953 |
| | 2007 | 0.5315 | 0.5200 | 0.5430 |
| | 2008 | 0.5827 | 0.5699 | 0.5954 |
| | 2009 | 0.6388 | 0.6247 | 0.6528 |
| | 2010 | 0.7003 | 0.6847 | 0.7158 |
| | 2011 | 0.7677 | 0.7505 | 0.7848 |
| | 2012 | 0.8417 | 0.8226 | 0.8605 |
| | 2013 | 0.9227 | 0.9016 | 0.9435 |
| | 2014 | 1.0116 | 0.9883 | 1.0345 |
| | 2015 | 1.1090 | 1.0832 | 1.1342 |
| | _0.5 | | | |

| MEDICAL Expon'l TRENDED | | Severity Ratio (Average) | Severity Ratio (Incur) | Severity Ratio (Pd-27) |
|-----------------------------------------------------|------------------------------------------------|------------------------------------------------|------------------------------------------------|------------------------------------------------|
| 4 Point 5 Point 6 Point 7 Point 8 Point | Fitted Fitted Fitted Fitted Fitted | 1.4250 1.4187 1.3208 1.3611 1.3738 | 1.5103 1.4569 1.3315 1.3615 1.3535 | 1.3472 1.3821 1.3097 1.3599 1.3929 |
| 9 Point 10 Point | Fitted Fitted | 1.4079 1.4502 | 1.3795 1.4155 | 1.4350 1.4837 |
| MEDICAL | | Sev Trend | Sev Trend | Sev Trend |
| Expon'l | | Factor | Factor | Factor |
| Severity Trend Factor | | (Average) | (Incur) | (Pd-27) |
| 4 Point | 2012 2013 | 1.7184 1.5681 | 1.9195 1.7192 | 1.5445 1.4351 |
| | 2014 | 1.4310 | 1.5398 | 1.3335 |
| | 2015 | 1.3059 | 1.3791 | 1.2390 |
| 5 Point | 2012 | 1.7068 | 1.8178 | 1.6054 |
| | 2013 | 1.5594 | 1.6432 | 1.4820 |
| | 2014 | 1.4246 | 1.4853 | 1.3680 |
| | 2015 | 1.3016 | 1.3426 | 1.2628 |
| 6 Point | 2012 | 1.5451 | 1.6037 | 1.4895 |
| | 2013 | 1.4355 | 1.4807 | 1.3925 |
| | 2014 | 1.3338 | 1.3671 | 1.3018 |
| | 2015 | 1.2392 | 1.2622 | 1.2170 |
| 7 Point | 2012 | 1.6062 | 1.6506 | 1.5636 |
| | 2013 | 1.4826 | 1.5165 | 1.4498 |
| | 2014 | 1.3685 | 1.3934 | 1.3443 |
| | 2015 | 1.2631 | 1.2802 | 1.2465 |
| 8 Point | 2012 | 1.6243 | 1.6388 | 1.6094 |
| | 2013 | 1.4964 | 1.5076 | 1.4850 |
| | 2014 | 1.3786 | 1.3868 | 1.3703 |
| | 2015 | 1.2701 | 1.2757 | 1.2644 |
| 9 Point | 2012 | 1.6698 | 1.6744 | 1.6643 |
| | 2013 | 1.5312 | 1.5347 | 1.5270 |
| | 2014 | 1.4041 | 1.4067 | 1.4011 |
| | 2015 | 1.2875 | 1.2893 | 1.2855 |
| 10 Point | 2012 | 1.7230 | 1.7208 | 1.7242 |
| | 2013 | 1.5716 | 1.5700 | 1.5725 |
| | 2014 | 1.4335 | 1.4323 | 1.4342 |
| | 2015 | 1.3076 | 1.3068 | 1.3081 |

| MEDICAL | | LR Trend | LR Trend | LR Trend |
|-----------------|------|-----------|----------|----------|
| Linear | | Factor | Factor | Factor |
| LR Trend Factor | | (Average) | (Incur) | (Pd-27) |
| 4 Point | 2012 | 1.2033 | 1.3231 | 1.0966 |
| | 2013 | 1.1447 | 1.2281 | 1.0667 |
| | 2014 | 1.0990 | 1.1561 | 1.0436 |
| | 2015 | 1.0635 | 1.1006 | 1.0262 |
| 5 Point | 2012 | 1.1718 | 1.2355 | 1.1127 |
| | 2013 | 1.1220 | 1.1675 | 1.0788 |
| | 2014 | 1.0831 | 1.1148 | 1.0523 |
| | 2015 | 1.0529 | 1.0739 | 1.0321 |
| 6 Point | 2012 | 1.0769 | 1.1124 | 1.0434 |
| | 2013 | 1.0520 | 1.0785 | 1.0265 |
| | 2014 | 1.0329 | 1.0521 | 1.0142 |
| | 2015 | 1.0188 | 1.0320 | 1.0059 |
| 7 Point | 2012 | 1.0859 | 1.1104 | 1.0625 |
| | 2013 | 1.0587 | 1.0771 | 1.0411 |
| | 2014 | 1.0378 | 1.0511 | 1.0249 |
| | 2015 | 1.0222 | 1.0313 | 1.0134 |
| 8 Point | 2012 | 1.0782 | 1.0892 | 1.0675 |
| | 2013 | 1.0529 | 1.0612 | 1.0448 |
| | 2014 | 1.0336 | 1.0396 | 1.0277 |
| | 2015 | 1.0193 | 1.0234 | 1.0153 |
| 9 Point | 2012 | 1.0784 | 1.0844 | 1.0726 |
| | 2013 | 1.0531 | 1.0576 | 1.0487 |
| | 2014 | 1.0337 | 1.0370 | 1.0305 |
| | 2015 | 1.0194 | 1.0216 | 1.0172 |
| 10 Point | 2012 | 1.0789 | 1.0818 | 1.0760 |
| | 2013 | 1.0535 | 1.0556 | 1.0513 |
| | 2014 | 1.0339 | 1.0356 | 1.0324 |
| | 2015 | 1.0196 | 1.0207 | 1.0185 |

| MEDICAL | | LR Trend | LR Trend | LR Trend |
|-----------------|------|-----------|----------|----------|
| Expon'l | | Factor | Factor | Factor |
| LR Trend Factor | | (Average) | (Incur) | (Pd-27) |
| 4 Point | 2012 | 1.2668 | 1.4151 | 1.1386 |
| | 2013 | 1.2172 | 1.3344 | 1.1139 |
| | 2014 | 1.1694 | 1.2583 | 1.0897 |
| | 2015 | 1.1236 | 1.1866 | 1.0660 |
| 5 Point | 2012 | 1.2583 | 1.3401 | 1.1835 |
| | 2013 | 1.2104 | 1.2755 | 1.1503 |
| | 2014 | 1.1642 | 1.2138 | 1.1179 |
| | 2015 | 1.1199 | 1.1552 | 1.0865 |
| 6 Point | 2012 | 1.1390 | 1.1822 | 1.0981 |
| | 2013 | 1.1142 | 1.1493 | 1.0809 |
| | 2014 | 1.0900 | 1.1172 | 1.0638 |
| | 2015 | 1.0662 | 1.0860 | 1.0471 |
| 7 Point | 2012 | 1.1841 | 1.2168 | 1.1527 |
| | 2013 | 1.1508 | 1.1771 | 1.1253 |
| | 2014 | 1.1183 | 1.1387 | 1.0986 |
| | 2015 | 1.0868 | 1.1015 | 1.0725 |
| 8 Point | 2012 | 1.1974 | 1.2081 | 1.1864 |
| | 2013 | 1.1615 | 1.1702 | 1.1527 |
| | 2014 | 1.1266 | 1.1333 | 1.1198 |
| | 2015 | 1.0928 | 1.0976 | 1.0879 |
| 9 Point | 2012 | 1.2310 | 1.2344 | 1.2269 |
| | 2013 | 1.1885 | 1.1912 | 1.1853 |
| | 2014 | 1.1474 | 1.1496 | 1.1450 |
| | 2015 | 1.1078 | 1.1093 | 1.1060 |
| 10 Point | 2012 | 1.2702 | 1.2686 | 1.2711 |
| | 2013 | 1.2199 | 1.2186 | 1.2206 |
| | 2014 | 1.1715 | 1.1705 | 1.1720 |
| | 2015 | 1.1251 | 1.1244 | 1.1255 |

| MEDICAL | Base | Trended | Trended | Trended |
|------------|----------|-----------|---------|---------|
| Linear | Policy | LR | LR | LR |
| TRENDED LR | Year | (Average) | (Incur) | (Pd-27) |
| 4 Point | 2012 | 0.5121 | 0.5402 | 0.4856 |
| | 2013 | 0.5647 | 0.5783 | 0.5501 |
| | 2014 | 0.4903 | 0.5037 | 0.4763 |
| | 2015 | 0.5819 | 0.6103 | 0.5541 |
| | 4 Yr Ave | 0.5373 | 0.5581 | 0.5165 |
| 5 Point | 2012 | 0.4987 | 0.5045 | 0.4927 |
| | 2013 | 0.5535 | 0.5498 | 0.5563 |
| | 2014 | 0.4832 | 0.4857 | 0.4803 |
| | 2015 | 0.5761 | 0.5955 | 0.5573 |
| | 4 Yr Ave | 0.5279 | 0.5339 | 0.5217 |
| 6 Point | 2012 | 0.4583 | 0.4542 | 0.4620 |
| | 2013 | 0.5190 | 0.5079 | 0.5294 |
| | 2014 | 0.4608 | 0.4584 | 0.4629 |
| | 2015 | 0.5575 | 0.5722 | 0.5432 |
| | 4 Yr Ave | 0.4989 | 0.4982 | 0.4994 |
| 7 Point | 2012 | 0.4622 | 0.4534 | 0.4705 |
| | 2013 | 0.5223 | 0.5072 | 0.5369 |
| | 2014 | 0.4630 | 0.4580 | 0.4678 |
| | 2015 | 0.5593 | 0.5719 | 0.5472 |
| | 4 Yr Ave | 0.5017 | 0.4976 | 0.5056 |
| 8 Point | 2012 | 0.4589 | 0.4447 | 0.4727 |
| | 2013 | 0.5194 | 0.4997 | 0.5388 |
| | 2014 | 0.4611 | 0.4530 | 0.4690 |
| | 2015 | 0.5578 | 0.5675 | 0.5483 |
| | 4 Yr Ave | 0.4993 | 0.4912 | 0.5072 |
| 9 Point | 2012 | 0.4590 | 0.4428 | 0.4749 |
| | 2013 | 0.5195 | 0.4980 | 0.5408 |
| | 2014 | 0.4611 | 0.4518 | 0.4703 |
| | 2015 | 0.5578 | 0.5665 | 0.5493 |
| | 4 Yr Ave | 0.4994 | 0.4898 | 0.5088 |
| 10 Point | 2012 | 0.4592 | 0.4417 | 0.4765 |
| | 2013 | 0.5197 | 0.4971 | 0.5422 |
| | 2014 | 0.4612 | 0.4512 | 0.4712 |
| | 2015 | 0.5579 | 0.5660 | 0.5500 |
| | 4 Yr Ave | 0.4995 | 0.4890 | 0.5100 |

| MEDICAL | Base | Trended | Trended | Trended |
|------------|----------|-----------|---------|---------|
| Expon'l | Policy | LR | LR | LR |
| TRENDED LR | Year | (Average) | (Incur) | (Pd-27) |
| 4 Point | 2012 | 0.5392 | 0.5778 | 0.5042 |
| | 2013 | 0.6004 | 0.6284 | 0.5744 |
| | 2014 | 0.5217 | 0.5482 | 0.4973 |
| | 2015 | 0.6148 | 0.6580 | 0.5756 |
| | 4 Yr Ave | 0.5690 | 0.6031 | 0.5379 |
| 5 Point | 2012 | 0.5355 | 0.5472 | 0.5241 |
| | 2013 | 0.5971 | 0.6006 | 0.5932 |
| | 2014 | 0.5193 | 0.5289 | 0.5102 |
| | 2015 | 0.6128 | 0.6406 | 0.5867 |
| | 4 Yr Ave | 0.5662 | 0.5793 | 0.5536 |
| 6 Point | 2012 | 0.4848 | 0.4827 | 0.4862 |
| | 2013 | 0.5496 | 0.5412 | 0.5574 |
| | 2014 | 0.4862 | 0.4868 | 0.4855 |
| | 2015 | 0.5834 | 0.6022 | 0.5654 |
| | 4 Yr Ave | 0.5260 | 0.5282 | 0.5236 |
| 7 Point | 2012 | 0.5040 | 0.4968 | 0.5104 |
| | 2013 | 0.5677 | 0.5543 | 0.5803 |
| | 2014 | 0.4989 | 0.4961 | 0.5014 |
| | 2015 | 0.5947 | 0.6108 | 0.5792 |
| | 4 Yr Ave | 0.5413 | 0.5395 | 0.5428 |
| 8 Point | 2012 | 0.5096 | 0.4933 | 0.5253 |
| | 2013 | 0.5730 | 0.5510 | 0.5944 |
| | 2014 | 0.5026 | 0.4938 | 0.5111 |
| | 2015 | 0.5980 | 0.6086 | 0.5875 |
| | 4 Yr Ave | 0.5458 | 0.5367 | 0.5546 |
| 9 Point | 2012 | 0.5239 | 0.5040 | 0.5433 |
| | 2013 | 0.5863 | 0.5609 | 0.6113 |
| | 2014 | 0.5119 | 0.5009 | 0.5226 |
| | 2015 | 0.6062 | 0.6151 | 0.5972 |
| | 4 Yr Ave | 0.5571 | 0.5452 | 0.5686 |
| 10 Point | 2012 | 0.5406 | 0.5180 | 0.5628 |
| | 2013 | 0.6018 | 0.5738 | 0.6295 |
| | 2014 | 0.5226 | 0.5100 | 0.5349 |
| | 2015 | 0.6157 | 0.6235 | 0.6078 |
| | 4 Yr Ave | 0.5702 | 0.5563 | 0.5838 |

| INDEMNITY Severity Ann. Trend | | (Average) | (Incur) | (Pd-27) |
|-----------------------------------|---------|--------------|--------------|--------------|
| 4 Point | Linear | -1.9% | -5.7% | 1.0% |
| 5 Point | Linear | 2.2% | 0.5% | 3.7% |
| 6 Point | Linear | 3.7% | 2.5% | 4.6% |
| 7 Point | Linear | 3.6% | 2.5% | 4.6% |
| 8 Point | Linear | 3.9% | 3.1% | 4.6% |
| 9 Point | Linear | 3.8% | 3.0% | 4.4% |
| 10 Point | Linear | 3.5% | 3.0% | 4.0% |
| 4 Point | Expon'l | -1.5% | -4.8% | 1.3% |
| 5 Point | Expon'l | 2.4% | 0.4% | 4.2% |
| 6 Point | Expon'l | 4.1% | 2.5% | 5.4% |
| 7 Point | Expon'l | 4.0% | 2.5% | 5.4% |
| 8 Point | Expon'l | 4.5% | 3.2% | 5.6% |
| 9 Point | Expon'l | 4.3% | 3.1% | 5.4% |
| 10 Point | Expon'l | 4.1% | 3.1% | 5.0% |
| MEDICAL Severity Ann. Trend | | (Average) | (Incur) | (Pd-27) |
| 4 Point | Linear | 7.9% | 9.4% | 6.4% |
| 5 Point | Linear | 7.5% | 8.3% | 6.6% |
| 6 Point | Linear | 6.0% | 6.4% | 5.5% |
| 7 Point | Linear | 6.1% | 6.4% | 5.8% |
| 8 Point | Linear | 6.0% | 6.0% | 5.9% |
| 9 Point | Linear | 6.0% | 6.0% | 6.0% |
| 10 Point | Linear | 6.0% | 5.9% | 6.1% |
| 4 Point | Expon'l | 9.6% | 11.7% | 7.6% |
| 5 Point | Expon'l | 9.5% | 10.6% | 8.3% |
| 6 Point | Expon'l | 7.6% | 8.3% | 7.0% |
| 7 Point | Expon'l | 8.3% | 8.8% | 7.8% |
| 8 Point | | | | |
| o i diiit | Expon'l | 8.5% | 8.7% | 8.4% |
| 9 Point | • | 8.5% 9.1% | 8.7% 9.1% | 8.4% 9.0% |

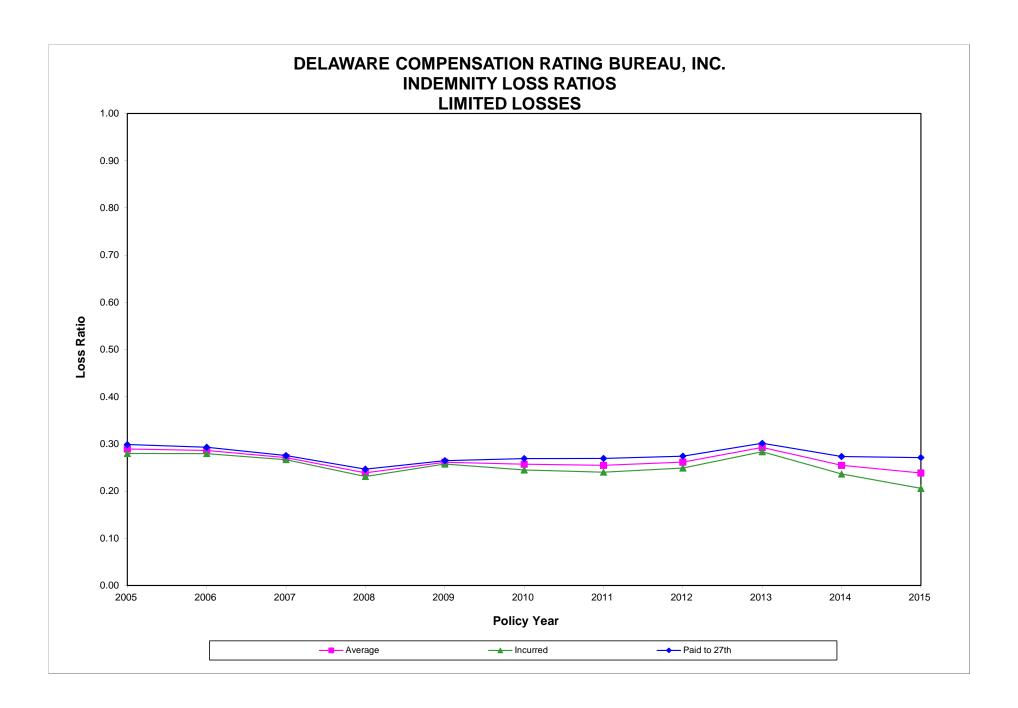
| INDEMNITY Loss Ratio Ann. Trend | | (Average) | (Incur) | (Pd-27) |
|----------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------|--------------------------------------------------------------|--------------------------------------------------------------|------------------------------------------------------------------------------|
| 4 Point | Linear | -6.4% | -9.9% | -3.8% |
| 5 Point | Linear | -3.0% | -4.7% | -1.6% |
| 6 Point | Linear | -1.7% | -2.9% | -0.7% |
| 7 Point | Linear | -1.7% | -2.9% | -0.8% |
| 8 Point | Linear | -1.5% | -2.4% | -0.7% |
| 9 Point | Linear | -1.6% | -2.4% | -0.9% |
| 10 Point | Linear | -1.8% | -2.5% | -1.2% |
| 4 Point | Expon'l | -6.5% | -9.7% | -3.8% |
| 5 Point | Expon'l | -2.7% | -4.7% | -1.1% |
| 6 Point | Expon'l | -1.2% | -2.7% | 0.1% |
| 7 Point | Expon'l | -1.2% | -2.7% | 0.1% |
| 8 Point | Expon'l | -0.8% | -2.1% | 0.3% |
| 9 Point | Expon'l | -0.9% | -2.1% | 0.1% |
| 10 Point | Expon'l | -1.1% | -2.1% | -0.3% |
| MEDICAL | | (Average) | (Incur) | (Pd-27) |
| Loss Ratio Ann. Trend | | (Average) | (modi) | (Fu-21) |
| Loss Ratio | Linear | (Average) | 4.1% | (Fu-2 <i>1</i>) |
| Loss Ratio Ann. Trend | Linear Linear | , , | ` , | ` ' |
| Loss Ratio Ann. Trend | | 2.7% | 4.1% | 1.3% |
| Loss Ratio Ann. Trend 4 Point 5 Point | Linear | 2.7% 2.3% | 4.1% 3.1% | 1.3% 1.5% |
| Loss Ratio Ann. Trend 4 Point 5 Point 6 Point | Linear Linear | 2.7% 2.3% 1.0% | 4.1% 3.1% 1.5% | 1.3% 1.5% 0.5% |
| Loss Ratio Ann. Trend 4 Point 5 Point 6 Point 7 Point | Linear Linear Linear | 2.7% 2.3% 1.0% 1.1% | 4.1% 3.1% 1.5% 1.4% | 1.3% 1.5% 0.5% 0.8% |
| Loss Ratio Ann. Trend 4 Point 5 Point 6 Point 7 Point 8 Point | Linear Linear Linear Linear | 2.7% 2.3% 1.0% 1.1% 1.0% | 4.1% 3.1% 1.5% 1.4% 1.1% | 1.3% 1.5% 0.5% 0.8% 0.8% |
| Loss Ratio Ann. Trend 4 Point 5 Point 6 Point 7 Point 8 Point 9 Point | Linear Linear Linear Linear Linear | 2.7% 2.3% 1.0% 1.1% 1.0% | 4.1% 3.1% 1.5% 1.4% 1.1% | 1.3% 1.5% 0.5% 0.8% 0.8% 0.9% |
| Loss Ratio Ann. Trend 4 Point 5 Point 6 Point 7 Point 8 Point 9 Point 10 Point | Linear Linear Linear Linear Linear Linear | 2.7% 2.3% 1.0% 1.1% 1.0% 1.0% | 4.1% 3.1% 1.5% 1.4% 1.1% 1.0% | 1.3% 1.5% 0.5% 0.8% 0.8% 0.9% 1.0% |
| Loss Ratio Ann. Trend 4 Point 5 Point 6 Point 7 Point 8 Point 9 Point 10 Point | Linear Linear Linear Linear Linear Linear | 2.7% 2.3% 1.0% 1.1% 1.0% 1.0% | 4.1% 3.1% 1.5% 1.4% 1.1% 1.0% | 1.3% 1.5% 0.5% 0.8% 0.8% 0.9% 1.0% |
| Loss Ratio Ann. Trend 4 Point 5 Point 6 Point 7 Point 8 Point 9 Point 10 Point 4 Point 5 Point | Linear Linear Linear Linear Linear Linear Expon'l | 2.7% 2.3% 1.0% 1.1% 1.0% 1.0% 4.0% 3.9% | 4.1% 3.1% 1.5% 1.4% 1.1% 1.0% 5.9% 5.0% | 1.3% 1.5% 0.5% 0.8% 0.8% 0.9% 1.0% |
| 4 Point 5 Point 6 Point 7 Point 8 Point 9 Point 10 Point 4 Point 5 Point 6 Point | Linear Linear Linear Linear Linear Linear Expon'l Expon'l | 2.7% 2.3% 1.0% 1.1% 1.0% 1.0% 4.0% 3.9% 2.2% | 4.1% 3.1% 1.5% 1.4% 1.1% 1.0% 5.9% 5.0% 2.8% | 1.3% 1.5% 0.5% 0.8% 0.9% 1.0% 2.2% 2.9% 1.6% |
| 4 Point 5 Point 6 Point 8 Point 9 Point 10 Point 4 Point 5 Point 7 Point 7 Point 7 Point 7 Point 7 Point | Linear Linear Linear Linear Linear Expon'l Expon'l Expon'l Expon'l | 2.7% 2.3% 1.0% 1.1% 1.0% 1.0% 4.0% 3.9% 2.2% 2.9% | 4.1% 3.1% 1.5% 1.4% 1.1% 1.0% 5.9% 5.0% 2.8% 3.3% | 1.3% 1.5% 0.5% 0.8% 0.9% 1.0% 2.2% 2.9% 1.6% 2.4% |

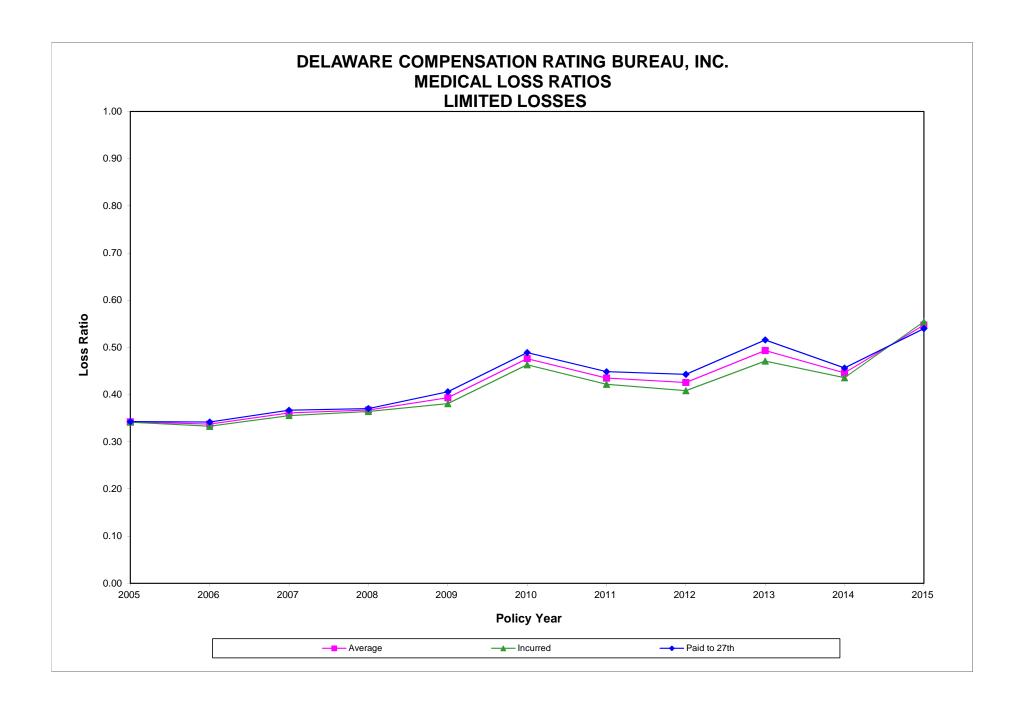
Graphs of Selected Loss Development Projections – Limited Losses

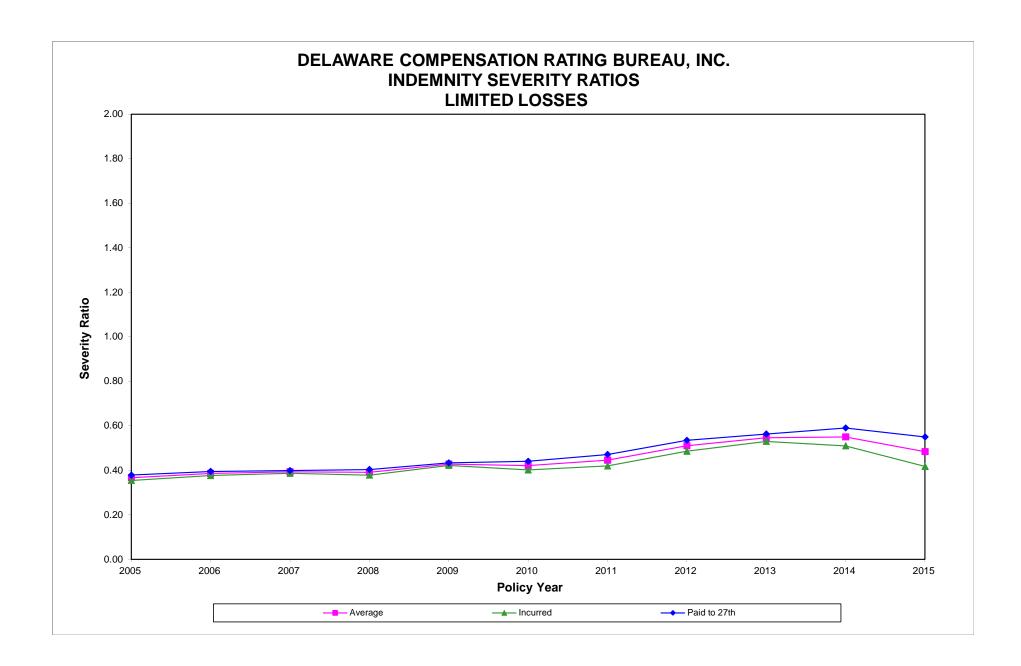
Pages 1 and 2 of this exhibit show graphs of loss and LAE ratios for indemnity and medical derived from the following selected loss development approaches:

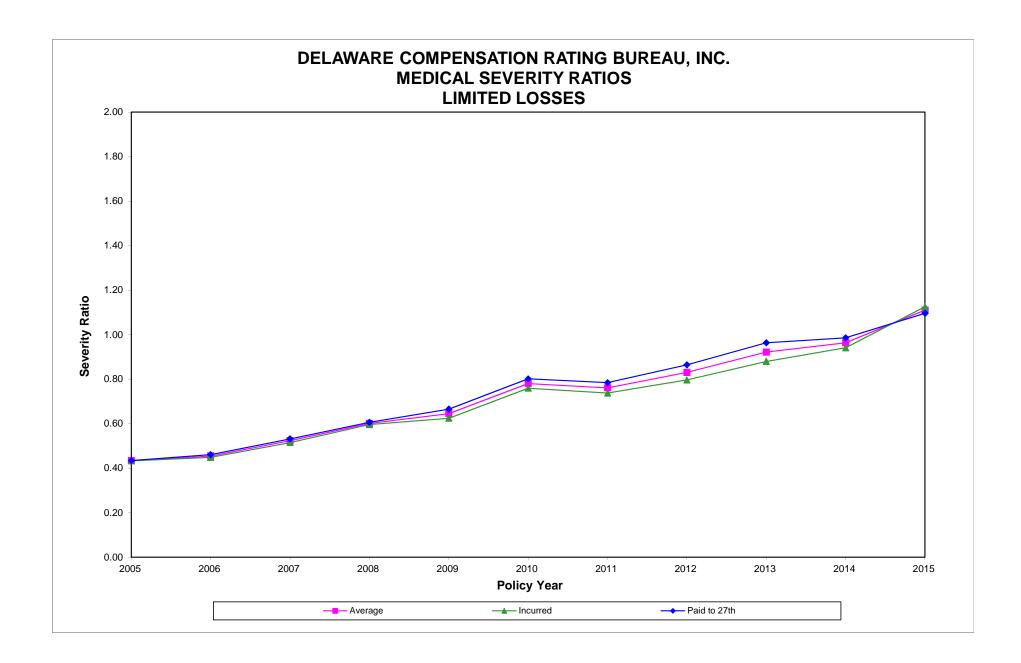
- Average of Incurred and Paid to 27th
- Incurred
- Paid to 27th

Pages 3 and 4 of this exhibit show graphs of severity ratios for indemnity and medical for the same selected loss development approaches.





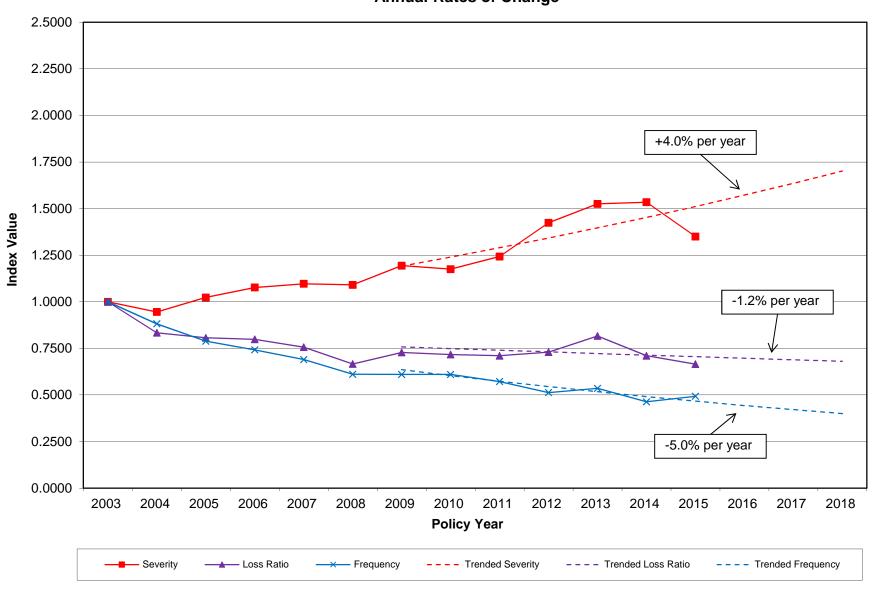




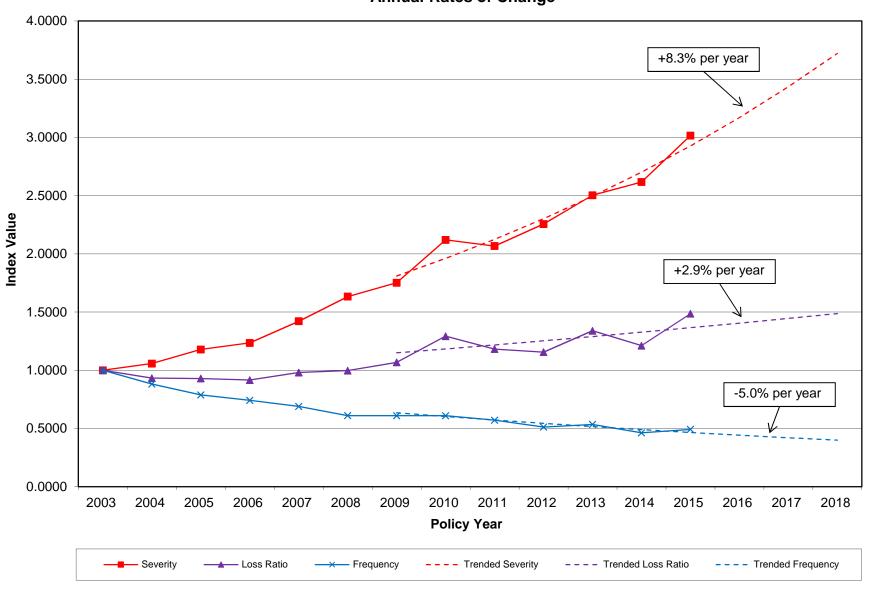
Graphs of Ultimate and Trended Experience Components

This exhibit shows graphs of trended loss and loss adjustment expense ratios for indemnity and medical as well as their frequency and severity components. Please note that frequency, severity and loss ratio are all expressed on a normalized basis with Policy Year 2003 set equal to unity.

Indemnity Loss Experience Components Indexed to 1.0000 at Policy Year 2003 Annual Rates of Change



Medical Loss Experience Components Indexed to 1.0000 at Policy Year 2003 Annual Rates of Change



Open Claim Ratios, Payout Ratios and Average Claim Costs

Page 1 lists the ratio of the number of open indemnity claims to the number of reported indemnity claims - by policy year and report level. Page 2 lists the claim frequency per \$1,000,000 of payroll - the ratio of the number of indemnity claims reported to payroll. These values are taken from the unit statistical data.

Pages 3 through 6 list the ratios of reported paid losses to incurred losses, by policy year and maturity level separately for indemnity and medical (adjusted to a post-House Bill 175, pre-House Bill 373 basis) losses. Pages 3 and 4 relate paid losses to reported case incurred losses. Losses on page 3 are unlimited and losses on page 4 are limited. Pages 5 and 6 relate payments to projected ultimate incurred losses with ultimate losses derived using the average of paid and incurred methods for indemnity and medical, which is the basis for staff loss development projections in this proposal. Losses on page 5 are unlimited and losses on page 6 are limited.

Pages 7 through 10 show the average costs for open, closed and incurred claims by policy year and report level. Pages 7 and 8 are for indemnity and pages 9 and 10 are for medical on indemnity. These values are calculated from unit statistical data and have not been adjusted for the effects of legislation.

RATIO OF NUMBER OF OPEN INDEMNITY CLAIMS TO NUMBER OF REPORTED INDEMNITY CLAIMS

| POLICY YEAR | FIRST | SECOND | THIRD | FOURTH | FIFTH | SIXTH | SEVENTH | EIGHTH | NINTH | TENTH |
|----------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------|----------------------------------------------------------------------|------------------------------------------------------------|--------------------------------------------------|
| 2001 2002 2003 [2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 | 0.4023 0.3743 0.3670 0.3721 0.3847 0.3997 0.4205 0.4333 0.4563 0.4297 0.4359 0.4406 0.4570 0.4590 * | 0.2381 0.2261 0.2346 0.2309 0.2353 0.2671 0.2525 0.2720 0.2857 0.2897 * 0.2757 0.2746 0.2754 | 0.1498 0.1372 0.1423 0.1535 0.1653 0.1593 0.1623 0.1824 0.1804 0.1860 * 0.1716 0.1635 | 0.1015 0.1011 0.1002 0.1020 0.1089 0.1115 0.1264 0.1244 0.1267 * 0.1208 0.1097 | 0.0805 0.0719 0.0761 0.0863 0.0850 0.0832 0.0859 0.0899 0.1020 * | 0.0643 0.0586 0.0615 0.0671 0.0710 0.0718 0.0646 0.0652 0.0759 * | 0.0539 0.0478 0.0531 0.0534 0.0589 0.0586 0.0645 * 0.0589 | 0.0448 0.0382 0.0444 0.0477 0.0484 0.0508 0.0513 * | 0.0399 0.0341 0.0394 0.0383 0.0425 0.0430 * | 0.0357 0.0319 0.0344 0.0310 0.0375 * |

Denotes lowest open claim ratio shown for each report level.

Denotes highest open claim ratio shown for each report level.

CLAIM FREQUENCY PER \$1,000,000 OF PAYROLL

| POLICY | | | | | | | | | | |
|--------|--------|--------|--------|--------|--------|--------|---------|--------|--------|--------|
| YEAR | FIRST | SECOND | THIRD | FOURTH | FIFTH | SIXTH | SEVENTH | EIGHTH | NINTH | TENTH |
| | | | | | | | | | | |
| 2001 | 0.3449 | 0.3489 | 0.3522 | 0.3537 | 0.3547 | 0.3551 | 0.3551 | 0.3548 | 0.3548 | 0.3547 |
| 2002 | 0.3419 | 0.3512 | 0.3543 | 0.3576 | 0.3584 | 0.3589 | 0.3592 | 0.3592 | 0.3592 | 0.3594 |
| 2003 | 0.3066 | 0.3172 | 0.3192 | 0.3196 | 0.3208 | 0.3204 | 0.3205 | 0.3200 | 0.3200 | 0.3199 |
| 2004 | 0.2816 | 0.2897 | 0.2934 | 0.2952 | 0.2958 | 0.2964 | 0.2967 | 0.2968 | 0.2965 | 0.2962 |
| 2005 | 0.2532 | 0.2618 | 0.2654 | 0.2659 | 0.2665 | 0.2669 | 0.2667 | 0.2665 | 0.2666 | 0.2667 |
| 2006 | 0.2237 | 0.2308 | 0.2313 | 0.2320 | 0.2324 | 0.2324 | 0.2326 | 0.2326 | 0.2326 | |
| 2007 | 0.2022 | 0.2090 | 0.2112 | 0.2118 | 0.2135 | 0.2396 | 0.2140 | 0.2144 | | |
| 2008 | 0.1758 | 0.1805 | 0.1850 | 0.1854 | 0.1855 | 0.1861 | 0.1865 | | | |
| 2009 | 0.1766 | 0.1850 | 0.1884 | 0.1895 | 0.1904 | 0.1911 | | | | |
| 2010 | 0.1676 | 0.1747 | 0.1778 | 0.1781 | 0.1784 | | | | | |
| 2011 | 0.1525 | 0.1576 | 0.1597 | 0.1603 | | | | | | |
| 2012 | 0.1428 | 0.1485 | 0.1501 | | | | | | | |
| 2013 | 0.1523 | 0.1582 | | | | | | | | |
| 2014 | 0.1353 | | | | | | | | | |

RATIO OF PAID LOSSES TO REPORTED INCURRED LOSSES - UNLIMITED LOSSES

| Policy Year | 12 | 24 | 36 | 48 | 60 | 72 | 84 | 96 | 108 | Maturity (i 120 | n months |) 144 | 156 | 168 | 180 | 192 | 204 | 216 | 228 | 240 | 252 |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------|------------------------------------------------|------------------------------------------------|------------------------------------------------|------------------------------------------------|------------------------------------------------|------------------------------------------------|------------------------------------------------|------------------------------------------------|------------------------------------------------|------------------------------------------------|------------------------------------------------|------------------------------------------------|------------------------------------------------|------------------------------------------------|------------------------------------------------|------------------------------------------------|--------------------------------------|----------------------------|------------------|--------|
| | | | | | | | | | | II | NDEMNIT | Y | | | | | | | | | |
| 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 | 0.2108 0.2147 0.1667 0.2248 | 0.3855 0.3574 0.4160 0.3932 0.4588 | 0.5315 0.6072 0.5504 0.5951 0.6035 | 0.6395 0.6944 0.7667 0.7182 0.7115 | 0.8222 0.7169 0.7769 0.8590 0.8177 | 0.8409 0.8791 0.7635 0.8704 0.8843 | 0.8559 0.8836 0.8867 0.8327 0.8983 | 0.8844 0.8697 0.8789 0.9159 0.8699 | 0.9137 0.9122 0.9071 0.8835 0.9275 | 0.9150 0.9407 0.9320 0.9286 0.9109 | 0.9048 0.9245 0.9515 0.9476 0.9410 | 0.9377 0.9179 0.9374 0.9574 0.9765 | 0.9320 0.9559 0.9469 0.9432 0.9579 | 0.9467 0.9309 0.9518 0.9593 0.9485 | 0.9599 0.9754 0.9430 0.9602 0.9622 | 0.9031 0.9612 0.9840 0.9530 0.9656 | 0.9485 0.9124 0.9687 0.9846 0.9578 | 0.9614 0.9288 0.9799 0.9929 | 0.9668 0.9489 0.9803 | 0.9674 0.9503 | 0.9694 |
| 2016 | 0.1672 | | | | | | | | | | MEDICAL | | | | | | | | | | |
| 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 | 0.4711 0.4437 0.3831 0.3904 0.3290 | 0.6830 0.7282 0.7258 0.5851 0.5604 | 0.7309 0.7876 0.7954 0.8159 0.6918 | 0.7510 0.7777 0.7935 0.8111 0.8450 | 0.8254 0.7762 0.8044 0.8343 0.8300 | 0.8024 0.8541 0.7431 0.8189 0.8219 | 0.8084 0.8188 0.8310 0.8118 0.8050 | 0.8098 0.8156 0.8199 0.8342 0.8371 | 0.8035 0.8484 0.7970 0.8198 0.8150 | 0.8052 0.8371 0.8256 0.8221 0.8160 | 0.7735 0.8205 0.8526 0.8100 0.8294 | 0.8200 0.8119 0.8197 0.8504 0.8160 | 0.8135 0.8550 0.8266 0.8194 0.8356 | 0.8866 0.8392 0.8579 0.8417 0.8097 | 0.9247 0.8870 0.8643 0.8474 0.8378 | 0.7975 0.9178 0.9300 0.8897 0.8418 | 0.7865 0.8020 0.9209 0.9273 0.8886 | 0.7918 0.8172 0.9303 0.9389 | 0.8175 0.8188 0.9226 | 0.8127 0.8246 | 0.8231 |

RATIO OF PAID LOSSES TO REPORTED INCURRED LOSSES - LIMITED LOSSES

| Policy Year | 12 | 24 | 36 | 48 | 60 | 72 | 84 | 96 | 108 | Maturity (i 120 | n months 132 |) 144 | 156 | 168 | 180 | 192 | 204 | 216 | 228 | 240 | 252 |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------|------------------------------------------------|------------------------------------------------|------------------------------------------------|------------------------------------------------|------------------------------------------------|------------------------------------------------|------------------------------------------------|------------------------------------------------|------------------------------------------------|------------------------------------------------|------------------------------------------------|------------------------------------------------|------------------------------------------------|------------------------------------------------|------------------------------------------------|------------------------------------------------|--------------------------------------|----------------------------|------------------|--------|
| | | | | | | | | | | II | NDEMNIT | Y | | | | | | | | | |
| 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 | 0.2108 0.2147 0.1667 0.2685 0.1774 | 0.3884 0.3588 0.4160 0.4012 0.4591 | 0.5451 0.6129 0.5526 0.5951 0.6127 | 0.6652 0.7081 0.7755 0.7216 0.7115 | 0.8205 0.7486 0.7984 0.8643 0.8201 | 0.8423 0.8780 0.7900 0.8800 0.8887 | 0.8559 0.8849 0.8858 0.8372 0.9055 | 0.8826 0.8697 0.8823 0.9170 0.8745 | 0.9403 0.9108 0.9096 0.8905 0.9301 | 0.9194 0.9627 0.9332 0.9343 0.9185 | 0.9435 0.9296 0.9715 0.9495 0.9479 | 0.9410 0.9543 0.9422 0.9772 0.9793 | 0.9418 0.9559 0.9772 0.9496 0.9765 | 0.9551 0.9389 0.9542 0.9909 0.9566 | 0.9641 0.9842 0.9507 0.9638 0.9926 | 0.9485 0.9675 0.9855 0.9608 0.9704 | 0.9664 0.9572 0.9769 0.9891 0.9665 | 0.9711 0.9703 0.9842 0.9936 | 0.9752 0.9767 0.9860 | 0.9758 0.9779 | 0.9782 |
| 2010 | 0.1774 | | | | | | | | | | MEDICAL | | | | | | | | | | 1 |
| 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 | 0.4711 0.4437 0.3831 0.4619 0.3921 | 0.6961 0.7289 0.7258 0.6647 0.6396 | 0.7786 0.7989 0.7984 0.8159 0.7830 | 0.8249 0.8175 0.8147 0.8192 0.8450 | 0.8222 0.8527 0.8369 0.8418 0.8413 | 0.8213 0.8514 0.8034 0.8410 0.8286 | 0.8084 0.8380 0.8283 0.8183 0.8285 | 0.8055 0.8156 0.8389 0.8322 0.8442 | 0.8483 0.8448 0.8012 0.8423 0.8139 | 0.8071 0.8709 0.8245 0.8299 0.8357 | 0.8343 0.8231 0.8844 0.8188 0.8414 | 0.8268 0.8774 0.8340 0.8816 0.8324 | 0.8426 0.8666 0.8955 0.8418 0.8660 | 0.8908 0.8482 0.8622 0.9203 0.8401 | 0.9254 0.9021 0.8741 0.8544 0.9113 | 0.8750 0.9213 0.9278 0.8983 0.8539 | 0.8395 0.8926 0.9258 0.9262 0.8962 | 0.8485 0.9014 0.9313 0.9381 | 0.8675 0.9070 0.9256 | 0.8692 0.9198 | 0.8815 |

RATIOS OF REPORTED PAID LOSSES TO PROJECTED ULTIMATE INCURRED LOSSES - UNLIMITED LOSSES

| | | | | | | | INDEMNIT | Y - AVERA | GE OF INC | URRED A | ND PAID TO | 0 27th | | | | | | | |
|---------------------------------------------------------------------------------------|------------------|----------------------------|--------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------------|-------------------------------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|----------------------------|------------------|--------|--------|
| | | | | | | | | | | | | | | | | | | | |
| Policy | 40 | 0.4 | 00 | 40 | 00 | 70 | 0.4 | | Maturity (in | | 400 | 444 | 450 | 400 | 400 | 400 | 004 | 040 | 000 |
| Year | 12 | 24 | 36 | 48 | 60 | 72 | 84 | 96 | 108 | 120 | 132 | 144 | 156 | 168 | 180 | 192 | 204 | 216 | 228 |
| 1998 | | | | | | | | | | | | | | | 0.9222 | 0.9248 | 0.9341 | 0.9484 | 0.9508 |
| 1999 | | | | | | | | | | | | | | 0.9098 | 0.9329 | 0.9403 | 0.9422 | 0.9520 | |
| 2000 | | | | | | | | | | | | | 0.8999 | 0.9108 | 0.9186 | 0.9281 | 0.9302 | | |
| 2001 | | | | | | | | | | | 0.0505 | 0.8935 | 0.9047 | 0.9148 | 0.9231 | 0.9282 | | | |
| 2002 | | | | | | | | | | 0.0477 | 0.8585 | 0.8743 0.8934 | 0.9071 | 0.9171 | 0.9203 | | | | |
| 2003 2004 | | | | | | | | | 0.8445 | 0.8477 0.8741 | 0.8641 0.8893 | 0.8934 | 0.9001 0.9029 | 0.9067 | | | | | |
| 2005 | | | | | | | | 0.8095 | 0.8376 | 0.8610 | 0.8766 | 0.9019 | 0.3023 | | | | | | |
| 2006 | | | | | | | 0.7404 | 0.7795 | 0.8221 | 0.8558 | 0.8752 | | | | | | | | |
| 2007 | | | | | | 0.7207 | 0.7781 | 0.8022 | 0.8181 | 0.8491 | | | | | | | | | |
| 2008 | | | | | 0.6737 | 0.7531 | 0.7938 | 0.8256 | 0.8414 | | | | | | | | | | |
| 2009 | | | | 0.5201 | 0.6167 | 0.6913 | 0.7533 | 0.7976 | | | | | | | | | | | |
| 2010 | | | 0.3608 | 0.5697 | 0.6850 | 0.7463 | 0.7862 | | | | | | | | | | | | |
| 2011 | 0.0054 | 0.2163 | 0.4369 | 0.6094 | 0.7095 | 0.7475 | | | | | | | | | | | | | |
| 2012 2013 | 0.0351 0.0370 | 0.1848 0.2201 | 0.3771 0.4046 | 0.5457 0.5593 | 0.6738 | | | | | | | | | | | | | | |
| 2013 | 0.0370 | 0.2043 | 0.4040 | 0.5595 | | | | | | | | | | | | | | | |
| 2015 | 0.0369 | 0.2158 | 0.00.0 | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | |
| | | | | | | | MEDICAL | - AVERAC | SE OF INCL | JRRED AN | D PAID TO | 27th | | | | | | | |
| | | | | | | | MEDICAL | - AVERAC | SE OF INC | JRRED AN | D PAID TO | 27th | | | | | | | |
| Policy | | | | | | | | | Maturity (in | n months) | | | | | | | | | |
| Policy Year | 12 | 24 | 36 | 48 | 60 | 72 | MEDICAL 84 | | | | D PAID TO 132 | 27th 144 | 156 | 168 | 180 | 192 | 204 | 216 | 228 |
| • | 12 | 24 | 36 | 48 | 60 | 72 | | | Maturity (in | n months) | | | 156 | 168 | 180 | 192 0.7210 | 204 | 216 | 228 |
| Year | 12 | 24 | 36 | 48 | 60 | 72 | | | Maturity (in | n months) | | | 156 | 168 | | | | | |
| Year 1998 | 12 | 24 | 36 | 48 | 60 | 72 | | | Maturity (in | n months) | | | 156 0.6479 | | 0.7136 | 0.7210 | 0.7244 | 0.7340 | |
| Year 1998 1999 2000 2001 | 12 | 24 | 36 | 48 | 60 | 72 | | | Maturity (in | n months) | 132 | 144 0.6198 | 0.6479 0.6342 | 0.7060 0.6707 0.6476 | 0.7136 0.7160 0.6850 0.6567 | 0.7210 0.7231 | 0.7244 0.7343 | 0.7340 | |
| Year 1998 1999 2000 2001 2002 | 12 | 24 | 36 | 48 | 60 | 72 | | | Maturity (in | n months) 120 | 132 0.5431 | 0.6198 0.5674 | 0.6479 0.6342 0.6158 | 0.7060 0.6707 0.6476 0.6499 | 0.7136 0.7160 0.6850 | 0.7210 0.7231 0.7025 | 0.7244 0.7343 | 0.7340 | |
| Year 1998 1999 2000 2001 2002 2003 | 12 | 24 | 36 | 48 | 60 | 72 | | | Maturity (ii 108 | n months) 120 0.5722 | 132 0.5431 0.5947 | 0.6198 0.5674 0.6135 | 0.6479 0.6342 0.6158 0.6267 | 0.7060 0.6707 0.6476 | 0.7136 0.7160 0.6850 0.6567 | 0.7210 0.7231 0.7025 | 0.7244 0.7343 | 0.7340 | |
| Year 1998 1999 2000 2001 2002 2003 2004 | 12 | 24 | 36 | 48 | 60 | 72 | | 96 | Maturity (ii 108 0.5686 | 0.5722 0.5839 | 0.5431 0.5947 0.6009 | 0.6198 0.5674 0.6135 0.6213 | 0.6479 0.6342 0.6158 | 0.7060 0.6707 0.6476 0.6499 | 0.7136 0.7160 0.6850 0.6567 | 0.7210 0.7231 0.7025 | 0.7244 0.7343 | 0.7340 | |
| Year 1998 1999 2000 2001 2002 2003 2004 2005 | 12 | 24 | 36 | 48 | 60 | 72 | 84 | 96 0.5418 | Maturity (ii 108 0.5686 0.5621 | 0.5722 0.5839 0.5778 | 0.5431 0.5947 0.6009 0.5889 | 0.6198 0.5674 0.6135 | 0.6479 0.6342 0.6158 0.6267 | 0.7060 0.6707 0.6476 0.6499 | 0.7136 0.7160 0.6850 0.6567 | 0.7210 0.7231 0.7025 | 0.7244 0.7343 | 0.7340 | |
| Year 1998 1999 2000 2001 2002 2003 2004 | 12 | 24 | 36 | 48 | 60 | 72 | | 96 | Maturity (ii 108 0.5686 | 0.5722 0.5839 | 0.5431 0.5947 0.6009 | 0.6198 0.5674 0.6135 0.6213 | 0.6479 0.6342 0.6158 0.6267 | 0.7060 0.6707 0.6476 0.6499 | 0.7136 0.7160 0.6850 0.6567 | 0.7210 0.7231 0.7025 | 0.7244 0.7343 | 0.7340 | |
| Year 1998 1999 2000 2001 2002 2003 2004 2005 2006 | 12 | 24 | 36 | 48 | 60 0.4497 | | 0.5069 | 96 0.5418 0.5304 | 0.5686 0.5621 0.5546 | 0.5722 0.5839 0.5778 0.5791 | 0.5431 0.5947 0.6009 0.5889 | 0.6198 0.5674 0.6135 0.6213 | 0.6479 0.6342 0.6158 0.6267 | 0.7060 0.6707 0.6476 0.6499 | 0.7136 0.7160 0.6850 0.6567 | 0.7210 0.7231 0.7025 | 0.7244 0.7343 | 0.7340 | |
| Year 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 | 12 | 24 | 36 | 0.4116 | | 0.5037 | 0.5069 0.5272 | 96 0.5418 0.5304 0.5459 | Maturity (in 108 0.5686 0.5621 0.5546 0.5643 | 0.5722 0.5839 0.5778 0.5791 | 0.5431 0.5947 0.6009 0.5889 | 0.6198 0.5674 0.6135 0.6213 | 0.6479 0.6342 0.6158 0.6267 | 0.7060 0.6707 0.6476 0.6499 | 0.7136 0.7160 0.6850 0.6567 | 0.7210 0.7231 0.7025 | 0.7244 0.7343 | 0.7340 | |
| Year 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 | 12 | | 0.3456 | 0.4116 0.4077 | 0.4497 0.4538 0.4630 | 0.5037 0.4897 0.4799 0.4970 | 0.5069 0.5272 0.5151 | 96 0.5418 0.5304 0.5459 0.5417 | Maturity (in 108 0.5686 0.5621 0.5546 0.5643 | 0.5722 0.5839 0.5778 0.5791 | 0.5431 0.5947 0.6009 0.5889 | 0.6198 0.5674 0.6135 0.6213 | 0.6479 0.6342 0.6158 0.6267 | 0.7060 0.6707 0.6476 0.6499 | 0.7136 0.7160 0.6850 0.6567 | 0.7210 0.7231 0.7025 | 0.7244 0.7343 | 0.7340 | |
| Year 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 | | 0.3002 | 0.3456 0.4068 | 0.4116 0.4077 0.4550 | 0.4497 0.4538 0.4630 0.4922 | 0.5037 0.4897 0.4799 | 0.5069 0.5272 0.5151 0.5206 | 96 0.5418 0.5304 0.5459 0.5417 | Maturity (in 108 0.5686 0.5621 0.5546 0.5643 | 0.5722 0.5839 0.5778 0.5791 | 0.5431 0.5947 0.6009 0.5889 | 0.6198 0.5674 0.6135 0.6213 | 0.6479 0.6342 0.6158 0.6267 | 0.7060 0.6707 0.6476 0.6499 | 0.7136 0.7160 0.6850 0.6567 | 0.7210 0.7231 0.7025 | 0.7244 0.7343 | 0.7340 | |
| Year 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 | 0.0523 | 0.3002 0.2726 | 0.3456 0.4068 0.3717 | 0.4116 0.4077 0.4550 0.4369 | 0.4497 0.4538 0.4630 | 0.5037 0.4897 0.4799 0.4970 | 0.5069 0.5272 0.5151 0.5206 | 96 0.5418 0.5304 0.5459 0.5417 | Maturity (in 108 0.5686 0.5621 0.5546 0.5643 | 0.5722 0.5839 0.5778 0.5791 | 0.5431 0.5947 0.6009 0.5889 | 0.6198 0.5674 0.6135 0.6213 | 0.6479 0.6342 0.6158 0.6267 | 0.7060 0.6707 0.6476 0.6499 | 0.7136 0.7160 0.6850 0.6567 | 0.7210 0.7231 0.7025 | 0.7244 0.7343 | 0.7340 | |
| Year 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 | 0.0523 0.0542 | 0.3002 0.2726 0.2537 | 0.3456 0.4068 0.3717 0.3694 | 0.4116 0.4077 0.4550 | 0.4497 0.4538 0.4630 0.4922 | 0.5037 0.4897 0.4799 0.4970 | 0.5069 0.5272 0.5151 0.5206 | 96 0.5418 0.5304 0.5459 0.5417 | Maturity (in 108 0.5686 0.5621 0.5546 0.5643 | 0.5722 0.5839 0.5778 0.5791 | 0.5431 0.5947 0.6009 0.5889 | 0.6198 0.5674 0.6135 0.6213 | 0.6479 0.6342 0.6158 0.6267 | 0.7060 0.6707 0.6476 0.6499 | 0.7136 0.7160 0.6850 0.6567 | 0.7210 0.7231 0.7025 | 0.7244 0.7343 | 0.7340 | |
| Year 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 | 0.0523 | 0.3002 0.2726 | 0.3456 0.4068 0.3717 | 0.4116 0.4077 0.4550 0.4369 | 0.4497 0.4538 0.4630 0.4922 | 0.5037 0.4897 0.4799 0.4970 | 0.5069 0.5272 0.5151 0.5206 | 96 0.5418 0.5304 0.5459 0.5417 | Maturity (in 108 0.5686 0.5621 0.5546 0.5643 | 0.5722 0.5839 0.5778 0.5791 | 0.5431 0.5947 0.6009 0.5889 | 0.6198 0.5674 0.6135 0.6213 | 0.6479 0.6342 0.6158 0.6267 | 0.7060 0.6707 0.6476 0.6499 | 0.7136 0.7160 0.6850 0.6567 | 0.7210 0.7231 0.7025 | 0.7244 0.7343 | 0.7340 | |

RATIOS OF REPORTED PAID LOSSES TO PROJECTED ULTIMATE INCURRED LOSSES - LIMITED LOSSES

| | | | | | | | INDEMNIT | Y - AVERA | GE OF INC | URRED A | ND PAID TO | O 27th | | | | | | | |
|---------------------------------------------------------------------------------------|------------------|----------------------------|--------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------------|---------------------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|----------------------------|------------------|--------|---------------|
| | | | | | | | | | | | | | | | | | | | |
| Policy | | | | | | | | | Maturity (in | - | | | | | | | | | |
| Year | 12 | 24 | 36 | 48 | 60 | 72 | 84 | 96 | 108 | 120 | 132 | 144 | 156 | 168 | 180 | 192 | 204 | 216 | 228 |
| 1998 | | | | | | | | | | | | | | | 0.9590 | 0.9617 | 0.9714 | 0.9790 | 0.9815 |
| 1999 | | | | | | | | | | | | | | 0.9461 | 0.9675 | 0.9702 | 0.9721 | 0.9825 | 0.5015 |
| 2000 | | | | | | | | | | | | | 0.9389 | 0.9490 | 0.9573 | 0.9638 | 0.9660 | 0.3023 | |
| 2001 | | | | | | | | | | | | 0.9283 | 0.9400 | 0.9506 | 0.9591 | 0.9642 | 0.5000 | | |
| 2002 | | | | | | | | | | | 0.9344 | 0.9489 | 0.9610 | 0.9694 | 0.9705 | 0.0012 | | | |
| 2003 | | | | | | | | | | 0.8859 | 0.9030 | 0.9338 | 0.9408 | 0.9477 | 0.0700 | | | | |
| 2004 | | | | | | | | | 0.8935 | 0.9245 | 0.9397 | 0.9468 | 0.9508 | 0.5411 | | | | | |
| 2005 | | | | | | | | 0.8465 | 0.8764 | 0.9013 | 0.9179 | 0.9443 | 0.0000 | | | | | | |
| 2006 | | | | | | | 0.7782 | 0.8193 | 0.8641 | 0.8996 | 0.9200 | 0.0 | | | | | | | |
| 2007 | | | | | | 0.7591 | 0.8196 | 0.8450 | 0.8617 | 0.8944 | 0.0200 | | | | | | | | |
| 2008 | | | | | 0.7074 | 0.7918 | 0.8351 | 0.8684 | 0.8852 | 0.00 | | | | | | | | | |
| 2009 | | | | 0.5483 | 0.6498 | 0.7284 | 0.7939 | 0.8405 | ****** | | | | | | | | | | |
| 2010 | | | 0.3832 | 0.6051 | 0.7256 | 0.7889 | 0.8296 | | | | | | | | | | | | |
| 2011 | | 0.2280 | 0.4604 | 0.6420 | 0.7469 | 0.7868 | | | | | | | | | | | | | |
| 2012 | 0.0368 | 0.1938 | 0.3955 | 0.5722 | 0.7065 | | | | | | | | | | | | | | |
| 2013 | 0.0386 | 0.2295 | 0.4219 | 0.5832 | | | | | | | | | | | | | | | |
| 2014 | 0.0377 | 0.2153 | 0.4184 | | | | | | | | | | | | | | | | |
| 2015 | 0.0441 | 0.2261 | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | |
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| | | | | | | | | | | | | | | | | | | | |
| | | | | | | | MEDICAL | - AVERAC | SE OF INC | JRRED AN | D PAID TO | 27th | | | | | | | |
| Policy | | | | | | | MEDICAL | | | | D PAID TO | 27th | | | | | | | |
| Policy Year | 12 | 24 | 36 | 48 | 60 | 72 | MEDICAL 84 | | Maturity (in | | D PAID TO | 27th 144 | 156 | 168 | 180 | 192 | 204 | 216 | 228 |
| Year | 12 | 24 | 36 | 48 | 60 | 72 | | | Maturity (ii | n months) | | | 156 | 168 | 180 | 192 | 204 | 216 | 228 |
| Year 1998 | 12 | 24 | 36 | 48 | 60 | 72 | | | Maturity (ii | n months) | | | 156 | | 0.8412 | 0.8501 | 0.8541 | 0.8617 | 228 0.8744 |
| Year 1998 1999 | 12 | 24 | 36 | 48 | 60 | 72 | | | Maturity (ii | n months) | | | | 0.8375 | 0.8412 0.8477 | 0.8501 0.8516 | 0.8541 0.8658 | | |
| Year 1998 1999 2000 | 12 | 24 | 36 | 48 | 60 | 72 | | | Maturity (ii | n months) | | 144 | 0.7812 | 0.8375 0.8025 | 0.8412 0.8477 0.8200 | 0.8501 0.8516 0.8355 | 0.8541 | 0.8617 | |
| Year 1998 1999 2000 2001 | 12 | 24 | 36 | 48 | 60 | 72 | | | Maturity (ii | n months) | 132 | 144 0.7431 | 0.7812 0.7605 | 0.8375 0.8025 0.7766 | 0.8412 0.8477 0.8200 0.7874 | 0.8501 0.8516 | 0.8541 0.8658 | 0.8617 | |
| Year 1998 1999 2000 2001 2002 | 12 | 24 | 36 | 48 | 60 | 72 | | | Maturity (ii | n months) 120 | 132 | 0.7431 0.7522 | 0.7812 0.7605 0.7771 | 0.8375 0.8025 0.7766 0.8158 | 0.8412 0.8477 0.8200 | 0.8501 0.8516 0.8355 | 0.8541 0.8658 | 0.8617 | |
| Year 1998 1999 2000 2001 2002 2003 | 12 | 24 | 36 | 48 | 60 | 72 | | | Maturity (i l | n months) 120 0.6987 | 132 0.7269 0.7265 | 0.7431 0.7522 0.7498 | 0.7812 0.7605 0.7771 0.7660 | 0.8375 0.8025 0.7766 | 0.8412 0.8477 0.8200 0.7874 | 0.8501 0.8516 0.8355 | 0.8541 0.8658 | 0.8617 | |
| Year 1998 1999 2000 2001 2002 2003 2004 | 12 | 24 | 36 | 48 | 60 | 72 | | 96 | Maturity (ii 108 0.7046 | 0.6987 0.7224 | 0.7269 0.7265 0.7422 | 0.7431 0.7522 0.7498 0.7655 | 0.7812 0.7605 0.7771 | 0.8375 0.8025 0.7766 0.8158 | 0.8412 0.8477 0.8200 0.7874 | 0.8501 0.8516 0.8355 | 0.8541 0.8658 | 0.8617 | |
| Year 1998 1999 2000 2001 2002 2003 2004 2005 | 12 | 24 | 36 | 48 | 60 | 72 | 84 | 96 | Maturity (ii 108 0.7046 0.6856 | 0.6987 0.7224 0.7053 | 0.7269 0.7265 0.7422 0.7192 | 0.7431 0.7522 0.7498 | 0.7812 0.7605 0.7771 0.7660 | 0.8375 0.8025 0.7766 0.8158 | 0.8412 0.8477 0.8200 0.7874 | 0.8501 0.8516 0.8355 | 0.8541 0.8658 | 0.8617 | |
| Year 1998 1999 2000 2001 2002 2003 2004 2005 2006 | 12 | 24 | 36 | 48 | 60 | | 0.6200 | 96 0.6601 0.6488 | Maturity (id 108 0.7046 0.6856 0.6783 | 0.6987 0.7224 0.7053 0.7083 | 0.7269 0.7265 0.7422 | 0.7431 0.7522 0.7498 0.7655 | 0.7812 0.7605 0.7771 0.7660 | 0.8375 0.8025 0.7766 0.8158 | 0.8412 0.8477 0.8200 0.7874 | 0.8501 0.8516 0.8355 | 0.8541 0.8658 | 0.8617 | |
| Year 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 | 12 | 24 | 36 | 48 | | 0.6201 | 0.6200 0.6490 | 96 0.6601 0.6488 0.6722 | 0.7046 0.6856 0.6783 0.6948 | 0.6987 0.7224 0.7053 | 0.7269 0.7265 0.7422 0.7192 | 0.7431 0.7522 0.7498 0.7655 | 0.7812 0.7605 0.7771 0.7660 | 0.8375 0.8025 0.7766 0.8158 | 0.8412 0.8477 0.8200 0.7874 | 0.8501 0.8516 0.8355 | 0.8541 0.8658 | 0.8617 | |
| Year 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 | 12 | 24 | 36 | | 0.5456 | 0.6201 0.5951 | 0.6200 0.6490 0.6267 | 96 0.6601 0.6488 0.6722 0.6591 | Maturity (id 108 0.7046 0.6856 0.6783 | 0.6987 0.7224 0.7053 0.7083 | 0.7269 0.7265 0.7422 0.7192 | 0.7431 0.7522 0.7498 0.7655 | 0.7812 0.7605 0.7771 0.7660 | 0.8375 0.8025 0.7766 0.8158 | 0.8412 0.8477 0.8200 0.7874 | 0.8501 0.8516 0.8355 | 0.8541 0.8658 | 0.8617 | |
| Year 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 | 12 | 24 | | 0.5056 | 0.5456 0.5556 | 0.6201 0.5951 0.5875 | 0.6200 0.6490 0.6267 0.6375 | 96 0.6601 0.6488 0.6722 | 0.7046 0.6856 0.6783 0.6948 | 0.6987 0.7224 0.7053 0.7083 | 0.7269 0.7265 0.7422 0.7192 | 0.7431 0.7522 0.7498 0.7655 | 0.7812 0.7605 0.7771 0.7660 | 0.8375 0.8025 0.7766 0.8158 | 0.8412 0.8477 0.8200 0.7874 | 0.8501 0.8516 0.8355 | 0.8541 0.8658 | 0.8617 | |
| Year 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 | 12 | | 0.4452 | 0.5056 0.5191 | 0.5456 0.5556 0.5734 | 0.6201 0.5951 0.5875 0.6147 | 0.6200 0.6490 0.6267 | 96 0.6601 0.6488 0.6722 0.6591 | 0.7046 0.6856 0.6783 0.6948 | 0.6987 0.7224 0.7053 0.7083 | 0.7269 0.7265 0.7422 0.7192 | 0.7431 0.7522 0.7498 0.7655 | 0.7812 0.7605 0.7771 0.7660 | 0.8375 0.8025 0.7766 0.8158 | 0.8412 0.8477 0.8200 0.7874 | 0.8501 0.8516 0.8355 | 0.8541 0.8658 | 0.8617 | |
| Year 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 | | 0.3700 | 0.4452 0.5010 | 0.5056 0.5191 0.5573 | 0.5456 0.5556 0.5734 0.6014 | 0.6201 0.5951 0.5875 | 0.6200 0.6490 0.6267 0.6375 | 96 0.6601 0.6488 0.6722 0.6591 | 0.7046 0.6856 0.6783 0.6948 | 0.6987 0.7224 0.7053 0.7083 | 0.7269 0.7265 0.7422 0.7192 | 0.7431 0.7522 0.7498 0.7655 | 0.7812 0.7605 0.7771 0.7660 | 0.8375 0.8025 0.7766 0.8158 | 0.8412 0.8477 0.8200 0.7874 | 0.8501 0.8516 0.8355 | 0.8541 0.8658 | 0.8617 | |
| Year 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 | 0.0640 | 0.3700 0.3332 | 0.4452 0.5010 0.4543 | 0.5056 0.5191 0.5573 0.5337 | 0.5456 0.5556 0.5734 | 0.6201 0.5951 0.5875 0.6147 | 0.6200 0.6490 0.6267 0.6375 | 96 0.6601 0.6488 0.6722 0.6591 | 0.7046 0.6856 0.6783 0.6948 | 0.6987 0.7224 0.7053 0.7083 | 0.7269 0.7265 0.7422 0.7192 | 0.7431 0.7522 0.7498 0.7655 | 0.7812 0.7605 0.7771 0.7660 | 0.8375 0.8025 0.7766 0.8158 | 0.8412 0.8477 0.8200 0.7874 | 0.8501 0.8516 0.8355 | 0.8541 0.8658 | 0.8617 | |
| Year 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 | 0.0640 0.0658 | 0.3700 0.3332 0.3077 | 0.4452 0.5010 0.4543 0.4481 | 0.5056 0.5191 0.5573 | 0.5456 0.5556 0.5734 0.6014 | 0.6201 0.5951 0.5875 0.6147 | 0.6200 0.6490 0.6267 0.6375 | 96 0.6601 0.6488 0.6722 0.6591 | 0.7046 0.6856 0.6783 0.6948 | 0.6987 0.7224 0.7053 0.7083 | 0.7269 0.7265 0.7422 0.7192 | 0.7431 0.7522 0.7498 0.7655 | 0.7812 0.7605 0.7771 0.7660 | 0.8375 0.8025 0.7766 0.8158 | 0.8412 0.8477 0.8200 0.7874 | 0.8501 0.8516 0.8355 | 0.8541 0.8658 | 0.8617 | |
| Year 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 | 0.0640 | 0.3700 0.3332 | 0.4452 0.5010 0.4543 | 0.5056 0.5191 0.5573 0.5337 | 0.5456 0.5556 0.5734 0.6014 | 0.6201 0.5951 0.5875 0.6147 | 0.6200 0.6490 0.6267 0.6375 | 96 0.6601 0.6488 0.6722 0.6591 | 0.7046 0.6856 0.6783 0.6948 | 0.6987 0.7224 0.7053 0.7083 | 0.7269 0.7265 0.7422 0.7192 | 0.7431 0.7522 0.7498 0.7655 | 0.7812 0.7605 0.7771 0.7660 | 0.8375 0.8025 0.7766 0.8158 | 0.8412 0.8477 0.8200 0.7874 | 0.8501 0.8516 0.8355 | 0.8541 0.8658 | 0.8617 | |

AVERAGE CLOSED, OPEN & INCURRED INDEMNITY CLAIMS

| POLICY YEAR | AVERAGE CLOSED | % CHANGE | AVERAGE OPEN | % CHANGE | AVERAGE INCURRED | % CHANGE |
|----------------|-------------------|-------------|-----------------|-------------|---------------------|-------------|
| ***** | ***** | ***** | FIRST REPORT | ***** | ***** | ***** |
| 2007 | 2,514 | | 27,400 | | 12,978 | |
| 2008 | 3,015 | 19.93% | 28,365 | 3.52% | 13,999 | 7.87% |
| 2009 | 2,981 | -1.13% | 27,406 | -3.38% | 14,125 | 0.90% |
| 2010 | 2,997 | 0.54% | 27,003 | -1.47% | 13,313 | -5.75% |
| 2011 | 3,745 | 24.96% | 29,696 | 9.97% | 15,058 | 13.11% |
| 2012 | 3,740 | -0.13% | 29,621 | -0.25% | 15,144 | 0.57% |
| 2013 | 4,235 | 13.24% | 29,943 | 1.09% | 15,985 | 5.55% |
| 2014 | 4,133 | -2.41% | 29,160 | -2.61% | 15,620 | -2.28% |
| ***** | ***** | ***** | SECOND REPORT | ***** | ****** | ***** |
| 2006 | 5,402 | | 47,134 | | 16,549 | |
| 2007 | 5,900 | 9.22% | 55,102 | 16.90% | 18,325 | 10.73% |
| 2008 | 7,273 | 23.27% | 56,024 | 1.67% | 20,535 | 12.06% |
| 2009 | 6,570 | -9.67% | 55,109 | -1.63% | 20,435 | -0.49% |
| 2010 | 6,439 | -1.99% | 52,258 | -5.17% | 19,711 | -3.54% |
| 2011 | 8,480 | 31.70% | 53,893 | 3.13% | 21,000 | 6.54% |
| 2012 | 8,747 | 3.15% | 49,840 | -7.52% | 20,031 | -4.61% |
| 2012 | 9,696 | 10.85% | 51,069 | 2.47% | 21,090 | 5.29% |
| 2010 | | 10.0070 | 01,000 | | | |
| ***** | ****** | ******* | THIRD REPORT | ***** | ****** | ****** |
| 2005 | 7,680 | | 79,527 | | 19,560 | |
| 2006 | 9,065 | 18.03% | 72,374 | -8.99% | 19,153 | -2.08% |
| 2007 | 9,270 | 2.26% | 87,290 | 20.61% | 21,932 | 14.51% |
| 2008 | 11,296 | 21.86% | 84,956 | -2.67% | 24,730 | 12.76% |
| 2009 | 11,316 | 0.18% | 82,975 | -2.33% | 24,243 | -1.97% |
| 2010 | 10,810 | -4.47% | 79,737 | -3.90% | 23,630 | -2.53% |
| 2011 | 12,691 | 17.40% | 79,341 | -0.50% | 24,128 | 2.11% |
| 2012 | 13,393 | 5.53% | 75,706 | -4.58% | 23,582 | -2.26% |
| ***** | ****** | ***** | FOURTH REPORT | ***** | ****** | ***** |
| 2004 | 10,364 | | 99,147 | | 19,420 | |
| 2005 | 10,051 | -3.02% | 108,947 | 9.88% | 20,822 | 7.22% |
| 2006 | 11,583 | 15.24% | 98,583 | -9.51% | 21,284 | 2.22% |
| 2007 | 11,307 | -2.38% | 106,579 | 8.11% | 23,348 | 9.70% |
| 2008 | 14,191 | 25.51% | 110,309 | 3.50% | 26,146 | 11.98% |
| 2009 | 14,014 | -1.25% | 113,026 | 2.46% | 26,556 | 1.57% |
| 2010 | 14,118 | 0.74% | 110,669 | -2.09% | 25,783 | -2.91% |
| 2011 | 17,193 | 21.78% | 95,833 | -13.41% | 25,820 | 0.14% |
| ****** | ***** | ***** | FIFTH REPORT | ***** | ***** | ***** |
| 2003 | 10,977 | | 117,552 | | 19,086 | |
| 2004 | 11,128 | 1.38% | 116,305 | -1.06% | 20,202 | 5.85% |
| 2005 | 11,550 | 3.79% | 135,224 | 16.27% | 22,060 | 9.20% |
| 2006 | 13,180 | 14.11% | 127,783 | -5.50% | 22,716 | 2.97% |
| 2007 | 13,623 | 3.36% | 140,889 | 10.26% | 24,560 | 8.12% |
| 2008 | 17,171 | 26.04% | 133,814 | -5.02% | 27,656 | 12.61% |
| 2009 | 16,263 | -5.29% | 126,076 | -5.78% | 27,459 | -0.71% |
| 2010 | 16,817 | 3.41% | 117,511 | -6.79% | 25,642 | -6.62% |

AVERAGE CLOSED, OPEN & INCURRED INDEMNITY CLAIMS

| POLICY YEAR | AVERAGE CLOSED | % CHANGE | AVERAGE OPEN | % CHANGE | AVERAGE INCURRED | % CHANGE |
|----------------|-------------------|-------------|-----------------|-------------|---------------------|-------------|
| ***** | ***** | ***** | SIXTH REPORT | ***** | ***** | ***** |
| 2002 | 11,555 | | 134,682 | | 18,770 | |
| 2003 | 11,976 | 3.64% | 136,191 | 1.12% | 19,616 | 4.51% |
| 2004 | 12,224 | 2.07% | 141,045 | 3.56% | 20,866 | 6.37% |
| 2005 | 13,215 | 8.11% | 137,427 | -2.57% | 22,038 | 5.62% |
| 2006 | 14,712 | 11.33% | 137,402 | -0.02% | 23,525 | 6.75% |
| 2007 | 13,351 | -9.25% | 159,319 | 15.95% | 22,774 | -3.19% |
| 2008 | 19,803 | 48.33% | 142,572 | -10.51% | 27,811 | 22.12% |
| 2009 | 19,022 | -3.94% | 144,197 | 1.14% | 28,519 | 2.55% |
| ****** | ****** | ***** | SEVENTH REPORT | ***** | ***** | ***** |
| 2001 | 12,668 | | 126,495 | | 18,805 | |
| 2002 | 12,553 | -0.91% | 162,961 | 28.83% | 19,741 | 4.98% |
| 2003 | 12,460 | -0.74% | 152,397 | -6.48% | 19,885 | 0.73% |
| 2004 | 13,484 | 8.22% | 153,455 | 0.69% | 20,962 | 5.42% |
| 2005 | 13,996 | 3.80% | 161,351 | 5.15% | 22,676 | 8.18% |
| 2006 | 15,991 | 14.25% | 161,938 | 0.36% | 24,549 | 8.26% |
| 2007 | 16,600 | 3.81% | 169,207 | 4.49% | 26,442 | 7.71% |
| 2008 | 20,214 | 21.77% | 168,704 | -0.30% | 28,963 | 9.53% |
| ****** | ****** | ***** | EIGHTH REPORT | ***** | ****** | ***** |
| 2000 | 12,278 | | 152,097 | | 18,763 | |
| 2001 | 13,361 | 8.82% | 139,498 | -8.28% | 19,013 | 1.33% |
| 2002 | 13,168 | -1.44% | 184,052 | 31.94% | 19,701 | 3.62% |
| 2003 | 13,223 | 0.42% | 174,970 | -4.93% | 20,403 | 3.56% |
| 2004 | 14,099 | 6.62% | 163,687 | -6.45% | 21,238 | 4.09% |
| 2005 | 15,605 | 10.68% | 170,636 | 4.25% | 23,111 | 8.82% |
| 2006 | 17,118 | 9.70% | 167,488 | -1.84% | 24,759 | 7.13% |
| 2007 | 17,806 | 4.02% | 194,090 | 15.88% | 26,848 | 8.44% |
| ****** | ****** | ****** | NINTH REPORT | ***** | ****** | ****** |
| 1999 | 10,663 | | 120,078 | | 14,036 | |
| 2000 | 13,062 | 22.50% | 166,678 | 38.81% | 19,077 | 35.91% |
| 2001 | 13,762 | 5.36% | 155,500 | -6.71% | 19,421 | 1.80% |
| 2002 | 14,059 | 2.16% | 191,069 | 22.87% | 20,086 | 3.42% |
| 2003 | 14,051 | -0.06% | 181,522 | -5.00% | 20,648 | 2.80% |
| 2004 | 15,544 | 10.63% | 163,467 | -9.95% | 21,207 | 2.71% |
| 2005 | 16,512 | 6.23% | 177,211 | 8.41% | 23,338 | 10.05% |
| 2006 | 18,009 | 9.07% | 182,310 | 2.88% | 25,074 | 7.44% |
| ****** | ****** | ****** | TENTH REPORT | ***** | ****** | ****** |
| 1998 | 8,838 | | 141,260 | | 12,469 | |
| 1999 | 11,075 | 25.31% | 120,515 | -14.69% | 14,137 | 13.38% |
| 2000 | 13,807 | 24.67% | 166,518 | 38.17% | 19,282 | 36.39% |
| 2001 | 14,478 | 4.86% | 158,345 | -4.91% | 19,610 | 1.70% |
| 2002 | 14,333 | -1.00% | 202,593 | 27.94% | 20,346 | 3.75% |
| 2003 | 14,582 | 1.74% | 198,863 | -1.84% | 20,920 | 2.82% |
| 2004 | 16,468 | 12.93% | 164,884 | -17.09% | 21,074 | 0.74% |
| 2005 | 17,181 | 4.33% | 186,227 | 12.94% | 23,522 | 11.62% |

SOURCE: UNIT STATSTICAL DATA

AVERAGE CLOSED, OPEN & INCURRED MEDICAL CLAIMS (EXCLUDING "MEDICAL ONLY" CLAIMS)

| POLICY YEAR | AVERAGE CLOSED | % CHANGE | AVERAGE OPEN | % CHANGE | AVERAGE INCURRED | % CHANGE |
|----------------|-------------------|-------------|-----------------|-------------|---------------------|-------------|
| ****** | ****** | ***** | FIRST REPORT | ***** | ****** | ***** |
| 2007 | 5,630 | | 35,960 | | 18,383 | |
| 2008 | 5,917 | 5.10% | 34,349 | -4.48% | 18,237 | -0.79% |
| 2009 | 6,614 | 11.78% | 34,748 | 1.16% | 19,450 | 6.65% |
| 2010 | 6,762 | 2.24% | 46,338 | 33.35% | 23,769 | 22.21% |
| 2011 | 6,950 | 2.78% | 48,097 | 3.80% | 24,887 | 4.70% |
| 2012 | 7,094 | 2.07% | 39,079 | -18.75% | 21,187 | -14.87% |
| 2013 | 7,295 | 2.83% | 38,637 | -1.13% | 21,619 | 2.04% |
| 2014 | 6,641 | -8.97% | 44,327 | 14.73% | 23,937 | 10.72% |
| ****** | ***** | ****** | SECOND REPORT | ***** | ****** | ****** |
| 2006 | 8,008 | | 54,877 | | 20,527 | |
| 2007 | 8,604 | 7.44% | 65,359 | 19.10% | 22,937 | 11.74% |
| 2008 | 9,888 | 14.92% | 59,235 | -9.37% | 23,312 | 1.63% |
| 2009 | 9,348 | -5.46% | 67,818 | 14.49% | 26,050 | 11.75% |
| 2010 | 10,091 | 7.95% | 77,098 | 13.68% | 29,501 | 13.25% |
| 2011 | 10,734 | 6.37% | 82,132 | 6.53% | 30,419 | 3.11% |
| 2012 | 11,342 | 5.66% | 67,117 | -18.28% | 26,658 | -12.36% |
| 2013 | 11,728 | 3.40% | 63,191 | -5.85% | 25,901 | -2.84% |
| ***** | ****** | ***** | THIRD REPORT | ****** | ****** | ****** |
| 2005 | 10,226 | | 94,194 | | 24,109 | |
| 2006 | 10,752 | 5.14% | 80,110 | -14.95% | 21,804 | -9.56% |
| 2007 | 11,243 | 4.57% | 101,154 | 26.27% | 25,835 | 18.49% |
| 2008 | 12,772 | 13.60% | 90,466 | -10.57% | 26,942 | 4.28% |
| 2009 | 12,670 | -0.80% | 102,469 | 13.27% | 28,870 | 7.16% |
| 2010 | 13,500 | 6.55% | 117,425 | 14.60% | 32,829 | 13.71% |
| 2011 | 14,987 | 11.01% | 127,277 | 8.39% | 34,256 | 4.35% |
| 2012 | 15,304 | 2.12% | 103,395 | -18.76% | 29,708 | -13.28% |
| ****** | ****** | ***** | FOURTH REPORT | ****** | ****** | ****** |
| 2004 | 12,041 | | 128,841 | | 23,955 | |
| 2005 | 12,256 | 1.79% | 140,263 | 8.87% | 26,197 | 9.36% |
| 2006 | 12,502 | 2.01% | 118,655 | -15.41% | 24,339 | -7.09% |
| 2007 | 12,834 | 2.66% | 133,054 | 12.14% | 28,029 | 15.16% |
| 2008 | 14,738 | 14.84% | 129,237 | -2.87% | 28,979 | 3.39% |
| 2009 | 14,884 | 0.99% | 151,078 | 16.90% | 32,136 | 10.89% |
| 2010 | 16,897 | 13.52% | 172,712 | 14.32% | 35,722 | 11.16% |
| 2011 | 19,033 | 12.64% | 171,309 | -0.81% | 35,737 | 0.04% |
| ****** | ***** | ****** | FIFTH REPORT | ***** | ****** | ****** |
| 2003 | 11,964 | | 155,207 | | 22,862 | |
| 2004 | 12,860 | 7.49% | 163,787 | 5.53% | 25,880 | 13.20% |
| 2005 | 13,579 | 5.59% | 189,729 | 15.84% | 28,548 | 10.31% |
| 2006 | 14,031 | 3.33% | 162,472 | -14.37% | 26,384 | -7.58% |
| 2007 | 14,609 | 4.12% | 199,734 | 22.93% | 30,518 | 15.67% |
| 2008 | 17,552 | 20.15% | 171,895 | -13.94% | 31,427 | 2.98% |
| 2009 | 18,181 | 3.58% | 164,522 | -4.29% | 33,101 | 5.33% |
| 2010 | 21,274 | 17.01% | 206,728 | 25.65% | 37,527 | 13.37% |

AVERAGE CLOSED, OPEN & INCURRED MEDICAL CLAIMS (EXCLUDING "MEDICAL ONLY" CLAIMS)

| POLICY YEAR | AVERAGE CLOSED | % CHANGE | AVERAGE OPEN | % CHANGE | AVERAGE INCURRED | % CHANGE |
|----------------|-------------------|-------------|-----------------|-------------|---------------------|-------------|
| ***** | ***** | ***** | SIXTH REPORT | ***** | ****** | ***** |
| 2002 | 12,547 | | 190,713 | | 22,987 | |
| 2003 | 13,033 | 3.87% | 186,547 | -2.18% | 23,705 | 3.12% |
| 2004 | 14,127 | 8.39% | 202,690 | 8.65% | 26,777 | 12.96% |
| 2005 | 14,586 | 3.25% | 203,169 | 0.24% | 27,981 | 4.50% |
| 2006 | 14,929 | 2.35% | 186,558 | -8.18% | 27,258 | -2.58% |
| 2007 | 14,038 | -5.97% | 247,013 | 32.41% | 29,078 | 6.68% |
| 2008 | 20,129 | 43.39% | 201,763 | -18.32% | 31,978 | 9.97% |
| 2009 | 21,009 | 4.37% | 199,702 | -1.02% | 34,567 | 8.10% |
| ****** | ****** | ****** | SEVENTH REPORT | ***** | ***** | ***** |
| 2001 | 11,964 | | 194,147 | | 21,786 | |
| 2002 | 13,492 | 12.77% | 248,870 | 28.19% | 24,740 | 13.56% |
| 2003 | 13,384 | -0.80% | 214,423 | -13.84% | 24,051 | -2.78% |
| 2004 | 15,328 | 14.52% | 233,796 | 9.03% | 27,000 | 12.26% |
| 2005 | 15,871 | 3.54% | 253,060 | 8.24% | 29,842 | 10.53% |
| 2006 | 16,004 | 0.84% | 236,492 | -6.55% | 28,932 | -3.05% |
| 2007 | 17,197 | 7.45% | 269,449 | 13.94% | 33,466 | 15.67% |
| 2008 | 20,657 | 20.12% | 257,162 | -4.56% | 34,592 | 3.36% |
| ***** | ****** | ***** | EIGHTH REPORT | ***** | ****** | ***** |
| 2000 | 10,597 | | 230,011 | | 20,772 | |
| 2001 | 12,695 | 19.80% | 217,726 | | 21,881 | 5.34% |
| 2002 | 14,277 | 12.46% | 313,382 | 43.93% | 25,712 | 17.51% |
| 2003 | 14,080 | -1.38% | 261,838 | -16.45% | 25,078 | -2.47% |
| 2004 | 15,891 | 12.86% | 257,545 | -1.64% | 27,424 | 9.35% |
| 2005 | 17,510 | 10.19% | 278,607 | 8.18% | 30,152 | 9.95% |
| 2006 | 17,094 | -2.38% | 281,878 | 1.17% | 30,549 | 1.32% |
| 2007 | 18,692 | 9.35% | 303,521 | 7.68% | 33,301 | 9.01% |
| ***** | ******* | ****** | NINTH REPORT | ***** | ******* | ****** |
| 1999 | 10,465 | | 201,186 | | 16,345 | |
| 2000 | 11,462 | 9.53% | 260,001 | 29.23% | 21,194 | 29.67% |
| 2001 | 13,256 | 15.65% | 248,386 | -4.47% | 22,644 | 6.84% |
| 2002 | 15,690 | 18.36% | 311,523 | 25.42% | 25,763 | 13.77% |
| 2003 | 14,659 | -6.57% | 305,636 | -1.89% | 26,119 | 1.38% |
| 2004 | 17,685 | 20.64% | 278,124 | -9.00% | 27,654 | 5.88% |
| 2005 | 18,410 | 4.10% | 313,730 | 12.80% | 30,954 | 11.93% |
| 2006 | 18,419 | 0.05% | 311,156 | -0.82% | 31,006 | 0.17% |
| ***** | ***** | ***** | TENTH REPORT | ***** | ****** | ****** |
| 1998 | 8,774 | | 154,374 | | 12,766 | |
| 1999 | 10,824 | 23.36% | 216,837 | 40.46% | 16,589 | 29.95% |
| 2000 | 12,394 | 14.50% | 266,835 | 23.06% | 21,517 | 29.71% |
| 2001 | 14,002 | 12.97% | 252,113 | -5.52% | 22,496 | 4.55% |
| 2002 | 15,910 | 13.63% | 374,067 | 48.37% | 27,350 | 21.58% |
| 2003 | 15,616 | -1.85% | 347,765 | -7.03% | 27,041 | -1.13% |
| 2004 | 18,463 | 18.23% | 307,380 | -11.61% | 27,429 | 1.43% |
| 2005 | 19,543 | 5.85% | 324,730 | 5.64% | 30,992 | 12.99% |

SOURCE: UNIT STATSTICAL DATA

Financial Data Open Claim Ratios

The attached represents the ratio of the number of open indemnity claims to the number of reported indemnity claims by policy year from data collected from financial calls. Exhibit 7 page 1 shows corresponding data based on unit statistical data.

RATIO OF NUMBER OF OPEN INDEMNITY CLAIMS TO NUMBER OF REPORTED INDEMNITY CLAIMS

| POLICY | | | | | | | | | | |
|--------------------------------------------------------------------------------------------------------------|----------------------------------------|--------------------------------------------------|--------------------------------------------------|--------------------------------------------------|--------------------------------------------------|--------------------------------------------------|--------------------------------------------------|--------------------------------------------------|--------------------------------------------------|--------------------------------------------------|
| YEAR | 24 | 36 | 48 | 60 | 72 | 84 | 96 | 108 | 120 | 132 |
| 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 | 0.4390 0.4566 0.4398 0.4637 * | 0.2602 0.2673 0.2711 * 0.2707 0.2422 | 0.1676 0.1703 0.1569 0.1791 * 0.1511 | 0.1191 0.1091 0.1192 * 0.0925 0.0933 | 0.1056 * 0.0739 0.0973 0.0987 0.0685 | 0.0825 * 0.0653 0.0673 0.0724 0.0544 | 0.0584 0.0606 0.0836 * 0.0609 0.0485 | 0.0326 0.0291 0.0607 0.0780 * 0.0357 | 0.0356 0.0278 0.0344 0.0564 * 0.0403 | 0.0193 0.0233 0.0223 0.0343 0.0409 * |

Denotes lowest open claim ratio shown for each report level.

Denotes highest open claim ratio shown for each report level.

Expense Study

The following exhibits are used in the development of specific expense provisions to be used in the DCRB's proposed filing. The provisions are for commission & brokerage, other acquisition, general and loss adjustment expense, premium discount and uncollectible premium.

Exhibit I of the attachment presents summary figures for standard earned premium, general expense and total production costs from the last three calendar years. The data is obtained from Financial Call #2 submissions for 2013 - 2015 for stock agency companies only, and has been adjusted to include the experience for large deductible policies.

Exhibit I-A develops standard earned premium on both net and gross bases after adjusting for large deductible policies and removing expense constant dollars.

Exhibit II shows the development of the expense constant offset that is carried forward to Exhibit I.

Exhibit III shows the calculation of the loss adjustment expense provision as a function of incurred losses. The loss adjustment expense factor is based on all-company experience and is developed from the same source of data as Exhibit I above. We selected a three-year average of loss adjustment expense ratios to direct incurred losses including large deductible losses on a gross basis.

Exhibit IV-A shows the development of an average provision for premium discount based upon the Schedule Y premium discount table. The data used by the DCRB for this purpose is Unit Statistical Plan data. This exhibit forms the basis for Exhibits IV-B, which develops the average interstate premium discount for Schedule Y companies.

Exhibit V develops the provision for uncollectible premium based on the ratio of uncollectible premium to gross written premium. The data used is courtesy of NCCI, Inc.

EXHIBIT I STOCK AGENCY COMPANIES

CALENDAR YEAR

| | | 2013 | 2014 | 2015 |
|-------------|-------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|---------------------------------------|--------------------------|
| (1) | Standard Earned Premium at DCRB Rate Level including Large Deductible on a Net Basis excluding Expense Constant Dollars (Page 8.2, line (10)) | \$ 133,571,197 | \$ 156,631,881 | \$ 178,118,859 |
| (2) | Standard Earned Premium at DCRB Rate Level including Large Deductible on a Gross Basis excluding Expense Constant Dollars (Page 8.2, line (11)) | \$ 200,401,903 | \$ 230,813,935 | \$ 264,656,839 |
| (3) (3a) | Commission and Brokerage Reported Ratio { (3) / (1) } | \$ 8,099,991 0.0606 | \$ 9,744,010 0.0622 | \$ 9,709,662 0.0545 |
| (4) (4a) | Other Acquisition Reported Ratio { (4) / (2) } | \$ 5,717,032 0.0285 | \$ 6,199,443 0.0269 | \$ 6,159,549 0.0233 |
| (5) (5a) | General Expense Reported Ratio { (5) / (2) } | \$ 7,579,916 0.0378 | \$ 8,981,667 0.0389 | \$ 9,200,879 0.0348 |
| | | Three Year Average (1) | Expense Constant Income (Page 8.3) | Difference { (1) - (2) } |
| | COMMISSION AND BROKERAGE OTHER ACQUISITION | 0.0591 0.0262 | 0.0053 0.0023 | 0.0538 0.0239 |
| | TOTAL PRODUCTION | 0.0853 | 0.0076 | 0.0777 |
| | GENERAL EXPENSE | 0.0372 | 0.0046 | 0.0326 |

EXHIBIT I - A STOCK AGENCY COMPANIES

CALENDAR YEAR

| | | 2013 | 2014 | 2015 |
|------|-----------------------------------------------------------------------------------------------------------------------------------------|----------------|----------------|----------------|
| (1) | Standard Earned Premium at DCRB DSR Level including Large Deductible on a Net Basis | \$ 99,631,015 | \$ 117,067,810 | \$ 132,225,780 |
| (2) | Multiplier to Bring Premium to DCRB Rate Level | 1.3457 | 1.3429 | 1.3525 |
| (3) | Standard Earned Premium at DCRB Rate Level including Large Deductible on a Net Basis { (1) * (2) } | \$ 134,073,457 | \$ 157,210,362 | \$ 178,835,367 |
| (4) | Large Deductible Adj. at DCRB DSR Level | \$ 47,883,289 | \$ 53,264,920 | \$ 61,892,419 |
| (5) | Multiplier to Bring L. D. Adj. to DCRB Rate Level | 1.3957 | 1.3927 | 1.3982 |
| (6) | Large Deductible Adj. at DCRB Rate Level { (4) * (5) } | \$ 66,830,706 | \$ 74,182,054 | \$ 86,537,980 |
| (7) | Standard Earned Premium at DCRB Rate Level including Large Deductible on a Gross Basis { (3) + (6) } | \$ 200,904,163 | \$ 231,392,416 | \$ 265,373,347 |
| (8) | Expense Constant Removal Factor | 0.9975 | 0.9975 | 0.9973 |
| (9) | Expense Constant Dollars { (7)[1 - (8)] } | \$ 502,260 | \$ 578,481 | \$ 716,508 |
| (10) | Standard Earned Premium at DCRB Rate Level including Large Deductible on a Net Basis excluding Expense Constant Dollars { (3) - (9) } | \$ 133,571,197 | \$ 156,631,881 | \$ 178,118,859 |
| (11) | Standard Earned Premium at DCRB Rate Level including Large Deductible on a Gross Basis excluding Expense Constant Dollars { (7) - (9) } | \$ 200,401,903 | \$ 230,813,935 | \$ 264,656,839 |

EXHIBIT II

EXPENSE CONSTANT INCOME - STOCK AGENCY COMPANIES

MANUAL YEAR 2014

| (1) | Number of Policies | | 15,214 | | | |
|-----------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------|--------|----------------|---------------------|--------------------------|--|
| (2) | Expense Constant Income With Expense Constant | | \$4,488,130 | | | |
| (3) | Interstate Adjustment Factor | | | | 0.65 | |
| (4) | Adjusted Expense Constant Income {(2) * (3)} | | | | \$2,917,285 | |
| (5) | Standard Earned Premium <u>Excluding</u> Expense Col including Large Deductible on a <u>Net</u> Basis | | \$195,958,446 | | | |
| (5a) | Factor to Bring Premium to Current Level | | 0.9733 | | | |
| (5b) | Standard Earned Premium Excluding Expense Constant including Large Deductible on a Net Basis at Current Level | | | | \$190,726,355 | |
| (6) | Standard Earned Premium Excluding Expense Constant including Large Deductible on a Gross Basis | | | | \$283,872,479 | |
| (6a) | Factor to Bring Premium to Current Level | | | | 0.9740 | |
| (6b) | Standard Earned Premium <u>Excluding</u> Expense Conincluding Large Deductible on a <u>Gross</u> Basis at Cu | | \$276,491,795 | | | |
| (7) | Distribution of Expense Constant Income | % | % | \$ | Total Expense \$ | |
| | (a) General Expense | 43.3% | | \$127.84 | \$1,264,177 | |
| | (b) Production i) Commission ii) Other Acquisition | 56.7% | 61.0% 39.0% | \$101.97 \$65.19 | \$1,008,395 \$644,712 | |
| | Total | 100.0% | | \$295.00 | \$2,917,284 | |
| (8) Expense Constant Ratio for General Expense { (7a) / (6b) } | | | | | 0.0046 | |
| (9) Expense Constant Ratio for Commission { (7b(i)) / (5b) } | | | | | | |
| (10) Expense Constant Ratio for Other Acquisition { (7b(ii)) / (6b) } | | | | | 0.0023 | |

EXHIBIT III

LOSS ADJUSTMENT EXPENSE RATIOS - ALL COMPANIES

CALENDAR YEAR

| | | 2013 | 2014 | 2015 |
|------|-------------------------------------------------------------------------------------------------------------------------------|----------------|----------------|----------------|
| (1a) | Allocated Loss Adjustment Expense Incurred | \$ 15,435,185 | \$ 16,190,022 | \$ 17,830,612 |
| (1b) | Unallocated Loss Adjustment Expense Incurred | \$ 11,240,075 | \$ 11,681,065 | \$ 12,137,771 |
| (1c) | Total Loss Adjustment Expense Incurred on a Net Basis{(1a) + (1b)} | \$ 26,675,260 | \$ 27,871,087 | \$ 29,968,383 |
| (1d) | ALAE Deductible Adjustment | \$ 7,485,851 | \$ 8,854,570 | \$ 9,909,596 |
| (1e) | ULAE Deductible Adjustment | \$ 181,985 | \$ 967,100 | \$ 672,549 |
| (1f) | Total Loss Adjustment Expense Incurred on a Gross Basis{(1c)+(1d)+(1e)} | \$ 34,343,096 | \$ 37,692,757 | \$ 40,550,528 |
| (2) | Incurred Losses <u>including</u> Deductibles on a <u>Net</u> Basis | \$ 119,674,131 | \$ 127,624,893 | \$ 114,599,211 |
| (3) | Deductible Adjustment (Losses) | \$ 53,301,554 | \$ 56,280,722 | \$ 67,670,977 |
| (4) | Incurred Losses <u>including</u> Deductibles on a <u>Gross</u> Basis {(2) + (3)} | \$ 172,975,685 | \$ 183,905,615 | \$ 182,270,188 |
| (5a) | Ratio of Loss Adjustment Expense to Incurred Losses including Deductibles on a Net Basis {(1c) / (2)} | 0.2229 | 0.2184 | 0.2615 |
| (5b) | Ratio of Allocated Loss Adjustment Expense to Incurred Losses <u>including</u> Deductibles on a <u>Net</u> Basis {(1a) / (2)} | 0.1290 | 0.1269 | 0.1556 |
| (6a) | Ratio of Loss Adjustment Expense to Incurred Losses including Deductibles on a Gross Basis {(1f) / (4)} | 0.1985 | 0.2050 | 0.2225 |
| (6b) | Ratio of Allocated Loss Adjustment Expense to Incurred Losses including Deductibles on a Gross Basis {((1a)+(1d)) / (4)} | 0.1325 | 0.1362 | 0.1522 |
| (7) | Three-Year Average of Loss Adjustment Expense Incurred Losses including Deductibles on a Net B | | | 0.2343 |
| (8a) | Three-Year Average of Loss Adjustment Expense Incurred Losses including Deductibles on a Gross | | | 0.2087 |
| (8b) | Three-Year Average of Allocated Loss Adjustmen Direct Incurred Losses including Deductibles on a | |)} | 0.1403 |
| (8c) | Provision for Unallocated Loss Adjustment Expen {(8a) - (8b)} | se | | 0.0684 |

EXHIBIT IV - A

SIZE OF RISKS - SCHEDULE Y COMPANIES

MANUAL YEAR 2014

| | Number | Intrastate SEP excluding Loss and Expense | |
|---------------------------------------------------------------------------------------|------------------------------|-------------------------------------------------------|--|
| Intrastate Risks | of Risks | Constant | |
| | (1) | (2) | |
| Under \$10,000 \$10,000 - \$200,000 \$200,000 - \$1,750,000 Over \$1,750,000 | 12,036 2,619 195 12 | 25,021,507 103,616,413 81,491,444 31,138,968 | |
| TOTAL | 14,862 | 241,268,332 | |

DISTRIBUTION OF PREMIUM TO DISCOUNT BLOCK

| Size of Risk | Number of Risks | First \$10,000 | Next \$190,000 | Next \$1,550,000 | Over \$1,750,000 |
|---------------------------------------------------------------------------------------|------------------------------|--------------------------------------------------|---------------------------------------|--------------------------|------------------|
| Under \$10,000 \$10,000 - \$200,000 \$200,000 - \$1,750,000 Over \$1,750,000 | 12,036 2,619 195 12 | 25,021,507 26,190,000 1,950,000 120,000 | 77,426,413 37,050,000 2,280,000 | 42,491,444 18,600,000 | 10,138,968 |
| TOTAL | 14,862 | 53,281,507 | 116,756,413 | 61,091,444 | 10,138,968 |
| PERCENTAGE | | 22.08% | 48.39% | 25.32% | 4.20% |

EXHIBIT IV - B

AVERAGE COMPANY PREMIUM DISCOUNT

SCHEDULE Y COMPANIES

| | Premium Distribution to Discount Block (EXHIBIT IV - A) | Reduction from Manual | Weighted Reduction | | |
|------------------|---------------------------------------------------------|--------------------------|-----------------------|--|--|
| First \$10,000 | 22.08 | 0.0 | 0.00 | | |
| Next \$190,000 | 48.39 | 9.1 | 4.40 | | |
| Next \$1,550,000 | 25.32 | 11.3 | 2.86 | | |
| Over \$1,750,000 | 4.20 | 12.3 | 0.52 | | |
| | | Premium Discount = | 7.78 | | |
| Intrastate F | Premium Discount | 7.78 | | | |
| Interstate F | Premium Discount | 8.38 | | | |

EXHIBIT V

DELAWARE POOL GROSS WRITTEN PREMIUM AND UNCOLLECTIBLE PREMIUM*

Data as of 3/31/2017

| POLICY | (1) GROSS WRITTEN | (2) UNCOLLECTIBLE | (3)=(2)/(1) | |
|--------|----------------------|----------------------|-------------|--|
| YEAR | PREMIUM | PREMIUM | RATIO | |
| 2006 | 33,123,068 | 1,137,553 | 3.43% | |
| 2007 | 21,572,856 | 713,646 | 3.31% | |
| 2008 | 12,934,207 | 190,417 | 1.47% | |
| 2009 | 7,536,169 | 45,267 | 0.60% | |
| 2010 | 6,906,022 | 102,051 | 1.48% | |
| 2011 | 10,740,630 | 61,518 | 0.57% | |
| 2012 | 15,490,200 | 123,061 | 0.79% | |
| 2013 | 22,212,072 | 572,671 | 2.58% | |
| 2014 | 17,235,817 | 156,424 | 0.91% | |
| 2015 | 17,968,674 | 105,945 | 0.59% | |
| | | | | |
| | | All Year Average | 1.57% | |
| | | Five Year Average | 1.09% | |
| | | Three Year Average | 1.36% | |
| | | Selected | 1.10% | |

^{*} Data courtesy of NCCI, Inc.

DELAWARE COMPENSATION RATING BUREAU, INC.

Internal Rate of Return Model

The attached pages present exhibits and a description of the internal rate of return model used in deriving the DCRB loss ratio (including loss adjustment expenses and loss-based assessments) and provision for profit and contingencies.

DELAWARE COMPENSATION RATING BUREAU, INC. DELAWARE DECEMBER 1, 2017 RESIDUAL MARKET RATE FILING

Internal Rate of Return Analysis

The following pages present results of an economic analysis establishing the following items:

- The appropriate rate of return for writing workers compensation business, and
- The loss ratio (including loss adjustment expenses and loss-based assessments) which will allow the realization of that target rate of return in current economic conditions, based on current expense needs for stock carriers and cash flows for losses and expenses attendant with Delaware workers compensation insurance.

Internal Rate of Return Table I shows Inputs, Assumptions and Outputs underlying the analysis.

Internal Rate of Return Tables II - VII show the various cash flows projected for the underwriting of Delaware workers compensation business based on the inputs to the Internal Rate of Return model, assuming a base standard premium at DCRB level of \$1 million.

Exhibits titled "Delaware Pre & Post Tax Returns" and "Delaware Cost of Capital" present the derivation of the appropriate current target rate of return, which is 8.71 percent. Both Capital Asset Pricing Model ("CAPM") and Discounted Cash Flow ("DCF") analyses have been applied in the derivation of this target rate, producing results of 8.46 and 8.96 percent, respectively. The selected target rate of return, 8.71 percent, is the average of these two separate indications

INTERNAL RATE OF RETURN ANALYSIS STATE OF DELAWARE - 2017

TABLE I: INPUTS, ASSUMPTIONS & OUTPUTS

| Section | 1: Inputs & Assumptions | | | | | |
|--------------|-------------------------------------------------|---------------------------------|--|--|--|--|
| (1) Comm | issions * | 5.38 | | | | |
| (2) Other E | Expenses | 5.98 | | | | |
| (2A) | Other Acquisitions * | 2.39 | | | | |
| (2B) | General Expenses * | 3.26 | | | | |
| (2C) | Other Tax ** | 0.33 | | | | |
| (3) State F | Premium Taxes & Uncollectible Premiu | m | | | | |
| (3A) | Tax1 - Premium Tax ** | 2.00 | | | | |
| (3B) | Uncollectible Premium ** | 1.10 | | | | |
| (3C) | Tax3 - Workers Compensation | n Fund ** 3.00 | | | | |
| (4) Premiu | ım Discount *** | 8.38 | | | | |
| (5) Deviati | ons | 0.00 | | | | |
| (6) Divider | nds to Policyholders | 0.00 | | | | |
| (7) Premiu | ım Written | 1,000,000 | | | | |
| Investr | nent Income | | | | | |
| (8A) | Pre-Tax Return on Assets | 4.51 | | | | |
| (8B) | Investment Income Tax Rate | 1.07 | | | | |
| (8C) | Post-Tax Return on Assets | 3.44 | | | | |
| (10) Reserv | re to Surplus Ratio | 1.92 | | | | |
| (11) Interna | Rate of Return (Cost of Capital) | 8.71 | | | | |
| | * Applies to standard premium at DCRB level | (before premium discount) | | | | |
| ** Ap | plies to net premium at company level (after de | viations and premium discounts) | | | | |
| | *** Applies to standard premium at company | y level (after deviations) | | | | |

| Section 2: Outputs | | |
|-----------------------------------------------------------------------------|-------|--|
| (1) Loss Ratio - including loss adjustment expense & loss based assessments | 73.08 | |
| (2) Profit & Contingencies | 1.08 | |

TABLE II: CASH FLOW PATTERNS

| Column (1) | Premium Collection pattern provided by the DCRB based on Delaware workers compensation data. |
|------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Column (2) | Policy Year Loss Payout pattern provided by the DCRB based on Delaware workers compensation data. |
| Column (3) | Other Expense Payout pattern as follows: All expenses except Commission and 1/2 General Expense flowing with earned premium. Commission flows with collected premium, and 1/2 General Expense flows with written premium. |
| Column (4) | Tax 1 flow assumes even quarterly payment of state premium taxes. |
| Column (5) | Uncollectible premium flow matches that of Column (1) – Premium collection pattern. |
| Column (6) | Tax 3 flow assumes even quarterly payment of Security Fund assessments. |
| Column (7) | No dividend provision is included in this IRR model. |

INTERNAL RATE OF RETURN ANALYSIS STATE OF DELAWARE - 2017 TABLE II: CASH FLOW PATTERNS

| | | | | | | W PATTERNS | | | | |
|---------|----------|-----------|-----------|------------|------|------------|------|-----------|-----------------|---------------|
| | | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) |
| | | | POLICY YR | | | | | | CUM | CUM |
| TIME | INTERVAL | PREMIUM | LOSS | OTHER | TAX1 | UNCOLL | TAX3 | DIVIDENDS | WRITTEN | EARNED |
| FROM | ТО | COLLECTED | PAYOUT | | | PREMIUM | | | DISTRIBUTION | |
| 1110111 | | OOLLLOILD | 1711001 | L/4 LITOLO | | 1 IXEMION | | 17112 | 5.011(15011011) | DIOTINIDO HON |
| 4.00 | 0.75 | 0.0000 | 0 | 0.0000 | 0 | 0.0000 | 0 | 0 | 0 | 0 |
| -1.00 | -0.75 | 0.0000 | 0 | | 0 | 0.0000 | 0 | 0 | 0 | 0 |
| -0.75 | -0.50 | 0.0003 | 0 | | 0 | 0.0003 | 0 | 0 | 0 | 0 |
| -0.50 | -0.25 | 0.0008 | 0 | 0.0000 | 0 | 0.0008 | 0 | 0 | 0 | 0 |
| -0.25 | 0.00 | 0.0012 | 0 | 0.0000 | 0 | 0.0012 | 0 | 0 | 0 | 0 |
| 0.00 | 0.25 | 0.2135 | 0.439 | 19.8303 | 25 | 0.2135 | 25 | 0 | 0.2611 | 0.0328 |
| 0.25 | 0.50 | 3.3439 | 0.878 | 21.1556 | 25 | 3.3439 | 25 | 0 | 0.5168 | 0.1306 |
| | | | | | | | | | | |
| 0.50 | 0.75 | 9.0451 | 1.317 | 23.6230 | 25 | 9.0451 | 25 | 0 | 0.7829 | 0.2945 |
| 0.75 | 1.00 | 14.4599 | 1.756 | 21.7622 | 25 | 14.4599 | 25 | 0 | 1.0000 | 0.5177 |
| 1.00 | 1.25 | 20.9919 | 4.42 | 5.9626 | 0 | 20.9919 | 0 | 0 | 1.0000 | 0.7329 |
| 1.25 | 1.50 | 16.3648 | 4.42 | 4.2590 | 0 | 16.3648 | 0 | 0 | 1.0000 | 0.8850 |
| 1.50 | 1.75 | 13.6339 | 4.42 | | 0 | 13.6339 | 0 | 25 | 1.0000 | 0.9726 |
| 1.75 | 2.00 | 9.1761 | 4.42 | 0.8518 | 0 | 9.1761 | 0 | 25 | 1.0000 | 1.0000 |
| 2.00 | 2.25 | 4.9981 | 3.2425 | 0.0000 | 0 | 4.9981 | 0 | 25 | 1.0000 | 1.0000 |
| | | | | | | | | | | |
| 2.25 | 2.50 | 2.7160 | 3.2425 | 0.0000 | 0 | 2.7160 | 0 | 25 | 1.0000 | 1.0000 |
| 2.50 | 2.75 | 1.8088 | 3.2425 | 0.0000 | 0 | 1.8088 | 0 | 0 | 1.0000 | 1.0000 |
| 2.75 | 3.00 | 0.9484 | 3.2425 | 0.0000 | 0 | 0.9484 | 0 | 0 | 1.0000 | 1.0000 |
| 3.00 | 3.25 | 0.5077 | 2.5 | 0.0000 | 0 | 0.5077 | 0 | 0 | 1.0000 | 1.0000 |
| 3.25 | 3.50 | 0.3019 | 2.5 | 0.0000 | 0 | 0.3019 | 0 | 0 | 1.0000 | 1.0000 |
| 3.50 | 3.75 | 0.1950 | 2.5 | 0.0000 | 0 | 0.1950 | 0 | 0 | 1.0000 | 1.0000 |
| | | | | | | | | | | |
| 3.75 | 4.00 | 0.1141 | 2.5 | | 0 | 0.1141 | 0 | 0 | 1.0000 | 1.0000 |
| 4.00 | 4.25 | 0.0574 | 1.6125 | 0.0000 | 0 | 0.0574 | 0 | 0 | 1.0000 | 1.0000 |
| 4.25 | 4.50 | 0.0975 | 1.6125 | 0.0000 | 0 | 0.0975 | 0 | 0 | 1.0000 | 1.0000 |
| 4.50 | 4.75 | 0.1441 | 1.6125 | 0.0000 | 0 | 0.1441 | 0 | 0 | 1.0000 | 1.0000 |
| 4.75 | 5.00 | 0.1277 | 1.6125 | 0.0000 | 0 | 0.1277 | 0 | 0 | 1.0000 | 1.0000 |
| 5.00 | 6.00 | 0.0692 | 4.49 | 0.0000 | 0 | 0.0692 | 0 | 0 | 1.0000 | 1.0000 |
| | | | | | | | | | | |
| 6.00 | 7.00 | 0.1204 | 3.40 | 0.0000 | 0 | 0.1204 | 0 | 0 | 1.0000 | 1.0000 |
| 7.00 | 8.00 | 0.2105 | 2.73 | 0.0000 | 0 | 0.2105 | 0 | 0 | 1.0000 | 1.0000 |
| 8.00 | 9.00 | 0.1800 | 2.31 | 0.0000 | 0 | 0.1800 | 0 | 0 | 1.0000 | 1.0000 |
| 9.00 | 10.00 | 0.0463 | 2.01 | 0.0000 | 0 | 0.0463 | 0 | 0 | 1.0000 | 1.0000 |
| 10.00 | 11.00 | 0.0412 | 1.79 | 0.0000 | 0 | 0.0412 | 0 | 0 | 1.0000 | 1.0000 |
| 11.00 | 12.00 | 0.0421 | 1.63 | 0.0000 | 0 | 0.0421 | 0 | 0 | 1.0000 | 1.0000 |
| | | | | | | | | | | |
| 12.00 | 13.00 | 0.0422 | 1.50 | 0.0000 | 0 | 0.0422 | 0 | 0 | 1.0000 | 1.0000 |
| 13.00 | 14.00 | 0.0000 | 1.40 | 0.0000 | 0 | 0.0000 | 0 | 0 | 1.0000 | 1.0000 |
| 14.00 | 15.00 | 0.0000 | 1.32 | 0.0000 | 0 | 0.0000 | 0 | 0 | 1.0000 | 1.0000 |
| 15.00 | 16.00 | 0.0000 | 1.25 | 0.0000 | 0 | 0.0000 | 0 | 0 | 1.0000 | 1.0000 |
| 16.00 | 17.00 | 0.0000 | 1.19 | 0.0000 | 0 | 0.0000 | 0 | 0 | 1.0000 | 1.0000 |
| 17.00 | 18.00 | 0.0000 | 1.15 | 0.0000 | 0 | 0.0000 | 0 | 0 | 1.0000 | 1.0000 |
| | | | | | | | | | | |
| 18.00 | 19.00 | 0.0000 | 1.11 | 0.0000 | 0 | 0.0000 | 0 | 0 | 1.0000 | 1.0000 |
| 19.00 | 20.00 | 0.0000 | 1.07 | 0.0000 | 0 | 0.0000 | 0 | 0 | 1.0000 | 1.0000 |
| 20.00 | 21.00 | 0.0000 | 1.05 | 0.0000 | 0 | 0.0000 | 0 | 0 | 1.0000 | 1.0000 |
| 21.00 | 22.00 | 0.0000 | 1.02 | 0.0000 | 0 | 0.0000 | 0 | 0 | 1.0000 | 1.0000 |
| 22.00 | 23.00 | 0.0000 | 0.99 | 0.0000 | 0 | 0.0000 | 0 | 0 | 1.0000 | 1.0000 |
| 23.00 | 24.00 | 0.0000 | 0.97 | 0.0000 | 0 | 0.0000 | 0 | 0 | 1.0000 | 1.0000 |
| 24.00 | 25.00 | 0.0000 | 0.97 | 0.0000 | - | 0.0000 | - | | 1.0000 | 1.0000 |
| | | | | | 0 | | 0 | 0 | | |
| 25.00 | 26.00 | 0.0000 | 0.94 | 0.0000 | 0 | 0.0000 | 0 | 0 | 1.0000 | 1.0000 |
| 26.00 | 27.00 | 0.0000 | 0.93 | 0.0000 | 0 | 0.0000 | 0 | 0 | 1.0000 | 1.0000 |
| 27.00 | 28.00 | 0.0000 | 0.89 | 0.0000 | 0 | 0.0000 | 0 | 0 | 1.0000 | 1.0000 |
| 28.00 | 29.00 | 0.0000 | 0.85 | 0.0000 | 0 | 0.0000 | 0 | 0 | 1.0000 | 1.0000 |
| 29.00 | 30.00 | 0.0000 | 0.81 | 0.0000 | 0 | 0.0000 | 0 | 0 | 1.0000 | 1.0000 |
| 30.00 | 31.00 | 0.0000 | 0.78 | 0.0000 | 0 | 0.0000 | 0 | 0 | 1.0000 | 1.0000 |
| 31.00 | 32.00 | 0.0000 | 0.75 | 0.0000 | 0 | 0.0000 | 0 | 0 | 1.0000 | 1.0000 |
| | | | | | | | | | | |
| 32.00 | 33.00 | 0.0000 | 0.72 | 0.0000 | 0 | 0.0000 | 0 | 0 | 1.0000 | 1.0000 |
| 33.00 | 34.00 | 0.0000 | 0.69 | 0.0000 | 0 | 0.0000 | 0 | 0 | 1.0000 | 1.0000 |
| 34.00 | 35.00 | 0.0000 | 0.66 | 0.0000 | 0 | 0.0000 | 0 | 0 | 1.0000 | 1.0000 |
| 35.00 | 36.00 | 0.0000 | 0.63 | 0.0000 | 0 | 0.0000 | 0 | 0 | 1.0000 | 1.0000 |
| 36.00 | 37.00 | 0.0000 | 0.60 | 0.0000 | 0 | 0.0000 | 0 | 0 | 1.0000 | 1.0000 |
| 37.00 | 38.00 | 0.0000 | 0.58 | 0.0000 | 0 | 0.0000 | 0 | 0 | 1.0000 | 1.0000 |
| | | | | | | | | | | |
| 38.00 | 39.00 | 0.0000 | 0.56 | 0.0000 | 0 | 0.0000 | 0 | 0 | 1.0000 | 1.0000 |
| 39.00 | 40.00 | 0.0000 | 0.54 | 0.0000 | 0 | 0.0000 | 0 | 0 | 1.0000 | 1.0000 |
| 40.00 | 41.00 | 0.0000 | 0.52 | 0.0000 | 0 | 0.0000 | 0 | 0 | 1.0000 | 1.0000 |
| 41.00 | 42.00 | 0.0000 | 0.50 | 0.0000 | 0 | 0.0000 | 0 | 0 | 1.0000 | 1.0000 |
| 42.00 | 43.00 | 0.0000 | 0.48 | 0.0000 | 0 | 0.0000 | 0 | 0 | 1.0000 | 1.0000 |
| 43.00 | 44.00 | 0.0000 | 0.46 | 0.0000 | 0 | 0.0000 | 0 | 0 | 1.0000 | 1.0000 |
| 44.00 | 45.00 | 0.0000 | | 0.0000 | 0 | 0.0000 | | | 1.0000 | 1.0000 |
| | | | 0.44 | | | | 0 | 0 | | |
| 45.00 | 46.00 | 0.0000 | 0.42 | 0.0000 | 0 | 0.0000 | 0 | 0 | 1.0000 | 1.0000 |
| 46.00 | 47.00 | 0.0000 | 0.40 | 0.0000 | 0 | 0.0000 | 0 | 0 | 1.0000 | 1.0000 |
| 47.00 | 48.00 | 0.0000 | 0.38 | 0.0000 | 0 | 0.0000 | 0 | 0 | 1.0000 | 1.0000 |
| 48.00 | 49.00 | 0.0000 | 0.36 | 0.0000 | 0 | 0.0000 | 0 | 0 | 1.0000 | 1.0000 |
| 49.00 | 50.00 | 0.0000 | 0.27 | 0.0000 | 0 | 0.0000 | 0 | 0 | 1.0000 | 1.0000 |
| .5.55 | 23.00 | 0.0000 | 3.21 | 3.0000 | 3 | 3.0000 | O | 3 | | |
| | | | | | | | | | | |

 $100.0000 \quad 100.0000 \quad 100.0000 \quad 100.0000 \quad 100.0000 \quad 100.0000 \quad 100.0000$

TABLE III: CASH FLOW FOR LOSS AND UNEARNED PREMIUM RESERVES PAGE 1

Column (1) Premium Collected based on collection pattern from Table II, Column (1).

Example: $$916,200 \times .000023 = 21.07

Column (2) Agents' Balances reflects the difference between Written Premium and Collected Premium. Written Premium pattern provided by the DCRB for Delaware workers compensation insurance.

Example: Written Premium, First Quarter = .25 x \$916,200 = \$229,050.00 Collected Premium = (.000023 + .002135) x \$916,200 = \$1,977.16 Written - Collected = \$227,072.84

- Column (3) Overdue Agent's Balances are all Agents' Balances due after the end of the 24-month period in which earnings of policy year premium occurs.
- Column (4) Admitted Agents' Balances reflect all Agents' Balances due prior to the end of the 24-month period in which earnings of policy year premium occurs.
- Column (5) Losses Incurred is computed by applying the loss ratio for the business to earned premiums at DCRB level (i.e., before premium discounts). Premium earning pattern provided by the DCRB for Delaware workers compensation insurance.

Example: $.7308 \times 1,000,000 \times .0328 = 23,970.24$

Column (6) Unearned Premiums is computed as Cumulative Written Premium less Cumulative Earned Premium.

Example: \$239,219.82 - 30,051.36 = \$209,168.46

Column (7) Total Premium Net of Reserves is computed as Collected Premium plus Admitted Agents' Balances less Losses Incurred less Unearned Premium Reserves.

Example: \$1,977.16 + 227,072.84 - 23,970.24 - 209,168.46 = -\$4,088.70

TABLE III: CASH FLOW FOR LOSS AND UNEARNED PREMIUM RESERVES PAGE 2

Column (8) Premium Net of Reserves is the periodic change in Column (7).

Example: -\$4,088.70 - 0 = -\$4,088.70

Column (9) Cumulative Written Premium is total written premium times the cumulative written premium distribution (Table II, column (9)).

Example: $$916,200 \times .2611 = $239,219.82$

Column (10) Cumulative Earned Premium is total earned premium times the cumulative earned premium distribution (Table II, column (10)).

Example: $$916,200 \times 0.0328 = $30,051.36$

ASSIGNED RISK INTERNAL RATE OF RETURN ANALYSIS STATE OF DELAWARE 2017 TABLE III: CASH FLOW FOR LOSS AND UNEARNED PREMIUM RESERVES

| TIME FROM | INTERVAL TO | (1) PREMIUM COLLECTED | (2) AGENTS BALANCES | (3) OVERDUE AGENTS | (4) ADMITTED AGENTS | (5) LOSSES INCURRED | TEST EARNED | (6) UNEARNED PREMIUMS | (7) TOTAL PREM NET OF | (8) PREMIUM NET OF | (9) CUMULATIVE WRITTEN | EARNED |
|----------------|----------------|-----------------------------|---------------------------|--------------------------|---------------------------|---------------------------|--------------------------|-----------------------------|-----------------------------|--------------------------|------------------------------|--------------|
| 4.00 | 0.75 | 2.22 | 0.00 | BALANCE | BALANCES | 2.22 | PREMIUMS | 0.00 | RESERVES | RESERVES | PREMIUM | PREMIUM |
| -1.00 -0.75 | -0.75 -0.50 | 0.00 2.75 | 0.00 -2.75 | 0.00 0.00 | 0.00 -2.75 | 0.00 | 0.00 0.00 | 0.00 | 0.00 0.00 | 0.00 | 0.00 0.00 | 0.00 |
| -0.75 -0.50 | -0.50 -0.25 | 10.08 | -2.75 -10.08 | 0.00 | -2.75 -10.08 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 0.00 |
| -0.50 -0.25 | 0.25 | 21.07 | -10.08 -21.07 | 0.00 | -10.08 -21.07 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 0.00 | 0.00 | 1,977.16 | 227,072.84 | 0.00 | 227,072.84 | 23,970.24 | 30,051.36 | 209,168.46 | -4,088.70 | -4,088.70 | 239,219.82 | 30,051.36 |
| 0.00 | 0.25 | 32,613.97 | 425.486.03 | 0.00 | 425,486.03 | 23,970.24 95,442.48 | 119,655.72 | 353,836.44 | -4,088.70 8,821.08 | -4,088.70 12,909.78 | 473,492.16 | 119.655.72 |
| 0.25 | 0.50 | 115,485.18 | 571,664.82 | 0.00 | 571,664.82 | 215,220.60 | 269,820.90 | 447,472.08 | 24,457.32 | 15,636.24 | 717,292.98 | 269,820.90 |
| 0.30 | 1.00 | 247,966.78 | 668,233.22 | 0.00 | 668,233.22 | 378,335.16 | 474,316.74 | 441,883.26 | 95,981.58 | 71,524.26 | 916,200.00 | 474,316.74 |
| 1.00 | 1.25 | 440,294.57 | 475,905.43 | 0.00 | 475,905.43 | 535,603.32 | 671,482.98 | 244,717.02 | 135,879.66 | 39,898.08 | 916,200.00 | 671,482.98 |
| 1.25 | 1.50 | 590,228.87 | 325,971.13 | 0.00 | 325,971.13 | 646,758.00 | 810,837.00 | 105,363.00 | 164,079.00 | 28,199.34 | 916,200.00 | 810,837.00 |
| 1.50 | 1.75 | 715,142.66 | 201,057.34 | 0.00 | 201,057.34 | 710,776.08 | 891,096.12 | 25,103.88 | 180,320.04 | 16,241.04 | 916,200.00 | 891,096.12 |
| 1.75 | 2.00 | 799,214.09 | 116,985.91 | 0.00 | 116,985.91 | 730,800.00 | 916,200.00 | 0.00 | 185,400.00 | 5,079.96 | 916,200.00 | 916,200.00 |
| 2.00 | 2.25 | 845,006.68 | 71,193.32 | 71,193.32 | 0.00 | 730,800.00 | 916,200.00 | 0.00 | 114,206.68 | -71,193.32 | 0.00 | 0.00 |
| 2.25 | 2.50 | 869,890.67 | 46,309.33 | 46,309.33 | 0.00 | 730,800.00 | 916,200.00 | 0.00 | 139,090.67 | 24,883.99 | 0.00 | 0.00 |
| 2.50 | 2.75 | 886,462.90 | 29,737.10 | 29,737.10 | 0.00 | 730,800.00 | 916,200.00 | 0.00 | 155,662.90 | 16,572.23 | 0.00 | 0.00 |
| 2.75 | 3.00 | 895,152.14 | 21,047.86 | 21,047.86 | 0.00 | 730,800.00 | 916,200.00 | 0.00 | 164,352.14 | 8,689.24 | 0.00 | 0.00 |
| 3.00 | 3.25 | 899,803.68 | 16,396.32 | 16,396.32 | 0.00 | 730,800.00 | 916,200.00 | 0.00 | 169,003.68 | 4,651.55 | 0.00 | 0.00 |
| 3.25 | 3.50 | 902,569.69 | 13,630.31 | 13,630.31 | 0.00 | 730,800.00 | 916,200.00 | 0.00 | 171,769.69 | 2,766.01 | 0.00 | 0.00 |
| 3.50 | 3.75 | 904,356.28 | 11,843.72 | 11,843.72 | 0.00 | 730,800.00 | 916,200.00 | 0.00 | 173,556.28 | 1,786.59 | 0.00 | 0.00 |
| 3.75 | 4.00 | 905,401.67 | 10,798.33 | 10,798.33 | 0.00 | 730,800.00 | 916,200.00 | 0.00 | 174,601.67 | 1,045.38 | 0.00 | 0.00 |
| 4.00 | 4.25 | 905,927.57 | 10,272.43 | 10,272.43 | 0.00 | 730,800.00 | 916,200.00 | 0.00 | 175,127.57 | 525.90 | 0.00 | 0.00 |
| 4.25 | 4.50 | 906,820.86 | 9,379.14 | 9,379.14 | 0.00 | 730,800.00 | 916,200.00 | 0.00 | 176,020.86 | 893.30 | 0.00 | 0.00 |
| 4.50 | 4.75 | 908,141.10 | 8,058.90 | 8,058.90 | 0.00 | 730,800.00 | 916,200.00 | 0.00 | 177,341.10 | 1,320.24 | 0.00 | 0.00 |
| 4.75 | 5.00 | 909,311.09 | 6,888.91 | 6,888.91 | 0.00 | 730,800.00 | 916,200.00 | 0.00 | 178,511.09 | 1,169.99 | 0.00 | 0.00 |
| 5.00 | 6.00 | 909,945.10 | 6,254.90 | 6,254.90 | 0.00 | 730,800.00 | 916,200.00 | 0.00 | 179,145.10 | 634.01 | 0.00 | 0.00 |
| 6.00 | 7.00 | 911,048.21 | 5,151.79 | 5,151.79 | 0.00 | 730,800.00 | 916,200.00 | 0.00 | 180,248.21 | 1,103.10 | 0.00 | 0.00 |
| 7.00 | 8.00 | 912,976.81 | 3,223.19 | 3,223.19 | 0.00 | 730,800.00 | 916,200.00 | 0.00 | 182,176.81 | 1,928.60 | 0.00 | 0.00 |
| 8.00 | 9.00 | 914,625.97 | 1,574.03 | 1,574.03 | 0.00 | 730,800.00 | 916,200.00 | 0.00 | 183,825.97 | 1,649.16 | 0.00 | 0.00 |
| 9.00 | 10.00 | 915,050.17 | 1,149.83 | 1,149.83 | 0.00 | 730,800.00 | 916,200.00 | 0.00 | 184,250.17 | 424.20 | 0.00 | 0.00 |
| 10.00 | 11.00 | 915,427.64 | 772.36 | 772.36 | 0.00 | 730,800.00 | 916,200.00 | 0.00 | 184,627.64 | 377.47 | 0.00 | 0.00 |
| 11.00 | 12.00 | 915,813.36 | 386.64 | 386.64 | 0.00 | 730,800.00 | 916,200.00 | 0.00 | 185,013.36 | 385.72 | 0.00 | 0.00 |
| 12.00 | 13.00 | 916,200.00 | 0.00 | 0.00 | 0.00 | 730,800.00 | 916,200.00 | 0.00 | 185,400.00 | 386.64 | 0.00 | 0.00 |
| 13.00 | 14.00 | 916,200.00 | 0.00 | 0.00 | 0.00 | 730,800.00 | 916,200.00 | 0.00 | 185,400.00 | 0.00 | 0.00 | 0.00 |
| 14.00 | 15.00 | 916,200.00 | 0.00 | 0.00 | 0.00 | 730,800.00 | 916,200.00 | 0.00 | 185,400.00 | 0.00 | 0.00 | 0.00 |
| 15.00 16.00 | 16.00 17.00 | 916,200.00 916,200.00 | 0.00 0.00 | 0.00 0.00 | 0.00 0.00 | 730,800.00 730,800.00 | 916,200.00 916,200.00 | 0.00 | 185,400.00 185,400.00 | 0.00 | 0.00 0.00 | 0.00 0.00 |
| 17.00 | 18.00 | 916,200.00 | 0.00 | 0.00 | 0.00 | 730,800.00 | 916,200.00 | 0.00 | 185,400.00 | 0.00 | 0.00 | 0.00 |
| 18.00 | 19.00 | 916,200.00 | 0.00 | 0.00 | 0.00 | 730,800.00 | 916,200.00 | 0.00 | 185,400.00 | 0.00 | 0.00 | 0.00 |
| 19.00 | 20.00 | 916,200.00 | 0.00 | 0.00 | 0.00 | 730,800.00 | 916,200.00 | 0.00 | 185,400.00 | 0.00 | 0.00 | 0.00 |
| 20.00 | 21.00 | 916,200.00 | 0.00 | 0.00 | 0.00 | 730,800.00 | 916,200.00 | 0.00 | 185,400.00 | 0.00 | 0.00 | 0.00 |
| 21.00 | 22.00 | 916,200.00 | 0.00 | 0.00 | 0.00 | 730,800.00 | 916,200.00 | 0.00 | 185,400.00 | 0.00 | 0.00 | 0.00 |
| 22.00 | 23.00 | 916,200.00 | 0.00 | 0.00 | 0.00 | 730,800.00 | 916,200.00 | 0.00 | 185,400.00 | 0.00 | 0.00 | 0.00 |
| 23.00 | 24.00 | 916,200.00 | 0.00 | 0.00 | 0.00 | 730,800.00 | 916,200.00 | 0.00 | 185,400.00 | 0.00 | 0.00 | 0.00 |
| 24.00 | 25.00 | 916,200.00 | 0.00 | 0.00 | 0.00 | 730,800.00 | 916,200.00 | 0.00 | 185,400.00 | 0.00 | 0.00 | 0.00 |
| 25.00 | 26.00 | 916,200.00 | 0.00 | 0.00 | 0.00 | 730,800.00 | 916,200.00 | 0.00 | 185,400.00 | 0.00 | 0.00 | 0.00 |
| 26.00 | 27.00 | 916,200.00 | 0.00 | 0.00 | 0.00 | 730,800.00 | 916,200.00 | 0.00 | 185,400.00 | 0.00 | 0.00 | 0.00 |
| 27.00 | 28.00 | 916,200.00 | 0.00 | 0.00 | 0.00 | 730,800.00 | 916,200.00 | 0.00 | 185,400.00 | 0.00 | 0.00 | 0.00 |
| 28.00 | 29.00 | 916,200.00 | 0.00 | 0.00 | 0.00 | 730,800.00 | 916,200.00 | 0.00 | 185,400.00 | 0.00 | 0.00 | 0.00 |
| 29.00 | 30.00 | 916,200.00 | 0.00 | 0.00 | 0.00 | 730,800.00 | 916,200.00 | 0.00 | 185,400.00 | 0.00 | 0.00 | 0.00 |
| 30.00 | 31.00 | 916,200.00 | 0.00 | 0.00 | 0.00 | 730,800.00 | 916,200.00 | 0.00 | 185,400.00 | 0.00 | 0.00 | 0.00 |
| 31.00 | 32.00 | 916,200.00 | 0.00 | 0.00 | 0.00 | 730,800.00 | 916,200.00 | 0.00 | 185,400.00 | 0.00 | 0.00 | 0.00 |
| 32.00 | 33.00 | 916,200.00 | 0.00 | 0.00 | 0.00 | 730,800.00 | 916,200.00 | 0.00 | 185,400.00 | 0.00 | 0.00 | 0.00 |
| 33.00 | 34.00 | 916,200.00 | 0.00 | 0.00 | 0.00 | 730,800.00 | 916,200.00 | 0.00 | 185,400.00 | 0.00 | 0.00 | 0.00 |
| 34.00 | 35.00 | 916,200.00 | 0.00 | 0.00 | 0.00 | 730,800.00 | 916,200.00 | 0.00 | 185,400.00 | 0.00 | 0.00 | 0.00 |
| 35.00 | 36.00 | 916,200.00 | 0.00 | 0.00 | 0.00 | 730,800.00 | 916,200.00 | 0.00 | 185,400.00 | 0.00 | 0.00 | 0.00 |
| 36.00 | 37.00 | 916,200.00 | 0.00 | 0.00 | 0.00 | 730,800.00 | 916,200.00 | 0.00 | 185,400.00 | 0.00 | 0.00 | 0.00 |
| 37.00 | 38.00 | 916,200.00 | 0.00 | 0.00 | 0.00 | 730,800.00 | 916,200.00 | 0.00 | 185,400.00 | 0.00 | 0.00 | 0.00 |
| 38.00 | 39.00 | 916,200.00 | 0.00 | 0.00 | 0.00 | 730,800.00 | 916,200.00 | 0.00 | 185,400.00 | 0.00 | 0.00 | 0.00 |
| 39.00 | 40.00 | 916,200.00 | 0.00 | 0.00 | 0.00 | 730,800.00 | 916,200.00 | 0.00 | 185,400.00 | 0.00 | 0.00 | 0.00 |
| 40.00 | 41.00 | 916,200.00 | 0.00 | 0.00 | 0.00 | 730,800.00 | 916,200.00 | 0.00 | 185,400.00 | 0.00 | 0.00 | 0.00 |
| 41.00 | 42.00 | 916,200.00 | 0.00 | 0.00 | 0.00 | 730,800.00 | 916,200.00 | 0.00 | 185,400.00 | 0.00 | 0.00 | 0.00 |
| 42.00 | 43.00 | 916,200.00 | 0.00 | 0.00 | 0.00 | 730,800.00 | 916,200.00 | 0.00 | 185,400.00 | 0.00 | 0.00 | 0.00 |
| 43.00 | 44.00 | 916,200.00 | 0.00 | 0.00 | 0.00 | 730,800.00 | 916,200.00 | 0.00 | 185,400.00 | 0.00 | 0.00 | 0.00 |
| 44.00 | 45.00 | 916,200.00 | 0.00 | 0.00 | 0.00 | 730,800.00 | 916,200.00 | 0.00 | 185,400.00 | 0.00 | 0.00 | 0.00 |
| 45.00 | 46.00 | 916,200.00 | 0.00 | 0.00 | 0.00 | 730,800.00 | 916,200.00 | 0.00 | 185,400.00 | 0.00 | 0.00 | 0.00 |
| 46.00 47.00 | 47.00 48.00 | 916,200.00 916,200.00 | 0.00 0.00 | 0.00 0.00 | 0.00 0.00 | 730,800.00 730,800.00 | 916,200.00 916,200.00 | 0.00 0.00 | 185,400.00 185,400.00 | 0.00 0.00 | 0.00 0.00 | 0.00 0.00 |
| 47.00 48.00 | 48.00 49.00 | 916,200.00 | 0.00 | 0.00 | 0.00 | 730,800.00 | 916,200.00 | 0.00 | 185,400.00 185,400.00 | 0.00 | 0.00 | 0.00 |
| 49.00 | 50.00 | 916,200.00 | 0.00 | 0.00 | 0.00 | 730,800.00 | 916,200.00 | 0.00 | 185,400.00 | 0.00 | 0.00 | 0.00 |
| .0.50 | 00.00 | 0.0,200.00 | 2.00 | 2.00 | 3.00 | . 55,555.00 | 0.0,200.00 | 3.00 | .00, .00.00 | 3.00 | 5.50 | 3.30 |

TABLE IV: TAX CREDITS AVAILABLE FROM UNDERWRITING OPERATIONS PAGE 1

Column (1) The net written premium underlying the model, i.e., \$1 million less premium discounts, or \$916,200.00.

Column (2) The periodic change in the Unearned Premium Reserve shown in Table III, Column (6).

Example: \$441,883.26 - 0 = \$441,883.26

Column (3) The sum of the products of the expense flows shown in Table II and their associated expense provisions as shown on Table I, multiplied times the premium base.

Example:

| Item | Provision (%) | Year 1 Expense Flow | Year 1 Expense Ratio % | Premium Base | Year 1 Expense \$ |
|--------------------|------------------|---------------------------|------------------------------|-----------------|-----------------------|
| | (a) | (b) | (c)=(a)*(b) | (d) | $(e)=(c)^*(d)$ |
| Commission | 5.38 | 0.002706 | 0.014558 | 1,000,000 | 14,558.28 |
| General Expense | 3.26 | 0.007500 | 0.024450 | 1,000,000 | 24,450.00 |
| Other Acquisition | 2.39 | 0.010000 | 0.023900 | 1,000,000 | 23,900.00 |
| Other Tax | 0.33 | 0.010000 | 0.003300 | 916,200 | 3,023.46 |
| Uncollectible Prem | 1.10 | 0.002706 | 0.002977 | 916,200 | 2,727.16 |
| Tax 1: | 2.00 | 0.010000 | 0.020000 | 916,200 | 18,324.00 |
| Tax 3: | 3.00 | 0.010000 | 0.030000 | 916,200 | 27,486.00 |
| Total | | | | | 114,468.90 (round) |

Column (4) & The Losses Paid for Accident Years 1 and 2, respectively, are based on Column (5) payout patterns provided by the DCRB for Delaware workers compensation insurance.

Example: Accident Year 1, Year 1 Payout

 $(.0878 / 2) \times .7308 \times \$1,000,000 = \$32,082.12$

TABLE IV: TAX CREDITS AVAILABLE FROM UNDERWRITING OPERATIONS PAGE 2

- Column (6) The IRS Discount Factors are a tabulation of discount factors published for carriers by the Internal Revenue Service.
- Column (7) & The Losses Discounted for Accident Years 1 and 2, respectively, are the Column (8) change in discounted reserves for each accident year implied by the loss ratio, premium earnings pattern and IRS discount factors incorporated into the model.

Example: Accident Year 1, Year 2 Losses Discounted

Accident Year 1 Incurred at End of Year 2: \$378,371.70

Accident Year 1 Paid Through Year 2:

\$32,082.12 + 74,285.82 = \$106,367.94

Accident Year 1 Undiscounted Reserve, Year 2:

\$378,371.70 - 106,367.94 = \$272,003.76

IRS Discount Factor: .8574

Accident Year 1 Discounted Reserve, Year 2:

 $272,003.76 \times .8574 = 233,216.02$

Accident Year 1 Incurred at End of Year 1: \$378,371.70

Accident Year 1 Paid Through Year 1: \$32,082.12

Accident Year 1 Undiscounted Reserve, Year 1:

\$378,371.70 - 32,082.12 = \$346,289.58

IRS Discount Factor: .8755

Accident Year 1 Discounted Reserve, Year 1:

 $$346,289.58 \times .8755 = $303,176.53$

Change in Discounted Reserves, Year 1 to 2: \$233,216.02 - 303,176.53 = -\$69,960.51 (round)

Column (9) Tax Credits are computed as follows:

Underwriting Tax Rate x

- (Written Premium
 - + 0.8 x Change in Unearned Premium
 - + Expenses Paid
 - + Losses Paid
 - + Change in Discounted Loss Reserve)

ASSIGNED RISK INTERNAL RATE OF RETURN ANALYSIS STATE OF DELAWARE - 2017

TABLE IV: TAX CREDITS AVAILABLE FROM UNDERWRITING OPERATIONS

| | (1) | (2) | (3) | (4) | (5) | (6) | | (7) | (8) | (9) |
|------|------------|-------------|------------|------------|------------|----------|--------|-----------------|------------|------------|
| | PREMIUM | CHANGE IN | | LOSSES PA | | IRS | | LOSSES DISCOUNT | | TAX |
| YEAR | WRITTEN | UNEARN PREM | EXPENSES | | ACCIDENT | DISCOUNT | FACTOR | ACCIDENT | ACCIDENT | CREDITS |
| | (POST-DEV) | RESERVE | | YEAR 1 | YEAR 2 | FACTOR | YEAR 2 | YEAR 1 | YEAR 2 | |
| -1 | 0.00 | 0.00 | 1.47 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 0.51 |
| 1 | 916,200.00 | 441,883.26 | 114,470.43 | 32,082.12 | 0.00 | 0.8755 | 0.0000 | 303,185.88 | 0.00 | -39,534.24 |
| 2 | 0.00 | -441,883.26 | 46,583.40 | 74,285.82 | 54,919.62 | 0.8574 | 0.8574 | -69,959.79 | 260,476.88 | 4,479.77 |
| 3 | 0.00 | 0.00 | 6,688.88 | 47,867.40 | 46,917.36 | 0.8446 | 0.8446 | -43,910.21 | -45,610.61 | 4,183.49 |
| 4 | 0.00 | 0.00 | 714.61 | 33,141.78 | 39,938.22 | 0.8390 | 0.8390 | -29,078.11 | -36,938.97 | 2,722.13 |
| 5 | 0.00 | 0.00 | 272.57 | 21,083.58 | 26,053.02 | 0.8367 | 0.8367 | -18,068.14 | -23,054.29 | 2,200.36 |
| 6 | 0.00 | 0.00 | 44.20 | 14,250.60 | 18,562.32 | 0.8316 | 0.8316 | -12,716.53 | -15,944.23 | 1,468.73 |
| 7 | 0.00 | 0.00 | 76.91 | 11,108.16 | 13,739.04 | 0.8417 | 0.8417 | -7,776.83 | -12,271.37 | 1,706.57 |
| 8 | 0.00 | 0.00 | 134.46 | 9,171.54 | 10,779.30 | 0.8556 | 0.8556 | -5,843.60 | -7,534.00 | 2,347.70 |
| 9 | 0.00 | 0.00 | 114.98 | 7,892.64 | 8,988.84 | 0.8636 | 0.8636 | -5,734.37 | -5,729.31 | 1,936.47 |
| 10 | 0.00 | 0.00 | 29.58 | 6,979.14 | 7,709.94 | 0.8803 | 0.8803 | -4,015.99 | -5,599.36 | 1,786.16 |
| 11 | 0.00 | 0.00 | 26.32 | 6,284.88 | 6,796.44 | 0.8981 | 0.8981 | -3,499.53 | -3,899.68 | 1,997.95 |
| 12 | 0.00 | 0.00 | 26.89 | 5,736.78 | 6,175.26 | 0.9172 | 0.9172 | -3,077.94 | -3,445.31 | 1,895.49 |
| 13 | 0.00 | 0.00 | 26.96 | 5,334.84 | 5,627.16 | 0.9379 | 0.9379 | -2,755.40 | -3,022.81 | 1,823.76 |
| 14 | 0.00 | 0.00 | 0.00 | 5,005.98 | 5,225.22 | 0.9606 | 0.9606 | -2,466.53 | -2,699.53 | 1,772.80 |
| 15 | 0.00 | 0.00 | 0.00 | 4,713.66 | 4,932.90 | 0.9859 | 0.9859 | -2,171.64 | -2,445.29 | 1,760.37 |
| 16 | 0.00 | 0.00 | 0.00 | 4,494.42 | 4,640.58 | 0.9233 | 0.9233 | -9,991.63 | -2,152.12 | -1,053.06 |
| 17 | 0.00 | 0.00 | 0.00 | 4,275.18 | 4,421.34 | 0.9233 | 0.9233 | -3,947.41 | -9,798.50 | -1,767.29 |
| 18 | 0.00 | 0.00 | 0.00 | 4,129.02 | 4,275.18 | 0.9233 | 0.9233 | -3,812.46 | -3,947.41 | 225.52 |
| 19 | 0.00 | 0.00 | 0.00 | 4,019.40 | 4,092.48 | 0.9233 | 0.9233 | -3,711.24 | -3,778.72 | 217.67 |
| 20 | 0.00 | 0.00 | 0.00 | 3,873.24 | 3,946.32 | 0.9233 | 0.9233 | -3,576.29 | -3,643.76 | 209.83 |
| 21 | 0.00 | 0.00 | 0.00 | 3,800.16 | 3,873.24 | 0.9233 | 0.9233 | -3,508.81 | -3,576.29 | 205.91 |
| 22 | 0.00 | 0.00 | 0.00 | 3,690.54 | 3,763.62 | 0.9233 | 0.9233 | -3,407.59 | -3,475.07 | 200.02 |
| 23 | 0.00 | 0.00 | 0.00 | 3,580.92 | 3,654.00 | 0.9233 | 0.9233 | -3,306.38 | -3,373.86 | 194.14 |
| 24 | 0.00 | 0.00 | 0.00 | 3,507.84 | 3,580.92 | 0.9233 | 0.9233 | -3,238.90 | -3,306.38 | 190.22 |
| 25 | 0.00 | 0.00 | 0.00 | 3,544.38 | 3,544.38 | 0.9233 | 0.9233 | -3,272.64 | -3,272.64 | 190.22 |
| 26 | 0.00 | 0.00 | 0.00 | 3,434.76 | 3,434.76 | 0.9233 | 0.9233 | -3,171.42 | -3,171.42 | 184.34 |
| 27 | 0.00 | 0.00 | 0.00 | 3,361.68 | 3,434.76 | 0.9233 | 0.9233 | -3,103.95 | -3,171.42 | 182.37 |
| 28 | 0.00 | 0.00 | 0.00 | 3,215.52 | 3,288.60 | 0.9233 | 0.9233 | -2,968.99 | -3,036.47 | 174.53 |
| 29 | 0.00 | 0.00 | 0.00 | 3,069.36 | 3,142.44 | 0.9233 | 0.9233 | -2,834.04 | -2,901.52 | 166.69 |
| 30 | 0.00 | 0.00 | 0.00 | 2,923.20 | 2,996.28 | 0.9233 | 0.9233 | -2,699.08 | -2,766.56 | 158.84 |
| 31 | 0.00 | 0.00 | 0.00 | 2,813.58 | 2,886.66 | 0.9233 | 0.9233 | -2,597.87 | -2,665.35 | 152.96 |
| 32 | 0.00 | 0.00 | 0.00 | 2,703.96 | 2,777.04 | 0.9233 | 0.9233 | -2,496.65 | -2,564.13 | 147.08 |
| 33 | 0.00 | 0.00 | 0.00 | 2,594.34 | | 0.9233 | 0.9233 | -2,395.44 | -2,462.91 | 141.19 |
| 34 | 0.00 | 0.00 | 0.00 | 2,484.72 | 2,557.80 | 0.9233 | 0.9233 | -2,294.22 | -2,361.70 | 135.31 |
| 35 | 0.00 | 0.00 | 0.00 | 2,375.10 | 2,448.18 | 0.9233 | 0.9233 | -2,193.01 | -2,260.48 | 129.43 |
| 36 | 0.00 | 0.00 | 0.00 | 2,265.48 | 2,338.56 | 0.9233 | 0.9233 | -2,091.79 | -2,159.27 | 123.54 |
| 37 | 0.00 | 0.00 | 0.00 | 2,155.86 | 2,228.94 | 0.9233 | 0.9233 | -1,990.57 | -2,058.05 | 117.66 |
| 38 | 0.00 | 0.00 | 0.00 | 2,082.78 | 2,155.86 | 0.9233 | 0.9233 | -1,923.10 | -1,990.57 | 113.74 |
| 39 | 0.00 | 0.00 | 0.00 | 2,009.70 | 2,082.78 | 0.9233 | 0.9233 | -1,855.62 | -1,923.10 | 109.82 |
| 40 | 0.00 | 0.00 | 0.00 | 1,936.62 | 2,009.70 | 0.9233 | 0.9233 | -1,788.14 | -1,855.62 | 105.89 |
| 41 | 0.00 | 0.00 | 0.00 | 1,863.54 | 1,936.62 | 0.9233 | 0.9233 | -1,720.67 | -1,788.14 | 101.97 |
| 42 | 0.00 | 0.00 | 0.00 | 1,790.46 | 1,863.54 | 0.9233 | 0.9233 | -1,653.19 | -1,720.67 | 98.05 |
| 43 | 0.00 | 0.00 | 0.00 | 1,717.38 | 1,790.46 | 0.9233 | 0.9233 | -1,585.71 | -1,653.19 | 94.13 |
| 44 | 0.00 | 0.00 | 0.00 | 1,644.30 | 1,717.38 | 0.9233 | 0.9233 | -1,518.23 | -1,585.71 | 90.21 |
| 45 | 0.00 | 0.00 | 0.00 | 1,571.22 | 1,644.30 | 0.9233 | 0.9233 | -1,450.76 | -1,518.23 | 86.28 |
| 46 | 0.00 | 0.00 | 0.00 | 1,498.14 | 1,571.22 | 0.9233 | 0.9233 | -1,383.28 | -1,450.76 | 82.36 |
| 47 | 0.00 | 0.00 | 0.00 | 1,425.06 | 1,498.14 | 0.9233 | 0.9233 | -1,315.80 | -1,383.28 | 78.44 |
| 48 | 0.00 | 0.00 | 0.00 | 1,351.98 | 1,425.06 | 0.9233 | 0.9233 | -1,248.33 | -1,315.80 | 74.52 |
| 49 | 0.00 | 0.00 | 0.00 | 1,278.90 | 1,351.98 | 0.9233 | 0.9233 | -1,180.85 | -1,248.33 | 70.60 |
| 50 | 0.00 | 0.00 | 0.00 | 950.04 | 1,023.12 | 0.9233 | 0.9233 | -877.20 | -944.68 | 52.95 |
| | 2.30 | 0.30 | 2.00 | 300.01 | .,520.72 | 2.0200 | 2.0200 | 320 | 330 | 32.00 |
| | 916,200.00 | | 169,211.66 | 378,371.70 | 352,428.30 | | | | | |

SOURCES: COL. 1: TABLE IV

COL. 2: COL. 1

COL. 3: COLS. 3, 4, 5, 6 & 7, TABLE III; AND TABLE IV

COLS. 4 & 5: WEIGHTS FOR ACCIDENT YEAR DISTRIBUTION:

SEE ACCIDENT YEAR DISTRIBUTION

COL. 6: U. S. INTERNAL REVENUE SERVICE DISCOUNT FACTORS COLS. 7 & 8: CHANGE IN DISCOUNTED OUTSTANDING USING IRS FACTORS COL. 9: .35 x (COL. 1 - (.8 x COL. 2) - COL. 4 - COL. 5 - COL 7 - COL. 8)

TABLE V: NET CASH FLOWS FROM UNDERWRITING

Column (2) and subtracting Column (3).

Column (1) The Premium Flow Net of Reserves is Column (8) of Table III.

Column (2) Tax Credits from Underwriting is a quarterly flow of those credits in Column (9) in Table IV.

Column (3) Expenses show a quarterly flow of Expenses prepared in the same fashion as the annual flows in Column (3) of Table IV.

Column (4) Dividends are not used in this model as no provision has been made for dividends in this analysis.

Column (5) Net Cash Flow from Underwriting is computed by adding Column (1) and

ASSIGNED RISK INTERNAL RATE OF RETURN ANALYSIS STATE OF DELAWARE - 2017 TABLE V: NET CASH FLOWS FROM UNDERWRITING

| | | TABLE V. IVET OA | SITT LOWS TROM | SINDLINVINI | | |
|----------------|----------------|-----------------------|----------------------|-----------------------|--------------|----------------------|
| | | (1) | (2) | (3) | (4) | (5) |
| TIME | INTERVAL | PREMIUM | TAX CREDITS | | | NET CASH |
| FROM | ТО | FLOW NET OF | FROM | EXPENSES | | FLOW FROM |
| 1.00 | 0.75 | RESERVES | UNDERWRITING | 0.00 | | JNDERWRITING |
| -1.00 -0.75 | -0.75 -0.50 | 0.00 0.00 | 0.13 0.13 | 0.00 | | 0.13 -0.06 |
| -0.73 | -0.25 | 0.00 | 0.13 | 0.13 | 0.00 | -0.38 |
| -0.25 | 0.00 | 0.00 | 0.13 | 0.77 | | -0.64 |
| 0.00 | 0.25 | -4,088.70 | -9,883.56 | 23,375.26 | | -37,347.51 |
| 0.25 | 0.50 | 12,909.78 | -9,883.56 | 26,168.89 | 0.00 | -23,142.67 |
| 0.50 | 0.75 | 15,636.24 | -9,883.56 | 31,283.31 | 0.00 | -25,530.63 |
| 0.75 | 1.00 | 71,524.26 | -9,883.56 | 33,642.98 | | 27,997.72 |
| 1.00 | 1.25 | 39,898.08 | 1,119.94 | 16,974.87 | | 24,043.15 |
| 1.25 | 1.50 | 28,199.34 | 1,119.94 | 13,000.41 | 0.00 | 16,318.87 |
| 1.50 1.75 | 1.75 2.00 | 16,241.04 5,079.96 | 1,119.94 1,119.94 | 10,237.21 6,370.90 | 0.00 0.00 | 7,123.77 -171.00 |
| 2.00 | 2.25 | -71,193.32 | 1,045.87 | 3,192.70 | | -73,340.15 |
| 2.25 | 2.50 | 24,883.99 | 1,045.87 | 1,734.93 | | 24,194.93 |
| 2.50 | 2.75 | 16,572.23 | 1,045.87 | 1,155.43 | | 16,462.67 |
| 2.75 | 3.00 | 8,689.24 | 1,045.87 | 605.82 | | 9,129.29 |
| 3.00 | 3.25 | 4,651.55 | 680.53 | 324.31 | 0.00 | 5,007.77 |
| 3.25 | 3.50 | 2,766.01 | 680.53 | 192.85 | 0.00 | 3,253.69 |
| 3.50 | 3.75 | 1,786.59 | 680.53 | 124.56 | | 2,342.56 |
| 3.75 | 4.00 | 1,045.38 | 680.53 | 72.89 | | 1,653.03 |
| 4.00 | 4.25 | 525.90 | 550.09 | 36.67 | | 1,039.32 |
| 4.25 4.50 | 4.50 4.75 | 893.30 1,320.24 | 550.09 550.09 | 62.28 92.05 | | 1,381.10 1,778.29 |
| 4.30 | 5.00 | 1,169.99 | 550.09 | 81.57 | | 1,638.50 |
| 5.00 | 6.00 | 634.01 | 1,468.73 | 44.20 | | 2,058.53 |
| 6.00 | 7.00 | 1,103.10 | 1,706.57 | 76.91 | 0.00 | 2,732.76 |
| 7.00 | 8.00 | 1,928.60 | 2,347.70 | 134.46 | | 4,141.84 |
| 8.00 | 9.00 | 1,649.16 | 1,936.47 | 114.98 | 0.00 | 3,470.65 |
| 9.00 | 10.00 | 424.20 | 1,786.16 | 29.58 | | 2,180.78 |
| 10.00 | 11.00 | 377.47 | 1,997.95 | 26.32 | | 2,349.11 |
| 11.00 | 12.00 | 385.72 | 1,895.49 | 26.89 | | 2,254.32 |
| 12.00 | 13.00 | 386.64 | 1,823.76 | 26.96 | | 2,183.44 |
| 13.00 14.00 | 14.00 15.00 | 0.00 0.00 | 1,772.80 1,760.37 | 0.00 0.00 | | 1,772.80 1,760.37 |
| 15.00 | 16.00 | 0.00 | -1,053.06 | 0.00 | | -1,053.06 |
| 16.00 | 17.00 | 0.00 | -1,767.29 | 0.00 | | -1,767.29 |
| 17.00 | 18.00 | 0.00 | 225.52 | 0.00 | | 225.52 |
| 18.00 | 19.00 | 0.00 | 217.67 | 0.00 | | 217.67 |
| 19.00 | 20.00 | 0.00 | 209.83 | 0.00 | 0.00 | 209.83 |
| 20.00 | 21.00 | 0.00 | 205.91 | 0.00 | | 205.91 |
| 21.00 | 22.00 | 0.00 | 200.02 | 0.00 | | 200.02 |
| 22.00 | 23.00 | 0.00 | 194.14 | 0.00 | | 194.14 |
| 23.00 | 24.00 | 0.00 | 190.22 | 0.00 | | 190.22 |
| 24.00 25.00 | 25.00 26.00 | 0.00 0.00 | 190.22 184.34 | 0.00 0.00 | | 190.22 184.34 |
| 26.00 | 27.00 | 0.00 | 182.37 | 0.00 | | 182.37 |
| 27.00 | 28.00 | 0.00 | 174.53 | 0.00 | | 174.53 |
| 28.00 | 29.00 | 0.00 | 166.69 | 0.00 | | 166.69 |
| 29.00 | 30.00 | 0.00 | 158.84 | 0.00 | 0.00 | 158.84 |
| 30.00 | 31.00 | 0.00 | 152.96 | 0.00 | | 152.96 |
| 31.00 | 32.00 | 0.00 | 147.08 | 0.00 | | 147.08 |
| 32.00 | 33.00 | 0.00 | 141.19 | 0.00 | | 141.19 |
| 33.00 | 34.00 | 0.00 | 135.31 | 0.00 | | 135.31 |
| 34.00 35.00 | 35.00 | 0.00 0.00 | 129.43 | 0.00 0.00 | | 129.43 |
| 36.00 | 36.00 37.00 | 0.00 | 123.54 117.66 | 0.00 | | 123.54 117.66 |
| 37.00 | 38.00 | 0.00 | 113.74 | 0.00 | | 113.74 |
| 38.00 | 39.00 | 0.00 | 109.82 | 0.00 | 0.00 | 109.82 |
| 39.00 | 40.00 | 0.00 | 105.89 | 0.00 | | 105.89 |
| 40.00 | 41.00 | 0.00 | 101.97 | 0.00 | 0.00 | 101.97 |
| 41.00 | 42.00 | 0.00 | 98.05 | 0.00 | | 98.05 |
| 42.00 | 43.00 | 0.00 | 94.13 | 0.00 | | 94.13 |
| 43.00 | 44.00 | 0.00 | 90.21 | 0.00 | | 90.21 |
| 44.00 | 45.00 46.00 | 0.00 | 86.28 | 0.00 | | 86.28 |
| 45.00 46.00 | 46.00 47.00 | 0.00 0.00 | 82.36 78.44 | 0.00 0.00 | | 82.36 78.44 |
| 46.00 | 47.00 48.00 | 0.00 | 78.44 74.52 | 0.00 | | 78.44 74.52 |
| 48.00 | 49.00 | 0.00 | 70.60 | 0.00 | | 74.52 |
| 49.00 | 50.00 | 0.00 | 52.95 | 0.00 | | 52.95 |
| | | | - | | | |

169,211.66 10,522.42

TABLE VI: DERIVATION OF FUNDS IN SURPLUS ACCOUNT

Column (1) Loss and Loss Adjustment Reserves is the difference between Losses Incurred (Column (5), Table III) and Losses Paid (Columns (4) and (5), Table IV).

Example: \$378,335.16 - 32,082.12 = \$346,253.04

- Column (2) Unearned Premium Reserves is Column (6) of Table III.
- Column (3) Admitted Agents Balances is Column (4) of Table III.
- Column (4) Cash Level is computed by adding Columns (1) and (2) and subtracting Column (3).

Example: \$346,253.04 + 441,883.26 - 668,233.22 = \$119,903.08

Column (5) Funds in Surplus Account is derived by adding Columns (1) and (2) and dividing that total by the reserve-to-surplus ratio used in the model, in this case, 1.92.

Example: (\$346,253.04 + 441,883.26) / 1.92 = \$410,487.66

ASSIGNED RISK INTERNAL RATE OF RETURN ANALYSIS STATE OF DELAWARE - 2017

STATE OF DELAWARE - 2017
TABLE VI: DERIVATION OF FUNDS IN SURPLUS ACCOUNT

| FROM TO LOSS ADJ. RESERVES PREMIUM RESERVES AGENTS BALANCES LEVEL ACCESTOR SUBJECT SERVES -1.00 -0.75 0.00 0.00 0.00 0.00 0.00 -0.75 -0.50 0.00 0.00 0.00 -2.75 2.75 -0.50 -0.25 0.00 0.00 0.00 -21.07 21.07 0.00 0.25 20,762.03 209,168.46 227,072.84 2,857.65 2.00 0.25 0.50 85,817.84 353,836.44 425,486.03 14,168.26 2.00 0.50 0.75 195,971.33 447,472.08 571,664.82 71,778.59 3.00 0.75 1.00 346,253.04 441,883.26 668,233.22 119,903.08 4.00 1.00 1.25 471,219.84 244,717.02 475,905.43 240,031.43 3.00 1.50 1.75 581,789.88 25,103.88 201,057.34 405,836.42 3.00 1.75 2.00 569,512.44 0.00 < | (5) UNDS IN URPLUS CCOUNT 0.00 0.00 0.00 |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------|
| FROM TO LOSS ADJ. RESERVES PREMIUM RESERVES AGENTS BALANCES LEVEL AC SI AC -1.00 -0.75 0.00 0.00 0.00 0.00 0.00 -0.75 -0.50 0.00 0.00 0.00 -2.75 2.75 -0.50 -0.25 0.00 0.00 0.00 -21.07 21.07 0.00 0.25 20,762.03 209,168.46 227,072.84 2,857.65 2.00 0.25 0.50 85,817.84 353,836.44 425,486.03 14,168.26 2.00 0.50 0.75 195,971.33 447,472.08 571,664.82 71,778.59 3.00 0.75 1.00 346,253.04 441,883.26 668,233.22 119,903.08 4.00 1.00 1.25 471,219.84 244,717.02 475,905.43 240,031.43 3.00 1.50 1.75 581,789.88 25,103.88 201,057.34 405,836.42 3.00 1.75 2.00 569,512.44 0.00 116,985.91 </td <td>URPLUS CCOUNT 0.00 0.00 0.00</td> | URPLUS CCOUNT 0.00 0.00 0.00 |
| -1.00 | 0.00 0.00 0.00 0.00 |
| -0.75 -0.50 0.00 0.00 -2.75 2.75 -0.50 -0.25 0.00 0.00 -10.08 10.08 -0.25 0.00 0.00 0.00 -21.07 21.07 0.00 0.25 20,762.03 209,168.46 227,072.84 2,857.65 0.25 0.50 85,817.84 353,836.44 425,486.03 14,168.26 2 0.50 0.75 195,971.33 447,472.08 571,664.82 71,778.59 3 0.75 1.00 346,253.04 441,883.26 668,233.22 119,903.08 4 1.00 1.25 471,219.84 244,717.02 475,905.43 240,031.43 3 1.25 1.50 550,073.16 105,363.00 325,971.13 329,465.03 3 1.50 1.75 581,789.88 25,103.88 201,057.34 405,836.42 3 1.75 2.00 569,512.44 0.00 116,985.91 452,526.53 2 2.05 2.25 | 0.00 0.00 |
| -0.50 -0.25 0.00 0.00 -10.08 10.08 -0.25 0.00 0.00 0.00 -21.07 21.07 0.00 0.25 20,762.03 209,168.46 227,072.84 2,857.65 20.50 0.25 0.50 85,817.84 353,836.44 425,486.03 14,168.26 20.50 0.50 0.75 195,971.33 447,472.08 571,664.82 71,778.59 30.75 1.00 346,253.04 441,883.26 668,233.22 119,903.08 40.031.43 41.00 41.25 471,219.84 244,717.02 475,905.43 240,031.43 41.25 41.50 550,073.16 105,363.00 325,971.13 329,465.03 329,465.03 329,465.03 329,465.03 329,465.03 329,465.03 329,465.03 329,465.03 329,465.03 329,465.03 329,465.03 329,465.03 329,465.03 329,465.03 329,465.03 329,465.03 329,465.03 329,465.03 329,465.03 329,465.03 329,465.03 329,465.03 329,465.03 329,465.03 329,465.03 | 0.00 |
| -0.25 0.00 0.00 0.00 -21.07 21.07 0.00 0.25 20,762.03 209,168.46 227,072.84 2,857.65 0.25 0.50 85,817.84 353,836.44 425,486.03 14,168.26 2 0.50 0.75 195,971.33 447,472.08 571,664.82 71,778.59 3 0.75 1.00 346,253.04 441,883.26 668,233.22 119,903.08 4 1.00 1.25 471,219.84 244,717.02 475,905.43 240,031.43 3 1.25 1.50 550,073.16 105,363.00 325,971.13 329,465.03 3 1.50 1.75 581,789.88 25,103.88 201,057.34 405,836.42 3 1.75 2.00 569,512.44 0.00 116,985.91 452,526.53 2 2.00 2.25 545,816.25 0.00 0.00 545,816.25 2 2.50 2.75 498,423.87 0.00 0.00 474,727.68 2 < | |
| 0.00 0.25 20,762.03 209,168.46 227,072.84 2,857.65 0.25 0.50 85,817.84 353,836.44 425,486.03 14,168.26 2 0.50 0.75 195,971.33 447,472.08 571,664.82 71,778.59 3 0.75 1.00 346,253.04 441,883.26 668,233.22 119,903.08 4 1.00 1.25 471,219.84 244,717.02 475,905.43 240,031.43 3 1.25 1.50 550,073.16 105,363.00 325,971.13 329,465.03 3 1.50 1.75 581,789.88 25,103.88 201,057.34 405,836.42 3 1.75 2.00 569,512.44 0.00 116,985.91 452,526.53 2 2.00 2.25 545,816.25 0.00 0.00 545,816.25 2 2.50 2.75 498,423.87 0.00 0.00 474,727.68 2 2.75 3.00 3.25 456,457.68 0.00 0.00 4 | ()()() |
| 0.50 0.75 195,971.33 447,472.08 571,664.82 71,778.59 3 0.75 1.00 346,253.04 441,883.26 668,233.22 119,903.08 4 1.00 1.25 471,219.84 244,717.02 475,905.43 240,031.43 3 1.25 1.50 550,073.16 105,363.00 325,971.13 329,465.03 3 1.50 1.75 581,789.88 25,103.88 201,057.34 405,836.42 3 1.75 2.00 569,512.44 0.00 116,985.91 452,526.53 3 2.00 2.25 545,816.25 0.00 0.00 545,816.25 2 2.25 2.50 522,120.06 0.00 0.00 522,120.06 2 2.50 2.75 498,423.87 0.00 0.00 498,423.87 2 2.75 3.00 474,727.68 0.00 0.00 474,727.68 3 3.00 3.25 456,457.68 0.00 0.00 456,457.68 3 3.50 3.75 419,917.68 0.00 0.00 < | 119,755.46 |
| 0.75 1.00 346,253.04 441,883.26 668,233.22 119,903.08 41,00 1.00 1.25 471,219.84 244,717.02 475,905.43 240,031.43 32,003.143 1.25 1.50 550,073.16 105,363.00 325,971.13 329,465.03 32,005.03 1.50 1.75 581,789.88 25,103.88 201,057.34 405,836.42 32,005.653 2.00 2.25 545,816.25 0.00 0.00 545,816.25 32,000 325,2120.06 32,000 325,2120.06 32,000 325,2120.06 32,000 325,2120.06 32,000 325,2120.06 32,000 325,2120.06 32,000 325,2120.06 32,000 325,2120.06 32,000 325,2120.06 32,000 325,2120.06 32,000 325,2120.06 32,000 325,2120.06 32,000 325,2120.06 32,000 325,2120.06 32,000 325,2120.06 32,000 325,2120.06 32,000 325,2120.06 32,000 325,2120.06 32,000 325,2120.06 32,000 325,2120.06 32,000 325,2120.06 32,000 325,2120.06 32,000 325,2120.06 32,000< | 228,986.61 |
| 1.00 1.25 471,219.84 244,717.02 475,905.43 240,031.43 321.25 321.25 321.25 321.25 321.25 321.25 321.25 321.25 321.25 321.25 321.25 321.25 321.25 321.25 321.25 321.25 321.25 321.25 321.25 321.25 321.25 321.25 321.25 321.25 321.25 321.25 321.25 321.25 321.25 321.25 321.25 321.25 321.25 321.25 321.25 321.25 321.25 321.25 321.25 321.25 321.25 321.25 321.25 321.25 321.25 321.25 321.25 321.25 321.25 321.25 321.25 321.25 321.25 321.25 321.25 321.25 321.25 321.25 321.25 321.25 321.25 321.25 321.25 321.25 321.25 321.25 321.25 321.25 321.25 321.25 321.25 321.25 321.25 321.25 321.25 321.25 321.25 321.25 321.25 321.25 321.25 321.25 321.25 321.25 321.25 3 | 335,126.78 |
| 1.25 1.50 550,073.16 105,363.00 325,971.13 329,465.03 325,971.13 329,465.03 325,971.13 329,465.03 325,971.13 329,465.03 325,971.13 329,465.03 325,971.13 329,465.03 325,971.13 329,465.03 325,971.13 329,465.03 325,971.13 329,465.03 325,971.13 329,465.03 325,971.13 329,465.03 325,971.13 329,465.03 325,971.13 329,465.03 325,971.13 329,465.03 325,971.13 329,465.03 325,971.13 329,465.03 325,971.13 329,465.03 325,971.13 329,465.03 325,256.33 326,457.65 320,00 325,271.20 495,457.68 326 325,271.20 329,465.03 327,20 329,465.03 329,465.03 329,465.03 329,465.03 329,465.03 329,465.03 329,465.03 329,465.03 329,465.03 329,465.03 329,465.03 329,465.03 329,465.03 329,465.03 329,465.03 329,465.03 329,465.03 329,465.03 329,465.03 329,465.03 329,465.03 329,465.03 329,465.03 329,465.03 329,465.03 329,465.03 329,465.03 329,465.03 329,465.03 329,465.03 <td>410,487.66 372,883.78</td> | 410,487.66 372,883.78 |
| 1.50 1.75 581,789.88 25,103.88 201,057.34 405,836.42 3 1.75 2.00 569,512.44 0.00 116,985.91 452,526.53 3 2.00 2.25 545,816.25 0.00 0.00 545,816.25 3 2.25 2.50 522,120.06 0.00 0.00 522,120.06 3 2.50 2.75 498,423.87 0.00 0.00 474,727.68 3 2.75 3.00 474,727.68 0.00 0.00 474,727.68 3 3.00 3.25 456,457.68 0.00 0.00 456,457.68 3 3.25 3.50 438,187.68 0.00 0.00 419,917.68 3 3.50 3.75 419,917.68 0.00 0.00 401,647.68 3 3.75 4.00 401,647.68 0.00 0.00 401,647.68 3 4.00 4.25 389,863.53 0.00 0.00 389,863.53 3 | 341,373.00 |
| 2.00 2.25 545,816.25 0.00 0.00 545,816.25 2 2.25 2.50 522,120.06 0.00 0.00 522,120.06 2 2.50 2.75 498,423.87 0.00 0.00 498,423.87 2 2.75 3.00 474,727.68 0.00 0.00 474,727.68 2 3.00 3.25 456,457.68 0.00 0.00 456,457.68 2 3.25 3.50 438,187.68 0.00 0.00 438,187.68 2 3.50 3.75 419,917.68 0.00 0.00 401,647.68 2 3.75 4.00 401,647.68 0.00 0.00 401,647.68 2 4.00 4.25 389,863.53 0.00 0.00 389,863.53 2 | 316,090.50 |
| 2.25 2.50 522,120.06 0.00 0.00 522,120.06 2.50 2.75 498,423.87 0.00 0.00 498,423.87 2.75 3.00 474,727.68 0.00 0.00 474,727.68 3.00 3.25 456,457.68 0.00 0.00 456,457.68 3.25 3.50 438,187.68 0.00 0.00 438,187.68 3.50 3.75 419,917.68 0.00 0.00 401,647.68 3.75 4.00 401,647.68 0.00 0.00 401,647.68 4.00 4.25 389,863.53 0.00 0.00 389,863.53 | 296,621.06 |
| 2.50 2.75 498,423.87 0.00 0.00 498,423.87 2.75 2.75 3.00 474,727.68 0.00 0.00 474,727.68 2.75 3.00 3.25 456,457.68 0.00 0.00 456,457.68 2.75 3.25 3.50 438,187.68 0.00 0.00 438,187.68 2.75 3.50 3.75 419,917.68 0.00 0.00 419,917.68 2.75 3.75 4.00 401,647.68 0.00 0.00 401,647.68 2.75 4.00 4.25 389,863.53 0.00 0.00 389,863.53 2.75 | 284,279.30 |
| 2.75 3.00 474,727.68 0.00 0.00 474,727.68 2 3.00 3.25 456,457.68 0.00 0.00 456,457.68 2 3.25 3.50 438,187.68 0.00 0.00 438,187.68 2 3.50 3.75 419,917.68 0.00 0.00 419,917.68 2 3.75 4.00 401,647.68 0.00 0.00 401,647.68 2 4.00 4.25 389,863.53 0.00 0.00 389,863.53 2 | 271,937.53 259,595.77 |
| 3.00 3.25 456,457.68 0.00 0.00 456,457.68 2 3.25 3.50 438,187.68 0.00 0.00 438,187.68 2 3.50 3.75 419,917.68 0.00 0.00 419,917.68 2 3.75 4.00 401,647.68 0.00 0.00 401,647.68 2 4.00 4.25 389,863.53 0.00 0.00 389,863.53 2 | 247,254.00 |
| 3.50 3.75 419,917.68 0.00 0.00 419,917.68 2 3.75 4.00 401,647.68 0.00 0.00 401,647.68 2 4.00 4.25 389,863.53 0.00 0.00 389,863.53 2 | 237,738.38 |
| 3.75 4.00 401,647.68 0.00 0.00 401,647.68 2 4.00 4.25 389,863.53 0.00 0.00 389,863.53 2 | 228,222.75 |
| 4.00 4.25 389,863.53 0.00 0.00 389,863.53 2 | 218,707.13 |
| | 209,191.50 203,053.92 |
| 4.25 4.50 378,079.38 0.00 0.00 378,079.38 | 196,916.34 |
| · · · · · · · · · · · · · · · · · · · | 190,778.77 |
| | 184,641.19 |
| | 167,551.13 |
| · · · · · · · · · · · · · · · · · · · | 154,609.88 144,218.81 |
| | 135,426.38 |
| | 127,775.81 |
| | 120,962.63 |
| · · · · · · · · · · · · · · · · · · · | 114,758.44 109,049.06 |
| | 103,720.31 |
| 14.00 15.00 189,496.44 0.00 0.00 189,496.44 | 98,696.06 |
| 15.00 16.00 180,361.44 0.00 0.00 180,361.44 | 93,938.25 |
| 16.00 17.00 171,664.92 0.00 0.00 171,664.92 | 89,408.81 |
| 17.00 18.00 163,260.72 0.00 0.00 163,260.72 18.00 19.00 155,148.84 0.00 0.00 155,148.84 | 85,031.63 80,806.69 |
| 19.00 20.00 147,329.28 0.00 0.00 147,329.28 | 76,734.00 |
| 20.00 21.00 139,655.88 0.00 0.00 139,655.88 | 72,737.44 |
| 21.00 22.00 132,201.72 0.00 0.00 132,201.72 | 68,855.06 |
| 22.00 23.00 124,966.80 0.00 0.00 124,966.80 | 65,086.88 |
| 23.00 24.00 117,878.04 0.00 0.00 117,878.04 24.00 25.00 110,789.28 0.00 0.00 110,789.28 | 61,394.81 57,702.75 |
| 25.00 26.00 103,919.76 0.00 0.00 103,919.76 | 54,124.88 |
| 26.00 27.00 97,123.32 0.00 0.00 97,123.32 | 50,585.06 |
| 27.00 | 47,197.50 |
| 28.00 29.00 84,407.40 0.00 0.00 84,407.40 29.00 30.00 78,487.92 0.00 0.00 78,487.92 | 43,962.19 40,879.13 |
| 30.00 31.00 72,787.68 0.00 0.00 72,787.68 | 37,910.25 |
| 31.00 32.00 67,306.68 0.00 0.00 67,306.68 | 35,055.56 |
| 32.00 33.00 62,044.92 0.00 0.00 62,044.92 | 32,315.06 |
| 33.00 34.00 57,002.40 0.00 0.00 57,002.40 | 29,688.75 |
| 34.00 35.00 52,179.12 0.00 0.00 52,179.12 35.00 36.00 47,575.08 0.00 0.00 47,575.08 | 27,176.63 24,778.69 |
| 36.00 37.00 43,190.28 0.00 0.00 43,190.28 | 22,494.94 |
| 37.00 38.00 38,951.64 0.00 0.00 38,951.64 | 20,287.31 |
| 38.00 39.00 34,859.16 0.00 0.00 34,859.16 | 18,155.81 |
| 39.00 40.00 30,912.84 0.00 0.00 30,912.84 40.00 41.00 27,112.68 0.00 0.00 27,112.68 | 16,100.44 14,121.19 |
| 41.00 42.00 23,458.68 0.00 0.00 27,112.08 | 12,218.06 |
| 42.00 43.00 19,950.84 0.00 0.00 19,950.84 | 10,391.06 |
| 43.00 44.00 16,589.16 0.00 0.00 16,589.16 | 8,640.19 |
| 44.00 45.00 13,373.64 0.00 0.00 13,373.64 45.00 46.00 10.304.38 0.00 0.00 10.304.38 | 6,965.44 |
| 45.00 46.00 10,304.28 0.00 0.00 10,304.28 46.00 47.00 7,381.08 0.00 0.00 7,381.08 | 5,366.81 3,844.31 |
| 47.00 48.00 4,604.04 0.00 0.00 4,604.04 | 2,397.94 |
| 48.00 49.00 1,973.16 0.00 0.00 1,973.16 | 1,027.69 |
| 49.00 50.00 0.00 0.00 0.00 0.00 | 0.00 |

TABLE VII: NOMINAL CASH FLOWS TO INVESTORS

- Column (1) Net Cash Flow Underwriting is Column (5) of Table V.
- Column (2) Cash Pre-Tax Income is computed by multiplying the pre-tax investment yield rate times the periodic average Cash Level from Column (4), Table VI.

Example: (\$71,778.59 + 119,903.08) / 2 = \$95,840.83 $$95,840.83 \times .045134321 / 4 = $1,081.43$

Column (3) Cash Income Taxes is computed by multiplying the investment income tax rate times the periodic average Cash Level from Column (4), Table VI.

Example: (\$71,778.59 + 119,903.08) / 2 = \$95,840.83 $\$95,840.83 \times .01070204 / 4 = \256.42

Column (4) Net Flow from Surplus is the periodic change in Surplus Balance posted in Column (5) of Table VI.

Example: \$335,126.78 - 410,487.66 = -\$75,360.88

Column (5) Surplus Pre-Tax Income is computed by applying the pre-tax investment yield to average periodic surplus balance computed from Column (5) of Table VI.

Example: (335,126.78 + 410,487.66) / 2 = \$372,807.22 $$372,807.22 \times .045134321 / 4 = $4,206.60$

Column (6) Surplus Income Taxes is the product of the investment income tax rate and the average periodic surplus balance computed from Column (5) of Table VI.

Example: (335,126.78 + 410,487.66) / 2 = \$372,807.22 $$372,807.22 \times .01070204 / 4 = 997.45

Column (7) Net Cash Flow is the sum of Columns (1) through (6) and represents the net flows to investors which result in a rate of return of 8.71 percent to investors in the insurance company as required by the Internal Rate of Return Model.

Example: \$27,997.72 + 1,081.43 - 256.42 - 75,360.88 + 4,206.60 - 997.45 = -\$43,329.01

ASSIGNED RISK INTERNAL RATE OF RETURN ANALYSIS STATE OF DELAWARE - 2017 TABLE VII: NOMINAL CASH FLOWS TO INVESTORS

| | | (1) | (2) | (3) | (4) | (5) | (6) | (7) | |
|----------------|----------------|---------------------------|------------------------|------------------------|------------------------|----------------------|------------------------|------------------------|----|
| TIME | INTERVAL | NET CASH | CASH | CASH | NET FLOW | SURPLUS | | NET | |
| FROM | TO | FLOW FROM INDERWRITING | PRE-TAX INCOME | INCOME TAXES | FOR SURPLUS ACCOUNT | INCOME | INCOME TAXES | CASH FLOW | |
| -1.00 | -0.75 | 0.13 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.13 | |
| -0.75 | -0.50 | -0.06 | 0.02 | 0.00 | 0.00 | 0.00 | 0.00 | -0.05 | |
| -0.50 | -0.25 | -0.38 | 0.07 | -0.02 | 0.00 | 0.00 | 0.00 | -0.33 | |
| -0.25 0.00 | 0.00 0.25 | -0.64 -37,347.51 | 0.18 16.24 | -0.04 -3.85 | 0.00 -119,755.46 | 0.00 675.64 | 0.00 | -0.50 -156,575.16 | |
| 0.00 | 0.23 | -23,142.67 | 96.06 | -22.78 | -109,231.14 | 1,967.53 | | -130,373.10 | |
| 0.50 | 0.75 | -25,530.63 | 484.89 | -114.98 | -106,140.17 | 3,182.61 | | -128,872.91 | |
| 0.75 | 1.00 | 27,997.72 | 1,081.43 | -256.42 | -75,360.88 | 4,206.60 | -997.45 | -43,329.01 | |
| 1.00 | 1.25 | 24,043.15 | 2,030.67 | -481.50 | 37,603.88 | 4,419.62 | -1,047.96 | 66,567.85 | |
| 1.25 | 1.50 1.75 | 16,318.87 | 3,212.98 | -761.85 -983.65 | 31,510.78 | 4,029.69 | -955.50 | 53,354.97 | |
| 1.50 1.75 | 2.00 | 7,123.77 -171.00 | 4,148.42 4,842.70 | -1,148.28 | 25,282.50 19,469.44 | 3,709.27 3,456.79 | -879.52 -819.66 | 38,400.78 25,629.99 | |
| 2.00 | 2.25 | -73,340.15 | 5,632.44 | -1,335.54 | 12,341.77 | 3,277.32 | -777.10 | -54,201.26 | |
| 2.25 | 2.50 | 24,194.93 | 6,025.07 | -1,428.64 | 12,341.77 | 3,138.06 | -744.08 | 43,527.11 | |
| 2.50 | 2.75 | 16,462.67 | 5,757.69 | -1,365.24 | 12,341.77 | 2,998.80 | -711.06 | 35,484.63 | |
| 2.75 | 3.00 | 9,129.29 | 5,490.32 5,253.55 | -1,301.84 | 12,341.77 9,515.63 | 2,859.54 | -678.04 | 27,841.03 | |
| 3.00 3.25 | 3.25 3.50 | 5,007.77 3,253.69 | 5,253.55 5,047.40 | -1,245.70 -1,196.82 | 9,515.63 | 2,736.23 2,628.85 | -648.80 -623.34 | 20,618.67 18,625.42 | |
| 3.50 | 3.75 | 2,342.56 | 4,841.25 | -1,147.93 | 9,515.63 | 2,521.48 | -597.88 | 17,475.10 | |
| 3.75 | 4.00 | 1,653.03 | 4,635.10 | -1,099.05 | 9,515.63 | 2,414.11 | -572.42 | 16,546.39 | |
| 4.00 | 4.25 | 1,039.32 | 4,465.54 | -1,058.85 | 6,137.58 | 2,325.80 | -551.48 | 12,357.91 | |
| 4.25 | 4.50 | 1,381.10 | 4,332.57 | -1,027.32 | 6,137.58 | 2,256.55 | -535.06 | 12,545.42 | |
| 4.50 4.75 | 4.75 5.00 | 1,778.29 1,638.50 | 4,199.61 4,066.64 | -995.79 -964.26 | 6,137.58 6,137.58 | 2,187.29 2,118.04 | -518.64 -502.22 | 12,788.33 12,494.28 | |
| 5.00 | 6.00 | 2,058.53 | 15,260.12 | -3,618.41 | 17,090.06 | 7,947.98 | -1,884.59 | 36,853.70 | |
| 6.00 | 7.00 | 2,732.76 | 13,958.90 | -3,309.87 | 12,941.25 | 7,270.26 | -1,723.89 | 31,869.41 | |
| 7.00 | 8.00 | 4,141.84 | 12,947.93 | -3,070.15 | 10,391.06 | 6,743.71 | -1,599.04 | 29,555.36 | |
| 8.00 | 9.00 | 3,470.65 | 12,116.73 | -2,873.06 | 8,792.44 | 6,310.80 | -1,496.39 | 26,321.17 | |
| 9.00 10.00 | 10.00 11.00 | 2,180.78 2,349.11 | 11,404.27 10,777.57 | -2,704.13 -2,555.53 | 7,650.56 6,813.19 | 5,939.73 5,613.32 | -1,408.40 -1,331.00 | 23,062.82 21,666.66 | |
| 11.00 | 12.00 | 2,254.32 | 10,777.57 | -2,333.33 | 6,204.19 | 5,319.56 | -1,261.35 | 20,308.47 | |
| 12.00 | 13.00 | 2,183.44 | 9,697.34 | -2,299.39 | 5,709.38 | 5,050.70 | -1,197.60 | 19,143.87 | |
| 13.00 | 14.00 | 1,772.80 | 9,219.07 | -2,185.98 | 5,328.75 | 4,801.60 | -1,138.53 | 17,797.70 | |
| 14.00 | 15.00 | 1,760.37 | 8,770.49 | -2,079.62 | 5,024.25 | 4,567.96 | -1,083.13 | 16,960.32 | |
| 15.00 16.00 | 16.00 17.00 | -1,053.06 -1,767.29 | 8,346.64 7,944.24 | -1,979.12 -1,883.70 | 4,757.81 4,529.44 | 4,347.21 4,137.62 | -1,030.79 -981.09 | 13,388.69 11,979.21 | |
| 17.00 | 18.00 | 225.52 | 7,558.32 | -1,792.19 | 4,377.19 | 3,936.63 | -933.43 | 13,372.02 | |
| 18.00 | 19.00 | 217.67 | 7,185.60 | -1,703.82 | 4,224.94 | 3,742.50 | -887.40 | 12,779.49 | |
| 19.00 | 20.00 | 209.83 | 6,826.07 | -1,618.57 | 4,072.69 | 3,555.25 | -843.00 | 12,202.26 | |
| 20.00 | 21.00 | 205.91 | 6,476.44 | -1,535.66 | 3,996.56 | 3,373.15 | -799.82 | 11,716.57 | |
| 21.00 22.00 | 22.00 23.00 | 200.02 194.14 | 6,135.05 5,803.56 | -1,454.72 -1,376.11 | 3,882.38 3,768.19 | 3,195.34 3,022.69 | -757.66 -716.73 | 11,200.41 10,695.74 | |
| 23.00 | 24.00 | 190.22 | 5,480.32 | -1,376.11 | 3,692.06 | 2,854.33 | -676.81 | 10,695.74 | |
| 24.00 | 25.00 | 190.22 | 5,160.37 | -1,223.60 | 3,692.06 | 2,687.69 | -637.29 | 9,869.45 | |
| 25.00 | 26.00 | 184.34 | 4,845.37 | -1,148.91 | 3,577.88 | 2,523.63 | -598.39 | 9,383.91 | |
| 26.00 | 27.00 | 182.37 | 4,536.97 | -1,075.79 | 3,539.81 | 2,363.01 | -560.30 | 8,986.07 | |
| 27.00 28.00 | 28.00 29.00 | 174.53 166.69 | 4,236.82 3,949.85 | -1,004.61 -936.57 | 3,387.56 3,235.31 | 2,206.67 2,057.22 | -523.24 -487.80 | 8,477.73 7,984.70 | |
| 29.00 | 30.00 | 158.84 | 3,676.08 | -871.66 | 3,083.06 | 1,914.63 | -453.99 | 7,506.97 | |
| 30.00 | 31.00 | 152.96 | 3,413.86 | -809.48 | 2,968.88 | 1,778.05 | -421.60 | 7,082.67 | |
| 31.00 | 32.00 | 147.08 | 3,161.53 | -749.65 | 2,854.69 | 1,646.63 | -390.44 | 6,669.84 | |
| 32.00 | 33.00 | 141.19 | 2,919.10 | -692.16 | 2,740.50 | 1,520.36 | -360.50 | 6,268.49 | |
| 33.00 34.00 | 34.00 35.00 | 135.31 129.43 | 2,686.56 2,463.92 | -637.02 -584.23 | 2,626.31 2,512.13 | 1,399.25 1,283.29 | -331.78 -304.29 | 5,878.62 5,500.24 | |
| 35.00 | 36.00 | 123.54 | 2,463.92 | -533.79 | 2,397.94 | 1,203.29 | -304.29 | 5,300.24 | |
| 36.00 | 37.00 | 117.66 | 2,048.32 | -485.69 | 2,283.75 | 1,066.83 | -252.96 | 4,777.91 | |
| 37.00 | 38.00 | 113.74 | 1,853.71 | -439.54 | 2,207.63 | 965.47 | -228.93 | 4,472.08 | |
| 38.00 | 39.00 | 109.82 | 1,665.70 | -394.96 | 2,131.50 | 867.55 | -205.71 | 4,173.90 | |
| 39.00 | 40.00 | 105.89 | 1,484.29 | -351.95 | 2,055.38 | 773.07 | -183.31 -161.72 | 3,883.37 | |
| 40.00 41.00 | 41.00 42.00 | 101.97 98.05 | 1,309.47 1,141.25 | -310.50 -270.61 | 1,979.25 1,903.13 | 682.02 594.40 | -161.72 | 3,600.50 3,325.28 | |
| 42.00 | 43.00 | 94.13 | 979.63 | -232.29 | 1,827.00 | 510.22 | -120.98 | 3,057.71 | |
| 43.00 | 44.00 | 90.21 | 824.60 | -195.53 | 1,750.87 | 429.48 | -101.84 | 2,797.80 | |
| 44.00 | 45.00 | 86.28 | 676.18 | -160.33 | 1,674.75 | 352.17 | -83.51 | 2,545.55 | |
| 45.00 | 46.00 | 82.36 | 534.34 | -126.70 | 1,598.63 | 278.30 | -65.99 40.30 | 2,300.94 | |
| 46.00 47.00 | 47.00 48.00 | 78.44 74.52 | 399.11 270.47 | -94.63 -64.13 | 1,522.50 1,446.38 | 207.87 140.87 | -49.29 -33.40 | 2,063.99 1,834.70 | |
| 48.00 | 49.00 | 70.60 | 148.43 | -35.19 | 1,370.25 | 77.31 | -18.33 | 1,613.06 | |
| 49.00 | 50.00 | 52.95 | 44.53 | -10.56 | 1,027.69 | 23.19 | -5.50 | 1,132.30 | 16 |
| | | | | | | | | | |

DELAWARE PRE & POST TAX RETURNS PAGE 1

Column (1) Invested Assets

Categories taken from Best's Aggregates and Averages with values as of December 31, 2015.

Column (2) 12/31/15 Market Values

Treasuries, Exempt Bonds, Bonds for Unaffiliated and Affiliated Companies, Preferred Stock for Unaffiliated and Affiliated Companies and Common Stock for Unaffiliated and Affiliated Companies all taken from 2016 Best's Aggregates and Averages, Industry Total Schedule D.

Column (3) Pre-Tax Return

Treasuries based on yields by Maturity published in Federal Reserve Statistical Release H. 15 (July 7, 2017), weighted by loss payout pattern provided by the DCRB for Delaware workers compensation insurance.

Exempt Bonds based on yields by Maturity published in Bond Buyer, Municipal Market Statistics (July 6, 2017).

Bonds based on yields published by the Federal Reserve Bank of St. Louis (July 7, 2017).

Preferred stock yields based on Dividend Yield Hunter (July 10, 2017).

Common Stock Yield based on three-month Treasury Bill rate (Federal Reserve) plus Ibbotson Differential (2017 Ibbotson SBBI).

Mortgages based on yields published by the Federal Reserve Bank of St. Louis (July 7, 2017).

Real Estate Yield based on three-month Treasury Bill rate (Federal Reserve) plus Ibbotson Differential (Ibbotson & Seigel, AREUA Journal, Vol 12, No. 3, 1984).

Cash & Short Term Investment yield based on short-term treasury yield as published in Federal Reserve Statistical Release H. 15 (July 7, 2017).

Column (4) Investment Gain

Product of 12/31/15 Market Value times Pre-Tax Return expressed as a decimal value by asset type.

DELAWARE PRE & POST TAX RETURNS PAGE 2

Column (5) Tax Rate

(Percent Taxable x .35) + ((1.0 - Percent Taxable) x .15 x .35)

Percent Taxable Treasuries, Unaffiliated Bonds, Mortgages & Real Estate and Cash & Short Term Investments all assumed to be 100 percent taxable.

Exempt Bonds, Bonds in Affiliated Companies and Preferred Stock in Affiliated Companies all assumed to be tax-free.

Preferred Stock in Unaffiliated Companies: 30 percent of dividend income taxable per Tax Reform Act of 1986; all income attributed to dividends for preferred stock.

Common Stock of Affiliated Companies: 100 percent of capital gains in affiliated companies subject to income tax per Tax Reform Act of 1986. Portion of common stock income attributed to capital gains is 0.6581.

Common Stock of Unaffiliated Companies: Capital gains are taxed at the full rate, 30 percent of dividends are taxed at the full rate, and 15 percent of the remaining dividends (70 percent) are subject to tax. $(0.6581 \times 0.35) + (0.30 \times 0.35 \times 0.3419) + (0.70 \times 0.3419 \times 0.15 \times 0.35) = 0.2788$. Portions of common stock income attributable to dividend and capital gains from Duff & Phelps' 2017 SBBI Ibbotson (Large Company Stocks, Arithmetic Mean).

Column (6) Post Tax Return

Pre-Tax Return x (1.0 - Tax Rate)

INTERNAL RATE OF RETURN ANALYSIS STATE OF DELAWARE - 2017 PRE & POST TAX RETURNS

| Invested Assets | Assets | Pre Tax Return | Investment Gain | Tax Rate | Post Tax Return |
|----------------------|---------------|-------------------|--------------------|----------|--------------------|
| (1) | (2) | (3) | (4) | (5) | (6) |
| | | | | | |
| Treasuries | 130,107,496 | 2.04 | 2,651,541 | 0.35000 | 1.324675 |
| Exempt Bonds | 437,658,766 | 3.60 | 15,755,716 | 0.05250 | 3.411000 |
| Bonds (Unaffil) | 425,878,988 | 3.74 | 15,927,874 | 0.35000 | 2.431000 |
| Bonds (Affiliated) | 14,010,086 | 3.74 | 523,977 | 0.05250 | 3.543650 |
| Prefer Stk (Unaff) | 15,520,311 | 5.24 | 813,264 | 0.14175 | 4.497230 |
| Prefer Stk (Affil) | 271,613 | 5.24 | 14,233 | 0.05250 | 4.964900 |
| Common Stk (Unaff) | 253,977,545 | 9.57 | 24,305,651 | 0.27880 | 6.901884 |
| Common Stock (Affil) | 76,035,202 | 9.57 | 7,276,569 | 0.24830 | 7.193769 |
| Mortgage Loans | 12,440,639 | 3.96 | 492,649 | 0.35000 | 2.574000 |
| Real Estate | 11,747,306 | 4.99 | 586,191 | 0.35000 | 3.243500 |
| Cash and ST Invest | 91,916,979 | 1.16 | 1,066,237 | 0.35000 | 0.754000 |
| Average or Total | 1,469,564,931 | | 15,927,874 | | 3.579728 |

- 1. Assets are from the latest (2016) Best's A&A, Market Value Dec 31, 2015
- 2. Yields are from:
- a) Treasuries and Cash & Short Term Invest are from: Federal Reserve H.15, July 7, 2017.
- b) Exempt Bonds are from: Bond Buyer, Municipal Market Statistics, Bond Buyer Index, general obligation, 20 years to maturity, mixed quality, July 6th, 2017.
- c) Bonds (Unaffiliated and Affiliated) are Moody's Seasoned Aaa Corporate Bond Yield from: Federal Reserve Bank of St. Louis, July 7th, 2017.
- d) Preferred Stocks are from: Preferred Stocks of Utilities, July 10, 2017, Dividend Yield Hunter
- e) Mortgage Loans are from: Federal Reserve Bank of St. Louis, July 7th, 2017.
- f) Common Stock: 3 month Treasury (1.05) + Ibbotson Differential (8.52%)
- g) Real Estate: 3 month Treasury (1.05) + Ibbotson Differential (3.94)

Differential from: Ibbotson & Seigel, AREUA Journal, Vol 12, No. 3, 1984

PRE TAX WEIGHTED PORTFOLIO YIELD - INVEST EXPENSE =

4.5134321

POST TAX WEIGHTED YIELD - POST TAX EXPENSE =

3.4432282

DELAWARE COST OF CAPITAL

- All data taken from Value Line Investment Survey of June 9, 2017.
- All Property/Casualty Companies Selected with limited exceptions, such as reinsurers and carriers without any workers compensation insurance writings.
- Individual carrier inclusions/exclusions from selected list noted as having limited effect on indicated results.
- DCF FORECAST COST OF CAPITAL
 - = .0215 x (1.0 + 0.5 x .0674) + .0674
 - = .0222 + .0674 = .0896
- DCF HISTORICAL COST OF CAPITAL
 - = .0215 x (1.0 + 0.5 x .0640) + .0640
 - = .0221 + .0640 = .0861
- DCF DIVIDENDS ONLY COST OF CAPITAL
 - $= .0215 \times (1.0 + 0.5 \times .0606) + .0606$
 - = .0222 + .0606 = .0828

Note: .0606 = Average (.0704, .0508)

2017 DELAWARE COST OF CAPITAL

| COMPANY | ВЕТА | YIELD | DIVIDEND PAST 5 YEARS | EARNINGS PAST 5 YEARS | EARNINGS | DIVIDEND FORECAST | RETAINED TO EQUITY FORECAST |
|-------------|------|-------|-----------------------------|-----------------------------|------------|----------------------|-----------------------------------|
| | | | | | | | |
| Allstate | 0.85 | 1.7 | 6.5 | 15.0 | 7.5 | 4.0 | 8.0 |
| Amer Fnl | 0.85 | 1.7 | 11.5 | 3.5 | 7.0 | 8.5 | 7.0 |
| Berkley | 0.80 | 0.8 | 11.0 | 8.0 | 7.0 7.0 | 4.5 | 9.0 |
| Chubb | 0.85 | 2.0 | 15.5 | 4.0 | 8.0 | 4.5 | 8.0 |
| Cinc Fnl | 0.85 | 2.9 | 4.0 | 12.0 | 6.5 | 3.0 | 4.5 |
| Merc Gen | 0.70 | 4.5 | 1.0 | -2.0 | 14.0 | 2.5 | 4.5 |
| | | | | | | | |
| Old Rep | 1.10 | 3.9 | 1.5 | 0.0 | 9.0 | 3.5 | 5.0 |
| Progressive | 0.85 | 1.6 | 16.5 | 4.5 | 8.0 | 8.0 | 11.5 |
| RLI Corp | 0.90 | 1.5 | 5.5 | -1.5 | 6.5 | 4.0 | 7.0 |
| Selective | 0.95 | 1.3 | 1.0 | 9.5 | 6.5 | 5.5 | 8.0 |
| Travelers | 0.85 | 2.3 | 10.5 | 14.5 | 1.0 | 4.0 | 7.5 |
| XL Group | 0.90 | 2.0 | 0.0 | 1.5 | 13.0 | 9.0 | 7.5 |
| | | | | | | | |
| | | | | | | | |
| | 0.87 | 2.15 | 7.04 | 5.75 | 7.83 | 5.08 | 7.29 |

SOURCE: VALUE LINE INVESTMENT SURVEY, June 9, 2017

DCF COST OF CAPITAL

FORECAST

| A. EARNINGS | 7.83 |
|--------------|------|
| B. DIVIDEND | 5.08 |
| C. FUNDAMENT | 7.29 |

FORECAST = (A+B+C)/3 6.74

FORECAST COST OF CAPITAL = 8.96 PERCENT

HISTORICAL

A. EARNINGS 5.75 B. DIVIDEND 7.04

HISTORICAL = (A+B)/2 6.40

HISTORICAL COST OF CAPITAL = 8.61 PERCENT

DIVIDENDS ONLY (GROWTH & HISTORICAL)

8.28 PERCENT

2017 DELAWARE COST OF CAPITAL

A) CAPM COST OF CAPITAL 1.05 + 0.87(8.52) = 8.46 PERCENT

B) FORECAST COST OF CAPITAL = 8.96 PERCENT

C) COST OF CAPITAL (A + B)/2 = 8.71 PERCENT

SOURCES:

A: CAPM: BETA - VALUE LINE INVESTMENT SURVEY JUNE 9, 2017

RF - 3 MONTH BILL RATE WEEK ENDED July 7, 2017. FEDERAL RESERVE H. 15 (July 12, 2017) 1.05%

RM - RF = IBBOTSON DIFFERENTIAL (STOCK MARKET TO 3 MONTH BILL RATE, 1926 TO 2016 AVERAGE) = 8.52 IBBOTSON SBBI (2017)

B: DCF: K = Y (1+0.5G) + G

Y IS THE CURRENT DIVIDEND YIELD (FROM VALUE LINE) G IS THE DIVIDEND GROWTH RATE (FROM VALUE LINE)

DELAWARE RESERVE-TO-SURPLUS RATIOS

Columns (1) - (4) Reserves and policyholder surplus for commercial casualty

predomination carriers all taken from Best's Aggregates and Averages

with values as of December 31, 2015.

Column (5) Reserve-to-Surplus ratio is the sum of the reserves in columns (1)

through (3) divided by the policyholder surplus in column (4).

2,092,129,309 + 460,652,843 + 757,826,074 = 3,310,608,226

3,310,608,226 / 1,721,434,441 = 1.92

STATE OF DELAWARE - 2017

INTERNAL RATE OF RETURN ANALYSIS DELAWARE - 2017 RESERVE-TO-SURPLUS RATIO (\$000 OMITTED)

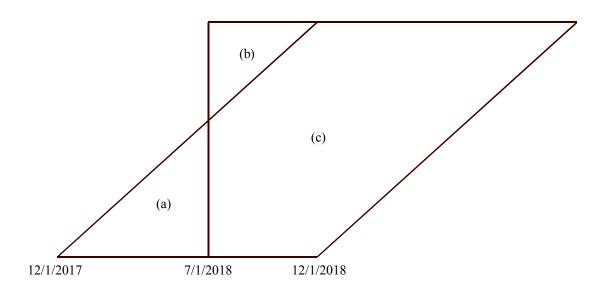
| | | | Reserve to | | | |
|-------|---------------|-------------|-------------|---------------|---------------|----------|
| Year | Unpaid | Unpaid | Unearned | Total | Policyholder | Surplus |
| | Losses | LAE | Premium | | Surplus | Ratio |
| | (1) | (2) | (3) | (4) | (5) | (6) |
| | | | | =(1)+(2)+(3) | | =(4)/(5) |
| 2015 | 185,919,427 | 42,816,231 | 73,469,477 | 302,205,135 | 169,017,203 | 1.79 |
| 2014 | 214,239,981 | 48,564,685 | 83,674,315 | 346,478,981 | 192,947,461 | 1.80 |
| 2013 | 215,275,673 | 47,841,227 | 81,229,642 | 344,346,542 | 182,832,920 | 1.88 |
| 2012 | 212,275,479 | 46,533,070 | 75,723,720 | 334,532,269 | 174,892,306 | 1.91 |
| 2011 | 211,071,160 | 46,773,232 | 72,629,793 | 330,474,185 | 168,688,743 | 1.96 |
| 2010 | 205,216,164 | 46,218,644 | 70,321,822 | 321,756,630 | 169,994,041 | 1.89 |
| 2009 | 198,967,379 | 44,764,375 | 68,284,967 | 312,016,721 | 168,729,059 | 1.85 |
| 2008 | 202,795,932 | 44,362,097 | 71,195,426 | 318,353,455 | 153,498,767 | 2.07 |
| 2007 | 228,531,553 | 47,560,882 | 82,176,262 | 358,268,697 | 180,020,654 | 1.99 |
| 2006 | 217,836,561 | 45,218,400 | 79,120,650 | 342,175,611 | 160,813,287 | 2.13 |
| Total | 2,092,129,309 | 460,652,843 | 757,826,074 | 3,310,608,226 | 1,721,434,441 | 1.92 |

AM Best's Aggregates & Averages - Property & Casualty Commercial Casualty Composite Source:

DELAWARE COMPENSATION RATING BUREAU, INC.

Effect of 7/1/18 Benefit Change

Effect of 7/1/2018 Benefit Change on a 12/1/2017 Effective Date



- (a) This portion of the graph reflects the exposure of the 7/1/2017 Benefit Level on new and renewal policies as respects the current loss cost filing. This area covers 0.17014 policy years.
- (b) This portion of the graph reflects the exposure of the 7/1/2018 Benefit Level on outstanding policies as respects the current loss cost filing. This area covers 0.08681 policy years.
- (c) This portion of the graph reflects the exposure of the 7/1/2018 Benefit Level on new and renewal policies as respects the current loss cost filing. This area covers 0.82986 policy years.
- (d) Benefit Change (Page 10.2) = 0.9943
- (e) Adjustment to reflect one-year period available to collect premium on 0.9167 years of exposure = 0.9167
- (f) Overall effect of 7/1/2018 Benefit Change (1+(e)[(d)-1.0]) = 0.9948

DELAWARE BENEFIT CHANGES

| <u>Injury Type</u> | | Five Year Losses From Table II (1) | Increase Factor (2) | Losses at 07/01/18 Level (1)*(2) |
|--------------------|------------------|------------------------------------|---------------------------|----------------------------------|
| DEATH | | \$11,066,500 | 0.9939 | \$10,998,994 |
| PERMAN | IENT TOTAL | 32,081,000 | 0.9851 | 31,602,993 |
| MATOR | Specific Loss | 223,537,324 | 0.9851 | 220,206,618 |
| MAJOR | Loss of Earnings | 20,079,376 | 0.9993 | 20,065,320 |
| MINOR | Specific Loss | 98,919,681 | 0.9851 | 97,445,778 |
| | Loss of Earnings | 6,179,719 | 0.9999 | 6,179,101 |
| TEMPOR | ARY | 83,187,600 | 0.9851 | 81,948,105 |
| INDEMN | ITY | 475,051,200 | 0.9861 | 468,446,909 |
| MEDICAL | | 680,129,500 | 1.0000 | 680,129,500 |
| TOTAL | | \$1,155,180,700 | | \$1,148,576,409 |

Total Effect of 07/01/2018 Benefit Change:

$$[Total of (3) \div Total of (1)] = 0.9943$$

Calculation of Delaware Statewide Average Weekly Wage

| | | | | Average | | Total | |
|--------------------|------------------|-----------------------|-------------------------|----------------|---|--------------------------------------------------|--|
| | Calendar | | | Quarterly | | Quarterly | |
| | Year | Quarter | 1 | Employment (+) | | Wages (+) | |
| | | | | _ | | | |
| | 2015 | 1 | Actual | 415,635 | | 5,946,631,715 | |
| | 2015 | 2 | Actual | 429,064 | | 5,539,074,701 | |
| | 2015 | 3 | Actual | 433,470 | | 5,421,832,854 | |
| | 2015 | 4 | Actual | 434,805 | | 6,122,766,286 | |
| | 2016 | 1 | Actual | 422,368 | | 5,862,772,725 | |
| | 2016 | 2 | Actual | 434,222 | | 5,575,122,185 | |
| | 2016 | 3 | Actual | 437,820 | | 5,788,273,801 | |
| | 2016 | 4 | Actual | 435,962 | | 5,954,591,018 | |
| | 2017 | 1 | Projected | 422,368 | | 5,899,121,916 = \$5,862,772,725.00 * 1.0062 (++) | |
| | 2017 | 2 | Projected | 434,222 | | 5,609,687,943 = \$5,575,122,185.00 * 1.0062 (++) | |
| | 2017 | 3 | Projected | 437,820 | | 5,824,161,099 = \$5,788,273,801.00 * 1.0062 (++) | |
| | 2017 | 4 | Projected | 435,962 | | 5,991,509,482 = \$5,954,591,018.00 * 1.0062 (++) | |
| | | | | | | | |
| (1) Sum of Qtrs 1 | Through 4 of Pr | ojected Total Qtrly V | Vages for Calendar Year | 2017 | = | 23,324,480,440 | |
| (2) Average of Qtr | rs 1 Through 4 o | f Projected Average | Qtrly Employment for CY | Y 2017 | = | 432,593 | |
| (3) Calendar Year | 2017 Projected | Average Weekly Wa | ge = (1)/((2)*52) | | = | 1,036.88 | |

⁽⁺⁾ Source: Office of Occupational and Labor Market Information, ES202 data underlying the Statewide Average Weekly Wage set forth by the Secretary of Labor.

^{(++) 1.0062} is an estimate for annual rate of wage inflation.

STATEWIDE AVERAGE WEEKLY WAGE REVISION - 07/01/2018

EFFECT ON SECTION 2330 BENEFITS - DEATH CASES

Statewide Average Weekly Wage = 1036.88

| (I) Workers Capped at Maximum > 2/3 SAWW | PRESENT | 2018 |
|----------------------------------------------------|----------|----------|
| (1) Maximum Weekly Compensation | 701.71 | 691.25 |
| (2) Statewide Average Weekly Wage | 1036.88 | 1036.88 |
| (3) Minimum Wage to be Limited to Maximum Benefit | 1052.58 | 1036.89 |
| (4) Ratio: (3) ÷ (2) | 1.0151 | 1.0000 |
| (5) (4) to Nearest 1% | 1.02 | 1.00 |
| (6) (A) for (5) | 75.1700 | 74.0200 |
| (7) 100 - (6) | 24.8300 | 25.9800 |
| $(8)[(1)]*(7) \div 100$ | 174.2346 | 179.5868 |
| (II) Workers at 2/3 Wages | | |
| (9) Maximum Wage; SAWW | 1052.57 | 1036.88 |
| (10) Minimum Wage; 1/3 SAWW | 350.87 | 345.64 |
| $(11)(9) \div (2)$ | 1.0151 | 1.0000 |
| $(12)(10) \div (2)$ | 0.3384 | 0.3333 |
| (13) (11) to Nearest 1% | 1.02 | 1.00 |
| (14) (12) to Nearest 1% | 0.34 | 0.33 |
| (15) (B) for (13) | 55.9900 | 54.5900 |
| (16) (B) for (14) | 2.3400 | 2.0900 |
| (17) (15) - (16) | 53.6500 | 52.5000 |
| $(18) [2/3 * (2)] * (17) \div 100$ | 370.8574 | 362.9080 |
| (III) Workers Raised to Minimum < 2/9 SAWW | | |
| (19) Minimum Weekly Compensation | 233.90 | 230.42 |
| (20) Maximum Wage to be Limited to Minimum Benefit | 350.86 | 345.63 |
| $(21)(19) \div (2)$ | 0.2256 | 0.2222 |
| (22) (21) to Nearest 1% | 0.23 | 0.22 |
| (23) (A) for (22) | 2.8800 | 2.5900 |
| $(24)[(19)]*(23) \div 100$ | 6.7363 | 5.9679 |
| (25)[(8)+(18)+(24)] | 551.8283 | 548.4627 |
| | | |

Effect of Change: $548.46 \div 551.83 = 0.9939$

STATEWIDE AVERAGE WEEKLY WAGE REVISION - 07/01/2018 EFFECT ON SECTION 2324 and 2326 BENEFITS - TOTAL DISABILITY CASES (TEMPORARY & PERMANENT), and PERMANENT PARTIAL SCHEDULED CASES

Statewide Average Weekly Wage = 1036.88

| 701.71 | 691.25 |
|----------|--------------------------------------|
| | 071.20 |
| 1036.88 | 1036.88 |
| 1052.58 | 1036.89 |
| 1.0000 | 1.0000 |
| 1.00 | 1.00 |
| 74.0200 | 74.0200 |
| 25.9800 | 25.9800 |
| 182.3043 | 179.5868 |
| | |
| 1052.57 | 1036.88 |
| | 345.64 |
| | 1.0000 |
| | 0.3333 |
| | 1.00 |
| | 0.33 |
| | 54.5900 |
| | 2.0900 |
| | 52.5000 |
| | 362.9080 |
| | |
| 233.90 | 230.42 |
| | 345.63 |
| | 230.43 |
| | 0.3333 |
| | 0.2222 |
| | 0.33 |
| | 0.22 |
| | 7.2700 |
| | 2.5900 |
| | 4.6800 |
| | 10.7837 |
| 10.7103 | 10.7037 |
| 233 90 | 230.42 |
| | 0.2222 |
| | 0.22 |
| | 0.4800 |
| | 4.9770 |
| | 558.2555 |
| | 1.0000 1.00 74.0200 25.9800 |

Effect of Change: $558.26 \div 566.71 = 0.9851$

STATEWIDE AVERAGE WEEKLY WAGE REVISION - 07/01/2018

EFFECT OF SECTION 2325 BENEFITS - MAJOR CASES

Statewide Average Weekly Wage = 1036.88

| | PRESENT | 2018 |
|---------------------------------------------------------|---------|---------|
| (1) % of Lost Earnings Compensated | 2/3 | 2/3 |
| (2) Average Loss of Earning Power | 0.40 | 0.40 |
| (3) Nominal % of Compensation: (1)*(2) | 0.267 | 0.267 |
| (4) Maximum Weekly Compensation | 701.71 | 691.25 |
| (5) Effective Weekly Wage for Maximum Benefits: (4)÷(3) | 2628.13 | 2588.95 |
| (6) Statewide Average Weekly Wage | 1036.88 | 1036.88 |
| (7) Ratio to Average %: (5)÷(6) | 2.5347 | 2.4969 |
| (8) Line (7) adjusted to nearest 1% | 2.53 | 2.50 |
| (9) (B) for (8) from Wage Table | 96.6900 | 96.5100 |
| (10) (A) for (8) from Wage Table | 99.0700 | 99.0100 |
| (11) Difference: 100.00-(10) | 0.9300 | 0.9900 |
| (12) Product: (7)*(11) | 2.3573 | 2.4719 |
| (13) Limit Factor: [(9)+(12)] % | 99.0473 | 98.9819 |
| (14) Effective Average Weekly Wage: (13)*(6)÷100 | 1027.00 | 1026.32 |
| (15) Average Benefit: (14)*(3) | 274.21 | 274.03 |
| | | |
| | | |

Effect of Change: $274.03 \div 274.21 =$

0.9993

STATEWIDE AVERAGE WEEKLY WAGE REVISION - 07/01/2018

EFFECT OF SECTION 2325 BENEFITS - MINOR CASES

Statewide Average Weekly Wage = 1036.88

| | PRESENT | 2018 |
|---------------------------------------------------------|----------|----------|
| (1) % of Lost Earnings Compensated | 2/3 | 2/3 |
| (2) Average Loss of Earning Power | 0.25 | 0.25 |
| (3) Nominal % of Compensation: (1)*(2) | 0.167 | 0.167 |
| (4) Maximum Weekly Compensation | 701.71 | 691.25 |
| (5) Effective Weekly Wage for Maximum Benefits: (4)÷(3) | 4201.86 | 4139.22 |
| (6) Statewide Average Weekly Wage | 1036.88 | 1036.88 |
| (7) Ratio to Average %: (5)÷(6) | 4.0524 | 3.9920 |
| (8) Line (7) adjusted to nearest 1% | 4.05 | 3.99 |
| (9) (B) for (8) from Wage Table | 100.0000 | 99.9900 |
| (10) (A) for (8) from Wage Table | 100.0000 | 100.0000 |
| (11) Difference: 100.00-(10) | 0.0000 | 0.0000 |
| (12) Product: (7)*(11) | 0.0000 | 0.0000 |
| (13) Limit Factor: [(9)+(12)] % | 100.0000 | 99.9900 |
| (14) Effective Average Weekly Wage: (13)*(6)÷100 | 1036.88 | 1036.78 |
| (15) Average Benefit: (14)*(3) | 173.16 | 173.14 |
| | | |

Effect of Change: $173.14 \div 173.16 = 0.9999$

DELAWARE WAGE DISTRIBUTION TABLE*

B = Percentage of wages received by the percentage of workers in Column A

| R | A | В | R | A | В | R | A | В |
|------|---------|---------|------|---------|---------|------|---------|--------|
| 0.01 | 0.0300 | 0.0000 | 0.55 | 28.7900 | 13.9800 | 1.09 | 78.8100 | 60.650 |
| 0.02 | 0.0600 | 0.0000 | 0.56 | 30.0900 | 14.8500 | 1.10 | 79.2900 | 61.280 |
| 0.03 | 0.1000 | 0.0000 | 0.57 | 31.4100 | 15.7600 | 1.11 | 79.7600 | 61.90 |
| 0.04 | 0.1500 | 0.0000 | 0.58 | 32.7300 | 16.6800 | 1.12 | 80.2100 | 62.510 |
| 0.05 | 0.2000 | 0.0100 | 0.59 | 34.0700 | 17.6300 | 1.13 | 80.6600 | 63.120 |
| 0.06 | 0.2500 | 0.0100 | 0.60 | 35.4100 | 18.6000 | 1.14 | 81.0900 | 63.720 |
| 0.07 | 0.3100 | 0.0200 | 0.61 | 36.7500 | 19.5900 | 1.15 | 81.5200 | 64.310 |
| 0.08 | 0.3800 | 0.0200 | 0.62 | 38.1000 | 20.5900 | 1.16 | 81.9400 | 64.89 |
| 0.09 | 0.4600 | 0.0300 | 0.63 | 39.4400 | 21.6100 | 1.17 | 82.3400 | 65.46 |
| 0.10 | 0.5400 | 0.0400 | 0.64 | 40.7700 | 22.6400 | 1.17 | 82.7400 | 66.03 |
| 0.10 | 0.6400 | 0.0500 | 0.65 | 42.1000 | 23.6800 | 1.19 | 83.1300 | 66.59 |
| 0.11 | 0.0400 | 0.0300 | 0.66 | 43.4200 | 24.7200 | 1.19 | 83.5100 | 67.13 |
| | | | | | | | | |
| 0.13 | 0.8600 | 0.0900 | 0.67 | 44.7200 | 25.7800 | 1.21 | 83.8800 | 67.68 |
| 0.14 | 0.9900 | 0.1100 | 0.68 | 46.0100 | 26.8300 | 1.22 | 84.2400 | 68.21 |
| 0.15 | 1.1300 | 0.1400 | 0.69 | 47.2800 | 27.8800 | 1.23 | 84.6000 | 68.73 |
| 0.16 | 1.2900 | 0.1700 | 0.70 | 48.5300 | 28.9400 | 1.24 | 84.9400 | 69.25 |
| 0.17 | 1.4600 | 0.2000 | 0.71 | 49.7500 | 29.9800 | 1.25 | 85.2800 | 69.76 |
| 0.18 | 1.6500 | 0.2400 | 0.72 | 50.9500 | 31.0200 | 1.26 | 85.6100 | 70.26 |
| 0.19 | 1.8600 | 0.2900 | 0.73 | 52.1300 | 32.0600 | 1.27 | 85.9400 | 70.76 |
| 0.20 | 2.0800 | 0.3400 | 0.74 | 53.2700 | 33.0800 | 1.28 | 86.2500 | 71.24 |
| 0.21 | 2.3300 | 0.4100 | 0.75 | 54.3900 | 34.0800 | 1.29 | 86.5600 | 71.72 |
| 0.22 | 2.5900 | 0.4800 | 0.76 | 55.4700 | 35.0700 | 1.30 | 86.8600 | 72.20 |
| 0.23 | 2.8800 | 0.5600 | 0.77 | 56.5200 | 36.0500 | 1.31 | 87.1600 | 72.66 |
| 0.24 | 3.1900 | 0.6500 | 0.78 | 57.5300 | 37.0000 | 1.32 | 87.4500 | 73.12 |
| 0.25 | 3.5300 | 0.7500 | 0.79 | 58.5100 | 37.9300 | 1.33 | 87.7300 | 73.57 |
| 0.26 | 3.8900 | 0.8600 | 0.80 | 59.4600 | 38.8400 | 1.34 | 88.0000 | 74.01 |
| 0.27 | 4.2900 | 0.9900 | 0.81 | 60.3700 | 39.7300 | 1.35 | 88.2700 | 74.45 |
| 0.28 | 4.7000 | 1.1300 | 0.82 | 61.2200 | 40.5700 | 1.36 | 88.5300 | 74.88 |
| 0.29 | 5.1500 | 1.2900 | 0.83 | 62.0500 | 41.4000 | 1.37 | 88.7900 | 75.30 |
| 0.30 | 5.6300 | 1.4600 | 0.84 | 62.8700 | 42.2300 | 1.38 | 89.0400 | 75.72 |
| 0.31 | 6.1400 | 1.6500 | 0.85 | 63.6800 | 43.0600 | 1.39 | 89.2800 | 76.13 |
| 0.32 | 6.6900 | 1.8600 | 0.86 | 64.4700 | 43.8800 | 1.40 | 89.5200 | 76.53 |
| 0.32 | 7.2700 | 2.0900 | 0.87 | 65.2400 | 44.6900 | 1.41 | 89.7600 | 76.93 |
| 0.33 | 7.8800 | 2.3400 | 0.88 | 66.0000 | 45.4900 | 1.41 | 89.9900 | 77.32 |
| 0.34 | 8.5300 | 2.6100 | 0.89 | | 46.2900 | 1.42 | 90.2100 | 77.70 |
| | | | | 66.7500 | | | | |
| 0.36 | 9.2100 | 2.9100 | 0.90 | 67.4800 | 47.0800 | 1.44 | 90.4300 | 78.08 |
| 0.37 | 9.9300 | 3.2300 | 0.91 | 68.1900 | 47.8700 | 1.45 | 90.6400 | 78.45 |
| 0.38 | 10.6900 | 3.5800 | 0.92 | 68.9000 | 48.6500 | 1.46 | 90.8500 | 78.81 |
| 0.39 | 11.4800 | 3.9500 | 0.93 | 69.5800 | 49.4200 | 1.47 | 91.0500 | 79.17 |
| 0.40 | 12.3100 | 4.3500 | 0.94 | 70.2600 | 50.1800 | 1.48 | 91.2500 | 79.53 |
| 0.41 | 13.1800 | 4.7800 | 0.95 | 70.9200 | 50.9300 | 1.49 | 91.4400 | 79.88 |
| 0.42 | 14.0900 | 5.2400 | 0.96 | 71.5600 | 51.6800 | 1.50 | 91.6300 | 80.22 |
| 0.43 | 15.0300 | 5.7200 | 0.97 | 72.2000 | 52.4200 | 1.51 | 91.8200 | 80.55 |
| 0.44 | 16.0100 | 6.2400 | 0.98 | 72.8200 | 53.1500 | 1.52 | 92.0000 | 80.88 |
| 0.45 | 17.0200 | 6.7900 | 0.99 | 73.4200 | 53.8700 | 1.53 | 92.1700 | 81.21 |
| 0.46 | 18.0600 | 7.3700 | 1.00 | 74.0200 | 54.5900 | 1.54 | 92.3500 | 81.53 |
| 0.47 | 19.1400 | 7.9800 | 1.01 | 74.6000 | 55.2900 | 1.55 | 92.5100 | 81.84 |
| 0.48 | 20.2600 | 8.6200 | 1.02 | 75.1700 | 55.9900 | 1.56 | 92.6800 | 82.15 |
| 0.49 | 21.4000 | 9.3000 | 1.03 | 75.7200 | 56.6800 | 1.57 | 92.8400 | 82.46 |
| 0.50 | 22.5700 | 10.0000 | 1.04 | 76.2700 | 57.3600 | 1.58 | 93.0000 | 82.76 |
| 0.51 | 23.7700 | 10.7400 | 1.05 | 76.8000 | 58.0400 | 1.59 | 93.1500 | 83.05 |
| 0.52 | 24.9900 | 11.5000 | 1.06 | 77.3200 | 58.7000 | 1.60 | 93.3000 | 83.34 |
| 0.53 | 26.2400 | 12.3000 | 1.07 | 77.8300 | 59.3600 | 1.61 | 93.4500 | 83.63 |
| | 27.5000 | 13.1200 | 1.08 | 78.3300 | 60.0100 | 1.62 | 93.5900 | 83.90 |

R = Ratio to Average Wage

A = Percentage of workers receiving not more than the percentage of the average wage indicated by Column R

DELAWARE WAGE DISTRIBUTION TABLE*

B = Percentage of wages received by the percentage of workers in Column A

| R | A | В | R | A | В | R | A | В |
|------|---------|---------|------|---------|---------|------|---------|--------|
| 1.63 | 93.7300 | 84.1800 | 2.17 | 98.0400 | 93.7800 | 2.71 | 99.3600 | 97.600 |
| 1.64 | 93.8700 | 84.4500 | 2.18 | 98.0800 | 93.8900 | 2.72 | 99.3800 | 97.650 |
| 1.65 | 94.0000 | 84.7200 | 2.19 | 98.1200 | 93.9900 | 2.73 | 99.3900 | 97.690 |
| 1.66 | 94.1300 | 84.9800 | 2.20 | 98.1600 | 94.1000 | 2.74 | 99.4000 | 97.730 |
| 1.67 | 94.2600 | 85.2300 | 2.21 | 98.2000 | 94.2000 | 2.75 | 99.4100 | 97.770 |
| 1.68 | 94.3900 | 85.4900 | 2.22 | 98.2300 | 94.3000 | 2.76 | 99.4300 | 97.810 |
| 1.69 | 94.5100 | 85.7300 | 2.23 | 98.2700 | 94.4000 | 2.77 | 99.4400 | 97.850 |
| 1.70 | 94.6300 | 85.9800 | 2.24 | 98.3100 | 94.4900 | 2.78 | 99.4500 | 97.890 |
| 1.71 | 94.7400 | 86.2200 | 2.25 | 98.3400 | 94.5900 | 2.79 | 99.4600 | 97.930 |
| 1.72 | 94.8600 | 86.4500 | 2.26 | 98.3700 | 94.6800 | 2.80 | 99.4700 | 97.970 |
| 1.73 | 94.9700 | 86.6900 | 2.27 | 98.4100 | 94.7700 | 2.81 | 99.4800 | 98.000 |
| 1.74 | 95.0800 | 86.9100 | 2.28 | 98.4400 | 94.8600 | 2.82 | 99.4900 | 98.040 |
| 1.75 | 95.1800 | 87.1400 | 2.29 | 98.4700 | 94.9500 | 2.83 | 99.5000 | 98.080 |
| 1.76 | 95.1800 | 87.3600 | 2.30 | 98.5000 | 95.0400 | 2.83 | 99.5200 | 98.110 |
| 1.77 | 95.3900 | 87.5800 | 2.30 | | | 2.85 | 99.5200 | 98.110 |
| | | | | 98.5400 | 95.1300 | | | |
| 1.78 | 95.4900 | 87.7900 | 2.32 | 98.5700 | 95.2100 | 2.86 | 99.5400 | 98.180 |
| 1.79 | 95.5900 | 88.0000 | 2.33 | 98.6000 | 95.2900 | 2.87 | 99.5500 | 98.220 |
| 1.80 | 95.6800 | 88.2000 | 2.34 | 98.6200 | 95.3700 | 2.88 | 99.5500 | 98.25 |
| 1.81 | 95.7700 | 88.4000 | 2.35 | 98.6500 | 95.4500 | 2.89 | 99.5600 | 98.28 |
| 1.82 | 95.8600 | 88.6000 | 2.36 | 98.6800 | 95.5300 | 2.90 | 99.5700 | 98.31 |
| 1.83 | 95.9500 | 88.8000 | 2.37 | 98.7100 | 95.6100 | 2.91 | 99.5800 | 98.35 |
| 1.84 | 96.0400 | 88.9900 | 2.38 | 98.7300 | 95.6900 | 2.92 | 99.5900 | 98.380 |
| 1.85 | 96.1200 | 89.1800 | 2.39 | 98.7600 | 95.7600 | 2.93 | 99.6000 | 98.41 |
| 1.86 | 96.2100 | 89.3600 | 2.40 | 98.7900 | 95.8400 | 2.94 | 99.6100 | 98.44 |
| 1.87 | 96.2900 | 89.5500 | 2.41 | 98.8100 | 95.9100 | 2.95 | 99.6200 | 98.47 |
| 1.88 | 96.3700 | 89.7300 | 2.42 | 98.8400 | 95.9800 | 2.96 | 99.6300 | 98.50 |
| 1.89 | 96.4400 | 89.9000 | 2.43 | 98.8600 | 96.0500 | 2.97 | 99.6300 | 98.53 |
| 1.90 | 96.5200 | 90.0800 | 2.44 | 98.8800 | 96.1200 | 2.98 | 99.6400 | 98.56 |
| 1.91 | 96.5900 | 90.2500 | 2.45 | 98.9100 | 96.1900 | 2.99 | 99.6500 | 98.58 |
| 1.92 | 96.6700 | 90.4100 | 2.46 | 98.9300 | 96.2500 | 3.00 | 99.6600 | 98.61 |
| 1.93 | 96.7400 | 90.5800 | 2.47 | 98.9500 | 96.3200 | 3.01 | 99.6600 | 98.64 |
| 1.94 | 96.8100 | 90.7400 | 2.48 | 98.9700 | 96.3800 | 3.02 | 99.6700 | 98.66 |
| 1.95 | 96.8700 | 90.9000 | 2.49 | 98.9900 | 96.4500 | 3.03 | 99.6800 | 98.69 |
| 1.96 | 96.9400 | 91.0500 | 2.50 | 99.0100 | 96.5100 | 3.04 | 99.6900 | 98.72 |
| 1.97 | 97.0000 | 91.2100 | 2.51 | 99.0300 | 96.5700 | 3.05 | 99.6900 | 98.74 |
| 1.98 | 97.0700 | 91.3600 | 2.52 | 99.0500 | 96.6300 | 3.06 | 99.7000 | 98.77 |
| 1.99 | 97.1300 | 91.5100 | 2.53 | 99.0700 | 96.6900 | 3.07 | 99.7100 | 98.79 |
| 2.00 | 97.1900 | 91.6500 | 2.54 | 99.0900 | 96.7500 | 3.08 | 99.7100 | 98.82 |
| 2.01 | 97.2500 | 91.7900 | 2.55 | 99.1100 | 96.8000 | 3.09 | 99.7200 | 98.84 |
| 2.02 | 97.3100 | 91.9400 | 2.56 | 99.1300 | 96.8600 | 3.10 | 99.7300 | 98.86 |
| 2.03 | 97.3600 | 92.0700 | 2.57 | 99.1500 | 96.9200 | 3.11 | 99.7300 | 98.89 |
| 2.04 | 97.4200 | 92.2100 | 2.58 | 99.1600 | 96.9700 | 3.12 | 99.7400 | 98.91 |
| 2.04 | 97.4200 | 92.3400 | 2.59 | 99.1800 | 97.0200 | 3.12 | 99.7400 | 98.93 |
| 2.06 | 97.5300 | 92.4800 | 2.60 | 99.2000 | 97.0200 | 3.13 | 99.7500 | 98.95 |
| 2.07 | 97.5800 | 92.6000 | 2.61 | 99.2100 | 97.1300 | 3.14 | 99.7600 | 98.98 |
| 2.07 | 97.5800 | 92.7300 | 2.62 | 99.2300 | 97.1800 | 3.16 | 99.7600 | 99.00 |
| | | | | | | | | |
| 2.09 | 97.6800 | 92.8600 | 2.63 | 99.2500 | 97.2300 | 3.17 | 99.7700 | 99.02 |
| 2.10 | 97.7300 | 92.9800 | 2.64 | 99.2600 | 97.2800 | 3.18 | 99.7700 | 99.04 |
| 2.11 | 97.7700 | 93.1000 | 2.65 | 99.2800 | 97.3300 | 3.19 | 99.7800 | 99.06 |
| 2.12 | 97.8200 | 93.2200 | 2.66 | 99.2900 | 97.3700 | 3.20 | 99.7800 | 99.08 |
| 2.13 | 97.8700 | 93.3300 | 2.67 | 99.3100 | 97.4200 | 3.21 | 99.7900 | 99.10 |
| 2.14 | 97.9100 | 93.4500 | 2.68 | 99.3200 | 97.4700 | 3.22 | 99.7900 | 99.120 |
| 2.15 | 97.9500 | 93.5600 | 2.69 | 99.3400 | 97.5100 | 3.23 | 99.8000 | 99.140 |
| 2.16 | 98.0000 | 93.6700 | 2.70 | 99.3500 | 97.5600 | 3.24 | 99.8000 | 99.160 |

R = Ratio to Average Wage

A = Percentage of workers receiving not more than the percentage of the average wage indicated by Column R

DELAWARE WAGE DISTRIBUTION TABLE*

B = Percentage of wages received by the percentage of workers in Column A

| R | A | В | R | A | В | R | A | В |
|------|---------|---------|------|---------|---------|------|----------|----------|
| 3.25 | 99.8100 | 99.1700 | 3.52 | 99.9100 | 99.5800 | 3.79 | 99.9700 | 99.8500 |
| 3.26 | 99.8100 | 99.1900 | 3.53 | 99.9100 | 99.5900 | 3.80 | 99.9700 | 99.8600 |
| 3.27 | 99.8200 | 99.2100 | 3.54 | 99.9100 | 99.6100 | 3.81 | 99.9700 | 99.8700 |
| 3.28 | 99.8200 | 99.2300 | 3.55 | 99.9200 | 99.6200 | 3.82 | 99.9700 | 99.8800 |
| 3.29 | 99.8200 | 99.2500 | 3.56 | 99.9200 | 99.6300 | 3.83 | 99.9800 | 99.8800 |
| 3.30 | 99.8300 | 99.2600 | 3.57 | 99.9200 | 99.6400 | 3.84 | 99.9800 | 99.8900 |
| 3.31 | 99.8300 | 99.2800 | 3.58 | 99.9200 | 99.6500 | 3.85 | 99.9800 | 99.9000 |
| 3.32 | 99.8400 | 99.3000 | 3.59 | 99.9300 | 99.6600 | 3.86 | 99.9800 | 99.9100 |
| 3.33 | 99.8400 | 99.3100 | 3.60 | 99.9300 | 99.6700 | 3.87 | 99.9800 | 99.9100 |
| 3.34 | 99.8500 | 99.3300 | 3.61 | 99.9300 | 99.6800 | 3.88 | 99.9800 | 99.9200 |
| 3.35 | 99.8500 | 99.3500 | 3.62 | 99.9300 | 99.6900 | 3.89 | 99.9800 | 99.9300 |
| 3.36 | 99.8500 | 99.3600 | 3.63 | 99.9400 | 99.7100 | 3.90 | 99.9900 | 99.9400 |
| 3.37 | 99.8600 | 99.3800 | 3.64 | 99.9400 | 99.7200 | 3.91 | 99.9900 | 99.9400 |
| 3.38 | 99.8600 | 99.3900 | 3.65 | 99.9400 | 99.7300 | 3.92 | 99.9900 | 99.9500 |
| 3.39 | 99.8600 | 99.4100 | 3.66 | 99.9400 | 99.7400 | 3.93 | 99.9900 | 99.9600 |
| 3.40 | 99.8700 | 99.4200 | 3.67 | 99.9400 | 99.7500 | 3.94 | 99.9900 | 99.9600 |
| 3.41 | 99.8700 | 99.4400 | 3.68 | 99.9500 | 99.7500 | 3.95 | 99.9900 | 99.9700 |
| 3.42 | 99.8800 | 99.4500 | 3.69 | 99.9500 | 99.7600 | 3.96 | 99.9900 | 99.9800 |
| 3.43 | 99.8800 | 99.4600 | 3.70 | 99.9500 | 99.7700 | 3.97 | 100.0000 | 99.9800 |
| 3.44 | 99.8800 | 99.4800 | 3.71 | 99.9500 | 99.7800 | 3.98 | 100.0000 | 99.9900 |
| 3.45 | 99.8900 | 99.4900 | 3.72 | 99.9600 | 99.7900 | 3.99 | 100.0000 | 99.9900 |
| 3.46 | 99.8900 | 99.5000 | 3.73 | 99.9600 | 99.8000 | 4.00 | 100.0000 | 100.0000 |
| 3.47 | 99.8900 | 99.5200 | 3.74 | 99.9600 | 99.8100 | 4.01 | 100.0000 | 100.0000 |
| 3.48 | 99.8900 | 99.5300 | 3.75 | 99.9600 | 99.8200 | 4.02 | 100.0000 | 100.0000 |
| 3.49 | 99.9000 | 99.5400 | 3.76 | 99.9600 | 99.8300 | 4.03 | 100.0000 | 100.0000 |
| 3.50 | 99.9000 | 99.5600 | 3.77 | 99.9600 | 99.8400 | 4.04 | 100.0000 | 100.0000 |
| 3.51 | 99.9000 | 99.5700 | 3.78 | 99.9700 | 99.8400 | 4.05 | 100.0000 | 100.0000 |

R = Ratio to Average Wage

A = Percentage of workers receiving not more than the percentage of the average wage indicated by Column R

^{*}Based on data from the Delaware Department of Labor from 2011 through 2016.

DELAWARE COMPENSATION RATING BUREAU, INC.

Expense Loading

This exhibit presents expense components and the resulting permissible loss and loss adjustment expense ratio. Underwriting profit is computed through an internal rate of return model.

EXPENSE LOADING

| | Current % | Proposed % |
|----------------------------------|-----------|------------|
| LOSS AND LOSS ADJUSTMENT EXPENSE | | |
| Losses | 56.50 | 58.38 |
| Loss Adjustment Expense | 11.59 | 12.18 a |
| Loss & Loss Adjustment | 68.09 | 70.56 |
| UNDERWRITING EXPENSES | | |
| Commission | 5.56 | 5.38 |
| Other Acquisition | 2.56 | 2.39 |
| General Expenses | 3.63 | 3.26 |
| Premium Discount | 8.62 | 8.38 |
| State Premium Tax | 2.00 | 2.00 |
| Other State Tax | 0.32 | 0.33 |
| Uncollectible Premium | 1.32 | 1.10 |
| Administrative Assessment | 1.90 | 2.52 b |
| Workers Compensation Fund | 2.00 | 3.00 |
| Deviations | 0.00 | 0.00 |
| Policyholder Dividends | 0.00 | 0.00 |
| Underwriting Profit | 4.00 | 1.08 |
| Underwriting Expense Total | 31.91 | 29.44 |

a - As ratio to loss, Loss Adjustment Expense = 0.2087

RESIDUAL MARKET MINIMUM PREMIUM:

It is proposed that the Minimum Premium formula remain at

(265 * Rate) + Expense Constant

It is proposed that the Minimum Premium be subject to a Maximum Minimum Premium of \$2000. It is proposed to use a multiplier of 132.50 in the Minimum Premium formula for the Farm Classes, (0006, 0016, 0034, 0036, 0083).

RESIDUAL MARKET EXPENSE CONSTANT:

It is proposed that the expense constant remain at \$295.

b - As ratio to loss, Administrative Assessment = 0.0431

DELAWARE COMPENSATION RATING BUREAU, INC.

Indicated Residual Market Rate Change

Page 1 presents the overall indicated changes in rates and loss costs.

Derivation of the indemnity and medical trend factors and trended loss ratios shown on page 1 is presented on pages 2 and 3.

Page 4 shows the derivation of overall frequency trend factors for each of the latest four policy years.

Staff is taking into account the impact of direct savings attributable to House Bill 373.

INDICATED CHANGE IN RATE LEVEL

| | | Indemnity | <u>Medical</u> | <u>Total</u> |
|--------------|-------------------------------------------------------------------------|------------------|----------------|--------------|
| (1a) | Policy Year 2012 Loss and Loss Adjustment Expense Ratio | 0.2614 | 0.4256 | 0.6870 |
| (1b) | Policy Year 2013 Loss and Loss Adjustment Expense Ratio | 0.2925 | 0.4933 | 0.7858 |
| (1c) | Policy Year 2014 Loss and Loss Adjustment Expense Ratio | 0.2546 | 0.4461 | 0.7007 |
| (1d) | Policy Year 2015 Loss and Loss Adjustment Expense Ratio | 0.2384 | 0.5472 | 0.7856 |
| (1e) | Average (Midpoint = 7/1/2014) | 0.2617 | 0.4781 | 0.7398 |
| | | | | |
| (2a) | Policy Year 2012 Loss and Loss Adjustment Expense Ratio | 0.2435 | 0.5040 | |
| (2b) | Policy Year 2013 Loss and Loss Adjustment Expense Ratio | 0.2758 | 0.5677 | |
| (2c) | Policy Year 2014 Loss and Loss Adjustment Expense Ratio | 0.2429 | 0.4989 | |
| (2d) | Policy Year 2015 Loss and Loss Adjustment Expense Ratio | 0.2302 | 0.5947 | |
| (2e) | Average at 12/1/2018 | 0.2481 | 0.5413 | 0.7894 |
| | | | | |
| (3a) | House Bill 373 Adjustment | 1.0000 | 0.6859 | |
| (01.) | T | 0.0404 | 0.0740 | 0.0404 |
| (3b) | Average Trended Loss and LAE Ratio Post-Legislation (2e) * (3a) | 0.2481 | 0.3713 | 0.6194 |
| (40) | Evened Long Factor at \$4,020,740 (Post Logislative Posis) * | | | 0.0817 |
| (4a) | Excess Loss Factor at \$1,930,710 (Post-Legislative Basis) * | | | |
| (4b) | Provision for Excess Loss (5a) - (3b) | | | 0.0551 |
| (5a) | Total Trended Loss and LAE Ratio (3b) / (1.0 - (4a)) | 0.2614 | 0.4131 | 0.6745 |
| (5a) (5b) | Percentage of Total | 38.75% | 61.25% | 0.0743 |
| (35) | reiteritäge or Total | 30.7370 | 01.2370 | |
| (6) | Permissible Loss and Loss Adjustment Ratio | | | 0.7056 |
| (-) | | | | 0 000 |
| (7) | Indicated Change in Rates (5a) / (6) | | | 0.9559 |
| ` ' | | | | |
| (8) | Estimated Effect of the 7/1/18 Benefit Change | | | 0.9948 |
| | • | | | |
| (9) | Indicated Change in Residual Market Rate Level (7) * (8) | | | 0.9509 |
| | | | | -4.91% |
| | | | | |
| (10) | Indicated Change in Voluntary Market Loss Costs (9) * [0.7308 / 0.7102] | | | 0.9785 |
| | | | | -2.15% |
| | | | | |

CHANGES IN MANUAL PREMIUM LEVEL BY INDUSTRY GROUF

| | | Mfg. | Cont. | Other | Total |
|----------------------|----------------------------------------------------------------------------------------------------------------------|----------------------------|----------------------------|----------------------------|------------------|
| (11) (12) (13) | Current Collectible Premium Ratio Proposed Collectible Premium Ratio Change in Collectible Premium Ratio (12) / (11) | 1.0282 1.0910 1.0611 | 1.0294 1.0442 1.0144 | 0.9197 0.9299 1.0111 | 1.0182 |
| (14) | Change in Residual Market Manual Rate Level (9) * (13) | 1.0090 | 0.9646 | 0.9615 | 0.9682 |
| (15) | Change in Voluntary Market Manual Loss Cost Level (10) * (13) | 1.0383 | 0.9926 | 0.9894 | 0.9963 |
| (16) (17) | Current Offset for Residual Market Surcharge Proposed Offset for Residual Market Surcharge | | | | 0.9905 0.9927 |
| (18) | Adjusted Change in Voluntary Market Manual Loss Cost Level (15) * (17) / (16) | 1.0406 | 0.9948 | 0.9916 | 0.9985 |

^{* \$2,744,000} on a Post-HB175, Pre-HB373 basis.

DETERMINATION OF TREND

INDEMNITY

| Policy Year | | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 |
|----------------------|---|--------|--------|--------|--------|--------|--------|--------|
| Actual Loss Ratio | | 0.2609 | 0.2568 | 0.2546 | 0.2614 | 0.2925 | 0.2546 | 0.2384 |
| Normalized Frequency | | 0.6100 | 0.6100 | 0.5718 | 0.5123 | 0.5353 | 0.4630 | 0.4928 |
| Severity Loss Ratio | | 0.4277 | 0.4210 | 0.4453 | 0.5102 | 0.5465 | 0.5498 | 0.4838 |
| | x | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| _ | у | 0.4277 | 0.4210 | 0.4453 | 0.5102 | 0.5465 | 0.5498 | 0.4838 |

7 Point Exponential Regression: y = 0.410462 * 1.040379 ^ x

| 7 Point Exponential Regression: y = 0.410462 * 1.040379 * x | | | | | | | |
|-------------------------------------------------------------|-------------------------|---------------|-------------------|--------------|--|--|--|
| | Selected Annual Trend = | 4.0% | | | | | |
| | | Trend Period | | | | | |
| Policy | Annual | # Years | Severity | Frequency | | | |
| Year | Trend Factor | to 12/1/18 | Trend Factor | Trend Factor | | | |
| | (1) | (2) | $(3) = (1)^{(2)}$ | (4) # | | | |
| 2012 | 1.0404 | 5.9167 | 1.2639 | 0.7372 | | | |
| 2013 | 1.0404 | 4.9167 | 1.2149 | 0.7762 | | | |
| 2014 | 1.0404 | 3.9167 | 1.1677 | 0.8172 | | | |
| 2015 | 1.0404 | 2.9167 | 1.1224 | 0.8604 | | | |
| Trended Loss Ratio | | | | | | | |
| Policy | Actual | Combined | Trended | | | | |
| Year | Loss Ratio | Trend Factor | Loss Ratio | | | | |
| | (5) | (6) = (3)*(4) | $(7) = (5)^*(6)$ | | | | |
| 2012 | 0.2614 | 0.9317 | 0.2435 | | | | |
| 2013 | 0.2925 | 0.9430 | 0.2758 | | | | |
| 2014 | 0.2546 | 0.9542 | 0.2429 | | | | |
| 2015 | 0.2384 | 0.9657 | 0.2302 | | | | |
| Average | | | 0.2481 | | | | |

[#] See Page 12.4 for column (4).

DETERMINATION OF TREND

MEDICAL

| Policy Year | | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 |
|----------------------|---|--------|--------|--------|--------|--------|--------|--------|
| Actual Loss Ratio | | 0.3934 | 0.4761 | 0.4352 | 0.4256 | 0.4933 | 0.4461 | 0.5472 |
| Normalized Frequency | | 0.6100 | 0.6100 | 0.5718 | 0.5123 | 0.5353 | 0.4630 | 0.4928 |
| Severity Loss Ratio | | 0.6449 | 0.7805 | 0.7611 | 0.8307 | 0.9216 | 0.9634 | 1.1104 |
| _ | x | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| _ | У | 0.6449 | 0.7805 | 0.7611 | 0.8307 | 0.9216 | 0.9634 | 1.1104 |

7 Point Exponential Regression: $y = 0.615106 * 1.083386 ^ x$

Selected Annual Trend =

| | | Trend Period | | |
|--------|--------------|--------------|-------------------------|-------------|
| Policy | Annual | # Years | Severity | Frequency |
| Year | Trend Factor | to 12/1/18 | Trend Factor | Trend Facto |
| | (1) | (2) | $(3) = (1)^{\wedge}(2)$ | (4) # |
| 2012 | 1.0834 | 5.9167 | 1.6062 | 0.7372 |
| 2013 | 1.0834 | 4.9167 | 1.4826 | 0.7762 |
| 2014 | 1.0834 | 3.9167 | 1.3685 | 0.8172 |
| 2015 | 1.0834 | 2.9167 | 1.2631 | 0.8604 |

8.3%

Trended Loss Ratio

| Policy Year | Actual Loss Ratio (5) | Combined Trend Factor (6) = (3)*(4) | Trended Loss Ratio (7) = (5)*(6) |
|----------------|-----------------------------|-------------------------------------------|----------------------------------------|
| 2012 | 0.4256 | 1.1841 | 0.5040 |
| 2013 | 0.4933 | 1.1508 | 0.5677 |
| 2014 | 0.4461 | 1.1183 | 0.4989 |
| 2015 | 0.5472 | 1.0868 | 0.5947 |
| Average | | | 0.5413 |

[#] See Page 12.4 for column (4).

DETERMINATION OF TREND

CLAIM FREQUENCY

Policy Year Frequency per \$1 million of Expected Losses

| | Policy Year | | Claim Frequency | | Normalized Frequency | | |
|-------------|----------------|--------|--------------------|--------|-------------------------|--------|--------|
| | 2003 | | 11.77 | | 1.0000 | | |
| | 2004 | | 10.38 | | 0.8819 | | |
| | 2005 | | 9.28 | | 0.7884 | | |
| | 2006 | | 8.73 | | 0.7417 | | |
| | 2007 | | 8.12 | | 0.6899 | | |
| | 2008 | | 7.19 | | 0.6109 | | |
| | 2009 | | 7.18 | | 0.6100 | | |
| | 2010 | | 7.18 | | 0.6100 | | |
| | 2011 | | 6.73 | | 0.5718 | | |
| | 2012 | | 6.03 | | 0.5123 | | |
| | 2013 | | 6.30 | | 0.5353 | | |
| | 2014 | | 5.45 | | 0.4630 | | |
| | 2015 | | 5.80 | | 0.4928 | | |
| | | | | | | | |
| Policy Year | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 |
| x | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| У | 0.6100 | 0.6100 | 0.5718 | 0.5123 | 0.5353 | 0.4630 | 0.4928 |

7 Point (2009 - 2015) Exponential Regression: y = 0.645767 * 0.956075 ^ x

Annual Trend = -4.4%

| Policy Year | 2007 | 2008 | 2011 | 2012 | 2013 | 2014 | 2015 |
|-------------|--------|--------|--------|--------|--------|--------|--------|
| x | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| у | 0.6899 | 0.6109 | 0.5718 | 0.5123 | 0.5353 | 0.4630 | 0.4928 |

7 Point (2007 - 2008, 2011 - 2015) Exponential Regression: y = 0.693214 * 0.943461 ^ x

-5.0%

Annual Trend = -5.7%

Selected Annual Trend (Average of -4.4% and -5.7%) =

| Policy | Annual | # of Years | Frequency |
|--------|--------------|------------|-------------------|
| Year | Trend Factor | to 12/1/18 | Trend Factor |
| | (1) | (2) | $(3) = (1)^{(2)}$ |
| 2012 | 0.9498 | 5.9167 | 0.7372 |
| 2013 | 0.9498 | 4.9167 | 0.7762 |
| 2014 | 0.9498 | 3.9167 | 0.8172 |
| 2015 | 0.9498 | 2.9167 | 0.8604 |
| | | | |

DELAWARE COMPENSATION RATING BUREAU, INC.

Experience Rating Plan

Attached are reports monitoring the operation of the Experience Rating Plan for Manual Years 2010 through 2014. The reports compare actual (standard premium basis) and manual (manual premium basis) loss ratios by Manual Year and by size of risk within each industry group.

37

6,692

.82 .96

20

9,183

. 68

. 66

587

23,172 .90 .94

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS FOR MANUAL YEAR 2010 INDUSTRY GRP = 1

| | | | | | 101 | MANUAL IL | .AK 20 | IO INL | OSIKI GKE | - 1 | | | | | | |
|--------------------|---------|--------------------|--------------|--------------|---------|--------------|--------|--------------|-------------|------------------|-------------|-------------|-------------|------------|--------------|--------------|
| EXP-MOD | DEVE | UP TO - SD PREM | 2,49 | | RSKS | \$2,500 - | 4,999 | | \$5 RSKS | | 7,499 | | \$7 RSKS | • | ,999 | M 1.D |
| EXP-MOD | RSKS | SD PREM | ALK | MLK | KSKS | SD PREM | A LR | MLK | KSKS | SD PREM | A L | K M LK | KSKS | SD PREM | A LK | MLK |
| 0- 60 | | | | | | | | | | | | | | 6 | | |
| 61- 80 81- 85 | | | | | | | | | | | | | 1 | 6 | | |
| 86- 90 | | | | | | | | | | | | | | | | |
| 91- 95 | 2 | 3 | | | 1 | 3 | | | 1 | 5 | . 16 | . 15 | 2 | 18 | | |
| 96- 99 | 29 | 43 | . 02 | . 02 | 43 | 153 | . 70 | . 68 | 23 | 137 | . 05 | . 05 | 13 | 107 | . 17 | . 17 |
| 100-100 | 142 | 138 | . 12 | . 12 | 34 | 124 | 2.24 | 2.24 | 17 | 105 | .61 | .61 | 10 | 87 | 1.17 | 1.17 |
| CREDITS | 173 | 184 | . 09 | . 09 | 78 | 281 | 1.37 | 1.36 | 41 | 247 | . 29 | . 28 | 26 | 217 | . 55 | . 54 |
| 101-105 | 3 | 4 | | | 1 | 5 | | | 2 | 12 | | | 1 | 8 | | |
| 106-110 | 2 | 3 | . 18 | . 20 | 2 | 8 | | | 2 | 13 | | | | | | |
| 111-115 | | | | | | | | | | | | | 2 | 20 | . 59 | . 67 |
| 116-120 | 1 | 1 | | | 1 | 4 | | | _ | _ | | | 1 | 10 | | |
| 121-130 | | | | | 1 | 3 | | | 1 | 9 | | | 3 | 34 | 1.55 | 1.93 |
| 131-140 | | | | | | | | | 1 | 10 | | | 1 | 10 | . 06 | . 08 |
| 141- UP Charges | 6 | 8 | . 06 | . 06 | 5 | 19 | | | 7 | 10 54 | | | 8 | 83 | . 79 | . 94 |
| TOTALS | 179 | 192 | . 09 | . 09 | 83 | | 1.28 | 1 28 | 48 | 301 | . 24 | . 24 | 34 | 300 | . 62 | . 63 |
| IOIALS | 173 | 132 | .03 | . 03 | 00 | 300 | 1.20 | 1.20 | 40 | 301 | . 27 | . 27 | 34 | 300 | .02 | . 03 |
| | | \$10,000 - | 14,99 | 99 | \$ | 15,000 - | 24,999 | 9 | \$25 | 5,000 - 49 | 9,999 | | \$50 | ,000 - 99 | , 999 | |
| EXP-MOD | RSKS | SD PREM | A LR | M LR | RSKS | SD PREM | A LR | M LR | RSKS | SD PREM | A LF | R M LR | RSKS | SD PREM | A LR | M LR |
| 0- 60 | | | | | | | | | | | | | | | | |
| 61- 80 | | | | | | | | | 1 | 34 | | | 4 | 213 | . 16 | . 12 |
| 81- 85 | | | | | 1 | 20 | 11.44 | 9.31 | • | 04 | | | 4 | 231 | . 27 | . 23 |
| 86- 90 | 1 | 13 | . 03 | . 03 | 2 | | 13.72 | | 12 | 381 | 1.93 | 1.69 | 3 | 148 | | 0 |
| 91- 95 | 7 | 80 | | | 9 | 161 | . 07 | . 06 | 10 | 292 | . 08 | . 08 | 3 | 208 | 1.24 | 1.17 |
| 96- 99 | 19 | 216 | . 04 | . 04 | 12 | 207 | . 06 | . 06 | 7 | 243 | . 31 | . 31 | | | | |
| 100-100 | 5 | 64 | | | 5 | 87 | 3.87 | 3.87 | 9 | 306 | 1.54 | 1.54 | 6 | 452 | . 73 | . 73 |
| CREDITS | 32 | 373 | . 03 | . 02 | 29 | 513 | 2.17 | 2.07 | 39 | 1,256 | 1.04 | . 97 | 20 | 1,253 | . 55 | . 49 |
| 101-105 | 2 | 25 | . 01 | . 01 | 3 | 53 | . 03 | . 03 | 2 | | 53.54 | | 3 | 187 | . 29 | . 30 |
| 106-110 | 3 | 37 | | | 2 | 44 | . 05 | . 05 | 3 | 138 | . 07 | . 08 | 4 | 315 | . 26 | . 28 |
| 111-115 | 1 | 12 | . 18 | . 20 | 1 | 25 | | | 2 | 74 | . 03 | . 03 | 2 | 136 | 2.41 | 2.71 |
| 116-120 | 2 | 47 | 0.1 | 04 | 5 | 107 | . 37 | . 43 | 1 | 57 | . 25 | . 29 | 1 | 70 | . 05 | . 06 |
| 121-130 131-140 | 3 | 47 | . 01 | . 01 | 3 1 | 74 26 | . 08 | . 10 | 7 5 | 308 215 | .09 2.06 | .11 2.80 | 3 | 244 122 | . 16 | . 20 |
| 141- UP | 2 | 35 | . 07 | . 10 | 2 | 60 | 2.70 | 4.05 | 3 | 205 | .02 | .03 | 1 | 118 | . 01 . 01 | . 02 . 01 |
| CHARGES | 11 | 156 | .03 | . 04 | 17 | 388 | .54 | . 65 | 23 | 1,075 | 4.37 | 5.59 | 15 | 1, 192 | . 43 | . 50 |
| TOTALS | 43 | 528 | . 03 | .03 | 46 | 901 | 1.47 | 1.53 | 62 | | | 2.75 | 35 | 2,445 | . 49 | . 49 |
| | | | | | | | | | | | | | | , | | |
| | | \$100,000 - | | | | 250,000 AND | | | | RISKS | | | | | | |
| EXP-MOD | RSKS | SD PREM | A LR | M LR | RSKS | SD PREM | A LR | M LR | RSKS | SD PRE | 1 A L | R M LR | | | | |
| 0- 60 | | | | | 3 | 540 | 2.40 | . 84 | 3 | 540 | 2.40 | . 84 | | | | |
| 61- 80 | 1 | 147 | . 47 | . 29 | 5 | 1,669 | . 07 | . 05 | 12 | 2,069 | . 10 | . 08 | | | | |
| 81- 85 | 3 | 416 | . 10 | . 08 | 1 | 365 | .01 | .01 | 9 | 1,033 | . 32 | . 27 | | | | |
| 86- 90 | 4 | 557 | . 55 | . 48 | 2 | 779 | . 77 | . 67 | 24 | | 1.13 | . 99 | | | | |
| 91- 95 | 2 | 190 | 3.43 | 3.15 | | | | | 37 | 961 | . 99 | . 92 | | | | |
| 96- 99 | 4 | 501 | . 86 | . 84 | 4 | 400 | 4.0 | 40 | 150 | 1,608 | . 41 | . 40 | | | | |
| 100-100 | 4 | 744 | . 59 | . 59 | 1 | 403 | . 13 | . 13 | 233 | 2,509 | . 83 | . 83 | | | | |
| CREDITS | 18 2 | 2,555 253 | . 76 . 01 | . 68 | 12 1 | 3,756 320 | . 55 | . 37 . 01 | 468 | 10,635 946 | .73 4.51 | . 59 | | | | |
| 101-105 106-110 | 3 | 452 | .21 | . 01 . 22 | ı | 320 | | .01 | 20 21 | 1,010 | . 19 | 4.64 .20 | | | | |
| 111-115 | 2 | 308 | 2.67 | 3.02 | 1 | 1,205 | . 29 | . 33 | 11 | 1,779 | . 85 | . 97 | | | | |
| 116-120 | - | 550 | , | J. V. | • | .,200 | . 20 | | 10 | 249 | . 23 | . 27 | | | | |
| 121-130 | 3 | 660 | . 92 | 1.14 | 1 | 588 | . 55 | . 72 | 25 | 1,966 | . 54 | . 68 | | | | |
| 131-140 | 1 | 232 | . 01 | . 01 | | | | | 10 | [^] 615 | . 73 | . 98 | | | | |
| 141- UP | 8 | 2,231 | . 90 | 1.66 | 5 | 3,314 | 1.06 | 1.61 | 22 | 5,972 | . 95 | 1.56 | | | | |
| CHARGES | 19 | 4,136 | . 86 | 1.24 | 8 | 5,426 | . 77 | 1.05 | 119 | 12,538 | 1.05 | 1.42 | | | | |
| TOTALS | 37 | 6 692 | . 82 | . 96 | 20 | 9 183 | . 68 | . 66 | 587 | 23 172 | . 90 | 94 | | | | |

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS FOR MANUAL YEAR 2011 INDUSTRY GRP = 1

| | | | | | FUR | MANUAL YE | AR 20 | טאז וו | USIRY GRE | ' = 1 | | | | | | |
|--------------------|-----------|--------------------|--------------|-------------|----------|----------------------|----------------|----------------|-------------|------------------|----------------|----------------|---------|-----------|--------------|--------------|
| EXP-MOD | RSKS | UP TO - SD PREM | 2,49 A LR | 9 M LR | RSKS | \$2,500 - SD PREM | 4,999 A LR | 9 M LR | \$E RSKS | | 7,499 M A | LR M LR | \$7, | 500 - 9 | ,999 | |
| 0- 60 | | | | | | | | | | | | | | | | |
| 61- 80 | | | | | | | | | | | | | | | | |
| 81- 85 | | | | | | | | | 1 | 6 | | | | | | |
| 86- 90 | | | | | 1 | 4 | | | | | | | • | | 00 40 | 05 40 |
| 91- 95 | 0.5 | 20 | 2 25 | 2 40 | 2 | 8 | ^0 | 00 | 0.7 | 460 | 10 | 10 | 3 | | 26.49 .35 | |
| 96- 99 100-100 | 25 130 | 39 123 | 3.25 .04 | 3.18 .04 | 37 39 | 135 132 | . 08 1 . 74 | . 08 1 . 74 | 27 12 | 168 74 | . 10 . 69 | . 10 . 69 | 21 5 | 178 44 | . 35 | . 34 |
| CREDITS | 155 | 163 | . 82 | . 81 | 79 | 278 | .87 | . 85 | 40 | 248 | . 27 | . 27 | 29 | 249 | 3.10 | 3.02 |
| 101-105 | 100 | 100 | .02 | | 5 | 19 | . 43 | | 40 | 240 | | | 4 | 35 | . 04 | .04 |
| 106-110 | 1 | 1 | | | _ | | | | 1 | 6 | | | - | | | |
| 111-115 | 2 | 1 | 35.85 | 15.43 | 2 | 9 | | | | | | | 1 | 11 | | |
| 116-120 | 2 | 2 | | | | | | | | | | | | | | |
| 121-130 | | | | | | | | | 1 | 8 | | | 5 | 55 | . 05 | . 07 |
| 131-140 | | | | | 1 | 6 | | | 1 | 8 | | | 1 | 11 | | |
| 141- UP | _ | | 00 40 | 04 54 | • | 0.4 | | 20 | • | | | | 2 | 30 | •• | |
| CHARGES | 5 160 | | 92.43 | | 8 | 34 | . 24 | . 26 | 3 | 22 | 0.5 | 0.5 | 13 | 141 | .03 | . 04 |
| TOTALS | 160 | 167 | 5.19 | 5.18 | 87 | 313 | . 80 | . 80 | 43 | 270 | . 25 | . 25 | 42 | 391 | 1.99 | 2.10 |
| | | \$10,000 - | 14,99 | 9 | \$ | 15,000 - | 24,99 | 9 | \$25 | 5,000 - 4 | 9,999 | | \$50. | 000 - 99 | ,999 | |
| EXP-MOD | RSKS | SD PREM | A LR | M LR | RSKS | SD PREM | A LR | M LR | RSKS | SD PRE | M A | LR M LR | | | | |
| | | | | | | | | | | | | | | | | |
| 0- 60 | | | | | | | | | | | | - 44 | • | 400 | 4.4 | •• |
| 61- 80 | 1 | 10 | | | | | | | 1 | 35 | 9.36 | 7.44 | 3 4 | 188 | . 11 | . 08 |
| 81- 85 86- 90 | | 10 | | | 2 | 38 | | | 14 | 422 | . 24 | . 21 | 1 | 212 85 | . 08 . 45 | . 07 . 40 |
| 91- 95 | 7 | 82 | | | 11 | 210 | . 06 | . 06 | 12 | 380 | . 86 | . 80 | i | 59 | . 86 | . 80 |
| 96- 99 | 17 | 193 | . 21 | . 20 | 10 | 186 | 4.66 | | 5 | 156 | 10.29 | 9.99 | 5 | 339 | . 17 | . 17 |
| 100-100 | 6 | 72 | .04 | .04 | 5 | 90 | 1.21 | 1.21 | 8 | 305 | . 13 | . 13 | 3 | 174 | . 03 | . 03 |
| CREDITS | 31 | 357 | . 12 | . 12 | 28 | 523 | 1.89 | 1.81 | 40 | 1,297 | 1.85 | 1.72 | 17 | 1,057 | . 18 | . 16 |
| 101-105 | 5 | 63 | .01 | .01 | 3 | 53 | . 49 | . 51 | 1 | 42 | 8.22 | 8.58 | 7 | 437 | . 97 | 1.00 |
| 106-110 | 2 | 28 | | | 3 | 62 | 2.70 | 2.86 | | | | | 2 | 150 | . 21 | . 23 |
| 111-115 | 2 | 28 | . 02 | . 02 | 2 | 45 | | | 4 | 161 | . 33 | . 38 | 1 | 74 | . 05 | . 05 |
| 116-120 | _ | 40 | • • | | 2 | 48 | . 35 | | 2 | 79 | . 02 | . 02 | 1 | 90 | | 4 00 |
| 121-130 | 1 2 | 16 30 | . 04 | . 05 | 1 | 21 | . 14 | . 17 | 4 | 173 | . 03 | . 03 | 3 1 | 218 | . 79 | 1.00 |
| 131-140 141- UP | 2 | 30 | . 07 | . 10 | 1 2 | 30 59 | .01 | . 02 | 6 | 383 | 7 58 | 11.95 | 1 | 126 77 | . 49 . 12 | . 64 . 17 |
| CHARGES | 12 | 165 | . 02 | . 02 | 14 | 317 | . 68 | . 80 | 17 | 837 | 3.95 | | 16 | 1,172 | .60 | . 68 |
| TOTALS | 43 | 522 | .09 | . 09 | 42 | 840 | 1.43 | | 57 | 2,134 | | 2.81 | 33 | 2,228 | . 40 | . 40 |
| | | | | | | | | | | , | | | | , | | |
| | | \$100,000 - | | | | 50,000 AND | | | | RISKS | | | | | | |
| EXP-MOD | RSKS | SD PREM | A LR | M LR | RSKS | SD PREM | A LR | M LR | RSKS | SD PRE | M A | LR M LR | | | | |
| 0- 60 | 1 | 106 | 1.48 | . 65 | 4 | 888 | 1.34 | . 56 | 5 | 994 | 1.35 | . 57 | | | | |
| 61- 80 | 3 | 448 | . 11 | . 08 | 3 | 1,270 | . 19 | . 13 | 10 | 1,941 | . 33 | . 23 | | | | |
| 81- 85 | 1 | 99 | . 12 | . 10 | 1 | 299 | | | 8 | [´] 625 | . 05 | . 04 | | | | |
| 86- 90 | 3 | 418 | . 07 | . 06 | | | | | 21 | 966 | . 17 | | | | | |
| 91- 95 | 4 | 626 | . 11 | . 11 | | | | | 40 | 1,391 | . 84 | . 79 | | | | |
| 96- 99 | 4 | 511 | 2.18 | 2.12 | 3 | 1,373 | . 24 | . 23 | 154 | 3,279 | 1.29 | 1.26 | | | | |
| 100-100 | 5 | 871 | 1.07 | 1.07 | | | | - 4 | 213 | 1,886 | . 73 | . 73 | | | | |
| CREDITS | 21 | 3,080 | . 77 | . 67 | 11 | 3,830 | . 46 | . 31 | 451 | 11,083 | . 8 1 | . 65 | | | | |
| 101-105 106-110 | 2 | 242 147 | . 07 . 06 | . 07 | 4 | 1 076 | ΛE | . 05 | 27 | 891 | .92 | | | | | |
| 111-115 | 1 | 14/ | . 00 | . 06 | 1 | 1,076 | . 05 | . 05 | 11 14 | 1,470 329 | . 18 2 . 40 | . 19 2 . 72 | | | | |
| 116-120 | | | | | 1 | 298 | . 01 | . 01 | 8 | 517 | .04 | . 05 | | | | |
| 121-130 | 3 | 446 | . 13 | . 16 | 2 | 1,327 | . 24 | | 20 | 2,263 | . 25 | .31 | | | | |
| 131-140 | 3 | 716 | 4.12 | 5.61 | | , . | _ | - | 10 | 927 | 3.25 | | | | | |
| 141- UP | 5 | 1,595 | . 23 | . 44 | 5 | 4,195 | . 8 1 | | 21 | 6,338 | 1.05 | 2.00 | | | | |
| CHARGES | 14 | 3,147 | 1.08 | 1.63 | 9 | 6,895 | . 55 | | 111 | 12,735 | . 95 | | | | | |
| TOTALS | 35 | 6,227 | . 92 | 1.03 | 20 | 10,725 | . 52 | . 54 | 562 | 23,818 | . 89 | . 94 | | | | |
| | | | | | | | | | | | | | | | | |

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS FOR MANUAL YEAR 2012 INDUSTRY GRP = 1

| | | | | | FUR | K MANUAL YE | AR 20 | 12 IND | USIRY GRE | ' = 1 | | | | | | |
|---------------------------|----------|--------------------|---------------|---------------|----------|----------------------|---------------|--------------|-------------|----------------|----------------|----------------|---------------|----------------|--------------|--------------|
| EXP-MOD | RSKS | UP TO - SD PREM | 2,499 A LR | | RSKS | \$2,500 - SD PREM | 4,999 A LR | 9 M LR | \$E RSKS | | 7,499 M A L | R M LR | \$7, | 500 - 9 | , 999 | |
| 0- 60 61- 80 81- 85 | | | | | _ | | | | | | | | | | | |
| 86- 90 | | | | | 2 | 8 | . 02 | . 02 | • | 40 | | | | 00 | | 00 |
| 91- 95 96- 99 | 15 | 18 | | | 34 | 128 | . 01 | .01 | 2 27 | 12 165 | . 13 | . 13 | 4 18 | 32 151 | . 02 . 06 | . 02 . 06 |
| 100-100 | 162 | 152 | . 12 | . 12 | 33 | 114 | .61 | .61 | 12 | 74 | . 44 | . 44 | 6 | 52 | . 32 | . 32 |
| CREDITS | 177 | 170 | . 11 | . 11 | 69 | 250 | . 28 | . 28 | 41 | 250 | . 22 | . 2 1 | 28 | 235 | . 11 | . 11 |
| 101-105 | | | | | 1 | 5 | . 15 | . 16 | 1 | 5 | | | 4 | 38 | .01 | .01 |
| 106-110 | 1 | 2 | | | | | | | | | | | 1 | 9 | . 17 | . 18 |
| 111-115 | 1 | 1 | | | 2 | 8 | . 12 | . 14 | | | | | _ | | | |
| 116-120 | | | | | | | | | • | | | | 1 | 10 | | • 4 |
| 121-130 131-140 | | | | | 1 | 4 | | | 3 | 26 | | | 3 1 | 34 11 | | . 01 |
| 141- UP | 2 | 2 | | | 2 | 15 | 1.18 | 2.08 | | | | | • | 11 | | |
| CHARGES | 4 | 5 | | | 6 | 31 | .61 | .83 | 4 | 31 | | | 10 | 103 | . 02 | . 02 |
| TOTALS | 181 | 174 | . 10 | . 11 | 75 | 281 | . 32 | . 32 | 45 | 282 | . 19 | . 19 | 38 | 338 | . 08 | .08 |
| | | | | | | | | | | | | | | | | |
| | | \$10,000 - | 14,999 | | | | 24,999 | | | 5,000 - 4 | | | \$50 , | 000 - 99 | , 999 | |
| EXP-MOD | RSKS | SD PREM | A LR | M LR | RSKS | SD PREM | A LR | M LR | RSKS | SD PRE | M A L | R M LR | | | | |
| 0- 60 | | | | | | | | | | | | | | | | |
| 61- 80 | | | | | | | | | 1 | 31 | | | 2 | 115 | . 21 | . 15 |
| 81- 85 | | | | | | | | | 2 | 57 | . 05 | . 04 | 1 | 51 | .01 | .01 |
| 86- 90 | 1 | 12 | | | 1 | 14 | | | 13 | 415 | . 17 | . 15 | 4 | 237 | . 51 | . 45 |
| 91- 95 | 12 | 139 | . 41 | . 39 | 15 | 278 | . 12 | . 11 | 15 | 442 | . 49 | . 45 | 4 | 240 | 1.85 | 1.72 |
| 96- 99 | 23 | 274 | . 81 | . 79 | 5 | 96 | 1.67 | 1.61 | 4 | 131 | 7.57 | 7.34 | 2 | 145 | . 18 | . 18 |
| 100-100 | 12 | 153 | . 07 | . 07 | 6 | 106 | .01 | .01 | 5 | 195 | .01 | .01 | 2 | 116 | .02 | . 02 |
| CREDITS 101-105 | 48 2 | 578 23 | .50 9.54 | . 49 9. 79 | 27 1 | 494 19 | . 39 . 92 | . 37 . 94 | 40 4 | 1,272 152 | 1.01 | . 92 . 11 | 15 4 | 903 279 | . 69 . 13 | . 61 . 13 |
| 106-110 | 2 | 30 | .02 | .03 | 2 | 36 | . 32 | . 34 | 1 | 54 | . 04 | .04 | 3 | 248 | . 13 | . 34 |
| 111-115 | 1 | 14 | .85 | .98 | _ | | | | 5 | 203 | 1.06 | 1.21 | 1 | 68 | .03 | .03 |
| 116-120 | 1 | 17 | | | | | | | 1 | 37 | . 37 | . 44 | 1 | 69 | . 55 | . 66 |
| 121-130 | 3 | 43 | . 16 | . 20 | 5 | 107 | 8.24 | 10.03 | | | | | 1 | 70 | . 10 | . 13 |
| 131-140 | 1 | 16 | . 12 | . 16 | _ | | | | 2 | 74 | 3.10 | 4.17 | 3 | 292 | . 17 | . 22 |
| 141- UP | 1 | 26 | | 4.69 | 2 | 71 | 2.83 | | 1 | 58 | | 0.4 | 5 | 512 | . 58 | . 88 |
| CHARGES Totals | 11 59 | 170 747 | 1.85 .81 | 2.27 .82 | 10 37 | 234 727 | 4.73 1.78 | 5.88 | 14 54 | 578 | . 82 . 95 | . 94 . 93 | 18 33 | 1,538 2,441 | . 33 . 46 | . 41 . 50 |
| IUIALS | 29 | /4/ | . 0 1 | . 0 2 | 37 | 121 | 1.70 | 1.84 | 54 | 1,849 | . 35 | . 33 | 33 | 2,441 | . 40 | . 50 |
| | | \$100,000 - | 249,999 | 9 | \$2 | 250,000 AND | OVER | | ALL | RISKS | | | | | | |
| EXP-MOD | RSKS | SD PREM | A LR | M LR | RSKS | SD PREM | A LR | M LR | RSKS | SD PRE | M A L | R M LR | | | | |
| 0- 60 | | | | | 6 | 1,284 | . 13 | . 06 | 6 | 1,284 | . 13 | . 06 | | | | |
| 61- 80 | 3 | 426 | . 31 | . 21 | 5 | 2,081 | . 21 | . 15 | 11 | 2,653 | . 22 | . 16 | | | | |
| 81- 85 | 4 | 427 | . 14 | . 12 | | | | | 7 | 535 | . 12 | . 10 | | | | |
| 86- 90 91- 95 | 3 | 444 | 4.92 | 4.61 | 4 | 450 | 01 | 01 | 21 56 | 685 | . 28 | . 25 1 . 35 | | | | |
| 96- 99 | 3 | 348 | 1.00 | .97 | 1 | 450 390 | . 01 . 15 | . 01 . 14 | 56 132 | 2,037 1,845 | 1.44 1.00 | .97 | | | | |
| 100-100 | 4 | 556 | .03 | . 03 | i | 640 | . 62 | .62 | 243 | 2,158 | . 26 | . 26 | | | | |
| CREDITS | 17 | 2,201 | 1.25 | 1.09 | 14 | 4,845 | . 22 | . 15 | 476 | 11,197 | . 57 | . 45 | | | | |
| 101-105 | | , | | | | • | | | 17 | 522 | . 56 | . 58 | | | | |
| 106-110 | 2 | 251 | . 11 | . 12 | | | | | 12 | 629 | . 17 | . 19 | | | | |
| 111-115 | 1 | 127 | . 38 | . 42 | | | | | 11 | 422 | . 66 | . 74 | | | | |
| 116-120 | 3 | 834 | . 14 | . 16 | 4 | 0.45 | 2 25 | 4 00 | 7 17 | 968 | . 17 | . 20 | | | | |
| 121-130 131-140 | 1 3 | 251 633 | . 45 . 57 | . 54 . 78 | 1 | 317 | 3.25 | 4.00 | 17 11 | 848 1,030 | 2.41 .62 | 2.95 .84 | | | | |
| 141- UP | 5 5 | 1,269 | . 18 | .78 | 5 | 4,768 | . 48 | . 99 | 23 | 6,719 | . 46 | . 89 | | | | |
| CHARGES | 15 | 3,364 | . 26 | .36 | 6 | 5,084 | . 65 | 1.29 | 98 | 11, 138 | .60 | . 92 | | | | |
| TOTALS | 32 | 5 , 565 | . 65 | . 73 | 20 | 9,929 | . 44 | . 45 | 574 | 22,334 | . 58 | .61 | | | | |
| | | | | | | | | | | | | | | | | |

32

4,869

. 29

. 28

26

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS FOR MANUAL YEAR 2013 INDUSTRY GRP = 1

| | | | | | | | 20 | 1110 | an | • | | | | | | |
|-------------------------------------|----------|------------------------|--------------|-----------|------|------------------------|---------------|------|---------------|-----------------|----------------|--------|-------|----------|-------|------|
| EXP-MOD | RSKS | UP TO - SD PREM | 2,49 A LR | 9 M LR | RSKS | \$2,500 - SD PREM | 4,999 A LR | | \$5 RSKS | | 7,499 M A L | R M LR | \$7, | 500 - 9 | , 999 | |
| 0- 60 61- 80 81- 85 86- 90 | | | | | | | | | | | | | | | | |
| 91- 95 | 2 | 3 | . 12 | . 11 | | | | | 2 | 13 | | | 1 | 8 | | |
| 96- 99 | 12 | 12 | 2.15 | 2.10 | 37 | 139 | . 06 | . 06 | 27 | 158 | . 02 | . 02 | 24 | 203 | . 58 | . 56 |
| 100-100 | 160 | 169 | .02 | .02 | 24 | 77 | . 00 | . 00 | 13 | 83 | .06 | .06 | 5 | 43 | . 50 | . 50 |
| CREDITS | 174 | 184 | . 17 | . 17 | 61 | 215 | . 04 | . 04 | 42 | 255 | . 03 | . 03 | 30 | 254 | . 46 | . 45 |
| 101-105 | 1/4 | 104 | . 17 | . 17 | 3 | 11 | .04 | . 04 | 42 | 255 | . 03 | . 03 | 2 | 18 | . 40 | . 45 |
| 106-110 | | | | | 1 | 5 | | | 1 | 6 | | | - | 10 | | |
| 111-115 | | | | | 2 | 6 | | | 1 | 6 | | | 1 | 11 | | |
| 116-110 | | | | | 2 | 0 | | | i | 7 | | | ' | | | |
| 121-130 | 1 | 3 | | | 1 | 5 | | | ' | , | | | 1 | 13 | | |
| 131-140 | 3 | 6 | . 17 | . 23 | • | 5 | | | 2 | 15 | | | ' | 13 | | |
| 141- UP | 3 | 4 | / | . 23 | | | | | 2 | 20 | | | 1 | 18 | | |
| CHARGES | 7 | 12 | . 08 | . 12 | 7 | 27 | | | 7 | 53 | | | 5 | 60 | | |
| TOTALS | 181 | 196 | . 16 | . 16 | 68 | 242 | . 03 | . 03 | 49 | 308 | . 03 | . 03 | 35 | 313 | . 37 | . 38 |
| IUIALS | 101 | 190 | . 10 | . 10 | 00 | 242 | .03 | .03 | 49 | 306 | . 03 | .03 | 35 | 313 | . 37 | . 30 |
| | | \$10,000 - | 14,99 | 9 | , | 15,000 - | 24,999 |) | \$25 | ,000 - 4 | 9,999 | | \$50. | 000 - 99 | , 999 | |
| EXP-MOD | RSKS | SD PREM | A LR | M LR | RSKS | SD PREM | A LR | M LR | RSKS | SD PRE | M A L | R M LR | | | | |
| 0- 60 | | | | | 1 | 11 | | | | | | | 1 | 50 | 5.47 | 2.80 |
| 61- 80 | | | | | 1 | 12 | | | 1 | 18 | | | | | | |
| 81- 85 | | | | | | | | | 3 | 98 | 2.54 | 2.11 | 5 | 270 | 1.80 | 1.51 |
| 86- 90 | | | | | 2 | 35 | . 03 | . 02 | 15 | 511 | . 08 | . 07 | 5 | 297 | | |
| 91- 95 | 17 | 207 | . 06 | . 06 | 19 | 351 | . 70 | . 66 | 13 | 364 | . 08 | . 07 | 2 | 136 | . 04 | . 04 |
| 96- 99 | 18 | 214 | . 35 | . 34 | 10 | 179 | . 02 | . 02 | 3 | 99 | . 27 | . 26 | 1 | 59 | | |
| 100-100 | 5 | 59 | .01 | . 01 | 6 | 116 | . 05 | . 05 | 5 | 166 | . 21 | . 21 | 3 | 205 | . 28 | . 28 |
| CREDITS | 40 | 480 | . 18 | . 17 | 39 | 703 | . 36 | . 34 | 40 | 1,257 | . 30 | . 28 | 17 | 1,016 | . 81 | . 70 |
| 101-105 | 4 | 52 | 1.39 | 1.42 | 2 | 39 | 2.98 | 3.10 | 1 | [′] 36 | - | | 2 | 132 | . 01 | .01 |
| 106-110 | | | | | 2 | 37 | . 09 | . 09 | 2 | 97 | . 01 | . 02 | 4 | 352 | . 08 | . 09 |
| 111-115 | | | | | _ | | | | 5 | 227 | . 06 | . 07 | 1 | 83 | | |
| 116-120 | 1 | 13 | | | 2 | 46 | | | 5 | 204 | . 57 | .68 | 5 | 409 | . 57 | . 68 |
| 121-130 | 3 | 43 | . 02 | . 02 | 1 | 23 | | | 2 | 101 | . 06 | . 08 | 3 | 274 | . 10 | . 13 |
| 131-140 | 1 | | | | | | | | | - | - | - | 2 | 237 | . 91 | 1.22 |
| 141- UP | 1 | 23 | . 07 | . 11 | 5 | 175 | . 81 | 1.25 | 1 | 52 | . 13 | . 20 | 4 | 451 | . 42 | . 64 |
| CHARGES | 10 | 151 | 1.98 | 2.35 | 12 | 319 | . 8 1 | 1.08 | 16 | 717 | . 20 | . 24 | 21 | 1,938 | . 36 | . 45 |
| TOTALS | 50 | 631 | .61 | . 62 | 51 | 1,022 | . 50 | . 52 | 56 | 1,973 | . 27 | . 26 | 38 | 2,954 | . 51 | . 56 |
| | | | | | | | | | | - | | | | , | | |
| EXP-MOD | RSKS | \$100,000 - SD PREM | | | RSKS | 250,000 AND SD PREM | A LR | M LR | ALL F RSKS | SD PRE | M A L | R M LR | | | | |
| | | | | | | | | | | | | | | | | |
| 0- 60 | 4.4 | 4 40- | | 4.0 | 8 | 2,299 | . 36 | . 16 | 10 | 2,361 | . 47 | . 21 | | | | |
| 61- 80 | 10 | 1,180 | . 26 | . 18 | 8 | 2,981 | . 21 | . 14 | 20 | 4,191 | . 22 | . 15 | | | | |
| 81- 85 | 1 | 119 | | | 1 | 250 | . 43 | . 35 | 10 | 736 | 1.14 | . 95 | | | | |
| 86- 90 | 5 | 668 | . 23 | . 20 | | | | | 27 | 1,511 | . 13 | . 12 | | | | |
| 91- 95 | 3 | 497 | . 14 | . 13 | 1 | 263 | | | 60 | 1,841 | . 20 | . 18 | | | | |
| 96- 99 | 1 | 132 | . 08 | . 08 | | | | | 133 | 1,194 | . 23 | . 22 | | | | |
| 100-100 | 2 | 320 | 1.01 | 1.01 | . 1 | 955 | . 38 | . 38 | 224 | 2,192 | . 36 | . 36 | | | | |
| CREDITS | 22 | 2,915 | . 29 | . 24 | 19 | 6,749 | . 29 | . 18 | 484 | 14,027 | . 32 | . 23 | | | | |
| 101-105 | 1 | 103 | . 28 | . 29 | | | | | 15 | 390 | . 56 | . 57 | | | | |
| 106-110 | 2 | 291 | . 23 | . 25 | | | | | 12 | 788 | . 13 | . 14 | | | | |
| 111-115 | 1 | 113 | . 14 | . 15 | | | | | 11 | 446 | . 07 | . 08 | | | | |
| 116-120 | 1 | 228 | . 11 | . 13 | _ | | | | 15 | 908 | . 41 | . 49 | | | | |
| 121-130 | 1 | 175 | . 09 | . 12 | 2 | 655 | . 33 | . 41 | 15 | 1,290 | . 21 | . 26 | | | | |
| 131-140 | 2 | 471 | . 55 | . 74 | 1 | 596 | . 16 | . 21 | 11 | 1,345 | . 59 | . 79 | | | | |
| 141- UP | 2 | 572 | . 21 | . 45 | 4 | 5,075 | . 26 | . 54 | 23 | 6,390 | . 28 | . 56 | | | | |
| CHARGES | 10 32 | 1,954 | . 27 | . 38 | 7 | 6,326 | . 25 | . 48 | 102 | 11,557 | . 31 | . 48 | | | | |
| ZIATOT | 37 | 4 269 | 29 | 28 | 26 | 13 075 | 27 | 25 | 586 | 25 584 | 31 | 30 | | | | |

13,075 .27

. 25

586

25,584 .31

. 30

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS FOR MANUAL YEAR 2014 INDUSTRY GRP = 1

| | | | | | FUF | R MANUAL YE | AR 20 | 14 IND | JSIRY GRI | - = 1 | | | | | | |
|--------------------|----------|--------------------|--------------|--------------|---------|-----------------------------------------|---------------|--------------|-------------|----------------------|--------------|--------------|---------|------------|--------------|--------------|
| EXP-MOD | RSKS | UP TO - SD PREM | 2,49 A LR | 99 M LR | RSKS | \$2,500 - SD PREM | 4,999 A LR | | \$5 RSKS | 5,000 - 7 SD PREM | ,499 A LF | R M LR | \$7, | 500 - 9, | , 999 | |
| 0- 60 | | | | | | | | | | | | | | | | |
| 61- 80 | | | | | | | | | | | | | | | | |
| 81- 85 | | | | | | | | | 1 | 4 | | | | | | |
| 86- 90 | | | | | 1 | 3 | | | _ | | | | 2 | 16 | | |
| 91- 95 | | | | | _ 1 | 4 | | | 2 | | 4.31 | 4.08 | 1 | 7 | | |
| 96- 99 | 17 | 21 | . 06 | . 06 | 31 | 115 | . 04 | . 04 | 30 | | 1.82 | 1.78 | 27 | 225 | . 21 | . 21 |
| 100-100 | 130 | 143 | . 44 | . 44 | 33 | 118 | . 16 | . 16 | 12 | 75 074 | .01 | .01 | 4 | 35 | . 02 | . 02 |
| CREDITS 101-105 | 147 1 | 164 2 | . 39 | . 39 | 66 1 | 240 5 | . 09 | . 09 | 45 4 | 271 24 | 1.40 | 1.37 | 34 1 | 284 9 | . 17 | . 17 |
| 106-110 | • | 2 | | | • | 5 | | | 2 | 12 | . 22 | . 24 | • | 9 | | |
| 111-115 | 2 | 4 | | | | | | | 1 | 8 | | . 2 7 | 2 | 20 | . 17 | . 20 |
| 116-120 | 1 | 3 | | | | | | | • | • | | | 1 | 10 | | . = 4 |
| 121-130 | 1 | 1 | | | | | | | | | | | - | . • | | |
| 131-140 | 2 | 5 | | | | | | | 1 | 9 | . 06 | . 08 | | | | |
| 141- UP | | | | | 1 | 5 | . 07 | . 10 | 1 | 8 | | | | | | |
| CHARGES | 7 | 15 | | | 2 | 10 | . 03 | . 04 | 9 | 62 | . 05 | . 06 | 4 | 39 | . 09 | . 10 |
| TOTALS | 154 | 179 | . 36 | . 36 | 68 | 249 | . 09 | . 09 | 54 | 333 | 1 . 15 | 1.16 | 38 | 322 | . 16 | . 16 |
| | | | | | | | | _ | | | | | | | | |
| EVD MOD | BOKO | \$10,000 - | 14,99 | | | • | 24,999 | | | 5,000 - 49 | | | \$50, | 000 - 99, | , 999 | |
| EXP-MOD | RSKS | SD PREM | A LR | M LR | RSKS | SD PREM | A LR | M LK | RSKS | SD PREM | A L | K M LK | | | | |
| 0- 60 | | | | | | | | | 1 | 17 | | | | | | |
| 61- 80 | | | | | | | | | • | .,, | | | 1 | 77 | . 92 | . 72 |
| 81- 85 | | | | | | | | | 1 | 41 | | | 8 | 563 | . 18 | . 15 |
| 86- 90 | | | | | | | | | 11 | 392 | . 99 | . 87 | 8 | 446 | . 27 | . 23 |
| 91- 95 | 5 | 57 | . 33 | . 30 | 25 | 438 | . 13 | . 13 | 15 | 435 | . 16 | . 15 | 5 | 293 | . 29 | . 27 |
| 96- 99 | 29 | 328 | . 16 | . 15 | 10 | 195 | . 07 | . 06 | 8 | 261 | . 13 | . 12 | 2 | 142 | . 29 | . 28 |
| 100-100 | 6 | 74 | .01 | . 01 | 4 | 78 | | | 3 | 105 | | | | | | |
| CREDITS | 40 | 459 | . 15 | . 15 | 39 | 710 | . 10 | . 10 | 39 | 1,250 | . 39 | . 36 | 24 | 1,521 | . 27 | . 24 |
| 101-105 | 3 | 32 | | | 2 | 35 | . 04 | . 04 | | | | | | | | |
| 106-110 | | | | | 3 | 60 | | | 1 | .44 | . 47 | . 52 | 5 | 425 | . 69 | . 75 |
| 111-115 | | | | | 2 | 39 | | | 4 | 174 | . 04 | . 05 | 5 | 343 | . 94 | 1.06 |
| 116-120 | • | 0.5 | 4 50 | 4 00 | • | 70 | | | 2 | | 1.52 | 1.80 | 2 | 138 | . 36 | . 42 |
| 121-130 | 2 | 35 | 1.53 | 1.89 | 3 | 70 | | | 2 2 | 121 128 | . 42 | . 52 . 01 | 2 | 200 172 | . 17 | . 22 |
| 131-140 141- UP | 1 | 10 | 55.26 | 2.62 | | | | | 4 | | 1.25 | 1.97 | 2 2 | 260 | . 12 . 02 | . 16 . 04 |
| CHARGES | 6 | | 12.86 | | 10 | 204 | . 01 | .01 | 15 | 724 | . 58 | .74 | 18 | 1,537 | . 47 | . 58 |
| TOTALS | 46 | | 2.15 | | 49 | 914 | .08 | . 08 | 54 | 1,974 | . 46 | . 47 | 42 | 3,058 | .37 | . 38 |
| | | | | | | • • • • • • • • • • • • • • • • • • • • | | | | ., | | | | -, | | |
| | | \$100,000 - | 249,99 | 99 | \$2 | 250,000 AND | OVER | | ALL | RISKS | | | | | | |
| EXP-MOD | RSKS | SD PREM | A LR | M LR | RSKS | SD PREM | A LR | M LR | RSKS | SD PREM | A LF | R M LR | | | | |
| | _ | 4.4.4 | | | _ | | | | _ | | | | | | | |
| 0- 60 | 2 | 140 | . 19 | . 07 | 6 | 2,175 | . 92 | . 39 | 9 | 2,332 | . 87 | . 36 | | | | |
| 61- 80 81- 85 | 8 3 | 1,049 437 | . 18 . 45 | . 13 | 8 | 2,479 2,079 | . 21 . 20 | . 14 | 17 17 | 3,605 | . 22 . 23 | . 15 . 19 | | | | |
| 86- 90 | 2 | 266 | . 45 | . 37 . 05 | 4 2 | 2,079 561 | . 06 | . 16 . 05 | 26 | 3,125 1,684 | . 33 | . 19 | | | | |
| 91- 95 | 4 | 602 | . 11 | . 10 | 1 | 422 | . 02 | . 02 | 59 | 2,269 | . 16 | . 15 | | | | |
| 96- 99 | 1 | 141 | .02 | . 02 | 3 | 852 | . 26 | . 26 | 158 | 2,457 | . 30 | . 30 | | | | |
| 100-100 | 2 | 225 | . 44 | . 44 | 2 | 2,319 | . 13 | . 13 | 196 | 3,174 | . 15 | . 15 | | | | |
| CREDITS | 22 | 2,860 | . 21 | . 16 | 26 | 10,887 | . 32 | . 22 | 482 | 18,646 | . 30 | . 23 | | | | |
| 101-105 | 1 | 103 | . 06 | . 06 | 3 | 1,723 | . 16 | . 16 | 16 | 1,935 | . 15 | . 15 | | | | |
| 106-110 | 6 | 825 | . 44 | . 48 | 1 | 281 | . 01 | .01 | 18 | 1,647 | . 41 | . 45 | | | | |
| 111-115 | | | | | | | | | 16 | 588 | . 57 | . 64 | | | | |
| 116-120 | | | | | 1 | 457 | . 02 | . 03 | 7 | 677 | . 24 | . 29 | | | | |
| 121-130 | | | | | | | | | 10 | 426 | . 32 | . 41 | | | | |
| 131-140 | 2 | 402 | . 17 | . 23 | | | | | 9 | 716 | . 12 | . 17 | | | | |
| 141- UP | 5 | 1,040 | . 39 | . 62 | 2 | 3,398 | . 30 | . 89 | 16 | 4,918 | | 1.29 | | | | |
| CHARGES | 14 | 2,370 | . 35 | . 46 | 7 | 5,860 | . 22 | . 37 | 92 | 10,907 | . 40 | . 59 | | | | |
| TOTALS | 36 | 5,231 | . 27 | . 26 | 33 | 16,747 | . 29 | . 25 | 574 | 29,554 | . 34 | . 31 | | | | |

5

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS FOR MANUAL YEAR 2010 INDUSTRY GRP = 2

| | | | | | FUR | MANUAL YE | AR 20 | IQ INL | JUSTRY GRA | , = 2 | | | | | | |
|--------------------|----------|------------------------|----------------|-------------|---------|----------------------|----------------|--------------|-------------|-----------------|----------------|-------------|--------|------------|--------------|--------------|
| EXP-MOD | RSKS | UP TO - SD PREM | 2,49 A LR | 9 M LR | RSKS | \$2,500 - SD PREM | 4,999 A LR | | \$5 RSKS | | 7,499 M A L | R M LR | \$7, | 500 - 9 | 9,999 | |
| 0- 60 | | | | | | | | | | | | | | | | |
| 61- 80 | 3 | 1 | | | | | | | 1 | 4 | | | 2 | 11 | 7.16 | 5.09 |
| 81- 85 | 1 | | | | 1 | 4 | | | | | | | 2 | 15 | | |
| 86- 90 | 7 | 5 | 21.60 | 18.92 | 1 | 3 | | | 4 | 21 | | | 3 | 24 | | |
| 91- 95 | 16 | 14 | | | 11 | 40 | . 02 | . 02 | 15 | 84 | . 46 | . 44 | 22 | 176 | . 02 | . 02 |
| 96- 99 | 253 | | 2.24 | | 211 | 759 | . 34 | . 34 | 121 | 720 | 3.78 | 3.69 | 52 | 441 | 1.17 | 1.14 |
| 100-100 | 1,030 | 916 | 3.21 | 3.21 | 169 | 591 | . 23 | . 23 | 76 | 467 | 1.42 | 1.42 | 37 | 318 | . 64 | . 64 |
| CREDITS | 1,310 | 1,250 | 3.00 | 2.98 | 393 | 1,397 | . 29 | . 28 | 217 | 1,297 | 2.64 | 2.59 | 118 | 985 | . 82 | . 79 |
| 101-105 106-110 | 17 13 | 19 15 | 3.62 | 3.71 | 12 3 | 44 12 | 3.94 | 4.02 | 10 2 | 62 13 | 4.10 | 4.21 | 7 7 | 62 64 | . 39 . 90 | . 39 . 97 |
| 111-115 | 4 | 9 | . 09 | . 10 | 8 | 36 | | | 4 | 27 | 2.05 | 2.31 | 4 | 36 | 11.16 | |
| 116-120 | 10 | 19 | 1.22 | 1.44 | 3 | 14 | . 22 | . 27 | 2 | 15 | 2.05 | 2.01 | 6 | 63 | .04 | . 05 |
| 121-130 | 12 | 11 | | | 13 | 63 | 7.17 | 8.93 | 18 | 135 | 2.85 | 3.53 | 12 | 130 | | |
| 131-140 | 12 | 23 | 7.75 | 10.55 | 3 | | 51.14 | | 1 | 9 | | | 1 | 13 | . 01 | . 01 |
| 141- UP | 19 | 33 | . 04 | . 06 | 8 | 41 | .01 | . 02 | 5 | 46 | . 31 | . 47 | 7 | 94 | 1.27 | 1.90 |
| CHARGES | 87 | 130 | 2.10 | 2.60 | 50 | 224 | 6.08 | 7.36 | 42 | 306 | 2.31 | 2.77 | 44 | 462 | 1.31 | 1.59 |
| TOTALS | 1,397 | 1,380 | 2.92 | 2.95 | 443 | 1,621 | 1.09 | 1.10 | 259 | 1,603 | 2.58 | 2.62 | 162 | 1,447 | . 97 | 1.01 |
| EVD MOD | DOVO | \$10,000 - | 14,99 | | • | | 24,999 | | | 5,000 - 4 | | | \$50, | 000 - 99 | 9,999 | |
| EXP-MOD | RSKS | SD PREM | A LR | MLK | RSKS | SD PREM | A LK | MLK | RSKS | SU PRE | M A L | R M LR | | | | |
| 0- 60 | | | | | | | | | 1 | 16 | . 03 | . 02 | | | | |
| 61- 80 | 2 | 19 | | | 1 | 14 | | | i | 29 | 6.24 | 4.12 | 9 | 474 | . 12 | . 09 |
| 81- 85 | 2 | 22 | | | 1 | 19 | . 78 | . 64 | 9 | 286 | . 11 | . 09 | 4 | 219 | 1.78 | 1.48 |
| 86- 90 | 3 | 33 | . 02 | . 02 | 20 | 355 | . 03 | . 03 | 20 | 650 | 1.03 | . 90 | 8 | 485 | . 34 | . 30 |
| 91- 95 | 39 | 440 | . 67 | . 63 | 42 | 763 | . 28 | . 26 | 19 | 615 | 1.62 | 1.50 | 3 | 203 | . 56 | . 53 |
| 96- 99 | 61 | 716 | . 49 | . 48 | 22 | 416 | 2.40 | 2.35 | 7 | 226 | 1.41 | 1.39 | 5 | 370 | .01 | .01 |
| 100-100 | 34 | 422 | . 44 | . 44 | 32 | 575 | . 29 | . 29 | 15 | 497 | 1.28 | 1.28 | 6 | 420 | . 13 | . 13 |
| CREDITS | 141 | 1,651 | . 50 | . 49 | 118 | 2,142 | . 66 | . 62 | 72 | 2,320 | 1.22 | 1.11 | 35 | 2,170 | . 36 | . 32 |
| 101-105 | 12 | 151 | 2.00 | 2.04 | 12 | 259 | .51 | . 53 | 7 | 247 | . 04 | . 04 | 7 | 443 | . 23 | . 24 |
| 106-110 | 4 4 | 51 56 | . 13 4 . 39 | . 14 | 1 5 | 17 112 | . 13 | . 14 | 7 11 | 280 457 | .51 2.66 | . 55 | 7 4 | 477 304 | 01 | 01 |
| 111-115 116-120 | 7 | 98 | .01 | 4.96 .01 | 8 | 182 | . 60 . 04 | . 68 . 04 | 6 | 269 | . 54 | 3.01 .64 | 2 | 185 | . 01 . 02 | . 01 . 02 |
| 121-130 | 9 | 146 | 3.11 | 3.88 | 4 | 96 | .01 | .01 | 8 | 341 | 2.91 | 3.63 | 4 | 364 | . 02 | .02 |
| 131-140 | 4 | 69 | .30 | . 41 | 3 | 78 | . 03 | .04 | 6 | 259 | . 59 | . 8 1 | 5 | 509 | 1.17 | 1.57 |
| 141- UP | 5 | 87 | . 05 | . 08 | 11 | 353 | . 14 | . 23 | 11 | 620 | . 60 | . 92 | 7 | 675 | . 12 | . 20 |
| CHARGES | 45 | 658 | 1.57 | 1.86 | 44 | 1,097 | . 24 | . 30 | 56 | 2,474 | 1.22 | 1.52 | 36 | 2,956 | . 27 | . 33 |
| TOTALS | 186 | 2,309 | . 81 | . 82 | 162 | 3,239 | . 51 | . 53 | 128 | 4,794 | 1.22 | 1.29 | 71 | 5,126 | . 31 | . 33 |
| | | | | | | | | | | | | | | | | |
| EXP-MOD | RSKS | \$100,000 - SD PREM | | M LR | RSKS | SD PREM | O OVER A LR | M LR | ALL RSKS | RISKS SD PRE | M A L | R M LR | | | | |
| 0- 60 | 2 | 164 | . 09 | . 05 | 5 | 802 | . 25 | . 12 | 8 | 982 | . 22 | . 11 | | | | |
| 61- 80 | 10 | 1,104 | . 56 | . 42 | 1 | 192 | . 76 | . 47 | 30 | 1,848 | . 59 | . 43 | | | | |
| 81- 85 | 1 | 93 | . 01 | . 01 | 3 | 1,429 | . 93 | . 79 | 24 | 2,087 | . 85 | .71 | | | | |
| 86- 90 | 2 | 251 | . 65 | . 57 | 1 | 371 | 1.13 | . 99 | 69 | 2,200 | . 70 | . 62 | | | | |
| 91- 95 | 3 | 477 | . 11 | . 10 | | | | | 170 | 2,813 | . 61 | . 57 | | | | |
| 96- 99 | 1 | 98 | | | | | | | 733 | 4,058 | 1.45 | 1.41 | | | | |
| 100-100 | 2 | 250 | 2.73 | 2.73 | 2 | 1,926 | . 54 | . 54 | 1,403 | 6,381 | 1.05 | 1.05 | | | | |
| CREDITS | 21 | 2,437 | . 63 | . 51 | 12 | 4,720 | . 66 | . 52 | 2,437 | 20,369 | . 93 | . 82 | | | | |
| 101-105 | 3 | 495 | . 62 | . 63 | 2 | 759 | . 37 | . 38 | 89 | 2,540 | . 65 | . 67 | | | | |
| 106-110 | • | E04 | 47 | | 4 | 000 | | 70 | 44 | 929 | . 23 | . 24 | | | | |
| 111-115 116-120 | 3 | 531 | . 47 | . 53 | 1 | 290 | . 71 | . 78 | 48 44 | 1,858 845 | 1.31 | 1.48 .26 | | | | |
| 121-130 | 2 | 482 | . 01 | .01 | | | | | 82 | 1,768 | 1.30 | 1.61 | | | | |
| 131-140 | 2 | 517 | . 18 | . 25 | | | | | 37 | 1,492 | 1.19 | 1.62 | | | | |
| 141- UP | 5 | 1,850 | . 13 | . 28 | 1 | 828 | . 18 | . 36 | 79 | 4,627 | . 22 | .41 | | | | |
| CHARGES | 15 | 3,875 | . 23 | . 35 | 4 | 1,877 | . 34 | . 45 | 423 | 14,059 | .68 | . 90 | | | | |
| TOTALS | 36 | 6,312 | . 38 | . 43 | 16 | 6,597 | . 57 | . 51 | 2,860 | 34,428 | . 83 | .84 | | | | |

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS FOR MANUAL YEAR 2011 INDUSTRY GRP = 2

| | | | | | | A PAROAL II | | | Joorna Gill | - | | | | | | |
|-------------|-------|-----------------------|----------------|------|------|-----------------------|----------------|-------|--------------|---------------------|----------------|--------|----------|----------|-------|------|
| EXP-MOD | RSKS | UP TO - SD PREM | 2,499 A LR | | RSKS | \$2,500 - SD PREM | 4,999 A LR | | \$5 RSKS | | 7,499 M A L | R M LR | \$7, | 500 - 9 | ,999 | |
| 0- 60 | 2 | 1 | | | 1 | 2 | | | | | | | | | | |
| 61- 80 | 4 | 2 | | | 2 | 5 | | | 4 | 21 | | | 2 | 11 | | |
| 81- 85 | 4 | 1 | | | 1 | 3 | | | 7 | 4 1 | | | 1 | 7 | 3.20 | 2 60 |
| 86- 90 | 7 | 5 | | | 4 | 11 | | | 1 | 6 | | | 1 | 8 | 3.20 | 2.09 |
| - | | 16 | | | 15 | 52 | | | 12 | | 2 40 | 0 00 | | | 06 | 06 |
| 91- 95 | 21 | | 0 4E | 2 00 | | | 0 00 | 4 00 | | 69 | 3.18 | 2.99 | 11 | 94 | .06 | .06 |
| 96- 99 | 208 | 260 | 3.15 | 3.08 | 173 | 629 | 2.03 | 1.99 | 118 | 708 | . 70 | .68 | 68 | 580 | 1.94 | 1.88 |
| 100-100 | 1,169 | 1,061 | 5.94 | 5.94 | 199 | 681 | . 56 | . 56 | 72 | 438 | . 96 | . 96 | 40 | 343 | . 20 | . 20 |
| CREDITS | 1,415 | 1,345 | 5.29 | 5.25 | 395 | 1,383 | 1.20 | 1.18 | 207 | 1,242 | . 91 | . 89 | 123 | 1,044 | 1.17 | 1.14 |
| 101-105 | 13 | 16 | | | 20 | 79 | . 38 | . 38 | 10 | 61 | . 05 | . 05 | <u>8</u> | 75 | 2.38 | 2.43 |
| 106-110 | 8 | 7 | | | 5 | 18 | 39.33 | 42.62 | 1_ | 8 | | | 5 | 45 | . 07 | . 07 |
| 111-115 | 6 | 1 | | | 7 | 31 | | | 5 | 33 | | | 3 | 29 | . 19 | . 22 |
| 116-120 | 2 | 3 | | | 6 | 26 | . 09 | . 11 | 3 | 23 | . 62 | . 73 | 3 | 32 | . 58 | . 68 |
| 121-130 | 10 | 15 | | | 12 | 54 | . 15 | . 19 | 16 | 128 | . 34 | . 42 | 13 | 141 | . 98 | 1.22 |
| 131-140 | 11 | 17 | . 62 | . 83 | 7 | 38 | . 03 | . 05 | 4 | 34 | | 4 00 | | - 4 | | |
| 141- UP | 15 | 34 | . 20 | .31 | 9 | 47 | | | 3 | 31 | . 76 | 1.22 | 4 | 54 | | 4 00 |
| CHARGES | 65 | 92 | . 19 | . 24 | 66 | 291 | 2.55 | | 42 | 318 | . 26 | . 32 | 36 | 376 | | 1.08 |
| TOTALS | 1,480 | 1,437 | 4.96 | 5.00 | 461 | 1,674 | 1.44 | 1.46 | 249 | 1,560 | . 78 | . 79 | 159 | 1,421 | 1.10 | 1.13 |
| EXP-MOD | RSKS | \$10,000 - SD PREM | 14,999 A LR | | RSKS | \$15,000 - SD PREM | , | | \$25 RSKS | 5,000 - 4 SD PRE | | R M LR | \$50,0 | 000 - 99 | , 999 | |
| 27.1. 1.102 | | 02 | - | | | 02 | /\ _ !\ | | | 02 | = | | | | | |
| 0- 60 | | | | | | | | | 1 | 11 | | | 1 | 44 | .01 | |
| 61- 80 | 1 | 10 | | | 1 | 13 | | | | | | | 7 | 373 | . 05 | . 03 |
| 81- 85 | 2 | 23 | | | 1 | 15 | | | 3 | 103 | . 24 | . 21 | 8 | 466 | | |
| 86- 90 | 1 | 13 | | | 7 | 124 | . 04 | . 04 | 20 | 619 | 1.24 | 1.10 | 4 | 233 | 1.16 | 1.01 |
| 91- 95 | 25 | 300 | . 06 | . 06 | 36 | 653 | . 60 | . 56 | 27 | 822 | 1.79 | 1.65 | 5 | 277 | . 04 | . 04 |
| 96- 99 | 60 | 682 | . 24 | . 23 | 21 | 375 | . 04 | . 04 | 12 | 422 | . 15 | . 14 | 8 | 487 | . 29 | . 29 |
| 100-100 | 40 | 477 | . 29 | . 29 | 23 | 444 | . 02 | . 02 | 11 | 376 | . 11 | . 11 | 7 | 525 | . 93 | . 93 |
| CREDITS | 129 | 1,506 | . 21 | . 20 | 89 | 1,623 | . 26 | . 25 | 74 | 2,351 | 1.01 | . 93 | 40 | 2,405 | . 39 | . 34 |
| 101-105 | 8 | 94 | . 03 | . 04 | 10 | 183 | 1.89 | 1.94 | 5 | 156 | .01 | . 02 | 6 | 380 | 1.22 | 1.24 |
| 106-110 | 7 | 91 | . 04 | . 04 | 10 | 212 | 1.16 | 1.25 | 4 | 160 | . 08 | . 09 | 5 | 371 | 2.13 | 2.30 |
| 111-115 | 3 | 46 | | | 2 | 53 | | | 10 | 379 | . 46 | . 52 | 4 | 338 | . 46 | . 52 |
| 116-120 | 5 | 77 | .01 | .01 | 20 | 464 | . 33 | . 39 | 10 | 370 | . 26 | . 30 | 1 | 67 | 2.41 | 2.86 |
| 121-130 | 9 | 136 | 3.37 | 4.16 | 15 | 349 | 1.22 | 1.51 | 14 | 579 | . 12 | . 15 | 3 | 270 | . 10 | . 13 |
| 131-140 | 2 | 35 | | | 2 | 42 | | | 9 | 446 | . 10 | . 13 | 4 | 424 | 1.25 | 1.66 |
| 141- UP | | | | | 8 | 232 | . 22 | . 33 | 11 | 583 | .88 | 1.37 | 10 | 1,101 | . 33 | . 52 |
| CHARGES | 34 | 479 | . 97 | 1.11 | 67 | 1,534 | . 80 | . 96 | 63 | 2,673 | . 34 | . 43 | 33 | 2,951 | .84 | 1.08 |
| TOTALS | 163 | 1,985 | . 39 | . 40 | 156 | 3,158 | . 52 | . 55 | 137 | 5,025 | . 65 | . 70 | 73 | 5,356 | . 64 | . 68 |
| | | \$100,000 - | 240 000 | 0 | đ | 250,000 ANI | OVED | | A1.1 | RISKS | | | | | | |
| EXP-MOD | RSKS | SD PREM | A LR | | RSKS | SD PREM | A LR | M LR | RSKS | SD PRE | M A L | R M LR | | | | |
| 0- 60 | 2 | 153 | | | 5 | 888 | . 15 | . 07 | 12 | 1,099 | . 12 | . 06 | | | | |
| 61- 80 | 5 | 477 | . 20 | . 14 | | | | | 26 | 912 | . 12 | . 09 | | | | |
| 81- 85 | 4 | 458 | . 19 | . 16 | 1 | 217 | . 16 | . 14 | 25 | 1,294 | . 13 | . 11 | | | | |
| 86- 90 | 3 | 353 | 1.64 | 1.42 | | | | | 48 | 1,372 | 1.18 | 1.04 | | | | |
| 91- 95 | 6 | 787 | .61 | . 57 | | | | | 158 | 3,070 | . 85 | . 79 | | | | |
| 96- 99 | | | | | | | | | 668 | 4,142 | . 99 | . 96 | | | | |
| 100-100 | 3 | 481 | 3.95 | 3.95 | | | | | 1,564 | 4,826 | 2.02 | 2.02 | | | | |
| CREDITS | 23 | 2,710 | 1.16 | . 97 | 6 | 1,106 | . 15 | . 08 | 2,501 | 16,715 | 1.11 | . 97 | | | | |
| 101-105 | 3 | 475 | . 13 | . 14 | 1 | 272 | . 20 | . 21 | 84 | 1,791 | . 64 | . 66 | | | | |
| 106-110 | 2 | 251 | 2.50 | 2.67 | | | | | 47 | 1,163 | 2.05 | 2.21 | | | | |
| 111-115 | | | | | 2 | 1,055 | . 65 | . 73 | 42 | 1,965 | . 52 | . 59 | | | | |
| 116-120 | 1 | 201 | | | | - | | | 51 | 1,262 | . 35 | . 42 | | | | |
| 121-130 | 2 | 456 | . 02 | . 02 | | | | | 94 | 2,128 | . 55 | . 69 | | | | |
| 131-140 | 1 | 166 | . 58 | . 77 | | | | | 40 | 1,200 | . 57 | . 76 | | | | |
| 141- UP | 6 | 1,646 | . 52 | .88 | 1 | 748 | .01 | . 02 | 67 | 4,475 | . 41 | . 67 | | | | |
| CHARGES | 15 | 3,196 | . 52 | .71 | 4 | 2,075 | . 36 | . 46 | 425 | 13,985 | . 62 | . 79 | | | | |
| TOTALS | 38 | 5,905 | . 81 | . 86 | 10 | 3,181 | . 29 | . 25 | 2,926 | 30,700 | . 89 | . 91 | | | | |

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS FOR MANUAL YEAR 2012 INDUSTRY GRP = 2

| EVD MOD | DOMO | UP TO - | | DOLLO | | 4,999 | | ,000 - 7,499 | | \$7,50 | 00 - 9,999 | |
|--------------------|-----------|---------------------|------------------------|-----------|----------------|------------------------|-----------------|-------------------------|----------------|------------|------------------------|--------------|
| EXP-MOD | RSKS | SD PREM | A LR M LR | RSKS | SD PREM | A LR M LR | RSKS | SD PREM A LR | MLK | | | |
| 0- 60 | 1 | 1 | | 1 | 1 | | | | | | | |
| 61- 80 | 6 | 6 | | 1 | 3 | | 3 | 16 | | 1 | 7 | |
| 81- 85 | _ | _ | | _ | _ | | 2 | 11 | | 1 | 6 | |
| 86- 90 91- 95 | 5 15 | 6 10 | | 2 9 | 6 32 | | 13 | 75 .01 | Λ1 | 9 | 72 5.89 | 5.52 |
| 96- 99 | 148 | 184 | .78 .76 | 158 | | 1.58 1.55 | 115 | 75 .01 691 .64 | . 01 . 63 | 74 | 615 .31 | .30 |
| 100-100 | 1,169 | 1,122 | .84 .84 | 237 | | 1.12 1.12 | 86 | 528 .44 | . 44 | 47 | 399 .90 | . 90 |
| CREDITS | 1,344 | 1,328 | .82 .81 | 408 | | 1.27 1.25 | 219 | 1,321 .51 | . 50 | 132 | 1,099 .88 | . 86 |
| 101-105 | 12 | 17 | 2.34 2.38 | 13 | 53 | . 12 . 12 | 13 | 81 .04 | . 04 | 6 | 56 7.63 | 7.80 |
| 106-110 | 4 | 3 | | 5 | 21 | .05 .06 | 7 | 48 .02 | . 02 | 5 | 47 | |
| 111-115 116-120 | 1 3 | 2 | | 4 5 | 17 21 | .03 .04 1.10 1.30 | 4 3 | 27 23 .72 | . 85 | 5 2 | 51 6.13 | 6.88 |
| 121-130 | о 6 | 9 | | 15 | | 5.73 7.22 | 12 | 93 .01 | . 02 | 7 | 21 80 2.02 | 2.52 |
| 131-140 | 5 | 9 | | 4 | | 2.67 17.08 | 4 | 34 | . • - | 4 | 47 .07 | .09 |
| 141- UP | 9 | 11 | | 2 | 11 | . 08 . 13 | 4 | 36 1.55 | 2.35 | 3 | 38 . 13 | . 20 |
| CHARGES | 40 | 54 | .72 .86 | 48 | | 3.33 3.92 | 47 | 342 . 23 | . 26 | 32 | 340 2.68 | 3.20 |
| TOTALS | 1,384 | 1,382 | .82 .82 | 456 | 1,657 | 1.54 1.55 | 266 | 1,662 .45 | . 46 | 164 | 1,439 1.31 | 1.34 |
| | | \$10,000 - | 14,999 | | \$15.000 - 2 | 4,999 | ¢2E | ,000 - 49,999 | | ¢50_0(| 00 - 99,999 | |
| EXP-MOD | RSKS | SD PREM | A LR M LR | RSKS | . , | A LR M LR | RSKS | SD PREM A LR | MLR | \$50,00 | 70 - 33,333 | |
| | | G D 11112111 | | | G D | | | | | | | |
| 0- 60 | | | | | | | 2 | 28 .01 | | 3 | 101 | |
| 61- 80 | 1 | 11 | | 1 | 17 | | 3 | 84 | | 5 | 335 .56 | . 44 |
| 81- 85 86- 90 | 2 | 22 | | 1 7 | 13 131 | | 7 14 | 215 .66 504 .29 | . 55 . 26 | 7 9 | 425 .20 487 1.17 | . 16 1.03 |
| 91- 95 | 25 | 300 | . 12 . 11 | 35 | 624 | . 23 . 21 | 34 | 1,071 .77 | . 72 | 11 | 677 . 16 | . 15 |
| 96- 99 | 74 | 854 | .31 .30 | 36 | 652 | . 05 . 05 | 20 | 626 1.04 | 1.01 | 4 | 270 . 28 | . 27 |
| 100-100 | 43 | 515 | .03 .03 | 27 | 509 | . 29 . 29 | 17 | 590 . 28 | . 28 | 9 | 640 .73 | . 73 |
| CREDITS | 145 | 1,701 | . 19 . 18 | 107 | 1,945 | . 17 . 16 | 9 <u>7</u> | 3,118 .62 | . 57 | 4 <u>8</u> | 2,935 .51 | . 45 |
| 101-105 106-110 | 6 7 | 76 87 | .50 .51 1.04 1.11 | 7 2 | | 1.01 1.03 2.98 3.18 | 7 6 | 246 .12 245 2.03 | . 12 2.20 | 7 4 | 483 .57 280 .30 | . 58 . 32 |
| 111-115 | 4 | 60 | .04 .05 | 7 | 165 | .48 .54 | 10 | 405 .23 | . 27 | 3 | 275 .69 | . 78 |
| 116-120 | 10 | 134 | .06 .07 | 18 | | 1.11 1.30 | 8 | 330 | | 2 | 175 .21 | . 25 |
| 121-130 | 7 | 110 | 3.26 4.02 | 12 | 299 | . 21 . 26 | 8 | 378 . 13 | . 17 | 8 | 793 1.06 | 1.33 |
| 131-140 | 3 | 46 | . 01 | 6 | | 1.60 2.19 | 3 | 143 . 11 | . 15 | 1 | 78 .02 | . 03 |
| 141- UP | 3 | 52 566 | 00 4 04 | 3 | 96 | .50 .78 | 8 | 471 .19 | . 29 | 8 | 907 .31 | .51 |
| CHARGES Totals | 40 185 | 566 2,267 | .88 1.04 .36 .37 | 55 162 | 1,323 3,269 | .90 1.08 .46 .48 | 50 147 | 2,219 .35 5,337 .51 | . 43 . 52 | 33 81 | 2,992 .57 5,927 .54 | . 72 . 56 |
| TOTALS | | 2,20, | .00 | .02 | 0,200 | . 40 | 147 | 5,007 .51 | | 0.1 | 5,027 .54 | . 55 |
| | | \$100,000 - | | | \$250,000 AND | - | | RISKS | | | | |
| EXP-MOD | RSKS | SD PREM | A LR M LR | RSKS | SD PREM | A LR M LR | RSKS | SD PREM A LR | MLR | | | |
| 0- 60 | | | | 4 | 1,195 | . 10 . 05 | 11 | 1,325 .09 | . 05 | | | |
| 61- 80 | 11 | 1,373 | . 10 . 07 | 4 | | .01 .01 | 36 | 2,653 .13 | . 09 | | | |
| 81- 85 | 4 | 402 | 1.02 .84 | | | | 22 | 1,072 .59 | . 49 | | | |
| 86- 90 | 1 | 96 | .88 .77 | 4 | 000 | 0.04.0.00 | 40 | 1,251 .64 | . 57 | | | |
| 91- 95 96- 99 | 4 4 | 416 504 | .08 .07 .29 .28 | 1 | 289 | 3.91 3.68 | 156 633 | 3,564 .76 4,967 .57 | . 71 . 56 | | | |
| 100-100 | 4 | 504 | .29 .20 | 1 | 393 | .49 .49 | 1,636 | 5,524 .62 | . 62 | | | |
| CREDITS | 24 | 2,790 | .29 .24 | 10 | | .54 .35 | 2,534 | 20,355 .54 | . 46 | | | |
| 101-105 | 3 | 439 | . 42 . 43 | 2 | | 1.04 1.07 | [^] 76 | 2,246 .81 | . 83 | | | |
| 106-110 | 4 | 571 | .01 .01 | | | | 44 | 1,346 .60 | . 64 | | | |
| 111-115 | 1 | 119 | 1 17 1 27 | | | | 39 52 | 1,122 .61 | . 69 67 | | | |
| 116-120 121-130 | 1 3 | 139 616 | 1.17 1.37 1.55 1.95 | | | | 52 78 | 1,274 .57 2,450 1.16 | . 67 1 . 45 | | | |
| 131-140 | 3 | 503 | . 19 . 26 | | | | 33 | 1,046 .64 | . 86 | | | |
| 141- UP | 4 | 1,479 | .05 .10 | 1 | 613 | .78 1.19 | 45 | 3,713 .28 | . 47 | | | |
| CHARGES | 19 | 3,866 | . 38 . 52 | 3 | 1,278 | .91 1.11 | 367 | 13,198 .65 | . 82 | | | |
| TOTALS | 43 | 6,656 | . 35 . 36 | 13 | 3,957 | .66 .50 | 2,901 | 33,553 .58 | . 57 | | | |

49

7,233 .47 .46

15

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS FOR MANUAL YEAR 2013 INDUSTRY GRP = 2

| | | | | | | · MANGAL II | | | JOSTINI GINI | - | | | | | | |
|--------------------|-----------|-------------|--------------|------|--------|-------------|----------------|----------------|--------------|--------------|--------------|--------------|---------|------------|----------------|--------------|
| EVD MOD | 20140 | UP TO - | 2,49 | | DOVO | \$2,500 - | 4,999 | | | | 7,499 | D M 1 D | \$7, | 500 - 9 | , 999 | |
| EXP-MOD | RSKS | SD PREM | A LR | M LR | RSKS | SD PREM | A LR | M LR | RSKS | SD PREI | 4 A L | R M LR | | | | |
| 0- 60 | | _ | | | | _ | | | 1 | 3 | | | | | | |
| 61- 80 | 10 | 7 | | | 1 | 3 | | | 5 | 20 | | 40.04 | 2 | 11 | | |
| 81- 85 | | _ | | | 2 | 10 | | | 2 | - | 14.65 | - | 2 | 13 | | |
| 86- 90 | 8 13 | 5 12 | | | 3 7 | 10 | 47 | 45 | 3 5 | 16 | . 03 | . 02 | • | 76 | 20 | 26 |
| 91- 95 96- 99 | 159 | 186 | 55 | . 54 | 164 | 23 593 | . 17 1 . 18 | . 15 1 . 16 | 122 | 31 740 | 12 | . 12 | 9 85 | 76 717 | . 38 1 . 13 | . 36 |
| 100-100 | 1,017 | 995 | . 55 . 84 | . 84 | 258 | 929 | 1.16 | 1.06 | 87 | 519 | . 13 . 48 | . 12 | 48 | 418 | . 36 | 1.10 .36 |
| CREDITS | 1,207 | 1,205 | .78 | .78 | 433 | 1,557 | 1.09 | 1.07 | 225 | 1,339 | . 37 | . 36 | 146 | 1,236 | . 80 | . 78 |
| 101-105 | 7 | 1,203 | . 70 | . 70 | 13 | 42 | 1.61 | 1.65 | 12 | 80 | . 25 | . 25 | 7 | 62 | | . 70 |
| 106-110 | 6 | 4 | | | 8 | 28 | . 18 | . 20 | 6 | 33 | . 29 | . 31 | 4 | 36 | | |
| 111-115 | 3 | 1 | | | 4 | 14 | | | 3 | 23 | . 06 | . 07 | 3 | 26 | | |
| 116-120 | 2 | 1 | | | 5 | 25 | 11.46 | 13.51 | 2 | 15 | | | 1 | 10 | | |
| 121-130 | 9 | 11 | | | 6 | 26 | | | 10 | 82 | | | 7 | 72 | . 08 | . 10 |
| 131-140 | 4 | 10 | . 10 | . 14 | 2 | | 12.06 | 15.96 | 4 | 32 | 1.54 | 2.11 | 4 | 50 | 1.09 | 1.48 |
| 141- UP | 10 | 13 | 4.28 | 7.33 | 5 | 24 | | | 3 | 26 | | | 1 | 14 | | |
| CHARGES | 41 | 52 | 1.09 | 1.38 | 43 | 171 | | 3.38 | 40 | 292 | . 27 | . 32 | 27 | 270 | . 22 | . 26 |
| TOTALS | 1,248 | 1,257 | . 79 | . 80 | 476 | 1,729 | 1.26 | 1.27 | 265 | 1,631 | . 35 | . 35 | 173 | 1,505 | . 70 | . 70 |
| | | \$10,000 - | 14,99 | | | 15,000 - | 24,999 | | | ,000 - 49 | | | \$50,0 | 000 - 99 | , 999 | |
| EXP-MOD | RSKS | SD PREM | A LR | M LR | RSKS | SD PREM | A LR | M LR | RSKS | SD PRE | 1 A L | R M LR | | | | |
| 0- 60 | | | | | | | | | | | | | 2 | 54 | . 03 | . 01 |
| 61- 80 | 1 | 8 | | | 2 | 26 | | | 3 | 77 | | | 8 | 473 | . 13 | . 10 |
| 81- 85 | 1 | 11 | | | 1 | 18 | | | 1 | 32 | | | 12 | 709 | 1.07 | . 88 |
| 86- 90 | 2 | 19 | | | 2 | 38 | | | 19 | 647 | . 24 | . 22 | 15 | 837 | . 20 | . 18 |
| 91- 95 | 25 | 302 | . 52 | . 49 | 42 | 761 | 1.12 | 1.06 | 44 | 1,343 | . 53 | . 49 | 10 | 615 | . 01 | . 01 |
| 96- 99 | 91 | 1,076 | . 19 | . 18 | 52 | 978 | . 68 | . 67 | 19 | 588 | 1.18 | 1.15 | 9 | 655 | . 54 | . 52 |
| 100-100 | 52 470 | 625 | . 78 | . 78 | 33 | 593 | . 74 | . 74 | 18 | 604 | . 41 | . 41 | 6 | 407 | . 37 | . 37 |
| CREDITS | 172 | 2,042 | . 41 | . 40 | 132 | 2,413 | .81 | .78 | 104 5 | 3,291 | . 55 | .51 | 62 | 3,749 | . 40 | . 35 |
| 101-105 106-110 | 11 | 145 | . 36 | . 37 | 8 5 | 155 104 | 1.49 | 1.54 | 5 | 174 208 | . 24 . 09 | . 24 . 10 | 8 6 | 608 477 | . 06 . 18 | . 06 . 19 |
| 111-115 | 5 | 74 | 4.55 | 5.15 | 5 | 116 | . 06 | . 07 | 10 | 442 | . 18 | . 20 | 2 | 154 | . 25 | . 28 |
| 116-120 | 3 | 47 | .01 | .01 | 8 | 188 | .68 | .79 | 12 | 510 | . 10 | . 12 | 6 | 532 | 1.91 | 2.26 |
| 121-130 | 13 | 191 | . 33 | . 41 | 9 | 226 | . 15 | . 19 | 6 | 239 | 1.56 | 1.95 | 6 | 550 | . 27 | .34 |
| 131-140 | 2 | 29 | | | 4 | 100 | .01 | .01 | 3 | 138 | . 62 | .84 | 4 | 418 | . 13 | . 17 |
| 141- UP | 6 | 110 | . 49 | .78 | 3 | 94 | | | 5 | 264 | 1.11 | 1.76 | 10 | 1,004 | . 34 | . 54 |
| CHARGES | 40 | 595 | . 85 | 1.03 | 42 | 982 | . 41 | . 49 | 46 | 1,974 | . 48 | . 57 | 42 | 3,743 | . 46 | . 57 |
| TOTALS | 212 | 2,637 | . 51 | . 52 | 174 | 3,395 | . 70 | . 71 | 150 | 5,265 | . 52 | . 53 | 104 | 7,492 | . 43 | . 44 |
| | | \$100,000 - | 249,99 | 99 | \$2 | 250,000 AND | OVER | | ALL I | RISKS | | | | | | |
| EXP-MOD | RSKS | SD PREM | A LR | M LR | RSKS | SD PREM | A LR | M LR | RSKS | SD PRE | 1 A L | R M LR | | | | |
| 0- 60 | | | | | 4 | 1,089 | . 25 | . 12 | 7 | 1,146 | . 24 | . 12 | | | | |
| 61- 80 | 16 | 1,836 | . 40 | . 30 | 6 | 1,286 | . 10 | . 07 | 54 | 3,748 | . 25 | . 18 | | | | |
| 81- 85 | 5 | 626 | . 02 | . 02 | | - | | | 24 | 1,418 | . 64 | . 53 | | | | |
| 86- 90 | 1 | 104 | | | | | | | 53 | 1,676 | . 20 | . 17 | | | | |
| 91- 95 | 6 | 885 | . 24 | . 22 | | | | | 161 | 4,048 | . 49 | . 46 | | | | |
| 96- 99 | 2 | 307 | . 09 | . 09 | | | | | 703 | 5,840 | . 62 | . 61 | | | | |
| 100-100 | 2 | 355 | . 02 | . 02 | | | | | 1,521 | 5,445 | . 65 | . 65 | | | | |
| CREDITS | 32 | 4,114 | . 24 | . 20 | 10 | 2,375 | . 17 | . 10 | 2,523 | 23,321 | . 50 | . 43 | | | | |
| 101-105 | 4 | 526 | . 19 | . 19 | 1 | 291 | | | 76 | 2,094 | . 26 | . 27 | | | | |
| 106-110 | 4 | 674 | . 46 | . 49 | | | | | 44 25 | 1,564 | . 27 | . 29 | | | | |
| 111-115 116-120 | | | | | 2 | 684 | . 07 | . 08 | 35 41 | 850 2,010 | . 54 . 76 | .61 .89 | | | | |
| 121-130 | 1 | 177 | 3.74 | 4.51 | 4 | 004 | . • 1 | . 00 | 67 | 1,575 | . 82 | 1.02 | | | | |
| 131-140 | 3 | 497 | . 23 | .31 | | | | | 30 | 1,286 | . 39 | . 52 | | | | |
| 141- UP | 5 | 1,245 | . 96 | 1.62 | 2 | 1,342 | . 12 | . 24 | 50 | 4,135 | . 51 | . 87 | | | | |
| CHARGES | 17 | 3,119 | .76 | .99 | 5 | 2,316 | . 09 | . 13 | 343 | 13,515 | . 51 | .64 | | | | |
| ZIATOT | 49 | 7 233 | 47 | 46 | 15 | 4 692 | 13 | 11 | 2 866 | 36 836 | 50 | 49 | | | | |

. 13

. 11

2,866

36,836 .50

. 49

4,692

55

7,542 .57 .53

24

8,745 1.19

. 95

2,894

43, 162 . 53

. 50

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS FOR MANUAL YEAR 2014 INDUSTRY GRP = 2

| | | | | | | · MANOAL IL | | | Josini uni | - | | | | | | |
|--------------------|----------|------------------------|----------------|--------------|-------------|------------------------|--------------|---------------|---------------|--------------------|--------------|----------------|--------|------------|-------------|--------------|
| EVD MOD | DEVE | UP TO - | 2,49 | | DEKE | \$2,500 - | 4,999 | | | | 7,499 | D M 1 D | \$7, | 500 - 9 | , 999 | |
| EXP-MOD | RSKS | SD PREM | ALK | M LR | RSKS | SD PREM | A LR | MLK | RSKS | SD PRE | M A L | R M LR | | | | |
| 0- 60 | - | _ | | | | 20 | | | 4 | | | | | 0.4 | | |
| 61- 80 81- 85 | 7 5 | 5 | 12.89 | 10 01 | 6 1 | 20 4 | | | 1 2 | 6 10 | | | 4 1 | 24 6 | | |
| 86- 90 | 6 | 5 | 12.09 | 10.61 | 3 | 8 | | | 2 | 10 | | | i | 7 | | |
| 91- 95 | 11 | 16 | | | 7 | 25 | 1.42 | 1.33 | 7 | 36 | | | 4 | 31 | | |
| 96- 99 | 118 | 151 | . 83 | . 8 1 | 177 | 641 | . 41 | . 40 | 122 | 741 | . 08 | . 08 | 106 | 893 | . 37 | . 36 |
| 100-100 | 952 | 899 | .91 | .91 | 261 | 909 | . 59 | . 59 | 112 | 678 | . 41 | . 41 | 62 | 529 | . 13 | . 13 |
| CREDITS | 1,099 | 1,081 | . 93 | .93 | 455 | 1,608 | . 52 | .51 | 246 | 1,481 | . 23 | . 23 | 178 | 1,491 | . 27 | . 26 |
| 101-105 | 11 | 15 | | | 15 | 61 | . 58 | . 59 | 11 | 68 | | | 5 | 50 | | |
| 106-110 | 5 | 8 | | | 1 | 4 | | | 8 | 53 | . 05 | . 06 | 4 | 37 | | |
| 111-115 | 5 | 7 | | | 4 | 17 | | | 1 | 8 | | | 1 | 10 | | |
| 116-120 | 3 | 4 | | | 4 | 19 | | | 4 | 31 | . 02 | . 02 | 3 | 30 | 1.35 | 1.61 |
| 121-130 | 5 | 9 | | | 6 | 29 | . 88 | 1.08 | 6 | 43 | . 03 | . 04 | 9 | 100 | . 15 | . 19 |
| 131-140 | 9 | 20 | | | 5 | 25 | 2.29 | 3.08 | 2 | 15 | | | 5 | 57 | . 12 | . 16 |
| 141- UP | 8 | 18 | | | 3 | 17 | 2.16 | 3.24 | 1 | 14 | | | | | | |
| CHARGES | . 46 | 81 | | | 38 | 173 | . 90 | 1.04 | 33 | 231 | . 02 | . 02 | 27 | 285 | . 22 | . 26 |
| TOTALS | 1,145 | 1,162 | . 87 | . 87 | 493 | 1,780 | . 56 | . 56 | 279 | 1,712 | . 20 | . 20 | 205 | 1,775 | . 26 | . 26 |
| EXP-MOD | RSKS | \$10,000 - SD PREM | 14,99 A I B | 9 M LR | RSKS | \$15,000 - SD PREM | 24,999 | | \$25 RSKS | ,000 - 4 SD PRE | | D M I D | \$50, | 000 - 99 | , 999 | |
| EXI MOD | NONO | OD I KEM | A =N | LIV | Nono | SD I KEN | A =N | | KOKO | JD I KL | | | | | | |
| 0- 60 | | | | | | | | | 1 | 15 | . 06 | . 02 | | | | |
| 61- 80 | 5 | 43 | | | 4 | 62 | . 30 | . 21 | 6 | 186 | | | 8 | 434 | . 03 | . 03 |
| 81- 85 | 2 | 24 | | | | | | | 1 | 39 | | | 8 | 507 | . 07 | . 06 |
| 86- 90 | 3 | 30 | | | 4 | 70 | . 01 | .01 | 25 | 868 | . 05 | . 05 | 23 | 1,329 | . 67 | . 59 |
| 91- 95 | 18 | 215 | . 31 | . 29 | 44 | 818 | . 36 | . 34 | 39 | 1,199 | . 08 | . 08 | 8 | 510 | . 40 | . 37 |
| 96- 99 | 94 | 1,115 | . 09 | . 09 | 68 | 1,275 | . 16 | . 15 | 32 | 1,002 | . 13 | . 13 | 13 | 859 | . 58 | . 57 |
| 100-100 | 58 | 711 | | | 46 | 881 | . 43 | . 43 | 17 | 562 | . 37 | . 37 | 8 | 530 | . 01 | . 01 |
| CREDITS | 180 | 2,138 | . 08 | . 08 | 166 | 3,106 | . 29 | . 28 | 121 | 3,872 | . 13 | . 12 | 68 | 4,169 | . 40 | . 35 |
| 101-105 | 9 | 120 | . 27 | . 27 | 8 | 155 | 1.00 | 1.03 | 6 | 178 | . 13 | . 14 | 9 | 663 | . 30 | . 31 |
| 106-110 | | | | | 3 | 62 | . 22 | . 23 | 3 | 133 | . 55 | . 59 | 6 | 482 | . 01 | .01 |
| 111-115 | 1 | 16 | | | 7 | 153 | . 05 | . 06 | 6 | 275 | . 20 | . 23 | 10 | 869 | . 03 | . 03 |
| 116-120 | 5 | 73 | 2.05 | 2.42 | 7 | 169 | . 70 | . 83 | 14 | 550 | . 07 | . 08 | 8 | 630 | . 33 | . 39 |
| 121-130 | 11 | 167 | .03 | . 04 | 7 | 156 | . 78 | . 97 | 8 | 282 | .01 | .01 | 6 | 542 | . 08 | . 09 |
| 131-140 141- UP | 2 2 | 32 38 | . 16 | . 22 | 1 2 | 29 | . 32 | . 47 | 3 6 | 161 313 | 1.24 | 1.69 .53 | 3 5 | 222 633 | . 14 | . 19 |
| CHARGES | 30 | 446 | . 02 . 43 | . 03 . 51 | 35 | 58 782 | . 56 | . 4 / . 65 | 46 | 1,892 | . 26 | . 32 | 47 | 4,040 | 1.06 .29 | 1.74 .35 |
| TOTALS | 210 | 2,584 | . 14 | . 14 | 201 | 3,888 | . 34 | . 34 | 167 | 5,764 | . 17 | . 17 | 115 | 8,209 | . 34 | . 35 . 35 |
| TOTALS | | • | | | | • | | . 54 | | | | | 113 | 0,203 | . 54 | . 33 |
| EXP-MOD | RSKS | \$100,000 - SD PREM | | | \$2 RSKS | 250,000 AND SD PREM | OVER A LR | M LR | ALL RSKS | RISKS SD PRE | м а і | RMLR | | | | |
| | | = | | | | · ··=·· | | | | | <u>-</u> | | | | | |
| 0- 60 | | | | | 5 | 1,706 | 5.43 | 2.62 | 6 | 1,721 | 5.39 | 2.59 | | | | |
| 61- 80 | 17 | 1,951 | . 27 | . 20 | 10 | 2,285 | . 08 | . 05 | 68 | 5,015 | . 15 | . 10 | | | | |
| 81- 85 | 4 | 507 | 4.44 | 3.67 | 1 | 255 | . 29 | . 24 | 25 | 1,358 | 1.78 | 1.48 | | | | |
| 86- 90 | 6 | 749 | . 15 | . 13 | 1 | 261 | . 05 | . 05 | 74 | 3,338 | . 32 | . 28 | | | | |
| 91- 95 | 5 | 610 | . 73 | . 68 | 1 | 308 | . 08 | . 08 | 144 | 3,768 | . 31 | . 29 | | | | |
| 96- 99 | 4 | 640 | . 22 | . 22 | | | | | 734 | 7,317 | . 25 | . 25 | | | | |
| 100-100 | 2 | 235 | . 13 | . 13 | 1 | 1,154 | . 08 | . 08 | 1,519 | 7,087 | . 34 | . 34 | | | | |
| CREDITS | 38 | 4,691 | . 75 | . 62 | 19 | 5,967 | 1.62 | 1.06 | 2,570 | 29,604 | . 64 | . 54 | | | | |
| 101-105 | 1 | 120 | . 69 | . 70 | 1 | 347 | . 05 | . 05 | 76 | 1,776 | . 31 | . 32 | | | | |
| 106-110 | 3 | 398 | . 57 | . 62 | 1 | 332 | . 68 | . 75 | 34 | 1,510 | . 36 | . 39 | | | | |
| 111-115 | 4 | 669 | . 12 | . 14 | | | | | 39 50 | 2,024 | . 08 | .09 | | | | |
| 116-120 | 2 | 379 | .50 | . 59 | | | | | 50 64 | 1,883 | . 39 | . 46 | | | | |
| 121-130 131-140 | 6 1 | 1,102 184 | . 16 | . 21 | | | | | 64 31 | 2,430 745 | . 16 . 40 | . 20 | | | | |
| 131-140 141- UP | į | 104 | | | 3 | 2,099 | . 24 | . 41 | 30 | 3,189 | . 40 | . 55 . 70 | | | | |
| CHARGES | 17 | 2,851 | . 27 | . 32 | 3 5 | 2,777 | . 27 | . 40 | 324 | 13,558 | . 30 | . 70 | | | | |
| TOTALS | 17 55 | 7 542 | . 27 | . 52 | 24 | 2,777 8 745 | | . 40 | 2 894 | 43 162 | . 53 | . 50 | | | | |

10

119

22,599

.66 .83

55

47,087 .62

.78 14,644

130,747 .83 .97

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS FOR MANUAL YEAR 2010 INDUSTRY GRP = 3

| | | | | | | | | | | = | | | | | | |
|---------|-----------|--------------------|--------------|------|----------|----------------------|---------------|------------|-------------|------------|----------------|------------|------------|----------|-------|------|
| EXP-MOD | RSKS | UP TO - SD PREM | 2,49 A LR | | RSKS | \$2,500 - SD PREM | 4,999 A LR | | \$5 RSKS | | 7,499 M A L | R M LR | \$7, | 500 - 9 | ,999 | |
| 0- 60 | 1 | | | | | | | | | | | | | | | |
| 61- 80 | 7 | 4 | | | | | | | 1 | 4 | | | | | | |
| 81- 85 | 1 | - | | | 1 | 4 | | | • | - | | | | | | |
| 86- 90 | 9 | 7 | | | ż | 7 | | | 3 | 19 | . 22 | . 20 | 1 | 8 | | |
| 91- 95 | 26 | 27 | 2.04 | 1.92 | 9 | 35 | . 04 | . 04 | 17 | 106 | .01 | .01 | 31 | 261 | 1.85 | 1.75 |
| 96- 99 | 549 | 741 | 1.21 | 1.18 | 776 | 2,773 | 1.25 | 1.22 | 394 | 2,340 | . 69 | .67 | 165 | 1,359 | .94 | .91 |
| 100-100 | 9,818 | 5,920 | .71 | .71 | 558 | 1,859 | . 52 | . 52 | 121 | 741 | 4.03 | 4.03 | 67 | 585 | 1.09 | 1.09 |
| CREDITS | 10,411 | 6,699 | . 77 | .77 | 1,346 | 4,678 | . 95 | .93 | 536 | 3,209 | 1.44 | 1.41 | 264 | 2,213 | 1.08 | 1.06 |
| 101-105 | 59 | 79 | .06 | .06 | 75 | 280 | . 21 | . 22 | 37 | 234 | . 95 | .98 | 34 | 301 | . 44 | . 45 |
| 106-110 | 20 | 31 | 1.45 | 1.55 | 25 | 105 | .06 | .07 | 18 | 124 | . 54 | . 59 | 10 | 90 | . 12 | . 13 |
| 111-115 | 17 | 19 | 1.77 | 2.00 | 15 | 68 | . 10 | . 11 | 8 | 55 | 1.91 | 2.17 | 8 | 77 | .04 | . 05 |
| 116-120 | 12 | 20 | .06 | .07 | 17 | 79 | .04 | .04 | 11 | 83 | . 13 | . 16 | 13 | 135 | . 18 | . 21 |
| 121-130 | 23 | 41 | .04 | .04 | 38 | 170 | 1.14 | 1.42 | 41 | 306 | 2.58 | 3.20 | 27 | 299 | . 46 | . 58 |
| 131-140 | 5 | 3 | | | 13 | 60 | .07 | . 10 | 4 | 34 | . 56 | .74 | - <i>i</i> | 76 | .06 | . 08 |
| 141- UP | 25 | 46 | 1.60 | 2.57 | 18 | 96 | . 65 | 1.00 | 11 | 108 | . 53 | .83 | 3 | 35 | . 20 | . 29 |
| CHARGES | 161 | 239 | . 67 | . 78 | 201 | 858 | . 39 | . 45 | 130 | 944 | 1.35 | 1.58 | 102 | 1,013 | . 32 | . 37 |
| TOTALS | 10,572 | 6,938 | . 76 | .77 | 1,547 | 5,536 | . 86 | . 87 | 666 | 4,153 | 1.42 | 1.44 | 366 | 3,226 | . 84 | . 86 |
| | .0,0/- | 0,000 | | | ., | 5,555 | | | | ., | | | - | 0,220 | | |
| | | \$10,000 - | 14,99 | 9 | : | \$15,000 - | 24,999 |) | \$25 | 5,000 - 4 | 9,999 | | \$50, | 000 - 99 | , 999 | |
| EXP-MOD | RSKS | SD PREM | A LR | M LR | RSKS | SD PREM | A LR | M LR | RSKS | SD PRE | M A L | R M LR | | | | |
| | | | | | | _ | | | | | | | | | | |
| 0- 60 | | | | | 1 | 7 | | | | | | | | | | |
| 61- 80 | | | | | 1 | 14 | | | .3 | _80 | . 20 | . 16 | 11 | 648 | 3.95 | 2.97 |
| 81- 85 | 1 | 10 | | | _ | 4=4 | | | 17 | 568 | . 58 | . 48 | 14 | 758 | . 15 | . 12 |
| 86- 90 | 3 | 35 | | | 9 | 179 | . 11 | . 10 | 40 | 1,241 | . 50 | . 44 | 17 | 1,055 | 1.12 | . 98 |
| 91- 95 | 85 | 988 | . 46 | . 43 | 102 | 1,832 | 1.58 | 1.47 | 51 | 1,524 | 1.06 | . 98 | 14 | 803 | . 18 | . 17 |
| 96- 99 | 132 | 1,555 | . 90 | . 87 | 77 | 1,444 | . 63 | .61 | 36 | 1,201 | 1.07 | 1.05 | 14 | 987 | .74 | . 72 |
| 100-100 | 70 | 855 | . 35 | . 35 | 57 | 1,096 | . 72 | . 72 | 30 | 1,044 | . 80 | . 80 | 13 | 912 | 1.20 | 1.20 |
| CREDITS | 291 | 3,443 | . 62 | .60 | 247 | 4,573 | 1.01 | . 96 | 177 | 5,658 | . 83 | .77 | 83 | 5,163 | 1.13 | 1.01 |
| 101-105 | 33 | 417 | 1.64 | 1.69 | 27 | 549 | . 96 | . 98 | 21 | 759 | 1.00 | 1.03 | 12 | 859 | 1.99 | 2.07 |
| 106-110 | 8 | 109 | . 67 | . 72 | 16 | 332 | 5.60 | 6.06 | 19 | 736 | . 20 | . 22 | 10 | 738 | . 63 | . 68 |
| 111-115 | 10 | 145 | . 96 | 1.09 | 10 | 221 | . 10 | . 11 | 22 | 938 | 1.54 | 1.75 | 10 | 771 | . 07 | . 08 |
| 116-120 | 13 | 181 | . 73 | . 86 | 27 | 632 | . 24 | . 29 | 17 | 700 | 6.25 | 7.41 | 11 | 850 | . 29 | . 34 |
| 121-130 | 39 | 586 | .71 | . 87 | 24 | 580 | . 14 | . 18 | 21 | 925 923 | 1.18 | 1.48 | 11 | 1,011 | . 20 | . 25 |
| 131-140 | 9 | 145 | .04 | .06 | 4 | 122 | 7.27 | 9.70 | 19 | | 2.97 | 4.03 | 12 | 1,121 | 1.32 | 1.78 |
| 141- UP | 12 | 214 | 1.98 | 2.96 | 25 | 799 | . 59 | .97 | 48 | 2,995 | 1.34 | 2.26 | 31 | 4,010 | . 96 | 1.80 |
| CHARGES | 124 | 1,797 | 1.04 | 1.24 | 133 | 3,236 | 1.24 | 1.53 | 167 | 7,978 | 1.83 | 2.42 | 97 | 9,360 | | 1.20 |
| TOTALS | 415 | 5,240 | . 77 | . 79 | 380 | 7,809 | 1.10 | 1 . 16 | 344 | 13,637 | 1.41 | 1.59 | 180 | 14,523 | . 95 | 1.11 |
| | | \$100,000 - | 249.99 | 9 | \$: | 250,000 AND | OVER | | ALL | RISKS | | | | | | |
| EXP-MOD | RSKS | | A LR | | RSKS | SD PREM | A LR | M LR | RSKS | SD PRE | M A L | R M LR | | | | |
| | | | | | | | | | | | | | | | | |
| 0- 60 | 2 | 183 | . 10 | . 05 | 4 | 2,384 | . 76 | . 30 | 8 | 2,574 | . 72 | . 29 | | | | |
| 61- 80 | 10 | 1,134 | . 55 | . 41 | 3 | 958 | . 22 | . 17 | 36 | 2,843 | 1.20 | . 90 | | | | |
| 81- 85 | 4 | 464 | . 26 | . 21 | 4 | 3,490 | . 32 | . 27 | 42 | 5,294 | . 32 | . 27 | | | | |
| 86- 90 | 6 | 848 | 1.04 | . 92 | 1 | 514 | 3.37 | 3.04 | 91 | 3,912 | 1.13 | 1.00 | | | | |
| 91- 95 | 9 | 1,202 | . 90 | . 84 | 1 | 911 | . 68 | . 63 | 345 | 7,689 | . 95 | . 89 | | | | |
| 96- 99 | 7 | 1,038 | . 13 | . 13 | 2 | 2,527 | 1.29 | 1.27 | 2,152 | 15,965 | . 94 | . 92 | | | | |
| 100-100 | 4 | 591 | . 73 | . 73 | . 4 | 1,383 | . 95 | . 95 | 10,742 | 14,987 | . 91 | . 9 1 | | | | |
| CREDITS | 42 | 5,459 | . 60 | . 52 | 19 | 12,168 | . 83 | . 59 | 13,416 | 53,263 | . 89 | . 78 | | | | |
| 101-105 | 5 | 809 | 1.92 | 1.99 | 2 | 1,188 | . 24 | . 25 | 305 | 5,476 | 1.09 | 1.12 | | | | |
| 106-110 | 6 | 931 | . 27 | . 29 | 2 | 1,969 | . 85 | . 91 | 134 | 5,165 | . 89 | . 96 | | | | |
| 111-115 | 6 | 996 | . 45 | . 50 | 1 | 400 | | 4 | 107 | 3,690 | .61 | . 69 | | | | |
| 116-120 | 7 | 1,139 | . 95 | 1.11 | 3 | 1,580 | . 92 | 1.08 | 131 | 5,400 | 1.38 | 1.63 | | | | |
| 121-130 | 8 | 1,435 | . 45 | . 57 | 2 | 824 | . 32 | . 40 | 234 | 6,178 | .62 | . 78 | | | | |
| 131-140 | 12 | 2,475 | 1.04 | 1.40 | 3 | 1,139 | 1.15 | 1.51 | 88 | 6,100 | 1.48 | 1.99 | | | | |
| 141- UP | 33 | 9,355 | . 55 | 1.00 | 23 | 27,817 | . 50 | . 99 | 229 | 45,474 | . 62 | 1.17 | | | | |
| CHARGES | 77 119 | 17,140 22 599 | . 68 88 | 1.01 | 36 55 | 34,919 47 087 | . 54 62 | . 93 78 | 1,228 | 77,483 | . 79 83 | 1.19 97 | | | | |

122

24,340 .58

. 75

53

49,607 .50

.65 15,534

137,040 .70 .84

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS FOR MANUAL YEAR 2011 INDUSTRY GRP = 3

| | | | | | | · PIANOAL IL | .A | | DOSTINI GINI | Ū | | | | | | |
|--------------------|--------------|--------------------|--------------|--------------|-------------|----------------------|----------------|----------------|--------------|---------------------|--------------|---------------|-----------|------------------|--------------|--------------|
| EXP-MOD | RSKS | UP TO - SD PREM | 2,49 | 9 M LR | RSKS | \$2,500 - SD PREM | 4,999 A LR | | \$5 RSKS | ,000 - 7 SD PREM | , 499 | D M I D | \$7, | 500 - 9 | ,999 | |
| LXP-MUD | KSKS | 3D PREM | A LK | MLK | KSKS | 3D PKLM | A LK | MLK | KSKS | 3D PREM | AL | K M LK | | | | |
| 0- 60 61- 80 | 3 | • | | | 4 | 2 | | | 4 | • | | | | | | |
| 81- 80 81- 85 | 3 | 2 | | | 1 | 3 | | | 1 | 3 | | | 1 | 8 | | |
| 86- 90 | 11 | 8 | 5.80 | 5.18 | 1 | 3 | | | 3 | 16 | | | 2 | 15 | . 03 | . 03 |
| 91- 95 | 22 | 20 | 3.24 | 3.02 | 7 | 26 | . 03 | . 03 | 9 | 55 | . 52 | . 49 | 12 | 101 | . 02 | . 02 |
| 96- 99 | 452 | 598 | . 33 | . 33 | 722 | 2,554 | .61 | .60 | 415 | • | 1.98 | 1.94 | 183 | 1,523 | 1.20 | 1.17 |
| 100-100 | 10,815 | 6,343 | . 57 | . 57 | 597 | 1,997 | 1.15 | 1.15 | 116 | 703 | . 45 | . 45 | 69 | 591 | . 48 | . 48 |
| CREDITS 101-105 | 11,306 38 | 6,971 39 | . 57 . 07 | . 57 . 07 | 1,328 64 | 4,584 234 | . 84 . 25 | . 83 . 25 | 544 43 | 3,255 264 | 1.61 | 1.58 .32 | 267 33 | 2,238 297 | . 95 . 40 | . 93 . 41 |
| 106-110 | 13 | 18 | 9.19 | 9.85 | 27 | 104 | . 14 | . 15 | 14 | 98 | . 40 | . 43 | 12 | 111 | . 10 | .11 |
| 111-115 | 11 | 11 | | | 18 | 77 | 1.19 | 1.34 | 15 | 98 | . 76 | . 86 | 12 | 113 | . 18 | . 20 |
| 116-120 | 13 | 17 | . 49 | . 58 | 16 | 73 | . 08 | . 10 | 4 | 26 | . 83 | . 98 | 8 | 81 | .01 | .01 |
| 121-130 | 17 | 21 | | 4 00 | 25 | 117 | . 06 | . 08 | 47 | 357 | . 49 | . 60 | 22 | 234 | . 81 | 1.00 |
| 131-140 | 13 | 30 | .97 | 1.30 | 16 | 76 | . 50 | .67 | 14 9 | 111 85 | . 53 | . 71 | 4 | 48 | . 13 | . 17 |
| 141- UP Charges | 16 121 | 38 174 | 3.23 1.88 | 5.04 2.29 | 19 185 | 97 778 | . 11 . 29 | . 17 . 34 | 146 | 1,040 | . 43 | .51 | 9 100 | 129 1,011 | . 02 . 35 | . 03 . 40 |
| TOTALS | 11,427 | 7,145 | .60 | .60 | 1,513 | 5,362 | . 76 | .77 | 690 | • | 1.33 | 1.36 | 367 | 3,249 | . 76 | . 78 |
| | , | | | | • | • | | | | ., | | | | • | | |
| EVD MOD | DCI/C | \$10,000 - | 14,99 | | | | 24,999 | | | 6,000 - 49 | | D M 1 D | \$50, | 000 - 99 | , 999 | |
| EXP-MOD | RSKS | SD PREM | A LR | M LR | RSKS | SD PREM | A LR | M LK | RSKS | SD PREM | AL | R M LR | | | | |
| 0- 60 | | | | | | | | | | | | | | | | |
| 61- 80 | | | | | _ | | | | 2 | 73 | . 91 | . 73 | 10 | 605 | . 16 | . 12 |
| 81- 85 | • | 00 | 0 00 | 7 04 | 2 | 32 | 00 | 00 | 7 | 217 | . 30 | . 25 | 14 | 777 | . 79 | . 66 |
| 86- 90 91- 95 | 3 59 | 33 707 | 8.08 .07 | 7.21 .06 | 11 106 | 197 1,953 | . 02 1 . 42 | . 02 1 . 33 | 33 57 | 1,062 1,653 | .78 .31 | . 69 . 29 | 17 10 | 1,052 666 | . 53 . 57 | . 47 . 53 |
| 96- 99 | 177 | 2,062 | 1.21 | 1.17 | 67 | 1,239 | .87 | . 85 | 35 | 1,145 | . 59 | . 58 | 10 | 711 | .64 | . 63 |
| 100-100 | 81 | 983 | 1.17 | 1.17 | 47 | 908 | 1.88 | 1.88 | 33 | • | 1.82 | 1.82 | 17 | 1,218 | 1.24 | 1.24 |
| CREDITS | 320 | 3,786 | 1.04 | 1.02 | 233 | 4,328 | 1.29 | 1.23 | 167 | 5,266 | . 79 | . 74 | 78 | 5,030 | . 72 | . 65 |
| 101-105 | 42 | 520 | 1.33 | 1.36 | 40 | 794 | 1.12 | 1.14 | 24 | 854 | . 77 | . 80 | 9 | 595 | . 57 | . 58 |
| 106-110 | 13 | 173 | . 78 | . 85 | 13 | 261 | 1.42 | 1.52 | 24 | 957 | . 57 | . 62 | 12 | 834 | . 50 | .54 |
| 111-115 116-120 | 9 11 | 169 | 13.06 .61 | .72 | 17 16 | 395 384 | . 02 1 . 95 | . 02 2 . 30 | 21 27 | 872 1,146 | 1.39 | 1.58 .79 | 15 9 | 1,158 769 | 1.51 1.19 | 1.71 1.41 |
| 121-130 | 33 | 495 | 1.18 | 1.45 | 29 | 674 | .34 | . 42 | 26 | 1,106 | . 26 | . 33 | 14 | 1,176 | .67 | .83 |
| 131-140 | 8 | 134 | . 15 | . 20 | 7 | 190 | 3.22 | 4.31 | 20 | 959 | . 60 | . 8 1 | 10 | ² 857 | . 82 | 1.12 |
| 141- UP | 10 | 197 | . 87 | 1.32 | 23 | 713 | . 41 | . 64 | 41 | 2,548 | . 90 | 1.53 | 41 | 5,575 | . 97 | 1.94 |
| CHARGES | 126 | 1,814 | 1.85 | 2.16 | 145 | 3,410 | . 92 | 1.11 | 183 | 8,443 | . 75 | . 97 | 110 | 10,965 | . 94 | 1.40 |
| TOTALS | 446 | 5,599 | 1.31 | 1.34 | 378 | 7,738 | 1.13 | 1.18 | 350 | 13,710 | . 77 | . 87 | 188 | 15,995 | . 87 | 1.07 |
| | | \$100,000 - | 249,99 | 9 | \$2 | 250,000 AND | OVER | | ALL | RISKS | | | | | | |
| EXP-MOD | RSKS | SD PREM | A LR | M LR | RSKS | SD PREM | A LR | M LR | RSKS | SD PREM | A L | R M LR | | | | |
| 0- 60 | 1 | 60 | 8.65 | 5.07 | 3 | 2,453 | . 28 | . 12 | 7 | 2,514 | . 48 | . 21 | | | | |
| 61- 80 | 8 | 882 | . 21 | . 15 | 5 | 1,596 | . 17 | . 12 | 30 | 3 , 165 | . 19 | . 14 | | | | |
| 81- 85 | 5 | 447 | 1.94 | 1.61 | 4 | 2,822 | . 54 | . 45 | 33 | 4,303 | . 72 | . 59 | | | | |
| 86- 90 | 5 | 777 | . 20 | . 18 | | | | | 86 | 3,163 | . 59 | . 52 | | | | |
| 91- 95 96- 99 | 8 6 | 1,034 849 | . 47 . 41 | . 44 | 2 | 1 720 | 20 | . 19 | 290 2,070 | 6,216 14,887 | . 69 . 93 | . 65 | | | | |
| 100-100 | 4 | 664 | . 26 | . 39 . 26 | 3 5 | 1,729 3,879 | . 20 . 56 | . 19 | 11,784 | 18,404 | . 83 | . 9 1 . 83 | | | | |
| CREDITS | 37 | 4,714 | . 58 | .51 | 20 | 12,480 | . 40 | . 30 | 14,300 | 52,652 | . 76 | . 68 | | | | |
| 101-105 | 5 | 842 | . 33 | . 34 | 2 | 1,540 | . 52 | . 54 | 300 | 5,979 | . 65 | . 67 | | | | |
| 106-110 | 4 | 598 | 1.82 | 1.97 | 2 | 807 | 1.58 | 1.69 | 134 | • | 1.03 | 1.11 | | | | |
| 111-115 | 5 | 946 | . 52 | . 59 | 3 | 1,716 | . 72 | . 8 1 | 126 | | 1.19 | 1.34 | | | | |
| 116-120 121-130 | 7 14 | 1,148 2,704 | . 16 . 48 | . 19 . 60 | 2 2 | 1,273 1,933 | . 51 . 37 | . 60 . 46 | 113 229 | 5,086 8,815 | . 67 . 48 | . 79 60 | | | | |
| 131-140 | 15 | 3,137 | . 40 | . 52 | 2 | 1,127 | .61 | . 82 | 109 | 6,671 | . 40 . 59 | . 60 . 80 | | | | |
| 141- UP | 35 | 10,250 | .67 | 1.21 | 20 | 28,732 | . 49 | 1.04 | 223 | 48,362 | .61 | 1.20 | | | | |
| CHARGES | 85 | 19,626 | . 58 | . 85 | 33 | 37,127 | . 53 | . 93 | 1,234 | 84,389 | . 66 | 1.01 | | | | |
| ZIATOT | 122 | 24 340 | 5.8 | 75 | 53 | 49 607 | 50 | 65 | 15 534 | 137 040 | 70 | 24 | | | | |

126

24,540 .47 .58

55

54,775 .56

.74 16,004

144,582 .61 .73

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS FOR MANUAL YEAR 2012 INDUSTRY GRP = 3

| | | | | | | · MANOAL IL | .A.\ | | DOSTINI GINI | · | | | | | | |
|---------|-----------------|--------------------|--------------|-----------|-----------------|----------------------|---------------|------|--------------|----------------------|-------------|--------|-------|----------|------|------|
| EXP-MOD | RSKS | UP TO - SD PREM | 2,49 A LR | 9 M LR | RSKS | \$2,500 - SD PREM | 4,999 A LR | | \$5 RSKS | 5,000 - 7 SD PREM | ,499 A L | R M LR | \$7, | 500 - 9 | ,999 | |
| | | | | | | | | | | | | | | | | |
| 0- 60 | | | | | | | | | 1 | 4 | | | | | | |
| 61- 80 | 1 | 1 | | | | | | | 1 | 4 | | | | | | |
| 81- 85 | 1 | | | | | | | | | | | | | | | |
| 86- 90 | 6 | 4 | | | 2 | 9 | | | 2 | 11 1 | 1.46 | 10.01 | 1 | 7 | .61 | . 54 |
| 91- 95 | 23 | 18 | | | 12 | 44 | . 02 | . 02 | 12 | 72 | . 02 | . 02 | 17 | 138 | 1.35 | 1.27 |
| 96- 99 | 355 | 466 | . 29 | . 28 | 728 | 2,670 | . 69 | . 67 | 377 | 2,261 | . 46 | . 45 | 223 | 1,876 | . 77 | . 75 |
| 100-100 | 11,236 | 6,732 | . 48 | . 48 | 690 | 2,259 | . 53 | . 53 | 161 | 963 | 1.53 | 1.53 | 70 | 604 | . 32 | . 32 |
| CREDITS | 11,622 | 7,221 | . 47 | . 47 | 1,432 | 4,981 | .61 | .60 | 554 | 3,315 | . 80 | . 78 | 311 | 2,626 | . 70 | . 68 |
| 101-105 | [^] 29 | [′] 36 | . 10 | . 11 | [´] 66 | 258 | . 66 | . 67 | 40 | 254 | . 30 | . 31 | 29 | 253 | 1.36 | 1.40 |
| 106-110 | 13 | 16 | | | 26 | 111 | 1.46 | 1.57 | 15 | 104 | . 01 | . 01 | 17 | 158 | . 83 | . 90 |
| 111-115 | 8 | 8 | | | 14 | 65 | . 01 | . 01 | 20 | 138 | . 37 | . 42 | 9 | 89 | 2.20 | 2.48 |
| 116-120 | 12 | 13 | . 80 | . 95 | 12 | 50 | 2.90 | 3.44 | 9 | 64 | . 88 | 1.04 | 8 | 82 | 2.87 | 3.42 |
| 121-130 | 30 | 41 | 1.17 | 1.45 | 33 | 165 | 1.13 | 1.42 | 38 | 293 | . 16 | . 20 | 20 | 211 | 2.67 | 3.29 |
| 131-140 | 9 | 17 | 1.28 | 1.71 | 20 | 99 | 4.49 | 6.08 | 7 | 57 | .01 | . 02 | 8 | 93 | . 27 | . 37 |
| 141- UP | 15 | 36 | . 06 | . 10 | 12 | 62 | . 06 | . 09 | 10 | 98 | 2.90 | 4.49 | 11 | 147 | . 10 | . 15 |
| CHARGES | 116 | 168 | . 51 | . 63 | 183 | 810 | 1.37 | 1.59 | 139 | 1,008 | . 51 | . 60 | 102 | 1,033 | 1.46 | 1.72 |
| TOTALS | 11,738 | 7,389 | . 47 | . 47 | 1,615 | 5,790 | . 72 | . 72 | 693 | 4,323 | . 73 | . 75 | 413 | 3,658 | . 91 | . 94 |
| | , | , | | | , | , | | | | , | | | | , | | |
| | | \$10,000 - | 14,99 | 9 | 4 | 15,000 - | 24,999 |) | \$25 | 5,000 - 49 | .999 | | \$50. | 000 - 99 | .999 | |
| EXP-MOD | RSKS | SD PREM | | M LR | RSKS | SD PREM | | | RSKS | SD PREM | | RMLR | , | | , | |
| | | | | | | | | | | | | | | | | |
| 0- 60 | | | | | 1 | 13 | | | | | | | | | | |
| 61- 80 | | | | | 1 | 11 | | | 1 | 29 | 8.74 | 5.72 | 11 | 662 | . 16 | . 12 |
| 81- 85 | 1 | 10 | | | 1 | 21 | | | 5 | 163 | . 03 | . 03 | 10 | 552 | . 40 | . 33 |
| 86- 90 | | | | | 14 | 253 | . 06 | . 05 | 38 | 1,137 | 1.42 | 1.26 | 14 | 796 | . 40 | . 35 |
| 91- 95 | 60 | 724 | . 28 | . 26 | 110 | 1,981 | . 59 | . 55 | 77 | 2,263 | . 57 | . 53 | 17 | 1,019 | 1.49 | 1.39 |
| 96- 99 | 163 | 1,896 | . 40 | . 39 | 85 | 1,540 | . 21 | . 20 | 34 | 1,112 | . 89 | . 87 | 14 | 905 | 1.01 | . 99 |
| 100-100 | 69 | 844 | . 84 | . 84 | 47 | 898 | . 53 | . 53 | 34 | 1,179 | . 63 | . 63 | 20 | 1,343 | 1.02 | 1.02 |
| CREDITS | 293 | 3,475 | . 48 | . 47 | 259 | 4,717 | . 42 | . 40 | 189 | 5,882 | . 83 | . 78 | 86 | 5,277 | . 84 | . 76 |
| 101-105 | 30 | 371 | . 34 | . 35 | 29 | 554 | 1.15 | 1.18 | 27 | 927 | . 33 | . 33 | 12 | 855 | . 31 | . 32 |
| 106-110 | 14 | 186 | . 40 | . 43 | 20 | 431 | . 08 | . 08 | 14 | 535 | . 08 | . 09 | 13 | 981 | 1.26 | 1.35 |
| 111-115 | 5 | 73 | 1.26 | 1.42 | 11 | 246 | 1.54 | 1.74 | 15 | 601 | . 32 | . 36 | 11 | 847 | . 26 | . 29 |
| 116-120 | 12 | 188 | . 62 | .73 | 27 | 636 | . 91 | 1.07 | 25 | 956 | 1.28 | 1.51 | 13 | 1,177 | . 32 | . 37 |
| 121-130 | 23 | 342 | . 47 | . 58 | 31 | 749 | . 68 | . 84 | 30 | 1,329 | . 53 | . 66 | 18 | 1,440 | 2.37 | 2.96 |
| 131-140 | 5 | 93 | . 68 | . 92 | 8 | 197 | . 56 | . 75 | 13 | 644 | . 89 | 1.21 | 16 | 1,517 | . 63 | . 85 |
| 141- UP | 7 | 139 | . 01 | . 02 | 18 | 582 | . 80 | 1.31 | 54 | 3,322 | . 64 | 1.08 | 36 | 4,839 | . 88 | 1.67 |
| CHARGES | 96 | 1,392 | . 46 | . 53 | 144 | 3,395 | . 80 | . 97 | 178 | 8,314 | . 62 | . 83 | 119 | 11,655 | . 92 | 1.29 |
| TOTALS | 389 | 4,866 | . 47 | . 48 | 403 | 8,112 | . 58 | .60 | 367 | 14,196 | .71 | . 80 | 205 | 16,931 | . 89 | 1.07 |
| | | | | | | | | | | | | | | | | |
| | | \$100,000 - | | | | 250,000 AND | | | | RISKS | | | | | | |
| EXP-MOD | RSKS | SD PREM | A LR | M LR | RSKS | SD PREM | A LR | M LR | RSKS | SD PREM | AL | R M LR | | | | |
| | | | | | | | | | | | | | | | | |
| 0- 60 | 2 | 190 | . 75 | . 41 | 7 | 4,454 | . 46 | . 22 | 11 | 4,661 | . 47 | . 23 | | | | |
| 61- 80 | 15 | 1,726 | . 14 | . 10 | 4 | 1,794 | . 28 | . 20 | 34 | 4,227 | . 26 | . 19 | | | | |
| 81- 85 | 6 | 659 | . 39 | . 32 | 1 | 447 | 1.01 | . 82 | 25 | 1,851 | . 50 | . 41 | | | | |
| 86- 90 | 2 | 241 | . 36 | . 32 | | | | | 79 | 2,459 | . 88 | . 78 | | | | |
| 91- 95 | 3 | 301 | . 93 | . 87 | 1 | 642 | . 01 | .01 | 332 | 7,203 | . 65 | . 60 | | | | |
| 96- 99 | 7 | 1,156 | . 10 | . 09 | 1 | 385 | 1.91 | 1.83 | 1,987 | 14,266 | . 58 | . 57 | | | | |
| 100-100 | 3 | 462 | . 09 | . 09 | 4 | 3,099 | 1.70 | 1.70 | 12,334 | 18,383 | . 80 | . 80 | | | | |
| CREDITS | 38 | 4,735 | . 24 | . 20 | 18 | 10,821 | . 83 | . 55 | 14,802 | 53,049 | . 64 | . 56 | | | | |
| 101-105 | 5 | 809 | . 18 | . 19 | | | | | 267 | 4,316 | . 48 | . 49 | | | | |
| 106-110 | 8 | 1,190 | . 90 | . 98 | 3 | 1,030 | . 52 | . 56 | 143 | 4,743 | . 69 | . 75 | | | | |
| 111-115 | 4 | 661 | 1.17 | 1.32 | 1 | 441 | . 15 | . 18 | 98 | 3,169 | . 62 | . 70 | | | | |
| 116-120 | 10 | 1,816 | . 61 | . 72 | 4 | 2,858 | . 34 | . 40 | 132 | 7,841 | .61 | . 73 | | | | |
| 121-130 | 9 | 1,914 | . 44 | . 55 | 4 | 2,276 | . 29 | . 37 | 236 | 8,761 | . 82 | 1.02 | | | | |
| 131-140 | 13 | 2,915 | . 93 | 1.26 | 3 | 2,790 | . 55 | . 74 | 102 | 8,422 | . 76 | 1.03 | | | | |
| 141- UP | 39 | 10,500 | . 35 | . 59 | 22 | 34,559 | . 52 | 1.04 | 224 | 54,282 | . 53 | 1.01 | | | | |
| CHARGES | 88 | 19,805 | . 52 | . 74 | 37 | 43,954 | . 50 | . 87 | 1,202 | 91,533 | . 60 | . 9 1 | | | | |
| TOTALS | 126 | 24 540 | . 47 | . 58 | 55 | 54 775 | . 56 | . 74 | 16 004 | 144 582 | . 61 | . 73 | | | | |

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS FOR MANUAL YEAR 2013 INDUSTRY GRP = 3

| | | | | | . • | | | | | | | | | | |
|--------------------|----------|-------------------------|-------------------|--------------|------------------------|---------------|--------------|--------------|----------------------|--------------|---------------|----------|----------------|--------------|--------------|
| EXP-MOD | RSKS | UP TO - SD PREM | 2,499 A LR N | M LR RSK | \$2,500 - S SD PREM | 4,999 A LR | 9 M LR | \$5 RSKS | 5,000 - 7 SD PREM | ,499 A L | R M LR | \$7, | 500 - 9 | , 999 | |
| | | _ | | _ | | | | | | | | | _ | | |
| 0- 60 61- 80 | 3 | 1 | | | | | | 1 | 4 4 | 8.78 | E 6/ | 1 | 5 | | |
| 81- 85 | 1 | • | | | | | | ı | 7 | 0.70 | 5.04 | | | | |
| 86- 90 | 2 | 3 | 3.62 3 | 3.24 | 2 7 | | | 1 | 5 | | | 2 | 17 | . 03 | . 03 |
| 91- 95 | 16 | 13 | | | 4 48 | | . 84 | 12 | 72 | . 02 | . 02 | 20 | 171 | . 20 | . 19 |
| 96- 99 | 374 | 523 | . 12 | . 12 77 | | | . 37 | 454 | 2,723 | . 45 | . 44 | 248 | 2,100 | . 23 | . 22 |
| 100-100 | 11,229 | 7,037 | . 55 | . 55 75 | • | | | 187 | 1,130 | . 52 | . 52 | 82 | 708 | . 40 | . 40 |
| CREDITS | 11,625 | 7,578 | | .52 1,54 | | | | 656 | 3,938 | . 47 | . 46 | 353 | 3,001 | . 27 | . 26 |
| 101-105 106-110 | 18 14 | 22 12 | | | 8 228 2 92 | | 1.04 .07 | 45 15 | 283 104 | 1.07 | 1.09 .93 | 24 9 | 215 82 | . 41 . 17 | . 42 |
| 111-115 | 11 | 13 | | | 2 92 8 37 | - | | 12 | 84 | . 10 | . 11 | 11 | 111 | . 17 | . 18 . 43 |
| 116-120 | 10 | 12 | . 41 | | 8 33 | | . 56 | 9 | | 2.34 | 2.77 | 11 | 117 | 2.18 | 2.59 |
| 121-130 | 26 | 34 | | | 2 157 | | . 43 | 32 | 247 | .21 | . 26 | 27 | 292 | . 18 | . 22 |
| 131-140 | 7 | 14 | 2.75 3 | | 8 83 | | | 7 | 57 | . 12 | . 16 | 5 | 56 | . 02 | . 02 |
| 141- UP | 16 | 36 | 12.73 21 | 1.56 1 | 2 69 | 2.88 | 4.47 | 7 | 65 | . 05 | . 08 | 7 | 100 | 2.70 | 4.11 |
| CHARGES | 102 | 143 | | 5.33 15 | | | | 127 | 906 | . 68 | . 78 | 94 | 972 | . 74 | . 87 |
| TOTALS | 11,727 | 7,720 | . 59 | .59 1,70 | 3 6,128 | . 60 | . 60 | 783 | 4,844 | . 51 | . 51 | 447 | 3,972 | . 38 | . 39 |
| | | \$10,000 - | 14,999 | | \$15.000 - | 24,99 | 9 | \$25 | 5.000 - 49 | 999 | | \$50 | 000 - 99 | 999 | |
| EXP-MOD | RSKS | SD PREM | A LR N | M LR RSK | . , | | | RSKS | SD PREM | | R M LR | ΨΟΦ, | | , 555 | |
| | | | | | | | | | | | | | | | |
| 0- 60 | | _ | | | 1 12 | | | _ | | | | | | | |
| 61- 80 | 1 | 7 | | | 4 49 | | | 4 | 121 | . 77 | . 59 | 11 | 683 | . 30 | . 23 |
| 81- 85 86- 90 | 1 1 | 9 13 | | | 1 17 9 171 | | . 16 | 8 56 | 295 1,761 | . 22 . 80 | . 18 . 71 | 12 21 | 703 1,189 | . 50 . 70 | . 42 . 62 |
| 91- 95 | 78 | 934 | . 27 | . 26 13 | | | | 89 | 2,727 | . 81 | . 7 1 . 75 | 23 | 1,105 | . 65 | .60 |
| 96- 99 | 204 | 2,381 | . 55 | | 8 1,595 | | | 37 | 1,159 | . 99 | .96 | 16 | 1,086 | . 53 | . 52 |
| 100-100 | 69 | 824 | . 75 | | 6 897 | | .67 | 43 | 1,507 | . 66 | .66 | 18 | 1,145 | . 42 | . 42 |
| CREDITS | 354 | 4,170 | . 52 | .51 27 | 8 5,144 | | | 237 | 7,570 | . 78 | . 73 | 101 | 6,333 | . 54 | . 49 |
| 101-105 | 24 | 294 | . 30 | | 6 529 | | . 45 | 24 | 844 | . 34 | . 35 | 14 | 1,082 | . 97 | 1.00 |
| 106-110 | 17 | 231 | | | 6 341 | | | 13 | 470 | . 79 | . 86 | 12 | 882 | . 45 | . 49 |
| 111-115 | 5 | 76 | | | 7 381 | | . 98 | 16 | 686 | . 39 | . 44 | 16 | 1,261 | .31 | . 35 |
| 116-120 121-130 | 18 29 | 274 445 | . 87 1 . 09 | | 8 640 5 637 | | | 30 27 | 1,199 1,233 | . 64 . 72 | . 75 . 91 | 15 18 | 1,339 1,651 | . 47 . 62 | . 55 . 77 |
| 131-140 | 9 | 147 | . 06 | | 8 225 | | . 59 | 23 | • | 1.07 | 1.45 | 8 | 709 | 1.33 | 1.80 |
| 141- UP | 11 | 201 | . 43 | | 3 741 | | . 37 | 34 | 2,030 | .94 | 1.55 | 42 | 5,498 | .62 | 1.12 |
| CHARGES | 113 | 1,668 | . 66 | .79 14 | | | . 94 | 167 | 7,663 | . 75 | . 96 | 125 | 12,422 | . 63 | . 87 |
| TOTALS | 467 | 5,839 | . 56 | . 58 42 | 1 8,638 | . 67 | . 70 | 404 | 15,233 | . 77 | . 83 | 226 | 18,755 | .60 | . 70 |
| | | *100 000 | 040 000 | | \$250.000 AN | D OVED | | A1.1 | DICKE | | | | | | |
| EXP-MOD | RSKS | \$100,000 - SD PREM | 249,999 A LR N | M LR RSK | | _ | M LR | RSKS | RISKS SD PREM | AL | R M LR | | | | |
| 0- 60 | 3 | 280 | . 63 | . 34 1 | 2 6,958 | . 40 | . 20 | 18 | 7,260 | . 41 | . 20 | | | | |
| 61- 80 | 17 | 2,065 | . 36 | | 7 4,185 | . 82 | . 56 | 44 | 7,066 | . 64 | . 45 | | | | |
| 81- 85 | . 7 | 760 | . 32 | . 26 | | | | 30 | 1,783 | . 37 | . 31 | | | | |
| 86- 90 | 11 | 1,512 | . 53 | . 47 | 1 380 | | | 106 | 5,057 | . 66 | . 59 | | | | |
| 91- 95 96- 99 | 8 9 | 971 1,418 | . 63 . 76 | . 58 | 3 958 1 348 | | . 15 . 34 | 396 2,201 | 9,875 16,150 | . 56 . 51 | . 53 . 49 | | | | |
| 100-100 | 9 | 1,142 | .71 | . 74 . 71 | 1 348 6 5,030 | | | 12,448 | 21,978 | .80 | . 80 | | | | |
| CREDITS | 64 | 8,149 | . 55 | | 0 17,860 | | . 52 | 15,243 | 69,170 | . 62 | . 52 | | | | |
| 101-105 | 9 | 1,403 | . 22 | . 22 | 1 843 | | . 36 | 243 | 5,742 | . 52 | . 53 | | | | |
| 106-110 | 11 | 1,549 | . 63 | . 67 | 1 414 | | | 130 | | 1.06 | 1.14 | | | | |
| 111-115 | 8 | 1,536 | . 78 | . 89 | 2 998 | . 83 | . 95 | 106 | 5,183 | . 65 | . 74 | | | | |
| 116-120 | 10 | 1,879 | . 62 | . 73 | 3 1,732 | | | 142 | 7,291 | . 58 | . 69 | | | | |
| 121-130 | 17 | 3,195 | . 44 | . 55 | 5 2,797 | | . 75 | 238 | 10,691 | .61 | . 76 | | | | |
| 131-140 141- UP | 10 | 1,991 | . 43 | | 8 6,177 | | | 103 | 10,660 E1 267 | . 69 | . 93 | | | | |
| CHARGES | 24 89 | 6,930 18,484 | . 55 . 53 | | 6 35,598 6 48,560 | | | 202 1,164 | 51,267 95,012 | . 45 . 55 | . 8 1 . 80 | | | | |
| TOTALS | 153 | 26,633 | . 53 | | 6 66,420 | | | 16,407 | 164,182 | . 58 | . 65 | | | | |
| | | - , - | | • | , | - | | , | , | | _ | | | | |

183

30,124 .32 .35

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS FOR MANUAL YEAR 2014 INDUSTRY GRP = 3

| | | | | | FUR | MANUAL YE | AR 20 | 14 IN | DUSIKY GRP | = 3 | | | | | | |
|-------------------|---------|------------------------|----------------|--------------|-------------|-----------------------|---------------|--------------|-----------------|----------------------|--------------|--------------|-------|----------|-------|------|
| EXP-MOD | RSKS | UP TO - SD PREM | 2,49 A LR | | RSKS | \$2,500 - SD PREM | 4,999 A LR | | \$5 RSKS | ,000 - 7, SD PREM | ,499 A LR | R M LR | \$7, | 500 - 9 | , 999 | |
| 0- 60 | | | | | | | | | 2 | 6 1 | 1.54 | . 79 | | | | |
| 61- 80 | 3 | 2 | | | 1 | 4 | | | 1 | 5 | 1.54 | . / 5 | | | | |
| 81- 85 | 1 | _ | | | • | 7 | | | • | • | | | | | | |
| 86- 90 | 5 | 5 | | | | | | | 6 | 31 | . 62 | . 55 | 2 | 16 | | |
| 91- 95 | 26 | 19 | | | 12 | 42 | . 09 | . 08 | 10 | 64 | . 02 | . 55 | 8 | 66 | . 66 | . 62 |
| 96- 99 | 438 | 608 | . 06 | . 06 | 903 | 3,273 | .31 | . 30 | 533 | 3,178 | . 34 | . 33 | 309 | 2,602 | . 37 | . 36 |
| 100-100 | 10,906 | 7,017 | . 69 | . 69 | 795 | 2,699 | . 23 | . 23 | 190 | 1,153 | . 29 | . 29 | 86 | 747 | . 18 | . 18 |
| CREDITS | 11,379 | 7,651 | .64 | .63 | 1,711 | 6,018 | . 27 | . 27 | 742 | 4,437 | . 32 | . 32 | 405 | 3,431 | . 33 | . 32 |
| 101-105 | 24 | 31 | . 21 | . 21 | 42 | 162 | 1.27 | 1.29 | 34 | 216 | .03 | .03 | 28 | 245 | .51 | . 52 |
| 106-110 | 4 | 6 | | | 10 | 42 | | | 15 | 97 | . 03 | . 03 | 9 | 83 | 1.19 | 1.28 |
| 111-115 | 12 | 16 | .01 | .01 | 11 | 46 | . 54 | .61 | 6 | 40 | . • • | | 5 | 51 | . 02 | .02 |
| 116-120 | 9 | 13 | | | 11 | 50 | 4.38 | 5.15 | 6 | 42 | . 14 | . 17 | 1 | 9 | . 43 | . 52 |
| 121-130 | 15 | 20 | | | 27 | 139 | 1.76 | 2.19 | 34 | | 1.78 | 2.19 | 24 | 262 | . 13 | . 16 |
| 131-140 | 5 | 10 | | | 12 | 58 | . 69 | . 92 | 10 | | 1.39 | 1.87 | 4 | 50 | . 19 | . 25 |
| 141- UP | 23 | 35 | . 26 | . 46 | 7 | 39 | 3.90 | 5.87 | 4 | 36 | . 01 | . 02 | 12 | 161 | .71 | 1.10 |
| CHARGES | 92 | 131 | . 12 | . 15 | 120 | 536 | 1.65 | 1.92 | 109 | 776 | . 77 | . 89 | 83 | 861 | . 45 | . 53 |
| TOTALS | 11,471 | 7,782 | . 63 | . 63 | 1,831 | 6,554 | . 38 | . 38 | 851 | 5,213 | . 39 | . 39 | 488 | 4,292 | . 36 | . 36 |
| | | \$10,000 - | 14,99 | 9 | | | 24,999 | | \$25 | ,000 - 49, | , 999 | | \$50, | 000 - 99 | , 999 | |
| EXP-MOD | RSKS | SD PREM | A LR | M LR | RSKS | SD PREM | A LR | M LR | RSKS | SD PREM | A LF | R M LR | | | | |
| 0- 60 | | | | | | | | | | | | | | | | |
| 61- 80 | | | | | 1 | 14 | . 03 | . 02 | 1 | 35 2 | 2 . 16 | 1.70 | 11 | 672 | . 42 | . 32 |
| 81- 85 | 1 | 11 | | | 1 | 20 | . 13 | . 11 | 11 | 367 | . 01 | . 01 | 26 | 1,649 | . 23 | . 19 |
| 86- 90 | 1 | 10 | | | 5 | 94 | 1.00 | . 89 | 81 | 2,727 | . 38 | . 34 | 28 | 1,694 | . 48 | . 42 |
| 91- 95 | 69 | 835 | . 39 | . 37 | 170 | 3,085 | . 18 | . 17 | 100 | 3,042 | . 35 | . 32 | 27 | 1,742 | . 56 | . 52 |
| 96- 99 | 262 | 3,019 | . 30 | . 29 | 121 | 2,189 | . 40 | . 38 | 50 | 1,609 | . 28 | . 27 | 20 | 1,429 | . 63 | . 62 |
| 100-100 | 78 | 956 | . 44 | . 44 | 62 | 1,163 | . 22 | . 22 | 48 | 1,609 | . 40 | . 40 | 22 | 1,575 | . 28 | . 28 |
| CREDITS | 411 | 4,832 | . 34 | . 33 | 360 | 6,565 | . 27 | . 26 | 291 | 9,388 | . 35 | . 32 | 134 | 8,761 | . 43 | . 39 |
| 101-105 | 30 | 370 | . 85 | . 87 | 27 | 536 | . 82 | . 84 | 21 | 778 | . 51 | . 53 | 13 | 985 | . 29 | . 30 |
| 106-110 | 16 | 205 | . 03 | . 03 | 13 | 248 | . 38 | . 41 | 14 | 559 | . 15 | . 16 | 12 | 852 | . 17 | . 18 |
| 111-115 | 7 | 93 | 5.33 | 6.07 | 11 | 241 | 1.09 | 1.24 | 20 | 845 | . 39 | . 44 | 17 | 1,319 | . 30 | . 34 |
| 116-120 | 21 | 311 | . 44 | . 52 | 25 | 576 | . 59 | . 70 | 33 | 1,356 | . 20 | . 24 | 12 | 892 | .64 | . 76 |
| 121-130 | 25 | 373 | . 12 | . 14 | 22 | 552 | . 15 | . 19 | 30 | 1,405 | . 41 | . 52 | 15 | 1,316 | . 12 | . 15 |
| 131-140 | 6 | 105 | . 24 | . 33 | 9 | 232 | 1.28 | 1.69 | 17 | 896 | . 26 | . 36 | 12 | 1,131 | . 24 | . 33 |
| 141- UP | 13 | 237 | . 65 | . 96 | 17 | 573 | . 09 | . 15 | 29 | 1,686 | . 49 | . 80 | 29 | 3,635 | .61 | 1.03 |
| CHARGES | 118 | 1,694 | . 69 | . 82 | 124 | 2,958 | . 53 | . 65 | 164 | 7,523 | . 36 | . 45 | 110 | 10,130 | . 40 | . 52 |
| TOTALS | 529 | 6,526 | . 43 | . 44 | 484 | 9,523 | . 35 | . 36 | 455 | 16,912 | . 35 | . 37 | 244 | 18,891 | . 41 | . 45 |
| EXP-MOD | RSKS | \$100,000 - SD PREM | 249,99 A LR | | \$2 RSKS | 50,000 AND SD PREM | OVER A LR | MID | ALL RSKS | RISKS SD PREM | A 1 F | R M LR | | | | |
| LXP-MUD | KSKS | 3D PREM | A LK | MLK | KSKS | 3D PKLM | A LK | MLK | KJKJ | 3D PREM | A L | M LK | | | | |
| 0- 60 | 2 | 210 | . 08 | . 04 | 11 | 4,981 | . 47 | . 20 | 15 50 | 5,197 | . 46 | . 19 | | | | |
| 61- 80 | 30 | 3,620 | . 12 | . 09 | 11 | 9,886 | . 28 | . 19 | 59 | 14,238 | . 25 | . 18 | | | | |
| 81- 85 | 14 | 1,652 | . 53 | . 44 | 4 | 1,746 | . 13 | . 11 | 58 | 5,445 | . 27 | . 23 | | | | |
| 86- 90 91- 95 | 15 | 2,218 | .31 | . 27 | 3 | 1,301 | . 11 | . 10 | 146 | 8,096 | . 34 | . 30 | | | | |
| | 13 | 1,583 | . 37 | . 35 | 5 | 1,665 | . 17 | . 15 | 440 | 12,144 | . 32 | . 29 | | | | |
| 96- 99 100-100 | 12 9 | 1,881 1,188 | . 23 1.00 | . 22 1.00 | 3 5 | 1,714 2,696 | . 13 . 24 | . 13 . 24 | 2,651 12,201 | 21,502 20,802 | . 32 . 46 | . 31 . 46 | | | | |
| CREDITS | 95 | 12,351 | .34 | | 42 | 23,988 | . 24 | . 18 | 15,570 | 20,802 87,423 | . 35 | . 46 | | | | |
| 101-105 | 95 | 1,489 | . 25 | . 29 . 26 | 2 | 23,988 567 | . 56 | . 58 | 230 | 5,378 | . 46 | . 47 | | | | |
| 106-110 | 9 | 1,508 | . 14 | . 15 | 4 | 2,846 | . 33 | . 35 | 106 | 6,446 | . 24 | . 26 | | | | |
| 111-115 | 5 | 770 | . 19 | . 21 | 7 | 3,934 | . 32 | . 36 | 101 | 7,354 | . 40 | . 45 | | | | |
| 116-120 | 11 | 1,691 | . 25 | .30 | 2 | 1,034 | . 10 | . 12 | 131 | 5,976 | . 35 | . 41 | | | | |
| 121-130 | 13 | 2,276 | . 49 | .61 | 7 | 4,529 | . 29 | . 36 | 212 | 11,133 | . 36 | . 45 | | | | |
| 131-140 | 10 | 2,074 | . 32 | . 43 | 5 | 3,717 | . 25 | . 34 | 90 | 8,355 | .31 | . 42 | | | | |
| 141- UP | 31 | 7,965 | . 32 | . 54 | 20 | 27,246 | . 25 | . 43 | 185 | 41,613 | .31 | . 53 | | | | |
| CHARGES | 88 | 17,773 | .31 | . 42 | 47 | 43,873 | . 27 | . 39 | 1,055 | 86,256 | . 33 | . 46 | | | | |
| ZIATOT | 183 | 30 124 | 32 | 35 | 89 | 67 862 | 27 | 28 | 16 625 | 173 680 | 34 | 35 | | | | |

67,862 .27 .28 16,625

173,680 .34

. 35

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COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS FOR MANUAL YEAR 2010

| | | | | | FU | IR MANUAL YEA | R 2010 | | | |
|--------------------|-----------------|-----------------------|----------------------|-----------|----------------------|------------------------|--------------|-------------------------------------|-------------------|---------------|
| EXP-MOD | RSKS | UP TO - SD PREM | 2,499 A LR M LR | RSKS | \$2,500 - SD PREM | 4,999 A LR M LR | \$5 RSKS | i,000 - 7,499 SD PREM A LR M LR | \$7,500 - | 9,999 |
| 0- 60 | 1 | | | | | | | | | |
| 61- 80 | 10 | 5 | | | | | 2 | 8 | 3 | 17 4.68 3.41 |
| 81- 85 | 2 | | | 2 | 8 | | | | 2 | 15 |
| 86- 90 | 16 | 12 | 9.60 8.44 | 3 | 10 | | 7 | 40 .11 .09 | 4 | 32 |
| 91- 95 | 44 | 44 | 1.25 1.17 | 21 | 78 | . 03 . 03 | 33 | 195 .21 .20 | 55 4 | 455 1.07 1.00 |
| 96- 99 | 831 | 1,097 | 1.45 1.42 | 1,030 | 3,684 | 1.04 1.02 | 538 | 3,197 1.36 1.33 | 230 1,9 | |
| 100-100 | 10,990 | 6,974 | 1.02 1.02 | 761 | 2,575 | .54 .54 | 214 | 1,313 2.83 2.83 | • | 989 .95 .95 |
| CREDITS | 11,894 | 8,132 | 1.10 1.09 | 1,817 | 6,355 | .82 .81 | 794 | 4,753 1.71 1.67 | 408 3,4 | |
| 101-105 | [*] 79 | 102 | .72 .74 | 88 | 329 | .71 .72 | 49 | 308 1.55 1.59 | | 372 .42 .43 |
| 106-110 | 35 | 49 | .93 .99 | 30 | 125 | . 05 . 06 | 22 | 150 . 45 . 49 | 17 1 | 154 .44 .48 |
| 111-115 | 21 | 28 | 1.21 1.37 | 23 | 104 | .06 .07 | 12 | 82 1.96 2.22 | 14 1 | 133 3.14 3.55 |
| 116-120 | 23 | 40 | .60 .71 | 21 | 97 | .06 .07 | 13 | 98 .11 .13 | 20 2 | 208 . 13 . 15 |
| 121-130 | 35 | 53 | .03 .03 | 52 | 236 | 2.73 3.40 | 60 | 450 2.61 3.23 | 42 4 | 462 .41 .51 |
| 131-140 | 17 | 26 | 6.85 9.34 | 16 | 74 | 9.92 13.43 | 6 | 52 . 36 . 48 | 9 | 99 .05 .07 |
| 141- UP | 44 | 79 | .94 1.47 | 26 | 137 | . 46 . 71 | 17 | 163 .44 .68 | 10 1 | 129 .98 1.46 |
| CHARGES | 254 | 378 | 1.15 1.37 | 256 | 1,102 | 1.54 1.80 | 179 | 1,304 1.52 1.79 | 154 1,5 | 558 .64 .75 |
| TOTALS | 12,148 | 8,510 | 1.10 1.10 | 2,073 | 7,457 | .93 .94 | 973 | 6,057 1.67 1.69 | 562 4,9 | 973 .87 .89 |
| | • | • | | • | • | | | • | | |
| EXP-MOD | RSKS | \$10,000 - SD PREM | 14,999 A LR M LR | RSKS | | 24,999 A LR M LR | \$25 RSKS | 5,000 - 49,999 SD PREM A LR M LR | \$50,000 - | 99,999 |
| 0 00 | | | | | - | | | 16 00 00 | | |
| 0- 60 | • | 10 | | 1 | 7 | | 1 | 16 .03 .02 | 04 4 1 | 225 4 00 4 50 |
| 61- 80 81- 85 | 2 3 | 19 | | 2 | 28 | 6.23 5.09 | 5 | 144 1.38 1.04 | 24 1,3 | |
| 86- 90 | 7 | 32 | 01 01 | 2 31 | 39 572 | | 26 72 | 855 .42 .35 | 22 1,2 | |
| 91- 95 | | 81 | .01 .01 | | 572 2 757 | .97 .87 | 72 80 | 2,272 .89 .78 | 28 1,6 | |
| | 131 | 1,507 | .49 .47 | 153 | 2,757 | 1.13 1.05 | 80 | 2,431 1.08 1.00 | 20 1,2 | |
| 96- 99 100-100 | 212 | 2,487 | .71 .68 | 111 | 2,067 | .93 .91 | 50 54 | 1,671 1.01 .99 | 19 1,3 | |
| 100-100 CREDITS | 109 | 1,340 5,466 | .36 .36 .55 .53 | 94 | 1,758 7,228 | .74 .74 .99 .94 | 54 | 1,846 1.05 1.05 9,235 .96 .88 | 25 1,7 138 8,5 | |
| 101-105 | 464 47 | 593 | 1.66 1.70 | 394 42 | 861 | .77 .79 | 288 30 | 1,084 4.59 4.73 | 138 8,5 22 1,4 | |
| 106-110 | 15 | 197 | | 19 | 394 | 4.74 5.14 | 29 | | 21 1,5 | |
| 111-115 | 15 | 213 | .40 .44 1.82 2.06 | 16 | 358 | .25 .28 | 25 35 | 1,154 .26 .28 1,469 1.81 2.06 | 16 1,2 | |
| | 20 | 279 | | 40 | 921 | | 24 | | • | |
| 116-120 121-130 | 51 | 778 | .48 .56 1.12 1.38 | 31 | 750 | . 22 . 26 . 12 . 15 | 36 | 1,027 4.42 5.23 1,574 1.34 1.68 | 14 1,1 18 1,6 | |
| 131-140 | 13 | 214 | .13 .17 | 8 | 226 | 3.93 5.26 | 30 | 1,398 2.39 3.25 | 18 1,7 | |
| 141- UP | 19 | 336 | 1.28 1.91 | 38 | 1,211 | .57 .92 | 62 | 3,821 1.15 1.91 | 39 4,8 | |
| CHARGES | 180 | 2,611 | 1.12 1.32 | 194 | 4,721 | .95 1.17 | 246 | 11,527 1.94 2.52 | 148 13,5 | |
| TOTALS | 644 | 8,077 | .73 .75 | 588 | 11,949 | .97 1.02 | 534 | 20,762 1.50 1.65 | 286 22,0 | |
| IUIALS | 044 | 8,011 | .73 .75 | 566 | 11,545 | .57 1.02 | 554 | 20,702 1.50 1.05 | 200 22,0 | 794 .75 .64 |
| | | \$100,000 - | 249 999 | \$ | 250.000 AND | OVER | ΔLL | RISKS | | |
| EXP-MOD | RSKS | | A LR M LR | RSKS | SD PREM | A LR M LR | RSKS | SD PREM A LR M LR | | |
| 0- 60 | 4 | 347 | .09 .05 | 12 | 3,726 | . 89 . 36 | 19 | 4,095 .82 .33 | | |
| 61- 80 | 21 | 2,385 | . 55 . 40 | 9 | 2,819 | . 17 . 12 | 78 | 6,760 .70 .51 | | |
| 81- 85 | 8 | 974 | . 17 . 14 | 8 | 5,285 | . 47 . 39 | 75 | 8,414 .45 .38 | | |
| 86- 90 | 12 | 1,656 | .82 .72 | 4 | 1,664 | 1.65 1.46 | 184 | 8,028 1.01 .89 | | |
| 91- 95 | 14 | 1,869 | .96 .89 | 1 | 911 | .68 .63 | 552 | 11,462 .87 .81 | | |
| 96- 99 | 12 | 1,637 | . 35 . 34 | 2 | 2,527 | 1.29 1.27 | 3,035 | 21,631 .99 .97 | | |
| 100-100 | 10 | 1,584 | .98 .98 | 7 | 3,713 | .65 .65 | 12,378 | 23,877 .94 .94 | | |
| CREDITS | 81 | 10,451 | . 65 . 55 | 43 | 20,644 | .74 .53 | 16,321 | 84,266 .88 .76 | | |
| 101-105 | 10 | 1,557 | 1.19 1.23 | 5 | 2,268 | . 25 . 26 | 414 | 8,962 1.32 1.36 | | |
| 106-110 | 9 | 1,382 | . 25 . 27 | 2 | 1,969 | . 85 . 91 | 199 | 7,104 .70 .76 | | |
| 111-115 | 11 | 1,835 | .83 .93 | 3 | 1,895 | . 29 . 33 | 166 | 7,328 .85 .96 | | |
| 116-120 | 7 | 1, 139 | .95 1.11 | 3 | 1,580 | .92 1.08 | 185 | 6,495 1.19 1.40 | | |
| 121-130 | 13 | 2,577 | . 49 . 61 | 3 | 1,412 | . 42 . 53 | 341 | 9,912 .72 .91 | | |
| 131-140 | 15 | 3,225 | .82 1.12 | 3 | 1, 139 | 1.15 1.51 | 135 | 8,207 1.37 1.85 | | |
| 141- UP | 46 | 13,436 | .55 1.03 | 29 | 31,958 | .55 1.05 | 330 | 56,073 .62 1.15 | | • |
| CHARGES | 111 | 25,151 | .64 .95 | 48 | 42,222 | . 56 . 92 | 1,770 | 104,080 .81 1.18 | | |
| TOTALS | 192 | 35,603 | .64 .78 | 9 1 | 62,867 | .62 .72 | 18,091 | 188,347 .84 .94 | | |
| | | | | | | | | | | |

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS FOR MANUAL YEAR 2011

| No. | | | | | | | | | | | | | | | | | |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|--------|-------------|--------|------|-------|-------------|--------|------|--------|-----------|-------|--------|-------|----------|-------|------|
| 0-80 0 5 1 1 1 2 3 8 5 5 PREM A LR MLR RSKS SD PREM A LR MLR RSKS | | | UP TO - | 2,49 | 9 | | \$2,500 - | 4,999 | 9 | \$5 | ,000 - 7 | , 499 | | \$7, | 500 - 9 | , 999 | |
| 81-88 0 7 4 9 3 8 9 5 24 2 11 2 11 3 155 3.15 1 3 8 9 5 5 24 2 11 2 11 3 155 3.15 1 3 8 9 9 9 9 8 14 | EXP-MOD | RSKS | SD PREM | | | RSKS | SD PREM | | | RSKS | | | R M LR | | | | |
| 81-88 0 7 4 9 3 8 9 5 24 2 11 2 11 3 155 3.15 1 3 8 9 5 5 24 2 11 2 11 3 155 3.15 1 3 8 9 9 9 9 8 14 | | | | | | | | | | | | | | | | | |
| 88-90 48 12 3.55 3.15 6 18 0.1 0.11 2 2 15 1.58 3.95 3.20 0.2 0.2 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0. | | | | | | | | | | _ | | | | _ | | | |
| 88 - 80 | | - | 4 | | | | | | | | | | | | | | 4 0= |
| 99-99 685 899 1.28 1.28 1.25 932 .318 .88 .84 590 .32 11.24 2.00 1.89 26 272 2.24 1.32 1.29 100-100 12.114 7.527 1.32 1.32 1.32 932 .318 .88 .84 580 .3.84 1.62 1.58 272 2.241 1.32 1.29 100-100 12.114 7.527 1.32 1.32 1.32 1.32 935 2.810 1.03 1.03 200 1.215 1.65 .65 14 979 .39 .39 .39 .39 .39 .39 .39 .39 .39 .3 | | _ | 1 | | 0.45 | - | | | | | | | | | | | |
| 86-89 685 | - | | | | | | | • • | 0.4 | = | | | 4 00 | | | | |
| 100-100 12, 114 7, 527 1, 32 1, 32 1, 32 835 2, 810 1, 03 1, 03 200 1, 215 65 .65 .65 .65 .61 14 .979 .36 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .38 .3 | | | | | | | | | | | | | | | | | |
| CREDITS 12,876 8,478 1,32 1,32 1,802 6,245 92 91 791 4,745 1,38 1,33 419 3,531 1,17 1,11 1,11 1,11 1,11 1,11 1,11 1, | | | | | | | | | | | | | | | | | |
| 100-1105 51 55 0.5 0.5 0.5 89 331 29 29 53 325 28 27 45 407 7.73 7.75 100-110 22 26 6.39 6.86 32 122 5.87 6.32 16 111 35 38 17 156 0.0 10 111-111 19 13 55.29 82.39 27 118 7.8 48 88 20 131 .57 .84 18 15 12 .77 .19 11-120 27 28 .38 4.45 77 89 1.00 1.10 64 49 .44 .44 .54 .10 130 .77 .68 131-140 24 47 .84 1.13 24 120 .33 .44 19 154 .38 .52 5 5 59 .10 .14 14-14P 31 72 1.79 2.80 28 144 .08 .12 12 116 64 .38 .52 5 5 59 .10 .10 .10 141-140 24 47 .84 1.13 24 120 .33 .44 19 154 .38 .52 5 5 59 .10 .10 .10 141-140 .10 157 .87 .88 18 .10 .10 157 .88 18 .10 .10 157 .88 18 .10 .10 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 .10 158 . | | | | | | | | | | | | | | | | | |
| 108-110 22 28 8.38 8.88 32 122 5.87 6.32 18 111 .35 .38 17 158 .09 .10 | | | | | | | | | | | | | | | | | |
| 111-115 19 13 55,28 62,38 27 118 7.8 .88 20 131 1.57 .64 16 152 1.7 .19 116-120 17 22 .38 .45 22 89 .08 .10 7 49 .73 .86 11 131 .17 .20 121-130 22 38 .45 22 89 .08 .10 7 49 .73 .86 11 131 .17 .20 121-130 22 38 .48 1.13 37 .77 .19 117 .09 .11 | | | | | | | | | | | | | | | | | |
| 116-120 17 22 .38 .45 22 99 .08 .10 7 49 .73 .86 11 113 .17 .20 121-130 27 36 .81 .15 .37 .71 .10 .91 .11 64 .49 .44 .44 .54 .40 .430 .77 .96 .131-140 24 .47 .84 .11 .37 .71 .10 .91 .11 64 .49 .44 .44 .54 .40 .430 .77 .96 .131-140 24 .47 .84 .11 .37 .71 .10 .91 .11 64 .49 .44 .44 .54 .40 .430 .77 .96 .131-140 .24 .47 .48 .41 .20 .33 .44 .19 .15 .15 .10 .14 .10 .25 .15 .10 .14 .10 .25 .15 .10 .14 .10 .25 .15 .10 .14 .10 .25 .15 .10 .14 .10 .25 .15 .10 .14 .10 .25 .15 .10 .14 .10 .25 .15 .10 .14 .10 .25 .10 .14 .10 .25 .10 .10 .14 .10 .10 .10 .10 .10 .10 .10 .10 .10 .10 | | | | | | | | | | | | | | | | | |
| 121-130 | | | | | | | | | | - | | | | | | | |
| 131-140 | - | | | . 30 | . 45 | | | | | | | | | | | | |
| 141-UP 31 72 1.79 2.80 28 144 0.80 1.2 12 116 .21 .31 15 .213 .01 .02 CHARGES 191 270 3.99 4.95 259 1.04 .89 1.03 191 .380 .39 .46 149 1.522 .46 .54 170 .21 .31 .05 .00 .95 .98 .98 .13 .00 .00 .49 .99 .99 .99 .99 .99 .99 .99 .99 .99 | | | | 84 | 1 13 | | | | | | | | | | - | | |
| CHARGES 191 270 3.99 4.95 289 1,104 289 1,203 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,100 1,1 | | | | | | | | | | | | | | | | | |
| TOTALS 13,087 8,748 1.40 1.41 2,081 7,349 .92 .93 982 6,125 1.14 1.16 568 5,080 .95 .98 EXP-MOD RSKS \$10,000 - 14,999 \$15,000 - 24,999 \$15,000 - 49,999 \$10,000 - 39,999 \$10,000 - 39,999 \$10,000 - 39,999 \$10,000 - 39,999 \$10,000 - 39,999 \$10,000 - 39,999 \$10,000 - 39,999 \$10,000 - 39,999 \$10,000 - 39,999 \$10,000 - 39,999 \$10,000 - 39,999 \$10,000 - 39,999 \$10,000 - 39,999 \$10,000 - 39,999 \$10,000 - 39,999 \$10,000 - 39,999 \$10,000 - 39,999 \$10,000 - 39,999 \$10,000 - 39,999 \$10,000 - 39,999 \$10,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30,000 - 30, | | | | | | | | | | | | | | | | | |
| EXP-MID RSKS SD PREM A LR M LR RSKS SD PREM A | | | | | | | | | | | • | | | | | | |
| Correction Cor | IOIALO | 10,007 | 0,140 | 1.40 | | 2,001 | 7,040 | | .00 | 002 | 0, 120 | | 1.10 | 555 | 5,000 | | .00 |
| Correction Cor | | | \$10.000 - | 14.99 | 19 | | \$15.000 - | 24.999 | 9 | \$25 | .000 - 49 | . 999 | | \$50. | 000 - 99 | . 999 | |
| 0-80 81-80 1 10 81-80 31 33 38-90 4 48 5.82 5.19 20 358 .02 .02 67 2,103 .81 .71 22 1,370 .63 .55 .81 .92 .93 .91 .95 .91 1,980 .06 .06 .06 .153 2,816 1,13 1.06 .96 2,855 .81 .75 .16 1,002 .44 .41 .86 .99 .254 2,838 .92 .89 .98 1,799 1.09 1.06 .52 1,722 1.36 1.33 .23 1,537 .43 .42 .100-100 127 1,532 .84 .84 .75 1,442 1,27 1.27 1.27 1.27 1.36 1.33 .23 1,537 .43 .42 .100-100 127 1,532 .84 .84 .75 1,442 1,27 1.27 1.27 52 1,777 1.18 1.18 .27 1,918 1.05 1.06 .55 .101-105 .55 .677 1.02 1.05 .53 .55 .31 .03 .281 8,915 1.00 .94 .135 8,491 .65 .50 .101-105 .55 .677 1.02 1.05 .53 .53 .23 .23 .24 .24 .84 .84 .75 1,38 1.05 .94 .18 .95 .101-105 .95 .95 .95 .95 .95 .95 .95 .95 .95 .9 | EXP-MOD | RSKS | | | | RSKS | | | | | | | R M LR | | | , | |
| 81-80 1 100 1133 3 108 3.62 2.89 20 1,166 .11 .09 | | | | | | | | | | | | | | | | | |
| 81-85 3 33 47 10 320 28 24 26 1,455 .44 .36 86-90 4 46 5.82 5.19 20 358 .02 .02 67 2,103 81 .71 22 1,370 .63 .55 91-95 91 1,090 .06 .06 153 2,816 1.13 1.06 96 2,855 .81 .75 16 1,002 .44 .41 95-99 254 2,938 .92 .89 98 1,799 1.09 1.06 52 1,722 1.36 1.33 23 1,537 .43 .42 100-100 127 1,532 .84 .84 .75 1,442 1.27 1.27 52 1,797 1.18 1.18 27 1,918 1.05 1.05 (REDITS 480 5.649 .76 .74 350 6,475 1.08 1.03 281 8,915 1.00 .94 135 8,491 .56 .50 101-105 55 677 1.02 1.05 53 1.030 1.22 1.25 30 1,052 .96 .98 22 1,412 .87 .89 101-105 55 677 1.02 1.05 53 1.030 1.22 1.25 30 1,052 .96 .98 22 1,412 .87 .89 111-115 14 200 8.27 9.35 21 492 .02 .02 .35 1,412 1.02 1.16 20 1,571 1.22 1.38 113-12 1.00 16 246 .42 .50 38 .886 1.03 1.21 39 1,595 .54 .64 11 .926 11.6 1.37 121-130 43 647 1.61 1.99 45 1.043 .63 .78 44 1.858 .20 .25 20 1,664 .59 .74 131-140 12 199 .11 .15 10 .262 .34 3.15 29 1,406 .44 .60 15 1,408 .92 1.24 141-UP 10 197 .87 1.32 .33 1,003 .34 .53 .88 1.04 1.858 .20 .25 20 1,664 .59 .74 141-UP 10 197 .87 1.32 .33 1,003 .34 .53 .58 3,513 1.62 2.71 .52 6,752 .85 1.63 (CHARGES 172 2,458 1.56 1.81 226 5,261 1.87 1.05 .263 11,954 .88 1.14 159 15,067 .90 1.25 (CHARGES 172 2,458 1.56 1.81 226 5,261 1.87 1.05 .263 11,954 .88 1.14 1.59 15,067 .90 1.25 (CHARGES 172 2,458 1.56 1.81 226 5,261 1.87 1.05 .263 11,954 .88 1.14 1.59 15,067 .90 1.25 (CHARGES 172 2,458 1.56 1.81 226 5,261 1.87 1.05 .263 11,954 .88 1.14 1.59 15,067 .90 1.25 (CHARGES 172 2,458 1.56 1.81 2.26 5,261 1.87 1.05 .263 11,954 .88 1.14 1.59 15,067 .90 1.25 (CHARGES 172 2,458 1.34 4.4 1.85 1.50 1.00 1.03 576 11,736 .98 1.04 544 20,869 .94 1.03 294 23,579 .77 .90 1.25 (CHARGES 172 2,458 1.34 4.4 1.4 1.4 1.4 1.4 1.4 1.4 1.4 1.4 1. | 0- 60 | | | | | | | | | 1 | 11 | | | 1 | 44 | . 01 | |
| 86 - 90 | 61- 80 | 1 | 10 | | | 1 | 13 | | | 3 | 108 | 3.62 | 2.89 | 20 | 1,166 | . 11 | . 09 |
| 91 - 95 | 81- 85 | 3 | 33 | | | 3 | 47 | | | 10 | 320 | . 28 | | 26 | | . 44 | . 36 |
| 96-99 254 2,938 .92 .89 98 1,799 1.09 1.06 52 1,722 1.36 1.33 23 1,537 .43 .42 100-100 127 1,532 .84 .84 75 1,442 1.27 1.27 52 1,797 1.18 1.18 27 1,918 1.05 1.05 CREDITS 480 5,849 .76 .74 350 6,475 1.08 1.03 281 8,915 1.00 .94 135 8,491 .56 .50 101-105 55 677 1.02 1.05 53 1,030 1.22 1.25 30 1.05 .96 .98 22 1,412 .87 .89 106-110 22 292 .48 .51 26 555 1.47 1.57 28 1,118 .50 .54 19 1,355 .92 .99 111-115 14 200 8.27 9.35 21 492 .02 .02 35 1,412 1.02 1.18 20 1,555 .92 .99 111-115 14 200 8.27 9.35 21 492 .02 .02 35 1,412 1.02 1.18 20 1,555 .92 .99 111-130 16 248 .42 .50 38 886 1.03 1.21 39 1,595 .54 .64 11 926 1.6 1.37 121-130 43 647 1.61 1.99 45 1,043 .63 .78 44 1,858 .20 .25 20 1,684 .57 .74 141-UP 10 197 .87 1.32 33 1,003 .34 .53 58 3,513 1.62 2.71 52 6,752 .85 1.63 1.04 141-UP 10 197 .87 1.32 33 1,003 .34 .53 58 3,513 1.62 2.71 52 6,752 .85 1.63 1.04 544 20,869 .94 1.03 294 23,579 .77 .90 1.26 1.80 16 1.80 16 1.80 1.80 1.80 1.80 1.80 1.80 1.80 1.80 | 86- 90 | 4 | | 5.82 | 5.19 | | | . 02 | . 02 | 67 | | . 81 | | 22 | | . 63 | . 55 |
| 100-100 127 1,532 84 .84 .75 1,442 1.27 1.27 52 1,787 1.18 1.18 27 1,918 1.05 1.05 1.05 1.01-105 55 6.77 1.02 1.05 53 1,030 1.22 1.25 30 1,052 .96 .98 22 1,412 8.7 8.89 1106-110 22 292 .48 .51 26 535 1.47 1.57 28 1,118 5.0 .54 19 1,355 .92 .99 111-115 14 200 8.27 9.35 21 492 .02 .02 .02 .35 1,412 1.02 1.16 20 1,571 1.22 1.38 116-120 16 246 .42 .50 38 .896 1.03 1.21 39 1,595 .54 .64 11 926 1.16 1.37 121-130 43 647 1.61 1.99 45 1.04 3 .63 .78 44 1.858 .20 .25 20 1,664 .59 .74 14-14 UP 10 197 .87 1.32 33 1.003 34 .53 58 3,513 1.62 2.71 52 6,752 .85 1.63 1.04 1.04 12 199 .11 .15 10 .262 2.34 3.15 29 1,406 .44 .60 15 1,408 .92 1.24 14-1 UP 10 197 .87 1.32 33 1.003 34 .53 58 3,513 1.62 2.71 52 6,752 .85 1.63 1.07 1.07 1.25 1.50 1.60 1.26 1.26 1.26 1.26 1.26 1.27 1.27 1.27 1.27 1.27 1.27 1.27 1.27 | | | | | | 153 | | | | | | | | | | . 44 | . 41 |
| CREDITS 480 5,649 .76 .74 350 6,475 1.08 1.03 281 8,915 1.00 .94 135 8,491 .56 .50 101-105 55 677 1.02 1.05 53 1.030 1.22 1.25 30 1.052 .96 .98 22 1,412 .87 .89 106-110 22 292 .48 .51 26 535 1.47 1.57 28 1.11 1.18 .50 .54 19 1,355 .92 .99 111-115 14 200 8.27 9.35 21 492 .02 35 1,412 1.02 1.16 20 1.1571 1.22 1.38 116-120 16 246 .42 .50 38 896 1.03 1.21 39 1.595 .54 .64 11 926 1.1571 1.22 1.38 121-130 43 647 1.61 1.99 45 1.043 .63 .78 44 1.858 .20 .25 20 1.664 .59 .74 131-140 12 199 .11 .15 10 262 2.34 3.15 29 1,406 .44 .60 15 1,408 .92 1.24 141- UP 10 197 .87 1.32 33 1.003 .34 .53 58 3.513 1.62 2.71 52 6.752 .85 1.63 CHARGES 172 2,458 1.56 1.81 226 5.261 .87 1.05 263 11.954 .88 1.41 159 15.087 .90 1.26 CHARGES 172 2.458 1.56 1.81 226 5.261 .87 1.05 263 11.954 .88 1.41 159 15.087 .90 1.26 CHARGES 172 CHARGES 174 | | | | | | | | | | | | | | | | | |
| 101-105 55 677 1.02 1.05 53 1.030 1.22 1.25 30 1.052 .96 .98 22 1.412 .87 .89 105-110 22 292 .48 .51 26 535 1.47 1.57 28 1.118 .50 .54 19 1.355 .92 .99 111-115 14 200 8.27 9.35 21 492 .02 .02 .35 1.412 1.02 1.16 20 1.571 1.22 1.38 116-120 16 246 .42 .50 38 896 1.03 1.21 39 1.595 .54 .64 11 926 1.16 1.37 121-130 43 647 1.61 1.99 45 1.043 .63 .78 44 1.858 .20 .25 20 1.664 .59 .74 131-140 12 199 .11 .15 10 262 2.34 3.15 29 1.406 .44 .60 15 1.408 .92 1.24 141-10P 10 197 .87 1.32 33 1.003 .34 .53 58 3.513 1.62 2.71 52 6,752 .85 1.63 1.412 1.02 1.04 .66 1.57 1.02 1.26 1.24 1.24 1.05 1.05 1.00 1.03 576 11.736 .98 1.04 544 20.869 .94 1.03 294 23.579 .77 .90 1.26 1.00 1.00 1.03 576 11.736 .98 1.04 544 20.869 .94 1.03 294 23.579 .77 .90 1.26 1.00 1.00 1.03 576 11.736 .98 1.04 544 20.869 .94 1.03 294 23.579 .77 .90 1.26 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.0 | | | | | | | | | | | | | | | | | |
| 106-110 22 292 | | | • | | | | | | | | • | | | | | | |
| 111-115 | | | | | | | | | | | • | | | | | | |
| 116-120 16 246 .42 .50 38 896 1.03 1.21 39 1.595 .54 .64 11 926 1.16 1.37 121-130 43 647 1.61 1.99 45 1.043 .63 .78 44 1.858 .20 .25 .20 1.664 .59 .74 131-140 12 199 .11 .15 10 262 2.34 3.15 29 1.406 .44 .60 15 1.408 .92 1.24 141- UP 10 197 .87 1.32 33 1.003 .34 .53 58 3.513 1.62 2.71 52 6.752 .85 1.63 CHARGES 172 2.458 1.56 1.81 226 5.261 .87 1.05 263 11.954 .88 1.14 159 15.087 .90 1.26 TOTALS 652 8.106 1.00 1.03 576 11,736 .98 1.04 544 20,869 .94 1.03 294 23,579 .77 .90 1.26 EXP-MOD RSKS SD PREM A LR M LR RSKS SD PREM A | | | | | | | | | | | • | | | | | | |
| 121-130 | | | | | | | | | | | | | | | | | |
| 131-140 12 199 .11 .15 10 262 2.34 3.15 29 1,406 .44 .60 15 1,408 .92 1.24 141- UP 10 197 .87 1.32 33 1,003 .34 .53 58 3,513 1.62 2.71 52 6,752 .85 1.63 CHARGES 172 2,458 1.56 1.81 226 5,261 .87 1.05 263 11,954 .88 1.14 159 15,087 .90 1.26 TOTALS 652 8,106 1.00 1.03 576 11,736 .98 1.04 544 20,869 .94 1.03 294 23,579 .77 .90 \$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$ | | | | | | | | | | | • | | | | | | |
| 141- UP | | | | | | | • | | | | • | | | | • | | |
| CHARGES 172 | | | | | | | | | | | • | | | | | | |
| TOTALS 652 8,106 1.00 1.03 576 11,736 .98 1.04 544 20,869 .94 1.03 294 23,579 .77 .90 \$100,000 - 249,999 \$250,000 AND OVER ALL RISKS SD PREM A LR M LR RSKS SD PREM A LR M LR SS SD | | | | | | | • | | | | • | | | | • | | |
| \$100,000 - 249,999 \$250,000 AND OVER RSKS SD PREM A LR M LR M LR RSKS SD PREM A LR M LR RSKS SD PREM A LR M LR M LR RSKS SD PREM A LR M LR M LR RSKS SD PREM A LR M LR M LR M LR M LR RSC SD | | | • | | | | | | | | • | | | | • | | |
| EXP-MOD RSKS SD PREM A LR M LR RSKS SD PREM A LR M LR RSKS SD PREM A LR M LR 0- 60 | IUIALS | 052 | 8,100 | 1.00 | 1.03 | 5/6 | 11,730 | . 30 | 1.04 | 344 | 20,809 | . 54 | 1.03 | 254 | 23,579 | . / / | . 30 |
| EXP-MOD RSKS SD PREM A LR M LR RSKS SD PREM A LR M LR RSKS SD PREM A LR M LR 0- 60 | | | \$100 000 - | 249 99 | 19 | | 250 000 ANI | ONVER | | ALL I | RISKS | | | | | | |
| 0- 60 | EXP-MOD | | | | | | | | M LR | | | I A L | RMLR | | | | |
| 61- 80 | | | | | | | | | | | | | | | | | |
| 61- 80 | 0- 60 | 4 | | 2.12 | 1.11 | 12 | | . 47 | . 21 | 24 | | | | | | | |
| 86- 90 | 61- 80 | 16 | 1,808 | . 18 | | 8 | 2,866 | . 18 | . 13 | 66 | 6,018 | . 23 | . 16 | | | | |
| 91- 95 | 81- 85 | 10 | 1,004 | . 96 | . 80 | 6 | 3,338 | . 47 | . 39 | 66 | 6,222 | . 53 | . 44 | | | | |
| 96-99 10 1,360 1.07 1.04 6 3,102 .21 .21 2,892 22,309 1.00 .97 100-100 12 2,016 1.49 1.49 5 3,879 .56 .56 13,561 25,116 1.05 1.05 CREDITS 81 10,504 .78 .68 37 17,415 .40 .28 17,252 80,450 .84 .74 101-105 10 1,560 .23 .24 3 1,812 .47 .49 411 8,661 .68 .70 106-110 7 997 1.73 1.87 3 1,883 .71 .75 192 6,595 1.02 1.09 111-115 5 946 .52 .59 5 2,771 .69 .78 182 7,807 1.07 1.21 116-120 8 1,349 .14 .16 3 1,570 .42 .49 172 6,865 .57 .67 121-130 19 3,606 .38 .47 4 3,260 .32 .39 343 13,207 .45 .56 131-140 19 4,019 1.06 1.44 2 1,127 .61 .82 159 8,799 .87 1.17 141- UP 46 13,491 .60 1.08 26 33,675 .52 1.08 311 59,175 .64 1.24 CHARGES 114 25,968 .63 .93 46 46,098 .52 .89 1,770 111,108 .69 1.02 | 86- 90 | 11 | 1,549 | . 49 | . 44 | | | | | 155 | 5,501 | . 66 | . 59 | | | | |
| 100-100 | 91- 95 | 18 | 2,448 | . 43 | . 40 | | | | | 488 | 10,678 | . 76 | .71 | | | | |
| CREDITS 81 10,504 .78 .68 37 17,415 .40 .28 17,252 80,450 .84 .74 101-105 10 1,560 .23 .24 3 1,812 .47 .49 411 8,661 .68 .70 106-110 7 997 1.73 1.87 3 1,883 .71 .75 192 6,595 1.02 1.09 111-115 5 946 .52 .59 5 2,771 .69 .78 182 7,807 1.07 1.21 116-120 8 1,349 .14 .16 3 1,570 .42 .49 172 6,865 .57 .67 121-130 19 3,606 .38 .47 4 3,260 .32 .39 343 13,207 .45 .56 131-140 19 4,019 1.06 1.44 2 1,127 .61 .82 159 8,799 .87 1.17 141- UP 46 13,491 .60 1.08 26 33,675 .52 1.08 311 59,175 .64 1.24 CHARGES 114 25,968 .63 .93 46 46,098 .52 .89 1,770 111,108 .69 1.02 | | | | | | | | | | | | | | | | | |
| 101-105 | | | | | | | | | | | | | | | | | |
| 106-110 7 997 1.73 1.87 3 1,883 .71 .75 192 6,595 1.02 1.09 111-115 5 946 .52 .59 5 2,771 .69 .78 182 7,807 1.07 1.21 116-120 8 1,349 .14 .16 3 1,570 .42 .49 172 6,865 .57 .67 121-130 19 3,606 .38 .47 4 3,260 .32 .39 343 13,207 .45 .56 131-140 19 4,019 1.06 1.44 2 1,127 .61 .82 159 8,799 .87 1.17 141- UP 46 13,491 .60 1.08 26 33,675 .52 1.08 311 59,175 .64 1.24 CHARGES 114 25,968 .63 .93 46 46,098 .52 .89 1,770 111,108 .69 1.02 | | | | | | | | | | | | | | | | | |
| 111-115 | | | | | | | | | | | | | | | | | |
| 116-120 8 1,349 .14 .16 3 1,570 .42 .49 172 6,865 .57 .67 121-130 19 3,606 .38 .47 4 3,260 .32 .39 343 13,207 .45 .56 131-140 19 4,019 1.06 1.44 2 1,127 .61 .82 159 8,799 .87 1.17 141- UP 46 13,491 .60 1.08 26 33,675 .52 1.08 311 59,175 .64 1.24 CHARGES 114 25,968 .63 .93 46 46,098 .52 .89 1,770 111,108 .69 1.02 | | | | | | | | | | | | | | | | | |
| 121-130 | | | | | | | | | | | | | | | | | |
| 131-140 | | | • | | | | | | | | | | | | | | |
| 141- UP 46 13,491 .60 1.08 26 33,675 .52 1.08 311 59,175 .64 1.24 CHARGES 114 25,968 .63 .93 46 46,098 .52 .89 1,770 111,108 .69 1.02 | | | | | | | | | | | | | | | | | |
| CHARGES 114 25,968 .63 .93 46 46,098 .52 .89 1,770 111,108 .69 1.02 | | | | | | | | | | | | | | | | | |
| UMARGES 114 25,968 .63 .93 46 46,098 .52 .89 1,770 111,108 .69 1.02 TOTALS 195 36,473 .68 .83 83 63,513 .49 .60 19,022 191,558 .75 .86 | | | | | | | | | | | • | | | | | | |
| IUIALS 181,000 .00 .00 00 00 00 00 18,022 181,000 .70 .00 | | | | | | | | | | | | | | | | | |
| | IUIALS | 195 | 30,4/3 | . 00 | . 63 | 63 | 03,513 | . 49 | . 60 | 19,022 | 191,558 | / 5 | . 00 | | | | |

201

36,761 .47 .56

88

68,662

. 55

. 67

19,479

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS FOR MANUAL YEAR 2012

| EXP-MOD | RSKS | UP TO - SD PREM | 2,49 A LR | 9 M LR | RSKS | \$2,500 - SD PREM | 4,999 A LR | | \$5 RSKS | ,000 - 7, SD PREM | 499 A LR | M LR | \$7, | 500 - 9 | , 999 | |
|--------------------|------------|------------------------|--------------|--------------|-------------|------------------------|---------------|--------------|-------------|----------------------|----------------|----------------|-----------|-----------------|----------------|----------------|
| | | | | | | | | | | | | | | | | |
| 0- 60 61- 80 | 1 7 | 1 7 | | | 1 | 1 3 | | | 1 4 | 4 20 | | | 1 | 7 | | |
| 81- 85 | 1 | , | | | • | 3 | | | 2 | 11 | | | i | 6 | | |
| 86- 90 | 11 | 10 | | | 6 | 23 | . 01 | .01 | 2 | 11 11 | 1.46 1 | 0.01 | i | 7 | .61 | . 54 |
| 91- 95 | 38 | 28 | | | 21 | 76 | .01 | .01 | 27 | 159 | .01 | .01 | 30 | 242 | 2.52 | 2.37 |
| 96- 99 | 518 | 668 | . 42 | . 41 | 920 | 3,367 | . 81 | . 80 | 519 | 3,117 | . 48 | . 47 | 315 | 2,643 | . 62 | .60 |
| 100-100 | 12,567 | 8,006 | . 53 | . 53 | 960 | 3,199 | . 68 | . 68 | 259 | 1,564 1 | 1.11 | 1.11 | 123 | 1,054 | . 54 | . 54 |
| CREDITS | 13,143 | 8,719 | . 52 | .51 | 1,909 | 6,669 | . 74 | . 73 | 814 | 4,886 | . 69 | . 68 | 471 | 3,960 | .71 | . 70 |
| 101-105 | 41 | 53 | . 81 | . 82 | 80 | 316 | . 56 | . 57 | 54 | 340 | . 23 | . 24 | 39 | 347 | 2.22 | 2.28 |
| 106-110 111-115 | 18 10 | 21 | | | 31 20 | 132 90 | 1.23 | 1.33 .03 | 22 24 | 152 165 | .01 .31 | . 02 . 35 | 23 14 | 214 140 | . 62 3 . 64 | . 67 4 . 10 |
| 116-120 | 15 | 11 17 | . 62 | . 73 | 17 | 71 | 2.36 | 2.80 | 12 | 87 | . 84 | . 99 | 11 | 113 | 2.08 | 2.48 |
| 121-130 | 36 | 50 | . 96 | 1.19 | 48 | 237 | 2.51 | 3.16 | 53 | 413 | . 12 | . 14 | 30 | 325 | 2.23 | 2.76 |
| 131-140 | 14 | 26 | . 85 | 1.13 | 25 | 125 | 5.83 | 7.89 | 11 | 91 | .01 | .01 | 13 | 151 | . 19 | . 26 |
| 141- UP | 26 | 49 | . 04 | . 07 | 16 | 88 | . 25 | . 39 | 14 | 134 2 | | 3.91 | 14 | 185 | . 11 | . 16 |
| CHARGES | 160 | 226 | . 55 | . 67 | 237 | 1,059 | 1.75 | 2.04 | 190 | 1,382 | . 43 | . 50 | 144 | 1,476 | 1.64 | 1.93 |
| TOTALS | 13,303 | 8,945 | . 52 | . 52 | 2,146 | 7,728 | . 88 | . 89 | 1,004 | 6,267 | . 63 | . 64 | 615 | 5,435 | . 97 | . 99 |
| EXP-MOD | DENE | \$10,000 - SD PREM | 14,99 | | | \$15,000 - | 24,999 | | - | ,000 - 49, | | | \$50, | 000 - 99 | , 999 | |
| EXP-MUD | RSKS | SD PREM | A LK | M LR | RSKS | SD PREM | A LR | MLK | RSKS | SD PREM | A LK | MLK | | | | |
| 0- 60 | | | | | 1 | 13 | | | 2 | 28 | .01 | | 3 | 101 | | |
| 61- 80 | 1 | 11 | | | 2 | 27 | | | 5 | | | 1.31 | 18 | 1,113 | . 28 | . 22 |
| 81- 85 | 1 | 10 | | | 2 | 34 | | | 14 | 435 | . 34 | . 29 | 18 | 1,028 | . 29 | . 24 |
| 86- 90 | 3 | 33 | 0.5 | 0.4 | 22 | 398 | . 04 | . 03 | 65 | 2,056 | . 89 | . 79 | 27 | 1,519 | . 66 | . 58 |
| 91- 95 96- 99 | 97 260 | 1,162 3,024 | . 25 | . 24 | 160 | 2,883 2,288 | . 46 | . 43 | 126 58 | 3,776 | .62 | . 57 1 . 37 | 32 | 1,935 1,320 | 1.07 | 1.00 |
| 100-100 | 260 124 | 1,512 | . 41 . 48 | . 40 . 48 | 126 80 | 1,514 | . 23 . 42 | . 22 . 42 | 56 | 1,869 1 1,964 | 1 . 41 . 46 | . 46 | 20 31 | 2,099 | . 77 . 88 | . 75 . 88 |
| CREDITS | 486 | 5,753 | . 40 | . 38 | 393 | 7,157 | . 35 | . 33 | 326 | 10,272 | . 79 | . 73 | 149 | 9,114 | . 72 | .64 |
| 101-105 | 38 | 471 | . 83 | .84 | 37 | 703 | 1.12 | 1.14 | 38 | 1,324 | . 26 | . 27 | 23 | 1,617 | . 36 | . 37 |
| 106-110 | 23 | 304 | . 54 | . 58 | 24 | 511 | . 32 | . 34 | 21 | 834 | . 65 | .71 | 20 | 1,509 | . 93 | . 99 |
| 111-115 | 10 | 147 | . 72 | . 82 | 18 | 411 | 1.12 | 1.26 | 30 | 1,209 | . 42 | . 47 | 15 | 1,190 | . 35 | . 39 |
| 116-120 | 23 | 339 | . 37 | . 43 | 45 | 1,062 | . 99 | 1.17 | 34 | 1,324 | | 1.10 | 16 | 1,421 | . 32 | . 37 |
| 121-130 | 33 | 495 | 1.07 | 1.32 | 48 | 1, 155 | 1.26 | 1.55 | 38 | 1,707 | . 44 | . 55 | 27 | 2,303 | 1.85 | 2.31 |
| 131-140 | 9 | 155 | . 42 | . 57 | 14 | 361 | 1.03 | 1.39 | 18 | 861 | | 1.29 | 20 | 1,887 | . 53 | .72 |
| 141- UP Charges | 11 | 216 2,128 | . 33 . 68 | . 50 . 80 | 23 209 | 749 4,952 | . 95 1. 01 | 1.54 1.22 | 63 242 | 3,851 11,110 | . 58 . 58 | . 95 . 75 | 49 170 | 6,258 16,185 | . 77 . 80 | 1.40 1.08 |
| TOTALS | 147 633 | 7,881 | . 47 | . 48 | 602 | 12,109 | .62 | . 65 | 568 | 21,382 | . 68 | .74 | 319 | 25,299 | . 77 | . 88 |
| TOTALS | 000 | 7,001 | . 47 | . 40 | 002 | 12, 103 | .02 | .00 | 500 | 21,002 | .00 | .,, | 010 | 25,255 | .,, | . 00 |
| EXP-MOD | RSKS | \$100,000 - SD PREM | • | 9 M LR | \$: RSKS | 250,000 AND SD PREM | OVER A LR | M LR | ALL RSKS | RISKS SD PREM | A LR | M LR | | | | |
| 0 00 | _ | 400 | | 4.4 | 45 | 6 000 | 00 | 40 | 00 | 7 070 | 0.4 | 10 | | | | |
| 0- 60 61- 80 | 2 29 | 190 3,525 | . 75 . 14 | . 41 . 10 | 17 13 | 6,933 4,678 | . 33 . 20 | . 16 . 14 | 28 81 | 7,270 9,533 | . 34 . 21 | . 16 . 15 | | | | |
| 81- 85 | 14 | 1,488 | . 49 | . 40 | 1 | 447 | 1.01 | . 82 | 54 | 3,457 | . 47 | . 39 | | | | |
| 86- 90 | 3 | 337 | .51 | . 45 | • | 77/ | 1.01 | .02 | 140 | 4,395 | .72 | .63 | | | | |
| 91- 95 | 10 | 1,161 | 2.15 | 2.00 | 3 | 1,381 | . 83 | . 77 | 544 | 12,803 | .80 | . 75 | | | | |
| 96- 99 | 14 | 2,008 | . 30 | . 29 | 2 | 775 | 1.02 | . 98 | 2,752 | 21,078 | . 62 | .60 | | | | |
| 100-100 | 7 | 1,018 | . 06 | . 06 | 6 | 4,133 | 1.42 | 1.42 | 14,213 | 26,064 | . 72 | . 72 | | | | |
| CREDITS | 79 | 9,726 | . 48 | . 40 | 42 | 18,346 | . 63 | . 41 | 17,812 | 84,600 | . 61 | . 52 | | | | |
| 101-105 | 8 | 1,248 | . 27 | . 27 | 2 | 665 | 1.04 | 1.07 | 360 | 7,085 | . 59 | .61 | | | | |
| 106-110 | 14 | 2,011 | . 55 | . 59 | 3 | 1,030 | . 52 | . 56 | 199 | 6,718 | . 63 | . 67 | | | | |
| 111-115 116-120 | 6 14 | 908 2,789 | . 90 . 50 | 1.02 .59 | 1 4 | 441 2,858 | . 15 . 34 | . 18 . 40 | 148 191 | 4,713 10,082 | . 62 . 57 | . 70 . 67 | | | | |
| 121-130 | 13 | 2,781 | . 68 | . 86 | 5 | 2,592 | . 66 | . 82 | 331 | | 1.00 | | | | | |
| 131-140 | 19 | 4,051 | . 78 | 1.06 | 3 | 2,790 | . 55 | .74 | 146 | 10,498 | | 1.00 | | | | |
| 141- UP | 48 | 13,247 | . 30 | . 52 | 28 | 39,939 | . 52 | 1.04 | 292 | 64,715 | . 51 | .96 | | | | |
| CHARGES | 122 | 27,035 | . 47 | . 66 | 46 | 50,316 | . 52 | . 92 | 1,667 | 115,869 | . 60 | . 90 | | | | |
| TOTALS | 201 | 36 761 | 47 | . 56 | 88 | 68 662 | . 55 | . 67 | 19 479 | 200 469 | . 60 | . 69 | | | | |

200,469 .60 .69

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS FOR MANUAL YEAR 2013

| | | | | | | A MANORE IE | | | |
|--------------------|---------------|------------------------|------------------------|--------------|------------------------|------------------------|------------------|-------------------------------------|----------------------------------------|
| EXP-MOD | RSKS | UP TO - SD PREM | 2,499 A LR M LR | RSKS | \$2,500 - SD PREM | 4,999 A LR M LR | \$5 RSKS | 5,000 - 7,499 SD PREM A LR M LR | \$7,500 - 9,999 |
| 0- 60 61- 80 | 13 | 8 | | 1 | 3 | | 2 6 | 7 24 1.35 .95 | 1 5 2 11 |
| 81- 85 86- 90 | 1 10 | 8 | 1.30 1.16 | 5 | 17 | | 2 4 | 10 14.65 12.01 21 .02 .02 | 2 13 2 17 .03 .03 |
| 91- 95 96- 99 | 31 545 | 28 721 | .01 .01 .27 .26 | 21 971 | 71 3,548 | .66 .62 .50 .49 | 19 603 | 116 .01 .01 3,621 .36 .36 | 30 255 .25 .24 357 3,021 .47 .45 |
| 100-100 | 12,406 | 8,202 | .58 .58 | 1,041 | 3,561 | .82 .82 | 287 | 1,733 .49 .49 | 135 1,169 .37 .37 |
| CREDITS 101-105 | 13,006 25 | 8,967 33 | .55 .55 2.30 2.34 | 2,039 74 | 7,200 282 | .65 .65 1.07 1.09 | 923 57 | 5,531 .42 .41 363 .89 .90 | 529 4,490 .42 .41 33 295 .30 .30 |
| 106-110 111-115 | 20 14 | 16 14 | 1.06 1.14 .86 .97 | 31 14 | 126 58 | .09 .10 .07 .07 | 22 16 | 143 .70 .75 114 .09 .10 | 13 118 .12 .12 15 148 .29 .32 |
| 116-120 | 12 | 13 | .37 .43 | 13 | 58 | 5.13 6.04 | 12 | 88 1.75 2.07 | 12 126 2.02 2.39 |
| 121-130 131-140 | 36 14 | 48 30 | 1.39 1.88 | 39 20 | 188 94 | .28 .35 3.11 4.17 | 42 13 | 330 .16 .20 104 .53 .73 | 35 376 .15 .19 9 105 .53 .70 |
| 141- UP | 29 | 52 | 9.70 16.52 | 17 | 93 | 2.14 3.32 | 12 | 110 .03 .05 | 9 132 2.04 3.18 |
| CHARGES Totals | 150 13,156 | 207 9,174 | 3.19 4.07 .61 .61 | 208 2,247 | 899 8,099 | 1.29 1.50 .72 .73 | 174 1,097 | 1,252 .56 .65 6,783 .45 .45 | 126 1,301 .60 .71 655 5,791 .46 .47 |
| EXP-MOD | RSKS | \$10,000 - SD PREM | 14,999 A LR M LR | RSKS | | 24,999 A LR M LR | \$25 RSKS | 5,000 - 49,999 SD PREM A LR M LR | \$50,000 - 99,999 |
| 0- 60 | | | | 2 | 24 | | | | 3 104 2.64 1.23 |
| 61- 80 81- 85 | 2 2 | 16 21 | | 3 2 | 38 34 | | 8 12 | 217 .43 .32 424 .74 .62 | 19 1,156 .23 .17 29 1,681 .95 .79 |
| 86- 90 | 3 | 32 | | 13 | 244 | . 13 . 12 | 90 | 2,920 .55 .49 | 41 2,322 .43 .38 |
| 91- 95 96- 99 | 120 313 | 1,444 3,671 | . 29 . 28 . 43 . 42 | 194 150 | 3,563 2,751 | .67 .63 .66 .65 | 146 59 | 4,434 .67 .62 1,845 1.01 .98 | 35 2,278 .44 .41 26 1,800 .52 .50 |
| 100-100 | 126 | 1,508 | .73 .73 | 85 | 1,606 | .65 .65 | 66 | 2,277 .56 .56 | 27 1,757 .39 .39 |
| CREDITS 101-105 | 566 39 | 6,692 492 | .47 .45 .43 .44 | 449 36 | 8,260 722 | .64 .61 .80 .82 | 381 30 | 12,117 .67 .62 1,053 .31 .32 | 180 11,098 .52 .46 24 1,821 .60 .61 |
| 106-110 | 17 | 231 | 1.59 1.71 | 23 | 481 | .31 .34 | 20 | 775 .51 .55 | 22 1,711 .30 .32 |
| 111-115 116-120 | 10 22 | 149 334 | 4.11 4.67 .71 .84 | 22 38 | 497 874 | .68 .77 .61 .72 | 31 47 | 1,355 .27 .30 1,914 .49 .57 | 19 1,497 .29 .32 26 2,280 .82 .97 |
| 121-130 | 45 | 680 | . 16 . 19 | 35 | 886 | 1.51 1.88 | 35 | 1,573 .81 1.01 | 27 2,475 .49 .61 |
| 131-140 141- UP | 12 18 | 194 334 | 1.19 1.62 .42 .66 | 12 31 | 325 1,010 | .30 .41 .31 .49 | 26 40 | 1,339 1.02 1.39 2,345 .94 1.54 | 14 1,365 .89 1.20 56 6,953 .57 .99 |
| CHARGES | 163 | 2,414 | .79 .95 | 197 | 4,795 | .70 .85 | 229 | 10,354 .66 .83 | 188 18,103 .57 .75 |
| TOTALS | 729 | 9,106 | . 55 . 56 | 646 | 13,055 | .66 .69 | 610 | 22,471 .67 .70 | 368 29,201 .55 .61 |
| EXP-MOD | RSKS | \$100,000 - SD PREM | 249,999 A LR M LR | RSKS \$ | 250,000 AND SD PREM | O OVER A LR M LR | ALL RSKS | RISKS SD PREM A LR M LR | |
| 0- 60 61- 80 | 3 43 | 280 5,081 | .63 .34 .35 .26 | 24 21 | 10,347 8,453 | . 38 . 18 . 49 . 34 | 35 118 | 10,767 .40 .20 15,005 .42 .30 | |
| 81- 85 | 13 | 1,505 | . 17 . 14 | 1 | 250 | .43 .35 | 64 | 3,938 .61 .51 | |
| 86- 90 91- 95 | 17 17 | 2,284 2,353 | .42 .37 .38 .35 | 1 4 | 380 1,221 | .70 .63 .12 .11 | 186 617 | 8,244 .47 .42 15,764 .50 .47 | |
| 96- 99 | 12 | 1,857 | .60 .59 | 1 | 348 | .34 .34 | 3,037 | 23,184 .52 .51 | |
| 100-100 CREDITS | 13 118 | 1,817 15,178 | .63 .63 .42 .35 | 7 50 | 5,985 26,984 | 1.28 1.28 .61 .39 | 14,193 18,250 | 29,615 .74 .74 106,518 .55 .46 | |
| 101-105 | 14 | 2,032 | .21 .22 | 59 2 | 1,134 | .27 .27 | 334 | 8,227 .45 .46 | |
| 106-110 | 17 | 2,515 | . 53 . 58 | 1 | 414 | 4.93 5.25 | 186 | 6,529 .76 .82 | |
| 111-115 116-120 | 9 11 | 1,649 2,108 | .74 .84 .56 .67 | 2 5 | 998 2,416 | .83 .95 .27 .32 | 152 198 | 6,479 .60 .67 10,210 .60 .71 | |
| 121-130 | 19 | 3,548 | .58 .74 | 7 | 3,452 | .54 .69 | 320 | 13,556 .59 .74 | |
| 131-140 141- UP | 15 31 | 2,960 8,747 | .42 .56 .59 1.05 | 9 32 | 6,773 42,015 | .60 .81 .34 .63 | 144 275 | 13,290 .65 .88 61,793 .44 .79 | |
| CHARGES | 116 | 23,557 | .54 .72 | 58 | 57,203 | . 42 . 69 | 1,609 | 120,084 .52 .75 | |
| TOTALS | 234 | 38,735 | . 49 . 53 | 117 | 84,186 | . 48 . 53 | 19,859 | 226,602 .54 .57 | |

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS FOR MANUAL YEAR 2014

| | | | | | | | JIV 1-11-11-11-11-11-11-11-11-11-11-11-11-1 | OAL | -11. | | | | | | | |
|--------------------|-----------------|--------------------|--------------|-------------|-----------------|----------------------|---------------------------------------------|-------------|-------------|----------------------|--------------|--------------|---------------|----------------|--------------|---------------|
| EXP-MOD | RSKS | UP TO - SD PREM | 2,49 A LR | 9 M LR | RSKS | \$2,500 - SD PREM | 4,999 A LR | | \$5 RSKS | ,000 - 7, SD PREM | 499 A LR | M LR | \$7, | 500 - 9 | , 999 | |
| | | | | | | | | | | | | | | | | |
| 0- 60 | | | | | | | | | 2 | 6 1 | . 54 | . 79 | | | | |
| 61- 80 | 10 | 6 | | | 7 | 24 | | | 2 | 11 | | | 4 | 24 | | |
| 81- 85 | 6 | 5 | 12.42 | 10.41 | 1 | 4 | | | 3 | 14 | | | 1 | 6 | | |
| 86- 90 | 11 | 10 | | | 4 | 11 | | | 8 | 41 | . 47 | . 41 | 5 | 39 | | |
| 91- 95 | 37 | 36 | | | 20 | 71 | . 55 | . 52 | 19 | 112 | . 47 | . 44 | 13 | 104 | . 42 | . 39 |
| 96- 99 | 573 | 780 | . 21 | . 21 | 1,111 | 4,028 | . 31 | . 31 | 685 | 4,098 | . 36 | . 35 | 442 | 3,720 | . 36 | . 35 |
| 100-100 | 11,988 | 8,059 | .71 | .71 | 1,089 | 3,727 | . 31 | . 31 | 314 | 1,907 | . 32 | . 32 | 152 | 1,311 | . 16 | . 16 |
| CREDITS | 12,625 | 8,896 | . 67 | . 67 | 2,232 | 7,865 | .31 | . 31 | 1,033 | 6,190 | . 35 | . 34 | 617 | 5,205 | . 30 | . 30 |
| 101-105 | [′] 36 | 48 | . 13 | . 14 | [´] 58 | 228 | 1.06 | 1.08 | 49 | 309 | . 02 | . 02 | 34 | 305 | . 41 | . 42 |
| 106-110 | 9 | 14 | | | 11 | 46 | | | 25 | 162 | . 05 | . 06 | 13 | 120 | .82 | . 88 |
| 111-115 | 19 | 26 | | .01 | 15 | 63 | . 40 | . 45 | 8 | 56 | | | 8 | 80 | . 06 | . 06 |
| 116-120 | 13 | 20 | | | 15 | 70 | 3.17 | 3.74 | 10 | 73 | . 09 | . 11 | 5 | 49 | . 91 | 1.08 |
| 121-130 | 21 | 31 | | | 33 | 168 | 1.61 | 2.00 | 40 | 306 1 | . 53 | 1.89 | 33 | 362 | . 14 | . 17 |
| 131-140 | 16 | 36 | | | 17 | 84 | 1.17 | 1.57 | 13 | 106 1 | . 08 | 1.46 | 9 | 107 | . 15 | . 20 |
| 141- UP | 31 | 53 | . 17 | . 29 | 11 | 60 | 3.11 | 4.68 | 6 | 58 | . 01 | . 01 | 12 | 161 | . 71 | 1.10 |
| CHARGES | 145 | 227 | . 07 | . 09 | 160 | 719 | 1.45 | 1.68 | 151 | 1,069 | . 57 | . 65 | 114 | 1,184 | . 38 | . 45 |
| TOTALS | 12,770 | 9,123 | . 65 | . 65 | 2,392 | 8,584 | . 41 | . 41 | 1,184 | 7,259 | . 38 | . 38 | 731 | 6,389 | . 32 | . 32 |
| | | | | | | | | | | | | | | | | |
| | | \$10,000 - | 14,99 | | | \$15,000 - | 24,999 | | \$25 | ,000 - 49, | | | \$50 , | 000 - 99, | , 999 | |
| EXP-MOD | RSKS | SD PREM | A LR | M LR | RSKS | SD PREM | A LR | M LR | RSKS | SD PREM | A LR | M LR | | | | |
| | | | | | | | | | _ | | | | | | | |
| 0- 60 | _ | | | | _ | | | | 2 | 32 | . 03 | .01 | | 4 400 | • • | |
| 61- 80 | 5 | 43 | | | 5 | 76 | . 25 | . 18 | 7 | 221 | . 34 | . 25 | 20 | 1,183 | . 31 | . 24 |
| 81- 85 | 3 | 35 | | | 1 | 20 | . 13 | . 11 | 13 | 447 | .01 | 00 | 42 | 2,719 | . 19 | . 16 |
| 86- 90 | 4 | 39 | | | 9 | 164 | . 58 | .51 | 117 | 3,987 | . 37 | . 33 | 59 | 3,470 | . 53 | . 46 |
| 91- 95 | 92 | 1,108 | . 37 | . 35 | 239 | 4,341 | . 21 | . 20 | 154 | 4,676 | . 26 | . 24 | 40 | 2,545 | . 50 | . 46 |
| 96- 99 | 385 | 4,462 | . 24 | . 23 | 199 | 3,658 | . 29 | . 29 | 90 | 2,872 | . 21 | . 21 | 35 | 2,429 | . 59 | . 58 |
| 100-100 | 142 | 1,741 | . 24 | . 24 | 112 | 2,121 | . 30 | . 30 | 68 | 2,276 | . 37 | . 37 | 30 | 2,104 | . 21 | . 21 |
| CREDITS | 631 | 7,429 | . 25 | . 25 | 565 | 10,381 | . 27 | . 25 | 451 | 14,511 | . 29 | . 27 | 226 | 14,451 | . 41 | . 36 |
| 101-105 | 42 | 522 | . 66 | . 68 | 37 | 725 | . 82 | . 84 | 27 | 956 | . 44 | . 46 | 22 | 1,648 | . 30 | . 30 |
| 106-110 | 16 | 205 | . 03 | . 03 | 19 | 370 | . 29 | .31 | 18 | 737 | . 24 | . 26 | 23 | 1,759 | . 25 | . 27 |
| 111-115 | 8 | 109 | 4.54 | 5.15 | 20 | 434 | . 63 | .71 | 30 | 1,294 | . 30 | . 34 | 32 | 2,531 | . 29 | . 33 |
| 116-120 | 26 | 384 | .74 | . 88 | 32 | 745 | . 62 | . 73 | 49 | 1,974 | . 21 | . 25 | 22 | 1,660 | . 50 | . 59 |
| 121-130 | 38 8 | 574 | . 18 . 22 | . 22 | 32 | 777 | . 26 | .33 1.51 | 40 | 1,807 | . 35 | . 44 | 23 | 2,058 1,524 | . 11 | . 14 |
| 131-140 141- UP | 16 | 136 294 | 4.09 | .30 6.18 | 10 19 | 261 631 | 1.13 .11 | . 18 | 22 39 | 1,185 2,186 | . 37 . 53 | . 50 . 86 | 17 36 | 4,528 | . 21 . 64 | . 29 1. 07 |
| CHARGES | 154 | 2,226 | 1.11 | 1.31 | 169 | 3,944 | . 51 | .61 | 225 | 10,140 | . 36 | . 45 | 175 | 15,708 | . 38 | . 48 |
| TOTALS | 78 5 | 9,655 | . 45 | . 46 | 734 | 14,325 | . 33 | .34 | 676 | 24,650 | . 32 | . 33 | 401 | 30, 159 | . 39 | . 42 |
| IUIALS | 705 | 9,000 | . 45 | . 40 | /34 | 14,325 | . 33 | . 34 | 676 | 24,650 | . 32 | . 33 | 401 | 30, 159 | . 39 | . 42 |
| | | \$100,000 - | 249.99 | 9 | \$ | 250,000 ANI | OVER | | ALL | RISKS | | | | | | |
| EXP-MOD | RSKS | | A LR | | RSKS | SD PREM | | M LR | RSKS | SD PREM | A LR | M LR | | | | |
| | | | | | | | | | | | | | | | | |
| 0- 60 | 4 | 350 | . 12 | . 06 | 22 | 8,862 | 1.54 | . 66 | 30 | 9,250 | 1.48 | . 64 | | | | |
| 61- 80 | 55 | 6,621 | . 17 | . 13 | 29 | 14,649 | . 24 | . 16 | 144 | 22,857 | . 22 | . 16 | | | | |
| 81- 85 | 21 | 2,595 | 1.28 | 1.07 | 9 | 4,080 | . 17 | . 14 | 100 | 9,928 | . 47 | . 39 | | | | |
| 86- 90 | 23 | 3,233 | . 25 | . 22 | 6 | 2,123 | . 09 | . 08 | 246 | 13,118 | . 34 | . 30 | | | | |
| 91- 95 | 22 | 2,795 | . 40 | . 37 | 7 | 2,394 | . 13 | . 12 | 643 | 18,181 | . 30 | . 28 | | | | |
| 96- 99 | 17 | 2,662 | . 21 | . 21 | 6 | 2,565 | . 17 | . 17 | 3,543 | 31,276 | . 30 | . 29 | | | | |
| 100-100 | 13 | 1,647 | . 80 | . 80 | 8 | 6,169 | . 17 | . 17 | 13,916 | 31,062 | . 40 | . 40 | | | | |
| CREDITS | 155 | 19,903 | . 42 | . 35 | 87 | 40,843 | . 49 | . 33 | 18,622 | 135,673 | . 41 | . 34 | | | | |
| 101-105 | 11 | 1,712 | . 27 | . 28 | 6 | 2,637 | . 23 | . 24 | 322 | 9,089 | . 36 | . 37 | | | | |
| 106-110 | 18 | 2,731 | . 29 | . 32 | 6 | 3,459 | . 34 | . 36 | 158 | 9,603 | . 29 | . 32 | | | | |
| 111-115 | 9 | 1,439 | . 16 | . 18 | 7 | 3,934 | . 32 | . 36 | 156 | 9,967 | . 34 | . 39 | | | | |
| 116-120 | 13 | 2,069 | . 30 | . 35 | 3 | 1,491 | . 08 | . 09 | 188 | 8,536 | . 35 | . 41 | | | | |
| 121-130 | 19 | 3,377 | . 38 | . 48 | 7 | 4,529 | . 29 | . 36 | 286 | 13,989 | . 32 | . 41 | | | | |
| 131-140 | 13 | 2,660 | . 28 | . 37 | 5 | 3,717 | . 25 | . 34 | 130 | 9,816 | . 30 | . 41 | | | | |
| 141- UP | 36 | 9,005 | . 32 | . 55 | 25 | 32,744 | . 26 | . 46 | 231 | 49,721 | . 34 | . 60 | | | | |
| CHARGES | 119 | 22,994 | . 31 | . 41 | 59 | 52,511 | . 26 | . 39 | 1,471 | 110,722 | . 33 | . 46 | | | | |
| TOTALS | 274 | 42,897 | . 36 | . 37 | 146 | 93,354 | . 36 | . 35 | 20,093 | 246,395 | . 37 | . 38 | | | | |
| | | | | | | | | | | | | | | | | |

190,468

. 52

. 59

525

TOTALS

1,096

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS FOR ALL MANUAL YEARS

| EXP-MOD | RSKS | UP TO - SD PREM | 2,49 | 9 M LR | RSKS | \$2,500 - SD PREM | 4,999 A LR | | \$5 RSKS | 5,000 - 7 SD PREM | , 499 A I | D M I D | \$7, | 500 - 9 | , 999 | |
|-------------------|-----------------|--------------------|----------------|--------------|--------------|----------------------|---------------|--------------|-----------------|----------------------|--------------|----------------|--------------|-----------------|--------------|--------------|
| | | | A LIN | M =1 | | | A _IN | m EN | | | | | | | | |
| 0- 60 | 7 | 2 | | | 2 | 3 | | | 5 | 17 | . 57 | . 30 | 1 | _5 | | |
| 61- 80 | 47 | 30 | | | 12 | 38 | | | 19 | 85 | . 37 | . 27 | 12 | 70 | 1.16 | . 80 |
| 81- 85 | 14 | 7 | 9.11 | 7.61 | 4 | 15 | | | 8 | | 3.51 | 2.89 | 8 | 56 | . 43 | . 36 |
| 86- 90 | 66 | 52 | 3.23 | 2.86 | 24 | 78 | 0.4 | 00 | 25 110 | | 1.13 | . 99 | 15 | 119 | .05 | . 04 |
| 91- 95 | 193 | 171 4,162 | .71 | . 66 | 107 4,964 | 383 | . 24 . 69 | . 22 | 119 | 707 17,387 | . 49 | . 46 | 154 | 1,278 13,572 | 1.50 | 1.42 |
| 96- 99 100-100 | 3,152 60,065 | 38,767 | . 8 1 . 8 2 | . 79 . 82 | 4,686 | 17,946 15,872 | . 66 | . 68 . 66 | 2,905 1,274 | • | .81 1.00 | . 79 1.00 | 1,616 638 | 5,503 | . 68 . 46 | . 66 . 46 |
| CREDITS | 63,544 | 43,192 | . 82 | . 82 | 9,799 | 34,335 | . 67 | . 66 | 4,355 | 26,105 | . 86 | .84 | 2,444 | 20,602 | . 67 | . 65 |
| 101-105 | 232 | 291 | .70 | .71 | 389 | 1,485 | .71 | . 72 | 262 | 1,644 | . 59 | .60 | 193 | 1,725 | .83 | . 85 |
| 106-110 | 104 | 126 | 1.80 | 1.92 | 135 | 551 | 1.63 | 1.76 | 107 | 718 | .30 | . 33 | 83 | 762 | . 43 | . 47 |
| 111-115 | 83 | 93 | 8.38 | 9.44 | 99 | 432 | . 30 | . 34 | 80 | 547 | . 54 | .61 | 67 | 654 | 1.53 | 1.73 |
| 116-120 | 80 | 112 | . 43 | . 51 | 88 | 394 | 1.78 | 2.10 | 54 | 396 | .71 | .84 | 59 | 609 | . 95 | 1.13 |
| 121-130 | 155 | 216 | . 23 | . 28 | 209 | 1,000 | 1.58 | 1.97 | 259 | 1,992 | . 98 | 1.22 | 180 | 1,956 | . 69 | . 86 |
| 131-140 | 85 | 164 | 1.72 | 2.31 | 102 | 498 | 3.82 | 5.13 | 62 | 507 | . 49 | . 66 | 45 | 521 | . 21 | . 29 |
| 141- UP | 161 | 305 | 2.37 | 3.85 | 98 | 522 | . 92 | 1.42 | 61 | 582 | . 76 | 1.16 | 60 | 820 | . 65 | 1.00 |
| CHARGES | 900 | 1,308 | 1.77 | 2.17 | 1,120 | 4,881 | 1.38 | 1.61 | 885 | 6,386 | . 69 | . 81 | 687 | 7,047 | . 76 | . 89 |
| TOTALS | 64,444 | 44,500 | . 85 | . 85 | 10,919 | 39,216 | . 76 | . 77 | 5,240 | 32,491 | . 83 | . 84 | 3,131 | 27,649 | . 69 | . 70 |
| | | \$10,000 - | 14,99 | 19 | | \$15,000 - | 24,999 | 1 | \$25 | 5,000 - 49 | 999 | | \$50 | 000 - 99 | 999 | |
| EXP-MOD | RSKS | SD PREM | | M LR | RSKS | SD PREM | | | RSKS | SD PREM | | R M LR | 420 , | | , | |
| | | | | | | | | | | | | | | | | |
| 0- 60 | | | | | 4 | 43 | | | 6 | 86 | . 02 | .01 | 7 | 248 | 1.10 | . 55 |
| 61- 80 | 11 | 98 | | | 13 | 182 | . 10 | . 07 | 28 | | 1.21 | . 90 | 101 | 5,953 | . 63 | . 48 |
| 81- 85 | 12 | 130 | 4 46 | 4 04 | 10 | 174 | 1.41 | 1.16 | 75 | 2,480 | . 37 | . 31 | 137 | 8,091 | . 45 | . 37 |
| 86- 90 91- 95 | 21 531 | 233 | 1.16 .31 | 1.04 | 95 899 | 1,737 16,359 | . 41 | . 36 | 411 602 | 13,339 18,173 | . 65 . 63 | . 57 . 58 | 177 | 10,368 | . 58 | .51 |
| 96- 99 | 1,424 | 6,310 16,582 | .50 | . 29 . 49 | 684 | 12,565 | . 67 . 58 | . 63 . 57 | 602 309 | 9,979 | . 92 | . 89 | 143 123 | 8,975 8,443 | . 59 . 57 | . 55 . 55 |
| 100-100 | 628 | 7,634 | . 53 | . 53 | 446 | 8,441 | . 64 | . 64 | 296 | 10,159 | .70 | . 70 | 140 | 9,662 | .67 | . 67 |
| CREDITS | 2,627 | 30,988 | . 47 | . 46 | 2,151 | 39,502 | .62 | .60 | 1,727 | 55,049 | .70 | .64 | 828 | 51,741 | . 58 | . 52 |
| 101-105 | 221 | 2,755 | . 95 | . 98 | 205 | 4,041 | . 96 | .98 | 155 | | 1.29 | 1.33 | 113 | 7,987 | .66 | .67 |
| 106-110 | 93 | 1,230 | . 62 | . 66 | 111 | 2,291 | 1.34 | 1.45 | 116 | 4,618 | . 43 | . 46 | 105 | 7,863 | . 53 | . 57 |
| 111-115 | 57 | 819 | 3.98 | 4.51 | 97 | 2,193 | . 53 | . 60 | 161 | 6,740 | .80 | .90 | 102 | 8,000 | . 49 | . 55 |
| 116-120 | 107 | 1,582 | . 56 | . 66 | 193 | 4,498 | . 70 | . 83 | 193 | 7,833 | 1.02 | 1.20 | 89 | 7,393 | .61 | . 72 |
| 121-130 | 210 | 3,174 | . 83 | 1.03 | 191 | 4,612 | . 81 | 1.01 | 193 | 8,520 | . 60 | . 75 | 115 | 10,119 | . 68 | . 86 |
| 131-140 | 54 | 899 | . 42 | . 57 | 54 | 1,435 | 1.58 | 2.13 | 125 | 6,188 | 1.06 | 1.44 | 84 | 7,936 | .74 | 1.00 |
| 141- UP | 74 | 1,378 | 1.46 | 2.23 | 144 | 4,604 | . 46 | . 74 | 262 | | 1.00 | 1.65 | 232 | 29,293 | . 73 | 1.31 |
| CHARGES | 816 | 11,837 | 1.06 | 1.25 | 995 | 23,673 | . 82 | 1.00 | 1,205 | 55,085 | . 90 | 1.16 | 840 | 78,590 | . 66 | . 89 |
| TOTALS | 3,443 | 42,825 | . 63 | . 65 | 3,146 | 63,174 | . 70 | . 72 | 2,932 | 110,134 | . 80 | . 86 | 1,668 | 130,331 | . 63 | . 70 |
| | | \$100,000 - | 249 99 | 19 | \$ 5 | 250,000 AND | OVER | | ΔLL | RISKS | | | | | | |
| EXP-MOD | RSKS | SD PREM | | M LR | RSKS | SD PREM | | M LR | RSKS | SD PREM | A L | R M LR | | | | |
| , | . = | | | | | | | | | | | | | | | |
| 0- 60 | 17 | 1,487 | . 72 | . 37 | 87 | 34,097 | . 74 | . 34 | 136 | 35,989 | . 74 | | | | | |
| 61- 80 | 164 | 19,419 | . 26 | . 19 | 80 | 33,465 | . 29 | . 20 | 487 | 60,173 | . 33 | | | | | |
| 81- 85 | 66 66 | 7,565 | .72 | . 59 | 25 | 13,399 | . 40 | . 33 | 359 | 31,959 | . 49 | | | | | |
| 86- 90 91- 95 | | 9,058 | . 45 | . 40 | 11 | 4,167 | . 77 | . 68 | 911 | 39,287 | | | | | | |
| 96- 99 | 8 1 65 | 10,625 9,525 | . 69 . 45 | . 64 . 44 | 15 17 | 5,907 9,318 | . 38 . 57 | . 35 . 56 | 2,844 15,259 | 68,888 119,478 | . 60 . 65 | | | | | |
| 100-100 | 55 | 8,083 | . 87 | .87 | 33 | 23,879 | .80 | .80 | 68,261 | 135,734 | . 75 | | | | | |
| CREDITS | 514 | 65,762 | . 52 | . 44 | 268 | 124,232 | . 56 | . 38 | 88,257 | 491,508 | . 62 | | | | | |
| 101-105 | 53 | 8,110 | . 43 | . 44 | 18 | 8,516 | . 36 | . 36 | 1,841 | 42,024 | . 69 | | | | | |
| 106-110 | 65 | 9,636 | . 55 | . 60 | 15 | 8,755 | .77 | .83 | 934 | 36,549 | . 65 | | | | | |
| 111-115 | 40 | 6,776 | . 63 | .71 | 18 | 10,039 | . 46 | . 52 | 804 | 36,293 | . 68 | | | | | |
| 116-120 | 53 | 9,455 | . 47 | . 56 | 18 | 9,916 | . 39 | . 46 | 934 | 42, 187 | . 63 | .74 | | | | |
| 121-130 | 83 | 15,888 | . 50 | . 62 | 26 | 15,245 | . 43 | . 53 | 1,621 | 62,722 | . 60 | . 75 | | | | |
| 131-140 | 81 | 16,915 | . 71 | . 96 | 22 | 15,547 | . 55 | . 74 | 714 | 50,610 | | 1.02 | | | | |
| 141- UP | 207 | 57,926 | . 47 | . 84 | 140 | 180,332 | . 44 | . 84 | 1,439 | 291,477 | . 51 | | | | | 2 |
| CHARGES | 582 | 124,706 | . 52 | . 73 | 257 | 248,350 | . 45 | . 74 | 8,287 | 561,863 | | | | | | |
| ZIATOT | 1 096 | 190 468 | 52 | 59 | 525 | 372 582 | 49 | 54 | 96 5 <i>44</i> | 1 053 371 | EΛ | 66 | | | | |

372,582 .49

. 54

96,544 1,053,371 .60 .66

DELAWARE COMPENSATION RATING BUREAU, INC. DELAWARE CONSTRUCTION CLASSIFICATION PREMIUM ADJUSTMENT PROGRAM (DCCPAP)

The DCCPAP is used in Delaware as a means of addressing construction employers' concerns regarding the effects of wage differentials on workers compensation premiums. The program establishes a set of tabular premium credits given to employers engaged in the construction trades and who have paid wages in excess of minimum qualifying levels.

The DCCPAP is intended to be a means of redistributing a portion of workers compensation insurance premiums between lower-wage and higher-wage employers. The procedure, as described herein, is consistent with that used to develop the factors which are a part of the current loss costs.

The DCRB has assembled 2014 Policy Year experience data which provides historical measures of the extent to which employers in each eligible classification have qualified for DCCPAP credits, and the magnitude of credits granted under this program. The attached exhibit presents the staff analysis of this experience, and derives a proposed set of DCCPAP loadings to maintain the intended balance within the affected classifications. A brief description of page 14.1 of the attached exhibit follows:

- Column (1) Class: The numeric designation of each classification eligible for DCCPAP credit.
- Column (2) # of Policies (Total): The number of policies reported in each class, whether or not those policies applied for or received DCCPAP credit.
- Column (3) # of Policies (DCCPAP): The number of policies qualified for DCCPAP credit for the 2014 policy term.
- Column (4) Payroll (Total): The payroll attributable to the policies reported in column (2).
- Column (5) Payroll (DCCPAP): The payroll attributable to policies reported in column (3).
- Column (6) DCCPAP Policy Premium, Pre-DCCPAP: The Standard Premium which would have applied to qualifying DCCPAP policies ABSENT the tabular DCCPAP credit for those policies. The current DCCPAP load on Manual Rates is omitted from this calculation.
- Column (7) DCCPAP Policy Premium, Post-DCCPAP: The Standard Premium attributable to qualifying DCCPAP policies, reflecting the tabular DCCPAP. The current DCCPAP load on Manual Rates is omitted from this calculation.

DELAWARE CONSTRUCTION CLASSIFICATION PREMIUM ADJUSTMENT PROGRAM (DCCPAP) (continued)

- Columns (8) and (9) Non-DCCPAP Policy Premium: The Standard Premium attributable to policies which did not qualify for DCCPAP credit in 2014. The current DCCPAP load on Manual Rates is omitted from this calculation.
- Column (10) Indicated Surcharge: The ratio of Pre-DCCPAP premiums for both qualifying and non-qualifying policies to Post-DCCPAP premiums for those same policies. This is computed as (Column (6) + Column (8)) / (Column (7) + Column (9)).
- Column (11) Average DCCPAP Credit: For qualifying policies, the average credit given in 2014. For example, an average credit of 0.1883 indicates that the average qualifying risk in Code 601 received an 18.69 percent reduction in standard premium by operation of the DCCPAP plan's tabular credit. This is computed as (1.00 (Column (7) / Column (6))).
- Column (12) Class "Z": This is the credibility assigned each classification's indicated DCCPAP surcharge. The credibility formula is a linear function of total classification policies, with 140 policies or more receiving full credibility. Staff perceives the use of total policies to be more appropriate where large portions of a class have not historically qualified for DCCPAP credit.
- Column (13) Formula Surcharge: The credibility-weighted classification loadings for DCCPAP credits. The calculation uses the following values:
- Column (10) x Column (12) + (1.00 Column (12)) x Average Column (10)
- Bottom of Column (13) Test Correction Factor (TCF): The test correction factor necessary to balance credibility-weighted surcharges across all classifications to the overall indicated surcharge of 6.41 percent. The calculation for the TCF is
- (Total Indicated Surcharge) / ((Total Weighted Formula Surcharge)/(Total Premium Post-DCCPAP))
- Column (14) Final Surcharge: The product of the TCF and the formula surcharges (Column (13)) by classification.
- Page 14.2 shows a comparison of the current to the proposed surcharges by classification.
- Page 14.3 presents the derivation of the minimum eligibility wage for 6/1/18 based on changes in the statewide average weekly wage (SAWW). Those changes are expressed relative to the January 1, 1998 Table. Note that the calculations assume an <u>effective date of June 1, 2018</u> for the proposed table. Please note that the proposed (effective 6/1/18) minimum eligibility wage has decreased from \$19.75 to \$19.40. Staff is therefore proposing a decrease to the wage table.
- Page 14.4 shows the current and proposed Wage Tables.

100% Credibility = 150 Policies
Partial Credibility = # of Policies / 150

| | # of | # of | | | ***DCCPAP Policies*** | | **Non-DCCPAP Policies** | | | Average | | | |
|-------|----------|----------|-------------|-------------|-----------------------|-------------|-------------------------|-------------|-----------|---------|-------|-----------|-----------|
| | Policies | Policies | Payroll | Payroll | Premium | Premium | Premium | Premium | Indicated | DCCPAP | Class | Formula | Final |
| Class | (Total) | (DCCPAP) | (Total) | (DCCPAP) | Pre-DCCPAP | Post-DCCPAP | Pre-DCCPAP | Post-DCCPAP | Surcharge | Credit | "Z" | Surcharge | Surcharge |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
| 601 | 41 | 15 | 25,002,932 | 9,596,057 | 873,020 | 708,647 | 1,044,364 | 1,044,364 | 1.0938 | 0.1883 | 0.27 | 1.0721 | 1.0710 |
| 602 | 21 | 13 | 10,668,470 | 6,058,477 | 459,298 | 379,324 | 269,224 | 269,224 | 1.1233 | 0.1741 | 0.14 | 1.0724 | 1.0713 |
| 603 | 33 | 16 | 5,256,157 | 2,469,691 | 226,937 | 195,326 | 245,337 | 245,337 | 1.0717 | 0.1393 | 0.22 | 1.0658 | 1.0647 |
| 605 | 7 | 1 | 538,358 | 328,043 | 26,159 | 24,066 | 17,512 | 17,512 | 1.0503 | 0.0800 | 0.05 | 1.0634 | 1.0623 |
| 607 | 26 | 1 | 2,361,370 | 15,286 | 1,507 | 1,146 | 169,601 | 169,601 | 1.0021 | 0.2395 | 0.17 | 1.0536 | 1.0525 |
| 608 | 201 | 61 | 42,800,659 | 25,572,709 | 1,550,981 | 1,304,730 | 1,058,324 | 1,058,324 | 1.1042 | 0.1588 | 1.00 | 1.1042 | 1.1031 |
| 609 | 162 | 39 | 51,257,880 | 20,693,875 | 1,075,898 | 937,005 | 1,600,568 | 1,600,568 | 1.0547 | 0.1291 | 1.00 | 1.0547 | 1.0536 |
| 611 | 5 | 2 | 356,557 | 92,918 | 9,692 | 8,761 | 25,388 | 25,388 | 1.0273 | 0.0961 | 0.03 | 1.0630 | 1.0619 |
| 615 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1.0000 | N/A | 0.00 | 1.0641 | 1.0641 |
| 617 | 31 | 13 | 9,927,978 | 6,547,252 | 359,929 | 317,225 | 218,958 | 218,958 | 1.0796 | 0.1186 | 0.21 | 1.0674 | 1.0663 |
| 625 | 18 | 3 | 3,519,362 | 98,672 | 6,622 | 5,229 | 263,781 | 263,781 | 1.0052 | 0.2104 | 0.12 | 1.0570 | 1.0559 |
| 643 | 12 | 2 | 3,025,704 | 585,127 | 83,269 | 74,632 | 237,921 | 237,921 | 1.0276 | 0.1037 | 0.08 | 1.0612 | 1.0601 |
| 645 | 107 | 18 | 15,375,407 | 7,782,599 | 504,849 | 420,436 | 521,902 | 521,902 | 1.0896 | 0.1672 | 0.71 | 1.0822 | 1.0811 |
| 646 | 45 | 3 | 4,807,249 | 852,447 | 46,567 | 35,621 | 259,322 | 259,322 | 1.0371 | 0.2351 | 0.30 | 1.0560 | 1.0549 |
| 647 | 25 | 2 | 5,251,325 | 18,803 | 1,421 | 1,150 | 577,165 | 577,165 | 1.0005 | 0.1907 | 0.17 | 1.0533 | 1.0522 |
| 648 | 144 | 12 | 13,110,824 | 1,498,251 | 90,335 | 78,920 | 650,461 | 650,461 | 1.0157 | 0.1264 | 0.96 | 1.0176 | 1.0166 |
| 649 | 35 | 16 | 6,053,634 | 3,893,637 | 145,470 | 117,358 | 78,286 | 78,286 | 1.1437 | 0.1932 | 0.23 | 1.0824 | 1.0813 |
| 651 | 215 | 47 | 34,369,353 | 15,913,252 | 943,940 | 797,075 | 1,236,258 | 1,236,258 | 1.0722 | 0.1556 | 1.00 | 1.0722 | 1.0711 |
| 652 | 424 | 29 | 32,874,173 | 5,843,045 | 546,093 | 472,906 | 2,550,542 | 2,550,542 | 1.0242 | 0.1340 | 1.00 | 1.0242 | 1.0231 |
| 653 | 155 | 16 | 18,969,904 | 4,144,647 | 309,406 | 273,022 | 1,139,061 | 1,139,061 | 1.0258 | 0.1176 | 1.00 | 1.0258 | 1.0247 |
| 654 | 65 | 17 | 12,239,110 | 5,441,084 | 561,362 | 441,587 | 456,053 | 456,053 | 1.1334 | 0.2134 | 0.43 | 1.0939 | 1.0928 |
| 655 | 36 | 11 | 6,958,486 | 1,926,957 | 286,932 | 233,790 | 747,470 | 747,470 | 1.0542 | 0.1852 | 0.24 | 1.0617 | 1.0606 |
| 656 | 20 | 0 | 5,844,133 | 0 | 0 | 0 | 336,279 | 336,279 | 1.0000 | N/A | 0.13 | 1.0558 | 1.0641 |
| 657 | 4 | 0 | 165,061 | 0 | 0 | 0 | 15,949 | 15,949 | 1.0000 | N/A | 0.03 | 1.0622 | 1.0641 |
| 658 | 46 | 9 | 5,003,591 | 1,554,278 | 175,224 | 155,867 | 312,876 | 312,876 | 1.0413 | 0.1105 | 0.31 | 1.0570 | 1.0559 |
| 659 | 54 | 6 | 6,009,772 | 1,559,984 | 341,535 | 317,634 | 807,622 | 807,622 | 1.0212 | 0.0700 | 0.36 | 1.0487 | 1.0476 |
| 661 | 307 | 46 | 93,881,372 | 41,053,733 | 1,071,822 | 864,807 | 1,555,971 | 1,555,971 | 1.0855 | 0.1931 | 1.00 | 1.0855 | 1.0844 |
| 663 | 287 | 47 | 90,195,367 | 24,402,016 | 1,118,878 | 897,895 | 3,180,084 | 3,180,084 | 1.0542 | 0.1975 | 1.00 | 1.0542 | 1.0531 |
| 664 | 242 | 60 | 84,984,186 | 50,489,868 | 2,672,752 | 2,162,340 | 1,729,356 | 1,729,356 | 1.1312 | 0.1910 | 1.00 | 1.1312 | 1.1300 |
| 665 | 144 | 13 | 17,759,023 | 3,875,332 | 319,467 | 267,737 | 1,208,626 | 1,208,626 | 1.0350 | 0.1619 | 0.96 | 1.0362 | 1.0351 |
| 666 | 35 | 2 | 2,969,227 | 542,856 | 37,302 | 30,837 | 172,002 | 172,002 | 1.0319 | 0.1733 | 0.23 | 1.0567 | 1.0556 |
| 667 | 22 | 1 | 2,471,054 | 803,371 | 13,969 | 11,734 | 32,479 | 32,479 | 1.0506 | 0.1600 | 0.15 | 1.0621 | 1.0610 |
| 668 | 49 | 6 | 3,264,549 | 710,418 | 40,831 | 31,007 | 173,492 | 173,492 | 1.0480 | 0.2406 | 0.33 | 1.0588 | 1.0577 |
| 669 | 6 | 3 | 648,227 | 604,405 | 44,599 | 39,060 | 3,182 | 3,182 | 1.1311 | 0.1242 | 0.04 | 1.0668 | 1.0657 |
| 674 | 16 | 0 | 1,235,736 | 0 | 0 | 0 | 76,099 | 76,099 | 1.0000 | N/A | 0.11 | 1.0570 | 1.0641 |
| 675 | 185 | 16 | 57,247,625 | 7,493,904 | 354,895 | 290,502 | 2,210,938 | 2,210,938 | 1.0257 | 0.1814 | 1.00 | 1.0257 | 1.0246 |
| 676 | 37 | 8 | 5,593,235 | 2,742,382 | 162,285 | 138,623 | 155,948 | 155,948 | 1.0803 | 0.1458 | 0.25 | 1.0682 | 1.0671 |
| 677 | 8 | 0 | 18,841,956 | 0 | 0 | 0 | 469,270 | 469,270 | 1.0000 | N/A | 0.05 | 1.0609 | 1.0641 |
| Total | 3,270 | 554 | 700,839,006 | 255,205,376 | 14,463,246 | 12,035,999 | 25,807,671 | 25,807,671 | 1.0641 | 0.1678 | | 1.0652 | 1.0642 |

Note: For each Class,

Indicated Surcharge = (Total Premium Pre-DCCPAP) / (Total Premium Post-DCCPAP)

Basis of Credibility: 1 / ((# DCCPAP Policies)/(# Total Policies)) * 25 = 150 Policies for Full Credibility

Formula Surcharge = (Indicated Surcharge) * (Credibility for that Class) + (1 - Credibility) * (Average Indicated Surcharge)

Final Surcharge = Formula Surcharge * Test Correction Factor

0.99897

Test Correction Factor =

DELAWARE COMPENSATION RATING BUREAU, INC. 2017 RESIDUAL MARKET AND LOSS COST FILING DELAWARE CONSTRUCTION CLASS PREMIUM ADJUSTMENT PROGRAM SURCHARGES BY CLASS CODE

| | Current | Proposed | Percentage |
|-------|-----------|-----------|------------|
| Class | Surcharge | Surcharge | Change |
| | | | |
| 601 | 1.0776 | 1.0710 | -0.6% |
| 602 | 1.0839 | 1.0713 | -1.2% |
| 603 | 1.0813 | 1.0647 | -1.5% |
| 605 | 1.0691 | 1.0623 | -0.6% |
| 607 | 1.0568 | 1.0525 | -0.4% |
| 608 | 1.0859 | 1.1031 | 1.6% |
| 609 | 1.0671 | 1.0536 | -1.3% |
| 611 | 1.0661 | 1.0619 | -0.4% |
| 615 | 1.0695 | 1.0641 | -0.5% |
| 617 | 1.0707 | 1.0663 | -0.4% |
| 625 | 1.0617 | 1.0559 | -0.5% |
| 643 | 1.0647 | 1.0601 | -0.4% |
| 645 | 1.0873 | 1.0811 | -0.6% |
| 646 | 1.0573 | 1.0549 | -0.2% |
| 647 | 1.0550 | 1.0522 | -0.3% |
| 648 | 1.0191 | 1.0166 | -0.2% |
| 649 | 1.0929 | 1.0813 | -1.1% |
| 651 | 1.0584 | 1.0711 | 1.2% |
| 652 | 1.0271 | 1.0231 | -0.4% |
| 653 | 1.0593 | 1.0247 | -3.3% |
| 654 | 1.0839 | 1.0928 | 0.8% |
| 655 | 1.0681 | 1.0606 | -0.7% |
| 656 | 1.0695 | 1.0641 | -0.5% |
| 657 | 1.0695 | 1.0641 | -0.5% |
| 658 | 1.0592 | 1.0559 | -0.3% |
| 659 | 1.0473 | 1.0476 | 0.0% |
| 661 | 1.0933 | 1.0844 | -0.8% |
| 663 | 1.0824 | 1.0531 | -2.7% |
| 664 | 1.1292 | 1.1300 | 0.1% |
| 665 | 1.0459 | 1.0351 | -1.0% |
| 666 | 1.0607 | 1.0556 | -0.5% |
| 667 | 1.0726 | 1.0610 | -1.1% |
| 668 | 1.0627 | 1.0577 | -0.5% |
| 669 | 1.0693 | 1.0657 | -0.3% |
| 674 | 1.0695 | 1.0641 | -0.5% |
| 675 | 1.0044 | 1.0246 | 2.0% |
| 676 | 1.0610 | 1.0671 | 0.6% |
| 677 | 1.0612 | 1.0641 | 0.3% |
| | | | |
| Total | 1.0697 | 1.0642 | -0.5% |

DELAWARE COMPENSATION RATING BUREAU, INC.

DERIVATION OF PROPOSED REVISION TO DCCPAP WAGE TABLE

Test for "Premium Reversals"

| Minimum | Maximum | Average | DCCPAP | Effective Wage | Ratio |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------|
| Wage | Wage | Wage | Credit | (3)x(1.0-(4)) | (5)/Prior (5) |
| (1) | (2) | (3) | (4) | (5) | (6) |
| \$0.00 \$19.40 \$19.81 \$20.26 \$20.71 \$21.16 \$21.61 \$22.06 \$22.56 \$23.06 \$23.56 \$24.11 \$24.66 \$25.21 \$25.76 \$26.36 \$27.61 \$28.26 \$28.96 \$29.66 \$30.36 | \$19.39 (a \$19.80 \$20.25 \$20.70 \$21.15 \$21.60 \$22.05 \$22.55 \$23.05 \$23.55 \$24.10 \$24.65 \$25.20 \$25.75 \$26.35 \$27.60 \$27.60 \$28.25 \$28.95 \$29.65 \$30.35 | 19.600 20.030 20.480 20.930 21.380 21.830 22.305 22.805 23.305 23.830 24.380 24.380 24.930 25.480 26.055 26.655 27.280 27.930 28.605 29.305 30.005 | 0.05 0.06 0.07 0.08 0.09 0.10 0.11 0.12 0.13 0.14 0.15 0.16 0.17 0.18 0.19 0.20 0.21 0.22 0.23 0.24 0.25 | 18.6200 18.8282 19.0464 19.2556 19.4558 19.6470 19.8515 20.0684 20.2754 20.4938 20.7230 20.9412 21.1484 21.3651 21.5906 21.8240 22.0647 22.3119 22.5649 22.8038 | 1.01118 1.01159 1.01098 1.01040 1.00983 1.01041 1.01093 1.01031 1.01077 1.01118 1.01053 1.00989 1.01025 1.01081 1.01103 1.01103 1.01120 1.01134 1.01059 |

(a) 1/1/98 entry point multiplied by change in Statewide Average Weekly Wage (estimated).

| (1) | SAWW based on 1/1/97 - 12/31/97 | 616.67 | |
|-----|-------------------------------------------|----------|------------------|
| (2) | SAWW based on 6/1/17 - 5/31/18 | 1,039.54 | (estimated) |
| (3) | Change (2) / (1) | 1.6857 | |
| (4) | 1/1/98 Minimum Eligibility Wage | 11.50 | |
| (5) | 6/1/18 Minimum Eligibility Wage (3) x (4) | 19.40 | (rounded to .05) |

Note: Premium Reversals Would Occur if Effective Wage for any Given Average Wage is LOWER than Effective Wage for any Lower Average Wage(s)

DELAWARE COMPENSATION RATING BUREAU, INC. COMPARISON OF CURRENT AND PROPOSED WAGE TABLES

| | | | Change | | | Change |
|--------|-------------|--------|------------|-------------|-------|------------|
| DCCPAP | Current T | able | from Lower | Proposed 7 | | from Lower |
| Credit | Effective 6 | 6/1/17 | Level | Effective 6 | /1/18 | Level |
| 00/ | 40.74 | Jana | | 40.00 | | |
| 0% | 19.74 or | | 0.44 | | less | 0.44 |
| 5% | 19.75 | 20.15 | 0.41 | 19.40 | 19.80 | 0.41 |
| 6% | 20.16 | 20.60 | 0.45 | 19.81 | 20.25 | 0.45 |
| 7% | 20.61 | 21.05 | 0.45 | 20.26 | 20.70 | 0.45 |
| 8% | 21.06 | 21.50 | 0.45 | 20.71 | 21.15 | 0.45 |
| 9% | 21.51 | 22.00 | 0.50 | 21.16 | 21.60 | 0.45 |
| | | | | | | |
| 10% | 22.01 | 22.50 | 0.50 | 21.61 | 22.05 | 0.45 |
| 11% | 22.51 | 23.00 | 0.50 | 22.06 | 22.55 | 0.50 |
| 12% | 23.01 | 23.55 | 0.55 | 22.56 | 23.05 | 0.50 |
| 13% | 23.56 | 24.10 | 0.55 | 23.06 | 23.55 | 0.50 |
| 14% | 24.11 | 24.65 | 0.55 | 23.56 | 24.10 | 0.55 |
| | | | | | | |
| 15% | 24.66 | 25.25 | 0.60 | 24.11 | 24.65 | 0.55 |
| 16% | 25.26 | 25.85 | 0.60 | 24.66 | 25.20 | 0.55 |
| 17% | 25.86 | 26.45 | 0.60 | 25.21 | 25.75 | 0.55 |
| 18% | 26.46 | 27.10 | 0.65 | 25.76 | 26.35 | 0.60 |
| 19% | 27.11 | 27.75 | 0.65 | 26.36 | 26.95 | 0.60 |
| | | | | | | |
| 20% | 27.76 | 28.40 | 0.65 | 26.96 | 27.60 | 0.65 |
| 21% | 28.41 | 29.10 | 0.70 | 27.61 | 28.25 | 0.65 |
| 22% | 29.11 | 29.80 | 0.70 | 28.26 | 28.95 | 0.70 |
| 23% | 29.81 | 30.50 | 0.70 | 28.96 | 29.65 | 0.70 |
| 24% | 30.51 | 31.25 | 0.75 | 29.66 | 30.35 | 0.70 |
| 25% | Over 31.25 | 31.23 | 0.75 | Over 30.35 | 30.33 | 0.70 |
| 25/0 | OVEI 31.23 | | | Over 30.33 | | |

DELAWARE COMPENSATION RATING BUREAU, INC. RATE AND LOSS COST FORMULAE

The experience used for classification relativities for the December 1, 2017 revision will include all available risks. It is proposed that catastrophes be limited in accordance with the procedure previously employed in other DCRB filings. The experience period will be five (5) years for all classifications regardless of whether a classification might meet the full credibility requirements with less than five years of data. Credibility will be based on reported payrolls for classifications using payroll as the exposure base. For non-payroll classifications, expected losses will be used as the basis for credibility. Thus, two credibility tables will be prepared for use in the December 1, 2017 filing. The values for these respective tables will be established such that the credibility assigned to a payroll-based classification having the same portion of total statewide expected losses and payrolls attributable to its experience using each table would be equal. All occupational disease losses will be included in the exhibit of classification experience, with the total amount of such losses by type of injury being shown on a separate line on the classification rate worksheets.

The larger classifications are subject to standard procedures as described below. However, circumstances will sometimes require that some classifications' rating procedure be modified to recognize situations where the normal rating process would not be appropriate. Such classifications, and the manner in which their rates or loss costs have been derived, are separately identified within the filing material.

The calculation of assigned risk classification rates will be made in accordance with the following procedure:

- (1) Determine the pure premiums underlying present Manual Residual Market Rates by category (serious, non-serious, medical only and total) for each classification.
- (2) Adjust the present pure premiums by category (serious, non-serious, medical only and total) to the December 1, 2017 on-rate-level to obtain present on-rate-level pure premiums.
- (3) Determine Expected Losses (serious, non-serious, medical only and total) for each classification by multiplying the exposures from the experience period by the pure premiums underlying present Manual Rates.
- (4) Determine the indicated pure premiums (serious, non-serious, medical only and total) from the exposures and losses from the experience period.
- (5) Test the indicated total pure premiums by multiplying the exposures of the latest three years for each classification and obtaining the total Actual Losses for all classifications combined.
- (6) Calculate Expected Losses by multiplying the present pure premiums by the exposures from the last three years for each classification and by the overall average rate change.
- (7) Obtain correction factors by category of loss (serious, non-serious and medical only) by dividing the Expected Losses derived in (6) by the Actual Losses derived in (5).
- (8) Multiply the indicated (pre-test) pure premiums from (4) times the correction factors derived in (7) to obtain indicated (post-test) pure premiums.

RATE AND LOSS COST FORMULAE (continued)

- (9) Determine "formula" pure premiums from (2) and (8) above for each type of loss (serious, non-serious and medical only), with credibility for each category of loss corresponding to either the amount of reported payroll (for all classifications in which payroll is the exposure base) or to the amount of Expected Losses (for all "non-payroll" classifications). Credibility weights will be taken from exhibits appearing in the Class Book. The complement of credibility is in each case to be assigned to the present on December 1, 2017 level pure premiums for each category of loss.
- (10) Select proposed total pure premiums for each classification, using the middle value from the total pure premiums derived in (2), (8) and (9) above. If the proposed pure premium selected on this basis is different from the formula pure premium derived in (9) above, partial pure premiums are to be allocated between categories (serious, non-serious and medical only) in the same proportion as the partial pure premiums comprising the formula pure premium.
- (11) Test the proposed total pure premiums selected in (10) by multiplying by the exposures of the three latest years for each classification and obtaining the total Expected Losses for all classifications combined.
- (12) Obtain a correction factor by dividing the Expected Losses derived in (6) above by the Expected Losses derived in (11) above.
- (13) Calculate the "composite pure premium multipliers" for each industry group as the product of the following items:
 - (a) The pure premium correction factor determined in (12) above.
 - (b) The proposed experience rating plan off-balance factor (Collectible Premium Ratio).
 - (c) The inverse of the permissible loss and loss adjustment ratio.
 - (d) The estimated effect of the July 1, 2018 benefit change.
- (14) Apply the composite pure premium multiplier obtained in (13) above to the proposed total pure premiums to obtain Manual Rates.
- (15) Test to assure that the maximum departure of the Manual Rates derived in (14) above from current Manual Rates is in accordance with the following parameters:

Maximum Change in Rates:

Upward: The industry group average change plus 25% rounded to the nearest 1%.

Downward: The industry group average change minus 25% rounded to the nearest 1%.

- (16) Manual rates are to be rounded to the nearest \$.01.
- (17) Test the Manual Rates derived in (16) above to determine if balance has been achieved within 0.0005 of the indicated change in rate level by industry group. If such balance has not been achieved, calculate the necessary correction factor to adjust the composite pure premium multipliers derived in (13) above to achieve the necessary balance. Perform steps (14) through (17) iteratively until the desired balance is achieved.

RATE AND LOSS COST FORMULAE (continued)

Non-reviewed Classifications

(18) For classifications with insufficient credibility (non-reviewed classifications), an alternative calculation is used to derive indicated rates.

Insufficient credibility is defined as having five-year payroll less than that necessary to achieve 5% credibility for the non-serious component of pure premium. For non-payroll based classifications, expected losses replace payrolls.

For these non-reviewed classes, the indicated rate is calculated as follows:

- a) An average loss cost using Pennsylvania loss cost values and the Delaware distribution of business by class is calculated.
- b) Classification relativities are then calculated that relate the Pennsylvania loss cost by classification to the average overall loss cost calculated in (a) above.
- c) Indicated average loss costs are calculated by class by multiplying the relativities in (b) above times the average Delaware loss cost value for all classes combined times the average manual change in rates times the indicated composite pure premium multiplier.
- d) A second indicated rate is calculated by applying the average manual change in rates by industry group to the current Delaware rate for the class.
- e) A final indicated rate, subject to capping and balancing criteria previously described, is calculated by applying one-third weight to (c) above plus two-thirds weight to (d) above.

Loss Costs

The calculation of non-assigned risk classification loss costs will be made in accordance with the following procedure:

(19) Multiply the proposed assigned risk Manual Rates by classification by the permissible loss, loss adjustment expense and loss based assessment ratio.

DELAWARE COMPENSATION RATING BUREAU, INC.

Small Deductible Program

The attached exhibits review the impact of deductibles on loss costs and residual market manual rates. Staff has proposed nominal changes to the loss elimination ratios and premium credit factors currently in effect.

2017 DELAWARE DEDUCTIBLE STUDY

Proposed Effective Date 12/1/17

| Deduct. Level | Effect of Deductible on Losses | Selected | Loss Elimination Ratio | Current Loss Elimination Ratio |
|------------------|--------------------------------------|----------|------------------------------|--------------------------------------|
| | | (12) | (13) | (14) |
| 500 | 0.9851 | 0.984 | 0.016 | 0.016 |
| 1,000 | 0.9728 | 0.972 | 0.028 | 0.029 |
| 1,500 | 0.9629 | 0.962 | 0.038 | 0.039 |
| 2,000 | 0.9545 | 0.954 | 0.046 | 0.047 |
| 2,500 | 0.9471 | 0.946 | 0.054 | 0.054 |
| 3,000 | 0.9406 | 0.940 | 0.060 | 0.060 |
| 3,500 | 0.9346 | 0.934 | 0.066 | 0.066 |
| 4,000 | 0.9290 | 0.929 | 0.071 | 0.071 |
| 4,500 | 0.9239 | 0.924 | 0.076 | 0.076 |
| 5,000 | 0.9191 | 0.919 | 0.081 | 0.081 |

| Deduct. Level | Effect of Deductible on Man.Rate | Selected | Premium Credit | Current Premium Credit |
|------------------|----------------------------------------|----------|-------------------|------------------------------|
| | | (15) | (16) | (17) |
| 500 | 0.9886 | 0.988 | 0.012 | 0.012 |
| 1,000 | 0.9792 | 0.979 | 0.021 | 0.022 |
| 1,500 | 0.9716 | 0.971 | 0.029 | 0.030 |
| 2,000 | 0.9652 | 0.965 | 0.035 | 0.036 |
| 2,500 | 0.9595 | 0.959 | 0.041 | 0.041 |
| 3,000 | 0.9546 | 0.954 | 0.046 | 0.046 |
| 3,500 | 0.9500 | 0.950 | 0.050 | 0.051 |
| 4,000 | 0.9457 | 0.946 | 0.054 | 0.054 |
| 4,500 | 0.9418 | 0.942 | 0.058 | 0.058 |
| 5,000 | 0.9381 | 0.938 | 0.062 | 0.062 |

2017 DELAWARE DEDUCTIBLE STUDY

| Loss Range | | Total Incurred Losses (1) | Adj Factor (2) a | Adj Factor (3) b | Adjusted Losses (1)*(2)*(3) (4) |
|-----------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------|
| 0 - 500 - 1,000 - 1,500 - 2,000 - 2,500 - 3,000 - 3,500 - 4,000 - 4,500 - 5,000 - | 499 999 1,499 1,999 2,499 2,999 3,499 3,999 4,499 4,999 & UP | 2,022,596 4,947,991 4,974,667 4,787,465 4,357,313 3,922,090 3,504,027 3,324,660 3,276,167 2,952,279 732,064,338 | 1.000 0.995 0.990 0.985 0.980 0.975 0.970 0.965 0.960 0.955 | 0.9996 0.9996 0.9996 0.9996 0.9996 0.9996 0.9996 0.9996 0.9996 | 2,021,787 4,921,282 4,922,950 4,713,767 4,268,459 3,822,508 3,397,547 3,207,014 3,143,862 2,818,299 695,182,937 |
| | Deduct. Level (5) | # Claims >= Deduct Level (6) | Adj Losses < Deduct. Level (7) c | [(2)*(3)* (5)*(6)] (8) | Adj Tot Ded Collected (7)+(8) (9) |
| | 500 1,000 1,500 2,000 2,500 3,000 3,500 4,000 4,500 5,000 | 32,094 25,314 21,266 18,513 16,564 15,130 14,051 13,163 12,391 11,768 | 2,021,787 6,943,069 11,866,019 16,579,786 20,848,245 24,670,753 28,068,300 31,275,314 34,419,176 37,237,475 | 15,960,378 25,050,836 31,407,947 36,270,966 40,358,600 44,010,689 47,438,270 50,525,702 53,229,022 55,875,641 | 17,982,165 31,993,905 43,273,966 52,850,752 61,206,845 68,681,442 75,506,570 81,801,016 87,648,198 93,113,116 |
| | Deduct. Level (5) | Effect of Deductible on Losses (10) d | Effect of Deductible on Manual Rate (11) e | | |
| | 500 1,000 1,500 2,000 2,500 3,000 3,500 4,000 4,500 5,000 | 0.9851 0.9728 0.9629 0.9545 0.9471 0.9406 0.9346 0.9290 0.9239 0.9191 | 0.9886 0.9792 0.9716 0.9652 0.9595 0.9546 0.9500 0.9457 0.9418 | | |

2017 DELAWARE DEDUCTIBLE STUDY

Adjustment factor for the amount of the deductible which will actually be reimbursed to the insurer by the insured. b Adjustment factor to put deductibles on a per occurrence basis instead of a per claim basis = 0.9996 Downward accumulation of Column (4). d Effect of deductible on Losses = [A/B - Col(9) + P*C*Col(3)]/(A/B)A = Total incurred indemnity on death claims plus total incurred medical on all claims = sum of Column (4) = 732,420,412 B = Death indemnity losses plus all medical losses as a % of all losses = 0.643 Per Table II 2017, Sect C 1.All Losses 1,123,260,655 2.Death Indem (00) 84,094 3.All Medical (00) 7,135,506 0.643 4.[((2)+(3))/(1)] * 100 C = # of death indemnity claims plus # of claims with some medical portion = 39,137 P = Processing expense per claim = 25.00 Effect of deductible on Manual Rate = [(Column (10) * permissible loss ratio) + fixed expenses] / (1 - variable expenses) Fixed expenses = LAE + General + Admin 0.1796 Variable expenses = Acquisition + P&C + Prem Tax + Workers' Comp. Fund + Misc. Tax + Prem Discount

+ Uncollectible Premium =

Permissible Loss Ratio =

0.2366

0.5838

DELAWARE COMPENSATION RATING BUREAU, INC.

Empirical Delaware Loss Distribution

Pages 1 through 4 of the attached exhibit present a distribution of Delaware losses by size of claim. The losses used to produce this distribution include three years of experience. Losses have been trended to the midpoint of the experience period for the proposed loss costs and adjusted to reflect current benefit levels. Additionally, losses were brought to an ultimate level by applying development factors to open claims.

Page 5 of the exhibit shows a summary and includes loss ranges consistent with those published with the excess loss factors. In certain instances it was necessary to interpolate between loss size ranges in the empirical distribution in deriving excess loss factors for specified limits.

Pages 6 through 9 of this exhibit show excess loss ratios by loss limitation separately for death, permanent total, permanent partial and temporary total claims. The columns labeled "Actual" represent excess losses based entirely on actual losses. For each type of injury, losses of \$250,000 and higher were fitted to a loss distribution curve and actual losses and claim counts were replaced by the fitted values. Cumulative losses and claim counts were then recalculated using fitted values above \$250,000 and actual values for loss limitations below \$250,000. The resulting excess loss ratios are shown in the column labeled "Fitted". Lognormal distributions were selected for use in fitting the data for each type of injury.

Page 10 is a graph showing the cumulative loss distribution for the above mentioned types of injury, along with the total for all injuries. The y-axis represents the cumulative percentage of total incurred losses.

| | | | | DIS | STRIBUTIO | ON OF LOSSES | | | | | |
|--------|--------|--------|------------|----------|-----------|--------------|----|-----------|--------|----|---------|
| | | Д | CCUMULATED | NUMBER | | ACCUMULATED | | INDEMNITY | EXCESS | | |
| | LIMITS | | CLAIMS | OF | | LOSSES | | AND | RATIO | , | AVERAGE |
| | | | (ADDED UP) | CLAIMS | | (ADDED DOWN) | | MEDICAL | | | |
| | | | | | | | | | | | |
| - | | 1,000 | 23,569 | 10,744 | \$ | 4,752,763 | \$ | 4,752,763 | .0000 | \$ | 442 |
| 1,000 | | 1,999 | 12,825 | 3,576 | \$ | 9,791,003 | \$ | 5,038,240 | .9941 | \$ | 1,409 |
| 2,000 | - | 2,999 | 9,249 | 1,466 | \$ | 13,369,515 | \$ | 3,578,512 | .9648 | \$ | 2,441 |
| 3,000 | - | 3,999 | 7,783 | 869 | \$ | 16,369,858 | \$ | 3,000,343 | .9543 | \$ | 3,453 |
| 4,000 | - | 4,999 | 6,914 | 598 | \$ | 19,050,931 | \$ | 2,681,073 | .9452 | \$ | 4,483 |
| 5,000 | - | 5,999 | 6,316 | 443 | \$ | 21,477,322 | \$ | 2,426,391 | .9370 | \$ | 5,477 |
| 6,000 | - | 6,999 | 5,873 | 350 | \$ | 23,743,011 | \$ | 2,265,689 | .9294 | \$ | 6,473 |
| 7,000 | - | 7,999 | 5,523 | 277 | \$ | 25,821,732 | \$ | 2,078,721 | .9223 | \$ | 7,504 |
| 8,000 | - | 8,999 | 5,246 | 245 | \$ | 27,894,635 | \$ | 2,072,903 | .9156 | \$ | 8,461 |
| 9,000 | - | 9,999 | 5,001 | 195 | \$ | 29,744,384 | \$ | 1,849,749 | .9092 | \$ | 9,486 |
| 10,000 | _ | 10,999 | 4,806 | 177 | \$ | 31,599,638 | \$ | 1,855,254 | .9031 | \$ | 10,482 |
| 11,000 | | 11,999 | 4,629 | 195 | \$ | 33,836,262 | \$ | 2,236,624 | .8973 | \$ | 11,470 |
| | - | 12,999 | 4,434 | 134 | \$ | 35,517,195 | \$ | 1,680,933 | .8916 | \$ | 12,544 |
| 13,000 | _ | 13,999 | 4,300 | 129 | \$ | 37,254,351 | \$ | 1,737,156 | .8862 | \$ | 13,466 |
| 14,000 | | 14,999 | 4,171 | 104 | \$ | 38,760,443 | \$ | 1,506,092 | .8809 | \$ | 14,482 |
| 15,000 | | 15,999 | 4,067 | 130 | \$ | 40,778,333 | \$ | 2,017,890 | .8758 | \$ | 15,522 |
| 16,000 | | 16,999 | 3,937 | 82 | \$ | 42,132,922 | \$ | 1,354,589 | .8708 | \$ | 16,519 |
| 17,000 | | 17,999 | 3,855 | 101 | \$ | 43,899,461 | \$ | 1,766,539 | .8660 | \$ | 17,490 |
| 18,000 | | 18,999 | 3,754 | 79 | \$ | 45,361,961 | \$ | 1,462,500 | .8612 | \$ | 18,513 |
| 19,000 | | 19,999 | 3,675 | 79 77 | \$ | 46,864,856 | \$ | 1,502,895 | .8566 | \$ | 19,518 |
| 20,000 | | 20,999 | 3,598 | 71 | \$ | | \$ | 1,453,064 | .8521 | \$ | 20,466 |
| | | | | | \$ | 48,317,920 | | , , | | | |
| 21,000 | | 21,999 | 3,527 | 72 | * | 49,864,917 | \$ | 1,546,997 | .8476 | \$ | 21,486 |
| 22,000 | | 22,999 | 3,455 | 60 | \$ | 51,210,191 | \$ | 1,345,274 | .8433 | \$ | 22,421 |
| 23,000 | | 23,999 | 3,395 | 49 | \$ | 52,361,212 | \$ | 1,151,021 | .8390 | \$ | 23,490 |
| 24,000 | | 24,999 | 3,346 | 48 | \$ | 53,537,355 | \$ | 1,176,143 | .8348 | \$ | 24,503 |
| 25,000 | | 25,999 | 3,298 | 69 | \$ | 55,291,526 | \$ | 1,754,171 | .8307 | \$ | 25,423 |
| 26,000 | | 26,999 | 3,229 | 53 | \$ | 56,696,644 | \$ | 1,405,118 | .8266 | \$ | 26,512 |
| 27,000 | | 27,999 | 3,176 | 55 | \$ | 58,208,347 | \$ | 1,511,703 | .8227 | \$ | 27,486 |
| 28,000 | | 28,999 | 3,121 | 48 | \$ | 59,573,978 | \$ | 1,365,631 | .8187 | \$ | 28,451 |
| 29,000 | | 29,999 | 3,073 | 51 | \$ | 61,081,800 | \$ | 1,507,822 | .8149 | \$ | 29,565 |
| 30,000 | | 30,999 | 3,022 | 53 | \$ | 62,695,704 | \$ | 1,613,904 | .8111 | \$ | 30,451 |
| 31,000 | | 31,999 | 2,969 | 40 | \$ | 63,956,509 | \$ | 1,260,805 | .8074 | \$ | 31,520 |
| 32,000 | | 32,999 | 2,929 | 48 | \$ | 65,519,563 | \$ | 1,563,054 | .8037 | \$ | 32,564 |
| 33,000 | - | 33,999 | 2,881 | 42 | \$ | 66,922,339 | \$ | 1,402,776 | .8001 | \$ | 33,399 |
| 34,000 | - | 34,999 | 2,839 | 36 | \$ | 68,164,909 | \$ | 1,242,570 | .7965 | \$ | 34,516 |
| 35,000 | - | 35,999 | 2,803 | 47 | \$ | 69,835,889 | \$ | 1,670,980 | .7930 | \$ | 35,553 |
| 36,000 | - | 36,999 | 2,756 | 38 | \$ | 71,223,941 | \$ | 1,388,052 | .7895 | \$ | 36,528 |
| 37,000 | - | 37,999 | 2,718 | 36 | \$ | 72,574,863 | \$ | 1,350,922 | .7861 | \$ | 37,526 |
| 38,000 | - | 38,999 | 2,682 | 24 | \$ | 73,499,212 | \$ | 924,349 | .7828 | \$ | 38,515 |
| 39,000 | - | 39,999 | 2,658 | 27 | \$ | 74,568,141 | \$ | 1,068,929 | .7794 | \$ | 39,590 |
| 40,000 | - | 40,999 | 2,631 | 49 | \$ | 76,552,316 | \$ | 1,984,175 | .7761 | \$ | 40,493 |
| 41,000 | - | 41,999 | 2,582 | 37 | \$ | 78,088,236 | \$ | 1,535,920 | .7729 | \$ | 41,511 |
| 42,000 | - | 42,999 | 2,545 | 30 | \$ | 79,364,663 | \$ | 1,276,427 | .7697 | \$ | 42,548 |
| 43,000 | - | 43,999 | 2,515 | 27 | \$ | 80,537,345 | \$ | 1,172,682 | .7666 | \$ | 43,433 |
| 44,000 | | 44,999 | 2,488 | 28 | \$ | 81,783,689 | \$ | 1,246,344 | .7634 | \$ | 44,512 |
| 45,000 | | 45,999 | 2,460 | 33 | \$ | 83,282,409 | \$ | 1,498,720 | .7604 | \$ | 45,416 |
| 46,000 | | 46,999 | 2,427 | 20 | \$ | 84,211,333 | \$ | 928,924 | .7573 | \$ | 46,446 |
| 47,000 | | 47,999 | 2,407 | 43 | \$ | 86,254,837 | \$ | 2,043,504 | .7543 | \$ | 47,523 |
| 48,000 | | 48,999 | 2,364 | 26 | \$ | 87,515,925 | \$ | 1,261,088 | .7513 | \$ | 48,503 |
| 49,000 | | 49,999 | 2,338 | 25 | \$ | 88,752,433 | \$ | 1,236,508 | .7484 | \$ | 49,460 |
| 50,000 | | 50,999 | 2,313 | 26 | \$ | 90,065,887 | \$ | 1,313,454 | .7455 | \$ | 50,517 |
| 50,000 | | 50,555 | ۷,010 | 20 | Ψ | 30,003,007 | Ψ | 1,010,404 | ., 400 | φ | 50,517 |

1

| | | | | | DISTRIBUT | ION OF LOSSES | | | | | |
|---------|--------|---------|-------------|--------|-----------|---------------|----|------------|---------------|----|---------|
| | | | ACCUMULATED | NUMBER | | ACCUMULATED | | INDEMNITY | EXCESS | | |
| | LIMITS | | CLAIMS | OF | | LOSSES | | AND | RATIO | | AVERAGE |
| | | | (ADDED UP) | CLAIMS | | (ADDED DOWN) | | MEDICAL | | | |
| 51,000 | _ | 51,999 | 2,287 | 25 | \$ | 91,354,604 | \$ | 1,288,717 | .7427 | 5 | 51,549 |
| 52,000 | _ | 52,999 | 2,262 | 29 | \$ | 92,876,442 | \$ | 1,521,838 | .7398 | 3 | , |
| 53,000 | _ | 53,999 | 2,233 | 30 | \$ | 94,479,258 | \$ | 1,602,816 | .7370 | 3 | - , |
| 54,000 | _ | 54,999 | 2,203 | 29 | \$ | 96,059,583 | \$ | 1,580,325 | .7343 | 9 | , |
| , | - | , | 2,203 | 29 | \$ | 97,280,856 | \$ | | | 9 | , |
| 55,000 | | 55,999 | , | | | , , | | 1,221,273 | .7315 | | , |
| 56,000 | - | 56,999 | 2,152 | 20 | \$ | 98,410,994 | \$ | 1,130,138 | .7289 | 9 | , |
| 57,000 | - | 57,999 | 2,132 | 23 | \$ | 99,732,123 | \$ | 1,321,129 | .7262 | 9 | - , - |
| 58,000 | - | 58,999 | 2,109 | 33 | \$ | 101,665,906 | \$ | 1,933,783 | .7235 | \$ | , |
| 59,000 | - | 59,999 | 2,076 | 17 | \$ | 102,676,881 | \$ | 1,010,975 | .7209 | \$ | |
| 60,000 | - | 60,999 | 2,059 | 20 | \$ | 103,887,563 | \$ | 1,210,682 | .7184 | 9 | , |
| 61,000 | - | 61,999 | 2,039 | 25 | \$ | 105,425,547 | \$ | 1,537,984 | .7158 | 9 | 61,519 |
| 62,000 | - | 62,999 | 2,014 | 18 | \$ | 106,551,483 | \$ | 1,125,936 | .7133 | 9 | 62,552 |
| 63,000 | - | 63,999 | 1,996 | 29 | \$ | 108,395,722 | \$ | 1,844,239 | .7108 | 9 | 63,594 |
| 64,000 | - | 64,999 | 1,967 | 24 | \$ | 109,942,641 | \$ | 1,546,919 | .7083 | 9 | 64,455 |
| 65,000 | - | 65,999 | 1,943 | 21 | \$ | 111,319,557 | \$ | 1,376,916 | .7059 | 9 | 65,567 |
| 66,000 | _ | 66,999 | 1,922 | 16 | \$ | 112,383,676 | \$ | 1,064,119 | .7035 | 9 | |
| 67,000 | _ | 67,999 | 1,906 | 23 | \$ | 113,934,039 | \$ | 1,550,363 | .7011 | 3 | , |
| 68,000 | _ | 68,999 | 1,883 | 17 | \$ | 115,098,566 | \$ | 1,164,527 | .6987 | 3 | - , - |
| | _ | 69,999 | 1,866 | 20 | \$ | 116,486,416 | \$ | 1,387,850 | .6964 | 3 | , |
| 70,000 | _ | 70,999 | 1,846 | 18 | \$ | 117,754,624 | \$ | 1,268,208 | .6941 | 9 | , |
| 71,000 | - | 71,999 | 1,828 | 14 | \$ | 118,754,726 | \$ | 1,000,102 | .6918 | 9 | |
| | | 72,999 | 1,814 | 16 | \$ | | \$ | , , | .6896 | 3 | , |
| | - | • | · · | | | 119,915,871 | | 1,161,145 | | , | |
| 73,000 | - | 73,999 | 1,798 | 24 | \$ | 121,681,978 | \$ | 1,766,107 | .6873 | 9 | , |
| 74,000 | - | 74,999 | 1,774 | 11 | \$ | 122,501,734 | \$ | 819,756 | .6851 | 9 | , |
| , | - | 75,999 | 1,763 | 11 | \$ | 123,331,651 | \$ | 829,917 | .6829 | \$ | - , |
| 76,000 | - | 76,999 | 1,752 | 24 | \$ | 125,168,296 | \$ | 1,836,645 | .6807 | \$ | , |
| 77,000 | - | 77,999 | 1,728 | 15 | \$ | 126,330,997 | \$ | 1,162,701 | .6785 | 9 | , |
| 78,000 | - | 78,999 | 1,713 | 20 | \$ | 127,899,231 | \$ | 1,568,234 | .6764 | 9 | - / |
| 79,000 | - | 79,999 | 1,693 | 11 | \$ | 128,774,668 | \$ | 875,437 | .6743 | 9 | 79,585 |
| 80,000 | - | 80,999 | 1,682 | 16 | \$ | 130,062,832 | \$ | 1,288,164 | .6722 | 9 | 80,510 |
| 81,000 | - | 81,999 | 1,666 | 13 | \$ | 131,121,718 | \$ | 1,058,886 | .6701 | 9 | 81,453 |
| 82,000 | - | 82,999 | 1,653 | 22 | \$ | 132,937,639 | \$ | 1,815,921 | .6680 | 9 | 82,542 |
| 83,000 | - | 83,999 | 1,631 | 12 | \$ | 133,938,910 | \$ | 1,001,271 | .6660 | 9 | 83,439 |
| 84,000 | _ | 84,999 | 1,619 | 12 | \$ | 134,954,252 | \$ | 1,015,342 | .6639 | 9 | , |
| 85,000 | _ | 85,999 | 1,607 | 12 | \$ | 135,978,632 | \$ | 1,024,380 | .6619 | 9 | - ,- |
| | - | 86,999 | 1,595 | 9 | \$ | 136,757,854 | \$ | 779,222 | .6599 | 3 | , |
| 87,000 | _ | 87,999 | 1,586 | 18 | \$ | 138,332,851 | \$ | 1,574,997 | .6580 | 9 | , |
| 88,000 | _ | 88,999 | 1,568 | 15 | \$ | 139,660,125 | \$ | 1,327,274 | .6560 | 9 | , |
| 89,000 | - | 89,999 | 1,553 | 11 | \$ | 140,644,559 | \$ | 984,434 | .6541 | 9 | , |
| | - | | · · | 12 | \$ | | \$ | | | 9 | |
| 90,000 | | 90,999 | 1,542 | | | 141,729,864 | | 1,085,305 | .6521 | , | |
| 91,000 | - | 91,999 | 1,530 | 10 | \$ | 142,645,453 | \$ | 915,589 | .6502 | 9 | - , |
| 92,000 | - | 92,999 | 1,520 | 10 | \$ | 143,571,519 | \$ | 926,066 | .6483 | 9 | , |
| 93,000 | - | 93,999 | 1,510 | 13 | \$ | 144,787,346 | \$ | 1,215,827 | .6464 | 9 | , |
| 94,000 | - | 94,999 | 1,497 | 9 | \$ | 145,637,820 | \$ | 850,474 | .6446 | \$ | , |
| 95,000 | - | 95,999 | 1,488 | 13 | \$ | 146,880,786 | \$ | 1,242,966 | .6427 | \$ | , |
| 96,000 | - | 96,999 | 1,475 | 9 | \$ | 147,748,652 | \$ | 867,866 | .6408 | 9 | , |
| 97,000 | - | 97,999 | 1,466 | 10 | \$ | 148,722,802 | \$ | 974,150 | .6390 | 9 | 97,415 |
| 98,000 | - | 98,999 | 1,456 | 12 | \$ | 149,905,199 | \$ | 1,182,397 | .6372 | \$ | 98,533 |
| 99,000 | - | 99,999 | 1,444 | 15 | \$ | 151,397,952 | \$ | 1,492,753 | .6354 | 9 | 99,517 |
| 100,000 | - | 109,999 | 1,429 | 98 | \$ | 161,637,310 | \$ | 10,239,358 | .6336 | 9 | 104,483 |
| 110,000 | - | 119,999 | 1,331 | 92 | \$ | 172,161,753 | \$ | 10,524,443 | .6165 | Š | , |
| -,-,- | | -, | ,,,,, | | * | , - , | * | -/- / | | Ì | , |

| | | ACCUMULATED | NUMBER | DISTRIBUT | ACCUMULATED | | INIDEMANITY | EVOECC | | |
|--------------------|---------------------------------------|-----------------------|--------------|-----------|-----------------------------|----------|------------------------|-----------------|----------|--------------------|
| | LIMITS | ACCUMULATED CLAIMS | NUMBER OF | | ACCUMULATED LOSSES | | INDEMNITY AND | EXCESS RATIO | , | VERAGE |
| | LIIVIIIS | | CLAIMS | | | | MEDICAL | RATIO | F | AVERAGE |
| 120,000 | - 129,999 | (ADDED UP) 1,239 | 93 | \$ | (ADDED DOWN) 183,753,964 | \$ | 11,592,211 | .6006 | \$ | 124,647 |
| 130,000 | - 129,999 | 1,239 | 93 56 | э \$ | 191,311,776 | \$ \$ | 7,557,812 | .5858 | \$ \$ | 134,961 |
| 140,000 | - 149,999 | 1,090 | 66 | \$ | 200,828,660 | \$ | 9,516,884 | .5718 | \$ | 144,195 |
| 150,000 | - 159,999 | 1,024 | 52 | \$ | 208,867,257 | \$ | 8,038,597 | .5587 | \$ | 154,588 |
| 160,000 | , | 972 | 47 | \$ | , , | \$ | 7,764,050 | | \$ | , |
| , | | 972 925 | 47 | э \$ | 216,631,307 | \$ \$ | 7,764,050 | .5463 .5345 | \$ \$ | 165,193 |
| 170,000 180,000 | - 179,999 | 883 | | э \$ | 223,968,926 | э \$ | , , | | \$ \$ | 174,705 |
| 190,000 | - 189,999 - 199,999 | 835 | 48 | | 232,857,592 | | 8,888,666 5,654,010 | .5233 | \$ \$ | 185,181 |
| , | | | 29 35 | \$ | 238,511,602 | \$ | , , | .5126 | \$ \$ | 194,966 |
| 200,000 | - 209,999 | 806 771 | 35 34 | \$ \$ | 245,705,001 | \$ \$ | 7,193,399 7,290,142 | .5024 | \$ \$ | 205,526 |
| 210,000 220,000 | - 219,999 - 229,999 | 771 | 34 | \$ \$ | 252,995,143 259,932,759 | | 6,937,616 | .4925 .4832 | \$ \$ | 214,416 223,794 |
| , | , | | | | , , | \$ \$ | | | * | , |
| 230,000 | - 239,999 | 706 | 30 | \$ | 266,976,146 | | 7,043,387 | .4742 | \$ | 234,780 |
| 240,000 | - 249,999 | 676 | 29 | \$ | 274,079,704 | \$ | 7,103,558 | .4656 | \$ | 244,950 |
| 250,000 | - 259,999 | 647 | 12 | \$ | 277,133,297 | \$ | 3,053,593 | .4574 | \$ | 254,466 |
| 260,000 | - 269,999 | 635 | 13 | \$ | 280,578,593 | \$ | 3,445,296 | .4494 | \$ | 265,023 |
| 270,000 | - 279,999 | 622 | 21 | \$ | 286,352,279 | \$ | 5,773,686 | .4416 | \$ | 274,937 |
| 280,000 | - 289,999 | 601 | 16 | \$ | 290,912,197 | \$ | 4,559,918 | .4340 | \$ | 284,995 |
| 290,000 | - 299,999 | 585 | 9 | \$ | 293,569,736 | \$ | 2,657,539 | .4266 | \$ | 295,282 |
| 300,000 | | 576 | 23 | \$ | 300,622,567 | \$ | 7,052,831 | .4194 | \$ | 306,645 |
| 315,000 | - 329,999 | 553 | 16 | \$ | 305,761,244 | \$ | 5,138,677 | .4089 | \$ | 321,167 |
| 330,000 | - 344,999 | 537 | 17 | \$ | 311,482,433 | \$ | 5,721,189 | .3987 | \$ | 336,541 |
| 345,000 | · · · · · · · · · · · · · · · · · · · | 520 | 25 | \$ | 320,279,694 | \$ | 8,797,261 | .3889 | \$ | 351,890 |
| 360,000 | - 374,999 | 495 | 17 | \$ | 326,525,916 | \$ | 6,246,222 | .3794 | \$ | 367,425 |
| 375,000 | - 389,999 | 478 | 16 | \$ | 332,658,003 | \$ | 6,132,087 | .3703 | \$ | 383,255 |
| 390,000 | - 404,999 | 462 | 18 | \$ | 339,779,466 | \$ | 7,121,463 | .3615 | \$ | 395,637 |
| 405,000 | - 419,999 | 444 | 13 | \$ | 345,143,425 | \$ | 5,363,959 | .3531 | \$ | 412,612 |
| 420,000 | - 439,999 | 431 | 21 | \$ | 354,158,945 | \$ | 9,015,520 | .3449 | \$ | 429,310 |
| 440,000 | - 459,999 | 410 | 20 | \$ | 363,146,357 | \$ | 8,987,412 | .3345 | \$ | 449,371 |
| 460,000 | - 479,999 | 390 | 19 | \$ | 372,053,138 | \$ | 8,906,781 | .3245 | \$ | 468,778 |
| 480,000 | - 499,999 | 371 | 14 | \$ | 378,905,194 | \$ | 6,852,056 | .3151 | \$ | 489,433 |
| 500,000 | - 519,999 | 357 | 21 | \$ | 389,609,662 | \$ | 10,704,468 | .3060 | \$ | 509,737 |
| 520,000 | - 539,999 | 336 | 13 | \$ | 396,477,123 | \$ | 6,867,461 | .2974 | \$ | 528,266 |
| 540,000 | | 323 | 13 | \$ | 403,637,239 | \$ | 7,160,116 | .2892 | \$ | 550,778 |
| 560,000 | - 579,999 | 310 | 8 | \$ | 408,199,234 | \$ | 4,561,995 | .2814 | \$ | 570,249 |
| 580,000 | - 599,999 | 302 | 18 | \$ | 418,835,548 | \$ | 10,636,314 | .2737 | \$ | 590,906 |
| 600,000 | · · · · · · · · · · · · · · · · · · · | 284 | 12 | \$ | 426,232,652 | \$ | 7,397,104 | .2664 | \$ | 616,425 |
| 630,000 | - 659,999 | 272 | 11 | \$ | 433,284,219 | \$ | 7,051,567 | .2560 | \$ | 641,052 |
| 660,000 | - 699,999 | 261 | 21 | \$ | 447,519,374 | \$ | 14,235,155 | .2461 | \$ | 677,865 |
| 700,000 | - 749,999 | 240 | 20 | \$ | 462,036,624 | \$ | 14,517,250 | .2337 | \$ | 725,863 |
| 750,000 | - 799,999 | 220 | 21 | \$ | 478,261,629 | \$ | 16,225,005 | .2194 | \$ | 772,619 |
| 800,000 | - 849,999 | 199 | 13 | \$ | 488,991,131 | \$ | 10,729,502 | .2064 | \$ | 825,346 |
| 850,000 | - 899,999 | 186 | 14 | \$ | 501,236,943 | \$ | 12,245,812 | .1944 | \$ | 874,701 |
| 900,000 | - 999,999 | 172 | 26 | \$ | 525,735,098 | \$ | 24,498,155 | .1833 | \$ | 942,237 |
| 1,000,000 | - 1,099,999 | 146 | 23 | \$ | 549,789,540 | \$ | 24,054,442 | .1637 | \$ | 1,045,845 |
| 1,100,000 | - 1,199,999 | 123 | 21 | \$ | 573,852,235 | \$ | 24,062,695 | .1471 | \$ | 1,145,843 |
| 1,200,000 | - 1,299,999 | 102 | 20 | \$ | 598,742,384 | \$ | 24,890,149 | .1332 | \$ | 1,244,507 |
| 1,300,000 | - 1,399,999 | 82 | 14 | \$ | 617,653,296 | \$ | 18,910,912 | .1219 | \$ | 1,350,779 |
| 1,400,000 | - 1,499,999 | 68 | 4 | \$ | 623,508,220 | \$ | 5,854,924 | .1125 | \$ | 1,463,731 |
| 1,500,000 | - 1,599,999 | 64 | 10 | \$ | 639,239,407 | \$ | 15,731,187 | .1042 | \$ | 1,573,119 |
| 1,600,000 | - 1,699,999 | 54 | 3 | \$ | 644,137,103 | \$ | 4,897,696 | .0966 | \$ | 1,632,565 |
| 1,700,000 | - 1,799,999 | 51 | 9 | \$ | 659,974,615 | \$ | 15,837,512 | .0901 | \$ | 1,759,724 |
| | | | | | | | | | | |

| | LIMITS | ACCUMULATED CLAIMS (ADDED UP) | NUMBER OF CLAIMS | | ACCUMULATED LOSSES (ADDED DOWN) | INDEMNITY AND MEDICAL | EXCESS RATIO | AVERAGE |
|-------------|---------------|-------------------------------------|------------------------|-----|---------------------------------------|-----------------------------|-----------------|------------------|
| 1,800,000 | - 1,899,999 | 42 | 4 | \$ | 667,283,626 | \$ 7,309,011 | .0842 | \$ 1,827,253 |
| 1,900,000 | - 1,999,999 | 38 | 8 | \$ | 682,891,154 | \$ 15,607,528 | .0794 | \$ 1,950,941 |
| 2,000,000 | - 2,999,999 | 30 | 15 | \$ | 718,862,188 | \$ 35,971,034 | .0751 | \$ 2,398,069 |
| 3,000,000 | - 3,999,999 | 15 | 4 | \$ | 732,091,927 | \$ 13,229,739 | .0490 | \$ 3,307,435 |
| 4,000,000 | - 4,999,999 | 11 | 3 | \$ | 745,001,598 | \$ 12,909,671 | .0338 | \$ 4,303,224 |
| 5,000,000 | - 5,999,999 | 8 | 3 | \$ | 761,223,005 | \$ 16,221,407 | .0227 | \$ 5,407,136 |
| 6,000,000 | - 6,999,999 | 5 | 1 | \$ | 767,982,897 | \$ 6,759,892 | .0149 | \$ 6,759,892 |
| 7,000,000 | - 7,999,999 | 4 | 3 | \$ | 790,310,384 | \$ 22,327,487 | .0090 | \$ 7,442,496 |
| 8,000,000 | - 8,999,999 | 1 | - | \$ | 790,310,384 | \$ - | .0061 | #DIV/0! |
| 9,000,000 | - 9,999,999 | 1 | - | \$ | 790,310,384 | \$ - | .0049 | #DIV/0! |
| 10,000,000 | - AND GREATER | 1 | 1 | \$ | 803,230,457 | \$ 12,920,073 | .0036 | \$ 12,920,073 |
| GRAND TOTAL | LS | | 23,569 | EXC | CLUDING CONTRACT MEDICAL | \$ 803,230,457 | | \$ 34,080 |

Delaware Compensation Rating Bureau, Inc. Distribution of Losses

| Excess Loss L | _imits * | Loss | Number | Excess Loss | Average | Empirical |
|---------------|------------|-------------|-----------|-------------|------------|--------------|
| From | TO (<) | Amount | of Claims | Amount | | Excess Ratio |
| | | | | 803,230,457 | | |
| 0 | 10,000 | 29,744,384 | 18,763 | 725,426,073 | 1,585 | .9031 |
| 10,000 | 15,000 | 9,016,059 | 739 | 703,465,014 | 12,200 | .8758 |
| 15,000 | 20,000 | 8,104,413 | 469 | 684,405,601 | 17,280 | .8521 |
| 20,000 | 25,000 | 6,672,499 | 300 | 667,243,102 | 22,242 | .8307 |
| 25,000 | 30,000 | 7,544,445 | 276 | 651,488,657 | 27,335 | .8111 |
| 30,000 | 35,000 | 7,083,109 | 219 | 636,960,548 | 32,343 | .7930 |
| 35,000 | 40,000 | 6,403,232 | 172 | 623,422,316 | 37,228 | .7761 |
| 40,000 | 50,000 | 14,184,292 | 318 | 598,828,024 | 44,605 | .7455 |
| 50,000 | 75,000 | 33,749,301 | 550 | 548,503,723 | 61,362 | .6829 |
| 75,000 | 100,000 | 28,896,218 | 334 | 508,932,505 | 86,516 | .6336 |
| 100,000 | 125,000 | 26,559,907 | 237 | 476,210,098 | 112,304 | .5929 |
| 125,000 | 150,000 | 22,870,802 | 169 | 448,801,797 | 135,732 | .5587 |
| 150,000 | 175,000 | 19,471,457 | 120 | 424,730,340 | 162,262 | .5288 |
| 175,000 | 200,000 | 18,211,486 | 98 | 403,518,855 | 185,831 | .5024 |
| 200,000 | 225,000 | 17,952,349 | 85 | 384,429,006 | 212,454 | .4786 |
| 225,000 | 250,000 | 17,615,753 | 75 | 367,400,753 | 236,453 | .4574 |
| 250,000 | 275,000 | 9,385,732 | 36 | 351,602,521 | 264,387 | .4377 |
| 275,000 | 300,000 | 10,104,300 | 36 | 336,860,721 | 284,628 | .4194 |
| 300,000 | 325,000 | 10,478,616 | 34 | 322,923,772 | 311,246 | .4020 |
| 325,000 | 350,000 | 10,366,502 | 31 | 309,732,270 | 338,038 | .3856 |
| 350,000 | 375,000 | 12,111,063 | 34 | 297,454,541 | 359,735 | .3703 |
| 375,000 | 400,000 | 10,879,729 | 28 | 285,824,812 | 388,562 | .3558 |
| 400,000 | 425,000 | 9,991,660 | 24 | 274,889,402 | 412,027 | .3422 |
| 425,000 | 450,000 | 11,255,346 | 26 | 264,577,806 | 437,101 | .3294 |
| 450,000 | 475,000 | 11,173,792 | 24 | 254,922,764 | 460,775 | .3174 |
| 475,000 | 500,000 | 9,078,751 | 19 | 245,825,263 | 484,200 | .3060 |
| 500,000 | 600,000 | 39,930,354 | 73 | 213,994,909 | 546,991 | .2664 |
| 600,000 | 700,000 | 28,683,826 | 44 | 187,711,083 | 651,905 | .2337 |
| 700,000 | 800,000 | 30,742,255 | 41 | 165,768,828 | 749,811 | .2064 |
| 800,000 | 900,000 | 22,975,314 | 27 | 147,193,514 | 850,938 | .1833 |
| 900,000 | 1,000,000 | 24,498,155 | 26 | 131,495,359 | 942,237 | .1637 |
| 1,000,000 | 2,000,000 | 157,156,056 | 116 | 60,339,303 | 1,354,794 | .0751 |
| 2,000,000 | 3,000,000 | 35,971,034 | 15 | 39,368,269 | 2,398,069 | .0490 |
| 3,000,000 | 4,000,000 | 13,229,739 | 4 | 27,138,530 | 3,307,435 | .0338 |
| 4,000,000 | 5,000,000 | 12,909,671 | 3 | 18,228,859 | 4,303,224 | .0227 |
| 5,000,000 | 6,000,000 | 16,221,407 | 3 | 12,007,452 | 5,407,136 | .0149 |
| 6,000,000 | 7,000,000 | 6,759,892 | 1 | 7,247,560 | 6,759,892 | .0090 |
| 7,000,000 | 8,000,000 | 22,327,487 | 3 | 4,920,073 | 7,442,496 | .0061 |
| 8,000,000 | 9,000,000 | 0 | 0 | 3,920,073 | 8,500,000 | .0049 |
| 9,000,000 | 10,000,000 | 0 | 0 | 2,920,073 | 9,500,000 | .0036 |
| 10,000,000 8 | & Over | 12,920,073 | 1 | | 12,920,073 | .0000 |

23,569

TOTAL/AVERAGE 803,230,457

^{*} Limits consistent with published loss limits for excess loss factors Values have been interpolated when not available on prior pages

| | Death-Log | gnormal | PT-Logn | normal | PP-Logn | ormal | TT-Logr | ormal |
|------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| | Actual | Fitted | Actual | Fitted | Actual | Fitted | Actual | Fitted |
| Loss | Excess |
| Limit | Ratio |
| 1,000 | .9986 | .9985 | .9997 | .9997 | .9958 | .9958 | .9709 | .9714 |
| 2,000 | .9971 | .9971 | .9994 | .9994 | .9916 | .9916 | .9446 | .9456 |
| 3,000 | .9957 | .9956 | .9991 | .9990 | .9874 | .9875 | .9208 | .9221 |
| 4,000 | .9942 | .9941 | .9988 | .9987 | .9832 | .9834 | .8990 | .9007 |
| 5,000 | .9928 | .9927 | .9985 | .9984 | .9791 | .9794 | .8789 | .8810 |
| 6,000 | .9915 | .9914 | .9982 | .9981 | .9751 | .9753 | .8603 | .8628 |
| 7,000 | .9902 | .9900 | .9979 | .9978 | .9710 | .9713 | .8431 | .8458 |
| 8,000 | .9888 | .9887 | .9977 | .9975 | .9670 | .9673 | .8268 | .8298 |
| 9,000 | .9875 | .9873 | .9974 | .9971 | .9630 | .9634 | .8115 | .8148 |
| 10,000 | .9862 | .9860 | .9971 | .9968 | .9590 | .9594 | .7970 | .8006 |
| 11,000 | .9849 | .9846 | .9968 | .9965 | .9551 | .9555 | .7833 | .7870 |
| 12,000 | .9835 | .9833 | .9965 | .9962 | .9512 | .9517 | .7702 | .7742 |
| 13,000 | .9822 | .9819 | .9962 | .9959 | .9473 | .9478 | .7578 | .7620 |
| 14,000 | .9809 | .9806 | .9959 | .9956 | .9434 | .9440 | .7459 | .7503 |
| 15,000 | .9795 | .9792 | .9956 | .9952 | .9396 | .9402 | .7345 | .7391 |
| 16,000 | .9782 | .9779 | .9953 | .9949 | .9358 | .9365 | .7235 | .7284 |
| 17,000 | .9769 | .9765 | .9950 | .9946 | .9321 | .9328 | .7131 | .7181 |
| 18,000 | .9756 | .9752 | .9947 | .9943 | .9283 | .9291 | .7030 | .7082 |
| 19,000 | .9744 | .9739 | .9944 | .9940 | .9246 | .9254 | .6934 | .6987 |
| 20,000 | .9731 | .9727 | .9941 | .9936 | .9210 | .9218 | .6841 | .6896 |
| 21,000 | .9719 | .9715 | .9938 | .9933 | .9173 | .9182 | .6752 | .6808 |
| 22,000 | .9707 | .9703 | .9935 | .9930 | .9137 | .9146 | .6666 | .6724 |
| 23,000 24,000 | .9695 .9683 | .9690 .9678 | .9932 .9930 | .9927 .9924 | .9101 .9066 | .9111 .9076 | .6582 .6501 | .6642 .6562 |
| 25,000 | .9671 | .9676 | .9927 | .9924 | .9031 | .9076 | .6421 | .6484 |
| 26,000 | .9659 | .9654 | .9924 | .9917 | .8996 | .9006 | .6345 | .6408 |
| 27,000 | .9647 | .9641 | .9921 | .9914 | .8961 | .8972 | .6270 | .6335 |
| 28,000 | .9635 | .9629 | .9918 | .9911 | .8927 | .8938 | .6197 | .6263 |
| 29,000 | .9623 | .9617 | .9915 | .9908 | .8893 | .8905 | .6127 | .6194 |
| 30,000 | .9611 | .9605 | .9912 | .9905 | .8859 | .8871 | .6058 | .6127 |
| 31,000 | .9599 | .9592 | .9909 | .9901 | .8826 | .8838 | .5992 | .6062 |
| 32,000 | .9587 | .9580 | .9906 | .9898 | .8793 | .8805 | .5927 | .5998 |
| 33,000 | .9574 | .9568 | .9903 | .9895 | .8760 | .8773 | .5865 | .5936 |
| 34,000 | .9562 | .9555 | .9900 | .9892 | .8727 | .8741 | .5804 | .5877 |
| 35,000 | .9550 | .9543 | .9897 | .9889 | .8695 | .8709 | .5745 | .5819 |
| 36,000 | .9538 | .9531 | .9894 | .9886 | .8663 | .8677 | .5687 | .5762 |
| 37,000 | .9526 | .9519 | .9891 | .9882 | .8631 | .8645 | .5631 | .5707 |
| 38,000 | .9514 | .9506 | .9888 | .9879 | .8600 | .8614 | .5576 | .5653 |
| 39,000 | .9502 | .9494 | .9885 | .9876 | .8568 | .8583 | .5523 | .5601 |
| 40,000 | .9490 | .9482 | .9883 | .9873 | .8537 | .8552 | .5470 | .5549 |
| 41,000 | .9478 | .9470 | .9880 | .9870 | .8506 | .8522 | .5419 | .5499 |
| 42,000 | .9466 | .9457 | .9877 | .9867 | .8476 | .8492 | .5369 | .5450 |
| 43,000 | .9454 | .9445 | .9874 | .9863 | .8446 | .8462 | .5320 | .5402 |
| 44,000 | .9442 | .9433 | .9871 | .9860 | .8416 | .8432 | .5273 | .5355 |
| 45,000 | .9430 | .9420 | .9868 | .9857 | .8386 | .8403 | .5227 | .5310 |
| 46,000 | .9417 | .9408 | .9865 | .9854 | .8356 | .8373 | .5182 | .5266 |
| 47,000 | .9405 | .9396 | .9862 | .9851 | .8327 | .8344 | .5138 | .5222 |
| 48,000 | .9393 | .9384 | .9859 | .9847 | .8297 | .8315 | .5095 | .5180 |
| 49,000 | .9381 | .9371 | .9856 | .9844 | .8269 | .8287 | .5053 | .5139 |
| 50,000 | .9369 | .9359 | .9853 | .9841 | .8240 | .8258 | .5012 | .5099 |

| | Death-Lος | gnormal | PT-Logn | ormal | PP-Logn | ormal | TT-Logn | ormal |
|---------|-----------|---------|---------|--------|---------|--------|---------|--------|
| | Actual | Fitted | Actual | Fitted | Actual | Fitted | Actual | Fitted |
| Loss | Excess | Excess | Excess | Excess | Excess | Excess | Excess | Excess |
| Limit | Ratio | Ratio | Ratio | Ratio | Ratio | Ratio | Ratio | Ratio |
| 51,000 | .9357 | .9347 | .9850 | .9838 | .8211 | .8230 | .4972 | .5060 |
| 52,000 | .9345 | .9335 | .9847 | .9835 | .8183 | .8202 | .4933 | .5022 |
| 53,000 | .9333 | .9322 | .9844 | .9832 | .8155 | .8174 | .4895 | .4984 |
| 54,000 | .9321 | .9310 | .9841 | .9828 | .8127 | .8146 | .4859 | .4948 |
| 55,000 | .9309 | .9298 | .9838 | .9825 | .8099 | .8119 | .4822 | .4912 |
| 56,000 | .9297 | .9286 | .9836 | .9822 | .8072 | .8092 | .4787 | .4878 |
| 57,000 | .9285 | .9273 | .9833 | .9819 | .8045 | .8065 | .4753 | .4844 |
| 58,000 | .9273 | .9261 | .9830 | .9816 | .8018 | .8038 | .4719 | .4811 |
| 59,000 | .9260 | .9249 | .9827 | .9812 | .7991 | .8012 | .4686 | .4779 |
| 60,000 | .9248 | .9236 | .9824 | .9809 | .7964 | .7985 | .4654 | .4747 |
| 61,000 | .9237 | .9225 | .9821 | .9806 | .7938 | .7959 | .4623 | .4717 |
| 62,000 | .9226 | .9214 | .9818 | .9803 | .7911 | .7933 | .4592 | .4687 |
| 63,000 | .9215 | .9203 | .9815 | .9800 | .7885 | .7907 | .4562 | .4657 |
| 64,000 | .9204 | .9192 | .9812 | .9797 | .7859 | .7882 | .4533 | .4628 |
| 65,000 | .9193 | .9181 | .9809 | .9793 | .7834 | .7856 | .4505 | .4600 |
| 66,000 | .9183 | .9170 | .9806 | .9790 | .7808 | .7831 | .4477 | .4573 |
| 67,000 | .9172 | .9159 | .9803 | .9787 | .7783 | .7806 | .4450 | .4546 |
| 68,000 | .9161 | .9148 | .9800 | .9784 | .7758 | .7782 | .4423 | .4520 |
| 69,000 | .9150 | .9136 | .9797 | .9781 | .7734 | .7757 | .4396 | .4494 |
| 70,000 | .9139 | .9125 | .9794 | .9778 | .7709 | .7733 | .4370 | .4468 |
| 71,000 | .9128 | .9114 | .9791 | .9774 | .7685 | .7709 | .4345 | .4443 |
| 72,000 | .9117 | .9103 | .9789 | .9771 | .7661 | .7685 | .4320 | .4419 |
| 73,000 | .9106 | .9092 | .9786 | .9768 | .7637 | .7661 | .4295 | .4394 |
| 74,000 | .9096 | .9081 | .9783 | .9765 | .7613 | .7638 | .4271 | .4370 |
| 75,000 | .9085 | .9070 | .9780 | .9762 | .7589 | .7614 | .4246 | .4347 |
| 76,000 | .9074 | .9059 | .9777 | .9758 | .7566 | .7591 | .4223 | .4323 |
| 77,000 | .9063 | .9048 | .9774 | .9755 | .7543 | .7568 | .4199 | .4300 |
| 78,000 | .9052 | .9037 | .9771 | .9752 | .7520 | .7545 | .4176 | .4278 |
| 79,000 | .9041 | .9026 | .9768 | .9749 | .7497 | .7523 | .4154 | .4256 |
| 80,000 | .9030 | .9015 | .9765 | .9746 | .7474 | .7500 | .4132 | .4234 |
| 81,000 | .9020 | .9004 | .9762 | .9743 | .7452 | .7478 | .4110 | .4212 |
| 82,000 | .9009 | .8993 | .9759 | .9739 | .7429 | .7456 | .4088 | .4191 |
| 83,000 | .8998 | .8982 | .9756 | .9736 | .7407 | .7434 | .4067 | .4170 |
| 84,000 | .8987 | .8971 | .9753 | .9733 | .7385 | .7413 | .4046 | .4150 |
| 85,000 | .8976 | .8960 | .9750 | .9730 | .7363 | .7391 | .4026 | .4130 |
| 86,000 | .8965 | .8949 | .9747 | .9727 | .7342 | .7369 | .4005 | .4110 |
| 87,000 | .8954 | .8938 | .9744 | .9723 | .7320 | .7348 | .3985 | .4090 |
| 88,000 | .8943 | .8927 | .9742 | .9720 | .7299 | .7327 | .3965 | .4070 |
| 89,000 | .8933 | .8916 | .9739 | .9717 | .7278 | .7306 | .3946 | .4051 |
| 90,000 | .8922 | .8905 | .9736 | .9714 | .7257 | .7285 | .3927 | .4032 |
| 91,000 | .8911 | .8894 | .9733 | .9711 | .7236 | .7264 | .3908 | .4014 |
| 92,000 | .8900 | .8883 | .9730 | .9708 | .7215 | .7244 | .3889 | .3995 |
| 93,000 | .8889 | .8871 | .9727 | .9704 | .7194 | .7223 | .3870 | .3977 |
| 94,000 | .8878 | .8860 | .9724 | .9701 | .7174 | .7203 | .3852 | .3959 |
| 95,000 | .8867 | .8849 | .9721 | .9698 | .7153 | .7183 | .3834 | .3941 |
| 96,000 | .8857 | .8838 | .9719 | .9696 | .7133 | .7163 | .3816 | .3923 |
| 97,000 | .8846 | .8827 | .9716 | .9693 | .7113 | .7143 | .3798 | .3906 |
| 98,000 | .8835 | .8816 | .9714 | .9690 | .7093 | .7123 | .3780 | .3889 |
| 99,000 | .8824 | .8805 | .9711 | .9687 | .7073 | .7104 | .3763 | .3872 |
| 100,000 | .8813 | .8794 | .9708 | .9684 | .7053 | .7084 | .3746 | .3855 |
| 440,000 | 0704 | 0004 | 0000 | 0050 | 0000 | 0000 | 2507 | 2000 |

110,000

.8704

.8684

.9682

.9656

.6863

.6896

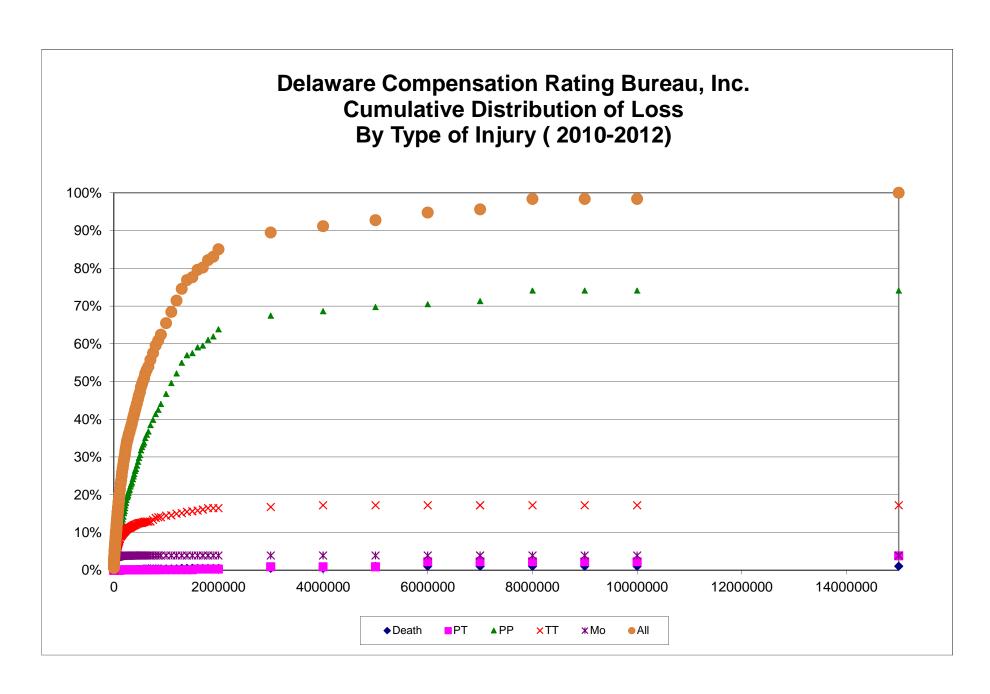
.3587

.3699

| Loss Excess Exc | | Death-Log | gnormal | PT-Logn | ormal | PP-Logn | ormal | TT-Logn | ormal |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|-----------|---------|---------|--------|---------|--------|---------|--------|
| Limit Ratio Rati | | Actual | Fitted | Actual | Fitted | Actual | Fitted | Actual | Fitted |
| Limit Ratio Rati | Loss | | | | | | | | |
| 130,000 8487 8463 9635 9605 6519 6555 3316 3433 140,000 8376 8536 9612 9580 6381 6399 3333 3321 150,000 870 8242 9589 9555 6212 6251 3309 3220 160,000 8161 8132 9566 9531 6070 6111 3002 3124 170,000 8052 8021 9544 9566 9531 6070 6111 3002 3124 170,000 8052 8021 9544 9566 9531 6070 6111 3003 3220 180,000 7944 7911 9521 9441 9506 5935 5977 2911 3036 180,000 7735 7700 9448 9457 5805 5849 2227 2552 190,000 7738 7702 9475 9432 5564 5610 273 2201 100,000 7741 7604 9452 9407 5450 5497 2204 2732 220,000 7541 7604 9452 9407 5450 5497 2204 2732 220,000 7544 7505 9429 9382 5342 5390 2538 2688 230,000 7448 7407 9406 9388 5238 5238 5238 5238 22476 2260 220,000 7541 7505 9439 9382 5342 5390 2538 2688 230,000 7448 7407 9406 9388 5238 5238 5238 5238 2476 220,000 7448 7407 9406 9383 5538 5238 5238 2476 220,000 7448 7407 9406 9388 5238 5238 5238 2476 220,000 7448 7407 9406 9388 5234 5138 5189 2419 2551 255,000 7455 7412 9381 9308 5042 5094 2565 2498 240,000 74751 7406 9338 9284 4949 5010 2414 2447 270,000 7406 7402 9315 9259 4857 4909 2266 2397 240,000 7406 7402 9315 9259 4857 4909 2266 2397 240,000 8533 6733 9247 9155 4596 440 2213 2255 315,000 6706 6833 6733 9247 9155 4596 4404 2213 2259 315,000 6833 6733 9247 9155 4596 4404 2213 2259 315,000 6579 6571 9212 9148 9111 4355 4359 6404 2213 2259 315,000 6579 6571 9212 9148 9111 4355 4359 6404 2213 2259 315,000 6579 6571 9212 9148 9111 4355 4359 6404 2213 2259 315,000 6579 6571 9212 9148 9111 4355 4359 6404 2213 2259 210 4461 9131 9175 9175 9175 9175 9175 9175 9175 917 | | | | | | | | | |
| 140,000 8378 8353 9612 9580 6381 6399 3203 3321 150,000 8270 8242 9589 9555 6212 6251 3099 3220 160,000 8161 8132 9586 9531 6070 6111 3002 3124 170,000 8052 8021 9544 9506 5935 5977 2911 3035 180,000 7394 7911 9521 9481 5805 5935 5977 2911 3035 180,000 7394 7911 9521 9481 5805 5849 2227 2252 190,000 7335 7800 9498 9457 5862 5727 2747 2874 2874 200,000 7345 7800 9498 9457 5862 5727 2747 2874 2874 200,000 7841 7604 9452 9477 5450 5497 2801 2253 2801 210,000 7841 7604 9452 9407 5450 5497 2801 2253 220,000 7,544 7605 9429 9475 9432 5584 5510 2253 2801 220,000 7,544 7605 9429 9436 9382 5342 5390 2538 2668 230,000 7,544 7,400 9406 9358 5238 5238 5238 2476 2807 240,000 7,531 7,509 9384 9333 5138 5199 2419 2855 250,000 7,7265 7712 9361 9308 5042 5094 4857 9499 5001 2314 2447 270,000 7,006 7,042 9315 9259 4857 9499 5001 2314 2447 270,000 7,006 7,006 7,004 9315 9259 4387 4999 5001 2314 2447 270,000 6917 6875 9529 9210 4861 4729 2174 2298 300,000 6617 6875 9229 9210 4861 4729 2174 2298 300,000 6617 6875 9269 9210 4861 4729 2174 2298 300,000 6617 6875 9269 9210 4861 4729 2174 2298 300,000 6617 6875 9269 9210 4861 4729 2174 2298 300,000 6617 6875 9269 9210 4861 4729 4266 2397 300,000 66706 6671 9212 9148 4473 4596 4600 2128 2255 315,000 6706 6671 9212 9148 4473 4359 4266 1940 2042 345,000 6305 6879 6552 9178 9111 4355 4369 440,000 5532 5736 8977 8901 4314 1831 1912 440,000 5532 5736 8977 8901 4324 4134 1884 1976 440,000 5532 5736 8977 8971 8981 4399 3255 1518 1510 500,000 5445 5210 8784 8907 8928 3317 3783 1773 31788 40,000 5503 5884 5876 8977 8881 3299 4255 1518 1510 500,000 5445 5210 8784 8907 8928 3317 3783 1773 31788 500,000 5503 5485 5876 8977 8881 3299 2255 1518 11912 500,000 5545 520 3785 8881 8877 28881 3771 3897 1782 1849 500,000 5545 520 3785 8881 8879 2288 3317 3783 1773 31788 500,000 5545 520 3785 8881 8879 2288 3317 3783 1773 31788 500,000 5545 520 3785 8881 8879 2288 3317 3783 1773 31788 500,000 5545 520 3785 8881 8879 2288 3317 3783 1773 31788 500,000 5545 520 3785 8881 8879 2288 3317 3783 1773 31788 500,000 | 120,000 | .8596 | .8573 | .9658 | .9630 | .6686 | .6720 | .3443 | .3557 |
| 150,000 8270 8242 9889 9555 6212 6251 3099 3220 160,000 8052 8021 9544 9506 5935 5977 2911 3025 180,000 7944 7911 9521 9481 5805 5849 2287 2952 190,000 7835 7800 9498 9457 5862 5727 2747 2874 200,000 7641 7604 9452 9407 5450 5640 2673 2801 210,000 7641 7604 9452 9407 5450 5497 2604 2732 220,000 7448 7407 9406 9358 5328 538 2538 2538 2538 2538 2538 2538 2538 2538 2538 2538 2538 2538 2538 2538 2538 2538 2538 2538 2538 2538 2538 2538 2538 2538 2538 < | 130,000 | .8487 | .8463 | .9635 | .9605 | .6519 | .6555 | .3316 | .3433 |
| 160,000 | 140,000 | .8378 | .8353 | .9612 | .9580 | .6361 | .6399 | .3203 | .3321 |
| 170,000 | 150,000 | .8270 | .8242 | .9589 | .9555 | .6212 | .6251 | .3099 | .3220 |
| 180,000 | 160,000 | .8161 | .8132 | .9566 | .9531 | .6070 | .6111 | .3002 | .3124 |
| 190,000 7835 7800 9498 9457 5.682 5727 2747 2874 200,000 7731 7702 9475 9432 5.564 6510 2673 2801 210,000 7541 7505 9429 9407 .5480 .5497 2604 2732 220,000 7448 .7407 .9406 .9382 .5342 .5390 .253 .2688 230,000 .7448 .7407 .9406 .9388 .5238 .5288 .2476 .2607 240,000 .7351 .7309 .9884 .9333 .5138 .5199 .2419 .251 .250 250,000 .7717 .7126 .9381 .9289 .9284 .4949 .5001 .2314 .2447 270,000 .7066 .6928 .9292 .9224 .4767 .4818 .2219 .2347 280,000 .6071 .6875 .9269 .9224 .4769 .4640 .2128 | 170,000 | | | .9544 | .9506 | | | .2911 | |
| 200,000 .7738 .7702 .9475 .9432 .5564 .5610 .2673 .2801 210,000 .7544 .7505 .9429 .9382 .5342 .5390 .2538 .2688 230,000 .7448 .7407 .9406 .9388 .5238 .2476 .2807 240,000 .7351 .7309 .9384 .9333 .5138 .5189 .2419 .2551 250,000 .7255 .7212 .9381 .9308 .5042 .5094 .2365 .2489 260,000 .7066 .7042 .9315 .9289 .4857 .4909 .2266 .2397 280,000 .7002 .6958 .9292 .9234 .4767 .4818 .2214 .2290 300,000 .6917 .6875 .9269 .9210 .4681 .4729 .2174 .2298 315,000 .6706 .6671 .9212 .9148 .4473 .4510 .2623 .2653 .2653 | 180,000 | .7944 | | .9521 | .9481 | .5805 | .5849 | .2827 | .2952 |
| 210,000 7641 7604 9452 9407 5450 5497 2604 2732 220,000 7544 7407 9406 9382 5342 5288 2476 2607 240,000 7351 7309 9384 9333 5138 5288 2476 2267 250,000 7725 7212 9361 9308 5042 5094 2365 2488 260,000 7171 7126 9338 9284 499 5001 2314 2447 270,000 7060 7042 9315 9259 4857 4909 2066 2397 280,000 7002 6958 9292 9234 4767 4818 2219 2347 290,000 6817 6875 9269 9210 4681 4729 2174 2298 300,000 6836 6793 9247 9115 4596 4640 2128 2250 315,000 6706 < | 190,000 | .7835 | | .9498 | .9457 | .5682 | .5727 | .2747 | .2874 |
| 220,000 7544 7505 9429 9382 5342 5390 2538 2688 230,000 7481 7407 9406 9358 5288 5288 2476 2607 240,000 7351 7309 9384 9333 5138 5189 2419 2551 250,000 7757 7712 9361 9308 5042 5094 2365 2498 260,000 7066 7042 9315 9259 4857 4909 2266 2397 280,000 7002 6958 9292 92210 4681 4729 2174 2298 300,000 6917 6875 9269 9210 4681 4729 2174 2298 300,000 6876 6876 9269 9210 4681 4729 2174 2298 310,000 6876 6871 9212 9148 4473 4510 208 2179 345,000 6874 | 200,000 | .7738 | .7702 | .9475 | .9432 | .5564 | .5610 | .2673 | .2801 |
| 230,000 7448 7407 9406 9358 5238 5288 2476 2607 240,000 7351 7309 9384 9333 5138 5189 2419 255 2298 260,000 77171 77126 9381 9308 5042 5094 2365 2489 260,000 7002 6958 9292 9324 4949 5001 2314 2447 270,000 7002 6958 9292 92244 4767 4818 2219 2347 280,000 66917 6875 9269 9210 4681 4729 2174 2298 300,000 6833 6793 9247 9185 4596 4640 2128 2250 315,000 6706 66671 9212 9148 4473 4510 2062 2217 330,000 6579 6552 9178 9111 4355 4382 199 2110 345,000 6361 6318 9110 9038 4128 4134 184 | · | .7641 | | | | | | | |
| 240,000 ,7351 ,7309 ,9384 ,9333 ,5138 ,5189 ,2419 ,2551 250,000 ,7255 ,7212 ,9361 ,9398 ,5042 ,5094 ,2365 ,2498 260,000 ,7711 ,7126 ,9381 ,9284 ,4849 ,5001 ,2314 ,2447 270,000 ,7086 ,7042 ,9315 ,9259 ,4857 ,4909 ,2266 ,2397 280,000 ,6917 ,6875 ,9269 ,9210 ,4881 ,4729 ,2174 ,2298 300,000 ,6813 ,6793 ,9247 ,9185 ,4896 ,4640 ,2128 ,2250 315,000 ,6706 ,6671 ,9212 ,9148 ,4473 ,4510 ,2063 ,2179 330,000 ,6579 ,6552 ,9178 ,9111 ,4355 ,4382 ,1999 ,2110 346,000 ,6361 ,6318 ,9110 ,9074 ,4239 ,2566 ,1940 ,2042 | 220,000 | .7544 | .7505 | .9429 | | | .5390 | .2538 | .2668 |
| 250,000 7255 7212 9361 9308 5042 5094 2365 2498 260,000 7717 77126 9338 9284 4949 5001 2314 2447 270,000 7002 6958 9292 9234 4767 4818 2219 2397 280,000 7002 6958 9292 9234 4767 4818 2219 2347 290,000 6817 6875 9269 9210 4861 4729 2174 2298 300,000 6833 6793 9247 9185 4596 4640 2128 2250 315,000 6706 6671 9212 9148 4473 4510 2063 2179 330,000 6579 6552 9178 9111 4355 4382 1999 2110 345,000 6470 6434 9144 9074 4239 4256 1940 2042 375,000 6253 | , | | | | | | | | |
| 260.000 7.171 7.126 9338 9.284 4.949 5.001 2.314 2.447 270.000 7.096 .7042 .9315 .9259 .4857 .4909 .2266 .2397 280.000 .7002 .6958 .9292 .9234 .4767 .4818 .2219 .2347 290.000 .6917 .6875 .9269 .9210 .4861 .4729 .2174 .2288 300,000 .6706 .6671 .9212 .9148 .4473 .4510 .2063 .2179 330,000 .6579 .6552 .9178 .9111 .4355 .4382 .1999 .2110 345,000 .6447 .6434 .9144 .9074 .4239 .4256 .1940 .2042 360,000 .6361 .6318 .9110 .9038 .4128 .4134 .1844 .1944 .9074 .4239 .4256 .1940 .2042 375,000 .6253 .6205 .9075 | · | | | | | | | | |
| 270,000 .7086 .7042 .9315 .9259 .4857 .4909 .2266 .2397 280,000 .7002 .6958 .9292 .9234 .4767 .4818 .2219 .2347 290,000 .6917 .6875 .9269 .9210 .4861 .4729 .2174 .2288 300,000 .6833 .6793 .9247 .9185 .4596 .4640 .2128 .2250 315,000 .6767 .6552 .9178 .9111 .4355 .4382 .1999 .2110 345,000 .6470 .6434 .9144 .9074 .4239 .4256 .1940 .2042 350,000 .6281 .6205 .9075 .9001 .4021 .4014 .1831 .1972 375,000 .6283 .6205 .9075 .9001 .4021 .4014 .1831 .1912 390,000 .6144 .6093 .9041 .8964 .3917 .3897 .1782 .1849 | · | | | | | | | | |
| 280,000 7002 6958 .9292 .9234 .4767 .4818 .2219 .2347 290,000 .6917 .6875 .9269 .9210 .4681 .4729 .2174 .2298 300,000 .6833 .6793 .9247 .9185 .4596 .4640 .2128 .2250 315,000 .6706 .6671 .9212 .9148 .4473 .4510 .2063 .2179 330,000 .6579 .6552 .9178 .9111 .4355 .4382 .1999 .2110 345,000 .6470 .6434 .9144 .9074 .4239 .4256 .1940 .2042 360,000 .6361 .6318 .9110 .9088 .4128 .4134 .1884 .1976 375,000 .6253 .6205 .9075 .9001 .4021 .4014 .1831 .1912 .4900 .6035 .5984 .9007 .8928 .3817 .3783 .1782 .1849 | · | | | | | | | | |
| 290,000 6817 6875 9269 9210 4681 4729 2174 2285 300,000 6803 .6793 .9247 .9185 .4596 .4640 .2128 .2250 315,000 .6706 .6671 .9212 .9148 .4473 .4510 .2063 .2179 330,000 .6579 .6552 .9178 .9111 .4355 .4382 .1999 .2110 345,000 .6361 .6318 .9110 .9038 .4128 .4134 .1884 .1976 375,000 .6253 .6205 .9075 .9001 .4021 .4014 .1831 .1912 390,000 .6144 .6093 .9041 .8964 .3917 .3897 .1782 .1849 405,000 .6035 .5984 .9007 .8928 .3817 .3783 .1733 .1782 .1849 40,000 .5832 .5736 .8927 .8891 .3721 .3671 .1626 | | | | | | | | | |
| 300,000 ,6833 ,6793 ,9247 ,9185 ,4596 ,4640 ,2128 ,2250 315,000 ,6706 ,6671 ,9212 ,9148 ,4473 ,4510 ,2033 ,2179 330,000 ,6579 ,6552 ,9178 ,9111 ,4355 ,4382 ,1999 ,2110 345,000 ,6470 ,6434 ,9144 ,9074 ,4239 ,4256 ,1940 ,2042 360,000 ,6253 ,6205 ,9075 ,9001 ,4021 ,4014 ,1831 ,1912 390,000 ,6144 ,6093 ,9041 ,8964 ,3917 ,3897 ,1782 ,1849 400,000 ,5928 ,5876 ,8972 ,8891 ,3721 ,3671 ,1686 ,1729 440,000 ,5832 ,5736 ,8972 ,8843 ,3598 ,3527 ,1626 ,1663 480,000 ,5638 ,5466 ,8835 ,8746 ,3369 ,3255 ,1518 ,1510 | , | | | | | | | | |
| 315,000 .6706 .6671 .9212 .9148 .4473 .4510 .2063 .2179 330,000 .6579 .6552 .9178 .9111 .4355 .4382 .1999 .2110 345,000 .6470 .6434 .9144 .9074 .4239 .4256 .1940 .2042 360,000 .6361 .6318 .9110 .9038 .4128 .4134 .1884 .1976 375,000 .6253 .6205 .9075 .9001 .4021 .4014 .1831 .1912 390,000 .6144 .6093 .9041 .8964 .3917 .3897 .1782 .1849 405,000 .6035 .5984 .9007 .8928 .3317 .3873 .1733 .1783 440,000 .5832 .5736 .8927 .8843 .3598 .3527 .1626 .1653 480,000 .5735 .5599 .8881 .8794 .3480 .3388 .1571 .1580 | · | | | | | | | | |
| 330,000 .6579 .6552 .9178 .9111 .4355 .4382 .1999 .2110 345,000 .6470 .6434 .9144 .9074 .4239 .4256 .1940 .2042 360,000 .6361 .6318 .9110 .9038 .4128 .4134 .1884 .1976 375,000 .6253 .6205 .9075 .9001 .4021 .4014 .1831 .1912 390,000 .6144 .6093 .9041 .8964 .3917 .3897 .1782 .1849 405,000 .5035 .5984 .9007 .8928 .3817 .3783 .1733 .1782 .1849 420,000 .5532 .5736 .8927 .8841 .3721 .3671 .1666 .1729 440,000 .5832 .5736 .8927 .8843 .3598 .32527 .1626 .1653 480,000 .5638 .5466 .8835 .8746 .3369 .3255 .1518 | · | | | | | | | | |
| 345,000 .6470 .6434 .9144 .9074 .4239 .4256 .1940 .2042 360,000 .6361 .6318 .9110 .9038 .4128 .4134 .1884 .1976 375,000 .6253 .6205 .9075 .9001 .4021 .4014 .1831 .1912 380,000 .6144 .6093 .9041 .8964 .3917 .3897 .1782 .1849 405,000 .5928 .5876 .8972 .8891 .3721 .3671 .1686 .1729 440,000 .5832 .5736 .8927 .8843 .3588 .3527 .1626 .1653 460,000 .5638 .5466 .8835 .8746 .3369 .3255 .1518 .1510 500,000 .5542 .5336 .8793 .8698 .3262 .3126 .1466 .1443 520,000 .5445 .5210 .8754 .8650 .3160 .3001 .1416 .1379 | , | | | | | | | | |
| 360,000 .6361 .6318 .9110 .9038 .4128 .4134 .1884 .1976 375,000 .6253 .6205 .9075 .9001 .4021 .4014 .1831 .1912 390,000 .6144 .6093 .9041 .8964 .3917 .3897 .1782 .1849 405,000 .6035 .5984 .9007 .8928 .3817 .3783 .1733 .1788 420,000 .5928 .5876 .8927 .8843 .3598 .3527 .1666 .1729 440,000 .5832 .5736 .8927 .8843 .3598 .3527 .1626 .1653 460,000 .5638 .5466 .8835 .8746 .3369 .3255 .1518 .1511 .1580 480,000 .5638 .5466 .8835 .8746 .3369 .3255 .1518 .1510 500,000 .5445 .5210 .8754 .8650 .3160 .3001 .1416 | · | | | | | | | | |
| 375,000 .6253 .6205 .9075 .9001 .4021 .4014 .1831 .1912 390,000 .6144 .6093 .9041 .8964 .3917 .3897 .1782 .1849 405,000 .6035 .5984 .9007 .8928 .3817 .3783 .1733 .1788 420,000 .5928 .5876 .8972 .8891 .3721 .3671 .1686 .1729 440,000 .5832 .5736 .8927 .8843 .3598 .3527 .1626 .1653 480,000 .5638 .5466 .8835 .8746 .3369 .3255 .1518 .1510 500,000 .5542 .5336 .8793 .8698 .3262 .3126 .1466 .1443 520,000 .5445 .5210 .8754 .8650 .3160 .3001 .1416 .1379 560,000 .5260 .4967 .8675 .8555 .2972 .2767 .1320 .1259 | · | | | | | | | | |
| 390,000 .6144 .6093 .9041 .8964 .3917 .3897 .1782 .1849 405,000 .6035 .5984 .9007 .8928 .3817 .3783 .1733 .1788 420,000 .5928 .5876 .8972 .8891 .3721 .3671 .1686 .1729 440,000 .5832 .5736 .8927 .8843 .3598 .3527 .1626 .1653 480,000 .5638 .5466 .8835 .8746 .3369 .3255 .1518 .1510 500,000 .5542 .5336 .8793 .8698 .3262 .3126 .1466 .1443 520,000 .5445 .5210 .8754 .8650 .3160 .3001 .1416 .1379 540,000 .5348 .5087 .8715 .8650 .3160 .3001 .1416 .1378 560,000 .5260 .4967 .8675 .8555 .2972 .2767 .1320 .1259 | · | | | | | | | | |
| 405,000 .6035 .5984 .9007 .8928 .3817 .3783 .1733 .1788 420,000 .5928 .5876 .8972 .8891 .3721 .3671 .1686 .1729 440,000 .5832 .5736 .8927 .8843 .3598 .3527 .1626 .1653 480,000 .5735 .5599 .8881 .8794 .3480 .3388 .1571 .1580 480,000 .5638 .5466 .8835 .8746 .3369 .3255 .1518 .1510 500,000 .5542 .5336 .8793 .8698 .3262 .3166 .1466 .1443 520,000 .5445 .5210 .8754 .8650 .3160 .3001 .1416 .1379 540,000 .5348 .5087 .8715 .8602 .3065 .2882 .1367 .1318 560,000 .5060 .4967 .8675 .8555 .2972 .2767 .1225 .1223 | · | | | | | | | | |
| 420,000 .5928 .5876 .8972 .8891 .3721 .3671 .1686 .1729 440,000 .5832 .5736 .8927 .8843 .3598 .3527 .1626 .1653 480,000 .5638 .5466 .8835 .8746 .3369 .3255 .1518 .1510 500,000 .5542 .5336 .8793 .8698 .3262 .3126 .1466 .1443 520,000 .5445 .5210 .8754 .8650 .3160 .3001 .1416 .1379 540,000 .5348 .5087 .8715 .8602 .3065 .2882 .1367 .1318 560,000 .5260 .4967 .8675 .8555 .2972 .2767 .1320 .1259 580,000 .5115 .4736 .8597 .8460 .2797 .2551 .1232 .1149 630,000 .5115 .4736 .8597 .8460 .2797 .2551 .1225 .1225 | | | | | | | | | |
| 440,000 .5832 .5736 .8927 .8843 .3598 .3527 .1626 .1653 460,000 .5735 .5599 .8881 .8794 .3480 .3388 .1571 .1580 500,000 .5638 .5466 .8835 .8746 .3369 .3255 .1518 .1510 500,000 .5542 .5336 .8793 .8698 .3262 .3126 .1466 .1443 520,000 .5445 .5210 .8754 .8650 .3160 .3001 .1416 .1379 540,000 .5348 .5087 .8715 .8602 .3065 .2882 .1367 .1318 560,000 .5260 .4967 .8675 .8555 .2972 .2767 .1320 .1259 580,000 .5115 .4736 .8597 .8460 .2797 .2551 .1232 .1149 630,000 .5016 .4571 .8538 .8390 .2676 .2400 .1169 .1072 | · | | | | | | | | |
| 460,000 .5735 .5599 .8881 .8794 .3480 .3388 .1571 .1580 480,000 .5638 .5466 .8835 .8746 .3369 .3255 .1518 .1510 500,000 .5542 .5336 .8793 .8698 .3262 .3126 .1466 .1443 520,000 .5445 .5210 .8754 .8660 .3160 .3001 .1416 .1379 540,000 .5348 .5087 .8715 .8602 .3065 .2882 .1367 .1318 560,000 .5260 .4967 .8675 .8555 .2972 .2767 .1320 .1259 580,000 .5187 .4850 .8636 .8507 .2883 .2657 .1275 .1203 600,000 .5115 .4736 .8597 .8460 .2797 .2551 .1232 .1149 630,000 .4930 .4413 .8480 .8320 .2676 .2400 .1169 .1073 | · | | | | | | | | |
| 480,000 .5638 .5466 .8835 .8746 .3369 .3255 .1518 .1510 500,000 .5542 .5336 .8793 .8698 .3262 .3126 .1466 .1443 520,000 .5445 .5210 .8754 .8650 .3160 .3001 .1416 .1379 540,000 .5348 .5087 .8715 .8602 .3065 .2882 .1367 .1318 560,000 .5260 .4967 .8675 .8555 .2972 .2767 .1320 .1259 580,000 .5187 .4850 .8636 .8507 .2883 .2657 .1275 .1203 600,000 .5115 .4736 .8597 .8460 .2797 .2551 .1232 .1149 630,000 .5006 .4571 .8538 .8390 .2676 .2400 .1169 .1073 660,000 .4930 .4413 .8480 .8320 .2561 .2258 .1106 .1002 | · | | | | | | | | |
| 500,000 .5542 .5336 .8793 .8698 .3262 .3126 .1466 .1443 520,000 .5445 .5210 .8754 .8660 .3160 .3001 .1416 .1379 540,000 .5348 .5087 .8715 .8602 .3065 .2882 .1367 .1318 560,000 .5260 .4967 .8675 .8555 .2972 .2767 .1320 .1259 580,000 .5187 .4850 .8636 .8507 .2883 .2657 .1275 .1203 600,000 .5115 .4736 .8597 .8460 .2797 .2551 .1232 .1149 630,000 .5006 .4571 .8538 .8390 .2676 .2400 .1169 .1073 660,000 .4930 .4413 .8480 .8320 .2561 .2258 .1106 .1002 750,000 .4834 .4212 .8401 .8227 .2418 .2082 .1022 .914 | · | | | | | | | | |
| 520,000 .5445 .5210 .8754 .8650 .3160 .3001 .1416 .1379 540,000 .5348 .5087 .8715 .8602 .3065 .2882 .1367 .1318 560,000 .5260 .4967 .8675 .8555 .2972 .2767 .1320 .1259 580,000 .51187 .4850 .8636 .8507 .2883 .2657 .1275 .1203 600,000 .5115 .4736 .8597 .8460 .2797 .2551 .1232 .1149 630,000 .5006 .4571 .8538 .8390 .2676 .2400 .1169 .1073 660,000 .4930 .4413 .8480 .8320 .2561 .2258 .1106 .1002 700,000 .4834 .4212 .8401 .8227 .2418 .2082 .0924 .0818 800,000 .4592 .3754 .8206 .7998 .2104 .1702 .0845 .0731 | · | | | | | | | | |
| 540,000 .5348 .5087 .8715 .8602 .3065 .2882 .1367 .1318 560,000 .5260 .4967 .8675 .8555 .2972 .2767 .1320 .1259 580,000 .5187 .4850 .8636 .8507 .2883 .2657 .1275 .1203 600,000 .5115 .4736 .8597 .8460 .2797 .2551 .1232 .1149 630,000 .5006 .4571 .8538 .8390 .2676 .2400 .1169 .1073 660,000 .4930 .4413 .8480 .8320 .2561 .2258 .1106 .1002 700,000 .4834 .4212 .8401 .8227 .2418 .2082 .1022 .0916 750,000 .4713 .3975 .8303 .8112 .2254 .1882 .0924 .0818 800,000 .4592 .3754 .8206 .7998 .2104 .1702 .0845 .0731 | · | | | | | | | | |
| 560,000 .5260 .4967 .8675 .8555 .2972 .2767 .1320 .1259 580,000 .5187 .4850 .8636 .8507 .2883 .2657 .1275 .1203 600,000 .5115 .4736 .8597 .8460 .2797 .2551 .1232 .1149 630,000 .5006 .4571 .8538 .8390 .2676 .2400 .1169 .1073 660,000 .4930 .4413 .8480 .8320 .2561 .2258 .1106 .1002 700,000 .4834 .4212 .8401 .8227 .2418 .2082 .1022 .0916 750,000 .4713 .3975 .8303 .8112 .2254 .1882 .0924 .0818 800,000 .4592 .3754 .8206 .7998 .2104 .1702 .0845 .0731 850,000 .4471 .3547 .8108 .7886 .1964 .1541 .0777 .0654 | · | | | | | | | | |
| 580,000 .5187 .4850 .8636 .8507 .2883 .2657 .1275 .1203 600,000 .5115 .4736 .8597 .8460 .2797 .2551 .1232 .1149 630,000 .5006 .4571 .8538 .8390 .2676 .2400 .1169 .1073 660,000 .4930 .4413 .8480 .8320 .2561 .2258 .1106 .1002 700,000 .4834 .4212 .8401 .8227 .2418 .2082 .1022 .0916 750,000 .4713 .3975 .8303 .8112 .2254 .1882 .0924 .0818 800,000 .4592 .3754 .8206 .7998 .2104 .1702 .0845 .0731 850,000 .4471 .3547 .8108 .7886 .1964 .1541 .0777 .0654 900,000 .4351 .3354 .8010 .7775 .1835 .1396 .0716 .0586 | , | | | | | | | | |
| 600,000 .5115 .4736 .8597 .8460 .2797 .2551 .1232 .1149 630,000 .5006 .4571 .8538 .8390 .2676 .2400 .1169 .1073 660,000 .4930 .4413 .8480 .8320 .2561 .2258 .1106 .1002 700,000 .4834 .4212 .8401 .8227 .2418 .2082 .1022 .0916 750,000 .4713 .3975 .8303 .8112 .2254 .1882 .0924 .0818 800,000 .4592 .3754 .8206 .7998 .2104 .1702 .0845 .0731 850,000 .4471 .3547 .8108 .7886 .1964 .1541 .0777 .0654 900,000 .4351 .3354 .8010 .7775 .1835 .1396 .0716 .0566 1,000,000 .3468 .2696 .7618 .7346 .1422 .0947 .0506 .0381 | · | | | | | | | | |
| 630,000 .5006 .4571 .8538 .8390 .2676 .2400 .1169 .1073 660,000 .4930 .4413 .8480 .8320 .2561 .2258 .1106 .1002 700,000 .4834 .4212 .8401 .8227 .2418 .2082 .1022 .0916 750,000 .4713 .3975 .8303 .8112 .2254 .1882 .0924 .0818 800,000 .4592 .3754 .8206 .7998 .2104 .1702 .0845 .0731 850,000 .4471 .3547 .8108 .7886 .1964 .1541 .0777 .0654 900,000 .4351 .3354 .8010 .7775 .1835 .1396 .0716 .0586 1,000,000 .4109 .3003 .7814 .7558 .1610 .1148 .0606 .0471 1,100,000 .3868 .2696 .7618 .7346 .1422 .0947 .0506 .0381 <td>·</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> | · | | | | | | | | |
| 660,000 .4930 .4413 .8480 .8320 .2561 .2258 .1106 .1002 700,000 .4834 .4212 .8401 .8227 .2418 .2082 .1022 .0916 750,000 .4713 .3975 .8303 .8112 .2254 .1882 .0924 .0818 800,000 .4592 .3754 .8206 .7998 .2104 .1702 .0845 .0731 850,000 .4471 .3547 .8108 .7886 .1964 .1541 .0777 .0654 900,000 .4351 .3354 .8010 .7775 .1835 .1396 .0716 .0586 1,000,000 .4109 .3003 .7814 .7558 .1610 .1148 .0606 .0471 1,100,000 .3868 .2696 .7618 .7346 .1422 .0947 .0506 .0381 1,200,000 .3626 .2426 .7422 .7139 .1267 .0785 .0422 .0309 </td <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> | | | | | | | | | |
| 700,000 .4834 .4212 .8401 .8227 .2418 .2082 .1022 .0916 750,000 .4713 .3975 .8303 .8112 .2254 .1882 .0924 .0818 800,000 .4592 .3754 .8206 .7998 .2104 .1702 .0845 .0731 850,000 .4471 .3547 .8108 .7886 .1964 .1541 .0777 .0654 900,000 .4351 .3354 .8010 .7775 .1835 .1396 .0716 .0586 1,000,000 .4109 .3003 .7814 .7558 .1610 .1148 .0606 .0471 1,100,000 .3868 .2696 .7618 .7346 .1422 .0947 .0506 .0381 1,200,000 .3626 .2426 .7422 .7139 .1267 .0785 .0422 .0309 1,300,000 .3384 .1978 .7031 .6744 .1040 .0545 .0300 .0252 | , | | | | | | | | |
| 750,000 .4713 .3975 .8303 .8112 .2254 .1882 .0924 .0818 800,000 .4592 .3754 .8206 .7998 .2104 .1702 .0845 .0731 850,000 .4471 .3547 .8108 .7886 .1964 .1541 .0777 .0654 900,000 .4351 .3354 .8010 .7775 .1835 .1396 .0716 .0586 1,000,000 .4109 .3003 .7814 .7558 .1610 .1148 .0606 .0471 1,100,000 .3868 .2696 .7618 .7346 .1422 .0947 .0506 .0381 1,200,000 .3626 .2426 .7422 .7139 .1267 .0785 .0422 .0309 1,300,000 .3354 .1978 .7031 .6744 .1040 .0545 .0300 .0252 1,400,000 .3384 .1978 .7031 .6744 .1040 .0545 .0300 .02 | • | | | | | | | | |
| 800,000 .4592 .3754 .8206 .7998 .2104 .1702 .0845 .0731 850,000 .4471 .3547 .8108 .7886 .1964 .1541 .0777 .0654 900,000 .4351 .3354 .8010 .7775 .1835 .1396 .0716 .0586 1,000,000 .4109 .3003 .7814 .7558 .1610 .1148 .0606 .0471 1,100,000 .3868 .2696 .7618 .7346 .1422 .0947 .0506 .0381 1,200,000 .3626 .2426 .7422 .7139 .1267 .0785 .0422 .0309 1,300,000 .3505 .2188 .7227 .6939 .1142 .0653 .0355 .0252 1,400,000 .3384 .1978 .7031 .6744 .1040 .0545 .0300 .0207 1,500,000 .3264 .1791 .6835 .6554 .0951 .0457 .0254 .0171 1,600,000 .3143 .1625 .6649 .6370 .086 | | | | | | | | | |
| 850,000 .4471 .3547 .8108 .7886 .1964 .1541 .0777 .0654 900,000 .4351 .3354 .8010 .7775 .1835 .1396 .0716 .0586 1,000,000 .4109 .3003 .7814 .7558 .1610 .1148 .0606 .0471 1,100,000 .3868 .2696 .7618 .7346 .1422 .0947 .0506 .0381 1,200,000 .3626 .2426 .7422 .7139 .1267 .0785 .0422 .0309 1,300,000 .3505 .2188 .7227 .6939 .1142 .0653 .0355 .0252 1,400,000 .3384 .1978 .7031 .6744 .1040 .0545 .0300 .0207 1,500,000 .3264 .1791 .6835 .6554 .0951 .0457 .0254 .0171 1,600,000 .3143 .1625 .6649 .6370 .0869 .0385 .0211 <td< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></td<> | | | | | | | | | |
| 900,000 .4351 .3354 .8010 .7775 .1835 .1396 .0716 .0586 1,000,000 .4109 .3003 .7814 .7558 .1610 .1148 .0606 .0471 1,100,000 .3868 .2696 .7618 .7346 .1422 .0947 .0506 .0381 1,200,000 .3626 .2426 .7422 .7139 .1267 .0785 .0422 .0309 1,300,000 .3505 .2188 .7227 .6939 .1142 .0653 .0355 .0252 1,400,000 .3384 .1978 .7031 .6744 .1040 .0545 .0300 .0207 1,500,000 .3264 .1791 .6835 .6554 .0951 .0457 .0254 .0171 1,600,000 .3143 .1625 .6649 .6370 .0869 .0385 .0211 .0141 | · | | | | | | | | |
| 1,000,000 .4109 .3003 .7814 .7558 .1610 .1148 .0606 .0471 1,100,000 .3868 .2696 .7618 .7346 .1422 .0947 .0506 .0381 1,200,000 .3626 .2426 .7422 .7139 .1267 .0785 .0422 .0309 1,300,000 .3505 .2188 .7227 .6939 .1142 .0653 .0355 .0252 1,400,000 .3384 .1978 .7031 .6744 .1040 .0545 .0300 .0207 1,500,000 .3264 .1791 .6835 .6554 .0951 .0457 .0254 .0171 1,600,000 .3143 .1625 .6649 .6370 .0869 .0385 .0211 .0141 | · | | | | | | | | |
| 1,100,000 .3868 .2696 .7618 .7346 .1422 .0947 .0506 .0381 1,200,000 .3626 .2426 .7422 .7139 .1267 .0785 .0422 .0309 1,300,000 .3505 .2188 .7227 .6939 .1142 .0653 .0355 .0252 1,400,000 .3384 .1978 .7031 .6744 .1040 .0545 .0300 .0207 1,500,000 .3264 .1791 .6835 .6554 .0951 .0457 .0254 .0171 1,600,000 .3143 .1625 .6649 .6370 .0869 .0385 .0211 .0141 | · | | | | | | | | |
| 1,200,000 .3626 .2426 .7422 .7139 .1267 .0785 .0422 .0309 1,300,000 .3505 .2188 .7227 .6939 .1142 .0653 .0355 .0252 1,400,000 .3384 .1978 .7031 .6744 .1040 .0545 .0300 .0207 1,500,000 .3264 .1791 .6835 .6554 .0951 .0457 .0254 .0171 1,600,000 .3143 .1625 .6649 .6370 .0869 .0385 .0211 .0141 | | | | | | | | | |
| 1,300,000 .3505 .2188 .7227 .6939 .1142 .0653 .0355 .0252 1,400,000 .3384 .1978 .7031 .6744 .1040 .0545 .0300 .0207 1,500,000 .3264 .1791 .6835 .6554 .0951 .0457 .0254 .0171 1,600,000 .3143 .1625 .6649 .6370 .0869 .0385 .0211 .0141 | | | | | | | | | |
| 1,400,000 .3384 .1978 .7031 .6744 .1040 .0545 .0300 .0207 1,500,000 .3264 .1791 .6835 .6554 .0951 .0457 .0254 .0171 1,600,000 .3143 .1625 .6649 .6370 .0869 .0385 .0211 .0141 | | | | | | | | | |
| 1,500,000 .3264 .1791 .6835 .6554 .0951 .0457 .0254 .0171 1,600,000 .3143 .1625 .6649 .6370 .0869 .0385 .0211 .0141 | | | | | | | | | |
| 1,600,000 .3143 .1625 .6649 .6370 .0869 .0385 .0211 .0141 | | | | | | | | | |
| | | | | | | | | | |
| | 1,700,000 | | | .6486 | | .0799 | | | |

DELAWARE DISTRIBUTION OF LOSSES

| | Death-Log | jnormal | PT-Logn | ormal | PP-Logr | normal | TT-Logr | ormal |
|------------|-----------|---------|---------|--------|---------|--------|---------|--------|
| | Actual | Fitted | Actual | Fitted | Actual | Fitted | Actual | Fitted |
| Loss | Excess | Excess | Excess | Excess | Excess | Excess | Excess | Excess |
| Limit | Ratio | Ratio | Ratio | Ratio | Ratio | Ratio | Ratio | Ratio |
| 1,800,000 | .2901 | .1346 | .6323 | .6018 | .0735 | .0275 | .0154 | .0098 |
| 1,900,000 | .2781 | .1228 | .6160 | .5849 | .0683 | .0234 | .0140 | .0082 |
| 2,000,000 | .2660 | .1122 | .5997 | .5685 | .0639 | .0200 | .0126 | .0069 |
| 3,000,000 | .1452 | .0512 | .4684 | .4332 | .0389 | .0047 | .0050 | .0014 |
| 4,000,000 | .0245 | .0261 | .3705 | .3305 | .0262 | .0014 | .0000 | .0004 |
| 5,000,000 | .0000 | .0143 | .2726 | .2513 | .0166 | .0005 | .0000 | .0001 |
| 6,000,000 | .0000 | .0082 | .2258 | .1893 | .0086 | .0002 | .0000 | .0000 |
| 7,000,000 | .0000 | .0049 | .1932 | .1399 | .0022 | .0001 | .0000 | .0000 |
| 8,000,000 | .0000 | .0029 | .1606 | .1001 | .0000 | .0000 | .0000 | .0000 |
| 9,000,000 | .0000 | .0017 | .1279 | .0675 | .0000 | .0000 | .0000 | .0000 |
| 10,000,000 | .0000 | .0010 | .0953 | .0406 | .0000 | .0000 | .0000 | .0000 |



DELAWARE COMPENSATION RATING BUREAU, INC.

Excess Loss (Pure Premium) Factors

Proposed excess loss (pure premium) factors are shown on the last page of the attachment together with the current factors and the percentage change.

The excess loss analysis relies almost entirely on actual Delaware size of loss data.

Because of the relatively small number of large claims (claims over \$1,000,000) in Delaware, excess ratios over \$1,000,000 have been established based on Pennsylvania relativities at higher loss limits. Those Pennsylvania relativities are applied to Delaware excess factors at \$1,000,000. For example, if the Pennsylvania excess loss ratio at \$5,000,000 is one-half the Pennsylvania excess loss ratio at \$1,000,000 then the Delaware excess loss ratio at \$5,000,000 will be equal to the Delaware excess loss ratio at \$1,000,000 multiplied by one-half. This approach is analogous to procedures used in prior Pennsylvania filings where excess loss factors at higher limits were based on Pennsylvania excess indications at a designated level and National Council on Compensation Insurance, Inc. excess loss factor relativities above that selected threshold.

Page 1, Exhibit I shows average claim costs by hazard group within each type of injury as well as overall average costs for all hazard groups combined. Total incurred loss weights by type of injury and hazard group are shown in Exhibit II. Factors representing Pennsylvania relativities at loss limits above \$1,000,000 are shown in Exhibit III.

Page 2 derives excess loss ratios by loss limitation for Hazard Group A using type of injury loss distributions from Exhibit 17a. The excess ratios by type of injury are weighted together and the resulting average pure excess loss ratios are shown in the last column on the page.

Pages 3 through 8 use the same approach to calculate excess ratios for Hazard Groups B through G, respectively.

Page 9 columns (1) through (7) display the overall average excess ratios from pages 2 through 8. In addition, ratios above \$1,000,000 are calculated using the relativities from Exhibit III page 1. Since published loss costs in Delaware include a provision for loss based assessments, it is necessary to apply an adjustment factor to express the excess ratios as a function of loss costs. This is shown in Columns (8) - (14) of page 9.

A risk load of 0.005, subject to a maximum equal to one-half each excess loss factor, was added. The resulting factors are shown in columns (15) - (21) of page 9.

The proposed excess loss factors shown on page 10 may differ slightly from these indicated on page 9. Excess loss factors will generally reflect incremental costs per unit of exposure which decrease as loss limitation levels increase. To maintain this pattern, minor modifications to the indicated values on page 9 may have been made and the resulting factors are shown on page 10.

Page 10 compares the proposed 2017 excess loss factors with the current 2016 excess loss factors.

| | | | | | | | DELAWARE fective:12/1/17 | , |
|------------|----------------|---------------------|-----------------|----------------|-----------------|--------------|-----------------------------|-----------|
| Exhibit I | Adjusted Avera | age Cost Per Case t | by Injury Types | for Each Hazar | d Group | | | |
| I. | Injury Type | A | verage Cost Pe | er Case | | | | |
| | Fatal | | 690,040 | | | | | |
| | P.T. | | 3,404,899 | | | | | |
| | PP | | 235,044 | | | | | |
| | T.T. | | 33,413 | | | | | |
| | M.O | | 1,855 | | | | | |
| | | | ., | | ı | Hazard Group | | |
| II. | Injury Type | | Α | В | С | D | E | F |
| | Fatal | | 579,634 | 613,414 | 649,164 | 686,997 | 727,035 | 769,406 |
| | P.T. | | 1,872,695 | 2,237,484 | 2,673,331 | 3,194,079 | 3,816,265 | 4,559,649 |
| | PP | | 165,119 | 186,794 | 211,316 | 239,056 | 270,438 | 305,940 |
| | T.T. | | 28,401 | 30,256 | 32,232 | 34,338 | 36,581 | 38,970 |
| | M.O | | 1,364 | 1,563 | 1,792 | 2,053 | 2,354 | 2,698 |
| Exhibit II | | | | | | | | |
| | | | | (| Combined Injury | Weights | | |
| | | | Α | В | С | D | Е | F |
| | | Type of | Injury | Injury | Injury | Injury | Injury | Injury |
| | | Injury | Weights | Weights | Weights | Weights | Weights | Weights |
| | | Death | 0.011 | 0.011 | 0.011 | 0.011 | 0.011 | 0.011 |
| | | P.T. | 0.009 | 0.083 | 0.027 | 0.067 | 0.040 | 0.066 |
| | | PP | 0.689 | 0.704 | 0.719 | 0.734 | 0.749 | 0.764 |
| | | T.T. | 0.229 | 0.158 | 0.193 | 0.149 | 0.173 | 0.136 |
| | | Medical Only | 0.062 | 0.044 | 0.050 | 0.039 | 0.027 | 0.023 |
| | | | | | | | | |

Total 1.000 1.000 1.000 1.000 1.000 1.000 1.000 Pennsylvania Relative to \$1,000,000 Exhibit III В С F G Α D Ε \$1,000,000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 \$2,000,000 0.567 0.577 0.586 0.603 0.609 0.644 0.669 \$3,000,000 0.410 0.421 0.428 0.448 0.455 0.496 0.528 \$4,000,000 0.329 0.337 0.345 0.362 0.370 0.410 0.443 \$5,000,000 0.275 0.285 0.307 0.314 0.352 0.386 0.291 \$6,000,000 0.238 0.247 0.253 0.268 0.274 0.310 0.343 \$7,000,000 0.211 0.216 0.225 0.238 0.245 0.278 0.310 \$8,000,000 0.185 0.195 0.200 0.214 0.222 0.253 0.283 \$9,000,000 0.167 0.174 0.182 0.194 0.202 0.232 0.260 \$10,000,000 0.148 0.158 0.166 0.178 0.186 0.215 0.241

1

G 814,247 5,447,839 346,103 41,515 3,092

G Injury Weights 0.011 0.091 0.779 0.104 0.015 Exhibit III-a Effective:12/1/17

DELAWARE

Excess Loss Factors Calculation Hazard Group A

| ĺ | DEATH | | | | P.T. | | | ĺ | PP | | | | T.T | | | | M.O | | | | |
|------------------------|--------------|-------|----------------|-------------------|--------------|--------------|-----------------|---------------------|--------------|--------------|-----------------|-------------------|----------------|--------------|-----------------|-------------------|------------------|--------------|-----------------|-------------------|----------------|
| | DATIO | | | EV0500 | DATIO | | | EV0500 | DATIO | | | EVOEGO | DATIO | | | EVOEGO | DATIO | | | FVOFOO | |
| 1.000 | RATIO | INII | EXCESS | EXCESS BATIO * | RATIO | INII | EVOECC | EXCESS | RATIO | INII | EVOECC | EXCESS RATIO * | RATIO | INII | EVOECC | EXCESS RATIO * | RATIO TO AVE. | INI | EVOECC | EXCESS RATIO * | AVE. EX. |
| LOSS LIMIT | TO AVE. | WGT. | RATIO | INJ. WT. | TO AVE. | INJ. WGT. | EXCESS RATIO | RATIO * INJ. WT. | TO AVE. | INJ. WGT. | EXCESS RATIO | INJ. WT. | TO AVE. | INJ. WGT. | EXCESS RATIO | INJ. WT. | TO AVE. | INJ. WGT. | EXCESS RATIO | INJ. WT. | RAT. |
| LIIVIII | | WG1. | IVATIO | IING. VVI. | ı | WOI. | IVATIO | IINO. VVI. | | WG1. | IXAIIO | IINO. VVI. | | WG1. | IVATIO | IINO. VVI. | | WOI. | IVATIO | IINO. VVI. | IVAI. |
| \$10,000 | 0.02 | 0.011 | 0.983 | 0.010 | 0.01 | 0.009 | 0.994 | 0.009 | 0.06 | 0.689 | 0.943 | 0.650 | 0.35 | 0.229 | 0.777 | 0.178 | 7.33 | 0.062 | 0.154 | 0.0096 | 0.857 |
| \$15,000 | 0.03 | | 0.976 | 0.010 | 0.01 | | 0.991 | 0.009 | 0.09 | | 0.917 | 0.632 | 0.53 | | 0.712 | 0.163 | 11.00 | | 0.110 | 0.0069 | 0.821 |
| \$20,000 | 0.03 | | 0.968 | 0.010 | 0.01 | | 0.988 | 0.009 | 0.12 | | 0.892 | 0.615 | 0.70 | | 0.660 | 0.151 | 14.67 | | 0.086 | 0.0054 | 0.790 |
| \$25,000 | 0.04 | | 0.961 | 0.010 | 0.01 | | 0.986 | 0.009 | 0.15 | | 0.869 | 0.599 | 0.88 | | 0.617 | 0.141 | 18.33 | | 0.070 | 0.0044 | 0.763 |
| \$30,000 | 0.05 | | 0.953 | 0.010 | 0.02 | | 0.983 | 0.009 | 0.18 | | 0.847 | 0.584 | 1.06 | | 0.580 | 0.133 | 22.00 | | 0.059 | 0.0037 | 0.740 |
| \$35,000 | 0.06 | | 0.946 | 0.010 | 0.02 | | 0.980 | 0.009 | 0.21 | | 0.826 | 0.569 | 1.23 | | 0.549 | 0.126 | 25.67 | | 0.050 | 0.0031 | 0.717 |
| \$40,000 | 0.07 | | 0.939 | 0.010 | 0.02 | | 0.977 | 0.009 | 0.24 | | 0.807 | 0.556 | 1.41 | | 0.522 | 0.120 | 29.33 | | 0.043 | 0.0027 | 0.698 |
| \$50,000 | 0.09 | | 0.924 | 0.010 | 0.03 | | 0.971 | 0.009 | 0.30 | | 0.771 | 0.531 | 1.76 | | 0.478 | 0.110 | 36.66 | | 0.032 | 0.0020 | 0.662 |
| \$75,000 | 0.13 | | 0.891 | 0.009 | 0.04 | | 0.959 | 0.009 | 0.45 | | 0.696 | 0.479 | 2.64 | | 0.407 | 0.093 | 55.00 | | 0.017 | 0.0011 | 0.591 |
| \$100,000 | 0.17 | | 0.858 | 0.009 | 0.05 | | 0.948 | 0.009 | 0.61 | | 0.636 | 0.438 | 3.52 | | 0.359 | 0.082 | 73.33 | | 0.009 | 0.0006 | 0.539 |
| \$125,000 | 0.22 | | 0.825 | 0.009 | 0.07 | | 0.937 | 0.009 | 0.76 | | 0.587 | 0.405 | 4.40 | | 0.324 | 0.074 | 91.66 | | 0.006 | 0.0004 | 0.497 |
| \$150,000 | 0.26 | | 0.793 | 0.008 | 0.08 | | 0.925 | 0.008 | 0.91 | | 0.546 | 0.377 | 5.28 | | 0.298 | 0.068 | 109.99 | | 0.005 | 0.0003 | 0.461 |
| \$175,000 | 0.30 | | 0.762 | 0.008 | 0.09 | | 0.914 | 0.008 | 1.06 | | 0.510 | 0.352 | 6.16 | | 0.276 | 0.063 | 128.33 | | 0.004 | 0.0002 | 0.431 |
| \$200,000 | 0.35 | | 0.733 | 800.0 | 0.11 | | 0.903 | 0.008 | 1.21 | | 0.477 | 0.329 | 7.04 | | 0.258 | 0.059 | 146.66 | | 0.003 | 0.0002 | 0.404 |
| \$225,000 | 0.39 | | 0.706 | 0.007 | 0.12 | | 0.892 | 0.008 | 1.36 | | 0.446 | 0.308 | 7.92 | | 0.242 | 0.055 | 164.99 | | 0.002 | 0.0001 | 0.378 |
| \$250,000 | 0.43 | | 0.681 | 0.007 | 0.13 | | 0.881 | 0.008 | 1.51 | | 0.417 | 0.287 | 8.80 | | 0.227 | 0.052 | 183.32 | | 0.001 | 0.0001 | 0.354 |
| \$275,000 | 0.47 | | 0.657 | 0.007 | 0.15 | | 0.870 | 0.008 | 1.67 | | 0.389 | 0.268 | 9.68 | | 0.214 | 0.049 | 201.65 | | 0.000 | 0.0000 | 0.332 |
| \$300,000 | 0.52 0.56 | | 0.634 0.612 | 0.007 0.006 | 0.16 0.17 | | 0.859 0.848 | 0.008 0.008 | 1.82 1.97 | | 0.362 0.337 | 0.250 0.232 | 10.56 11.44 | | 0.201 0.188 | 0.046 0.043 | 219.99 238.32 | | 0.004 0.000 | 0.0002 0.0000 | 0.311 0.289 |
| \$325,000 \$350,000 | 0.60 | | 0.512 | 0.006 | 0.17 | | 0.838 | 0.008 | 2.12 | | 0.337 | 0.232 | 12.32 | | 0.176 | 0.043 | 256.65 | | 0.000 | 0.0000 | 0.289 |
| \$375,000 | 0.65 | | 0.569 | 0.006 | 0.19 | | 0.827 | 0.008 | 2.12 | | 0.292 | 0.210 | 13.20 | | 0.176 | 0.040 | 274.98 | | 0.000 | 0.0000 | 0.270 |
| \$400,000 | 0.69 | | 0.549 | 0.006 | 0.20 | | 0.816 | 0.000 | 2.42 | | 0.232 | 0.201 | 14.08 | | 0.154 | 0.035 | 293.31 | | 0.000 | 0.0000 | 0.235 |
| \$425,000 | 0.73 | | 0.530 | 0.006 | 0.21 | | 0.806 | 0.007 | 2.57 | | 0.272 | 0.174 | 14.96 | | 0.134 | 0.033 | 311.65 | | 0.000 | 0.0000 | 0.233 |
| \$450,000 | 0.78 | | 0.511 | 0.005 | 0.24 | | 0.796 | 0.007 | 2.73 | | 0.235 | 0.162 | 15.84 | | 0.135 | 0.031 | 329.98 | | 0.000 | 0.0000 | 0.205 |
| \$475,000 | 0.82 | | 0.493 | 0.005 | 0.25 | | 0.786 | 0.007 | 2.88 | | 0.219 | 0.151 | 16.72 | | 0.126 | 0.029 | 348.31 | | 0.000 | 0.0000 | 0.192 |
| \$500,000 | 0.86 | | 0.476 | 0.005 | 0.27 | | 0.776 | 0.007 | 3.03 | | 0.203 | 0.140 | 17.61 | | 0.118 | 0.027 | 366.64 | | 0.000 | 0.0000 | 0.179 |
| \$600,000 | 1.04 | | 0.414 | 0.004 | 0.32 | | 0.737 | 0.007 | 3.63 | | 0.153 | 0.105 | 21.13 | | 0.090 | 0.021 | 439.97 | | 0.000 | 0.0000 | 0.137 |
| \$700,000 | 1.21 | | 0.362 | 0.004 | 0.37 | | 0.700 | 0.006 | 4.24 | | 0.115 | 0.079 | 24.65 | | 0.069 | 0.016 | 513.30 | | 0.000 | 0.0000 | 0.105 |
| \$800,000 | 1.38 | | 0.313 | 0.003 | 0.43 | | 0.664 | 0.006 | 4.85 | | 0.088 | 0.061 | 28.17 | | 0.052 | 0.012 | 586.63 | | 0.000 | 0.0000 | 0.082 |
| \$900,000 | 1.55 | | 0.278 | 0.003 | 0.48 | | 0.630 | 0.006 | 5.45 | | 0.068 | 0.047 | 31.69 | | 0.042 | 0.010 | 659.96 | | 0.000 | 0.0000 | 0.066 |
| \$1,000,000 | 1.73 | | 0.2451 | 0.0026 | 0.53 | | 0.5986 | 0.0055 | 6.06 | | 0.0523 | 0.0360 | 35.21 | | 0.0325 | 0.0074 | 733.29 | | 0.0000 | 0.0000 | 0.0515 |
| \$2,000,000 | 3.45 | | 0.0816 | 0.0009 | 1.07 | | 0.3648 | 0.0033 | 12.11 | | 0.0056 | 0.0039 | 70.42 | | 0.0039 | 0.0009 | 1466.57 | | 0.0000 | 0.0000 | 0.0090 |
| \$3,000,000 | 5.18 | | 0.0342 | 0.0004 | 1.60 | | 0.2218 | 0.0020 | 18.17 | | 0.0011 | 0.0008 | 105.63 | | 0.0006 | 0.0001 | 2199.86 | | 0.0000 | 0.0000 | 0.0033 |
| \$4,000,000 | 6.90 | | 0.0166 | 0.0002 | 2.14 | | 0.1276 | 0.0012 | 24.23 | | 0.0004 | 0.0003 | 140.84 | | 0.0000 | 0.0000 | 2933.15 | | 0.0000 | 0.0000 | 0.0017 |
| \$5,000,000 | 8.63 | | 0.0086 | 0.0001 | 2.67 | | 0.0645 | 0.0006 | 30.28 | | 0.0000 | 0.0000 | 176.05 | | 0.0000 | 0.0000 | 3666.43 | | 0.0000 | 0.0000 | 0.0007 |
| \$6,000,000 | 10.35 | | 0.0045 | 0.0000 | 3.20 | | 0.0231 | 0.0002 | 36.34 | | 0.0000 | 0.0000 | 211.26 | | 0.0000 | 0.0000 | 4399.72 | | 0.0000 | 0.0000 | 0.0002 |
| \$7,000,000 | 12.08 | | 0.0022 | 0.0000 | 3.74 | | 0.0000 | 0.0000 | 42.39 | | 0.0000 | 0.0000 | 246.47 | | 0.0000 | 0.0000 | 5133.01 | | 0.0000 | 0.0000 | 0.0000 |
| \$8,000,000 | 13.80 | | 0.0013 | 0.0000 | 4.27 | | 0.0000 | 0.0000 | 48.45 | | 0.0000 | 0.0000 | 281.68 | | 0.0000 | 0.0000 | 5866.30 | | 0.0000 | 0.0000 | 0.0000 |
| \$9,000,000 | 15.53 | | 0.0013 | 0.0000 | 4.81 | | 0.0000 | 0.0000 | 54.51 | | 0.0000 | 0.0000 | 316.89 | | 0.0000 | 0.0000 | 6599.58 | | 0.0000 | 0.0000 | 0.0000 |
| \$10,000,000 | 17.25 | | 0.0000 | 0.0000 | 5.34 | | 0.0000 | 0.0000 | 60.56 | | 0.0000 | 0.0000 | 352.10 | | 0.0000 | 0.0000 | 7332.87 | | 0.0000 | 0.0000 | 0.0000 |

Death Average Cost Per Case P.T. Average Cost Per Case P.P Average Cost Per Case T.T. Average Cost Per Case \$579,634 \$1,872,695 \$165,119 \$28,401

Excess Loss Factors Calculation Hazard Group B

| | DEATH | | | | P.T | | | | PP | | | | T.T | | | | M.O | | | | |
|----------------------------|------------------|-------|------------------|-------------------|------------------|-------|------------------|-------------------|------------------|-------|------------------|-------------------|------------------|-------|------------------|-------------------|--------------------|-------|------------------|------------------|------------------|
| | DATIO | | | EVOEGO | DATIO | | | EVOEGO | DATIO | | | EVOE00 | DATIO | | | EVOEGO | DATIO | | | EXCESS | - ^>/⊏ |
| LOSS | RATIO TO AVE. | INLI | EXCESS | EXCESS PATIO * | RATIO TO AVE. | INJ. | EXCESS | EXCESS RATIO * | RATIO TO AVE. | INJ. | EXCESS | EXCESS RATIO * | RATIO TO AVE. | INJ. | EXCESS | EXCESS RATIO * | RATIO TO AVE. | INJ. | EXCESS | RATIO * | AVE. EX. |
| LIMIT | IOAVL. | WGT. | RATIO | INJ. WT. | I TO AVE. | WGT. | RATIO | INJ. WT. | TO AVE. | WGT. | RATIO | INJ. WT. | TO AVE. | WGT. | RATIO | INJ. WT. | TO AVE. | WGT. | RATIO | INJ. WT. | RAT. |
| | ļ | | | | Ī | | | | ı | | | | | | | | I | | | | |
| \$10,000 | 0.02 | 0.011 | 0.984 | 0.010 | 0.00 | 0.083 | 0.995 | 0.083 | 0.05 | 0.704 | 0.949 | 0.668 | 0.33 | 0.158 | 0.787 | 0.124 | 6.40 | 0.044 | 0.172 | 0.0076 | 0.893 |
| \$15,000 | 0.02 | | 0.977 | 0.010 | 0.01 | | 0.993 | 0.083 | 0.08 | | 0.926 | 0.652 | 0.50 | | 0.723 | 0.114 | 9.60 | | 0.124 | 0.0055 | 0.865 |
| \$20,000 | 0.03 | | 0.970 | 0.010 | 0.01 | | 0.990 | 0.083 | 0.11 | | 0.904 | 0.636 | 0.66 | | 0.672 | 0.106 | 12.80 | | 0.097 | 0.0043 | 0.839 |
| \$25,000 | 0.04 | | 0.963 | 0.010 | 0.01 | | 0.988 | 0.082 | 0.13 | | 0.882 | 0.621 | 0.83 | | 0.629 | 0.099 | 15.99 | | 0.079 | 0.0035 | 0.816 |
| \$30,000 \$35,000 | 0.05 0.06 | | 0.956 0.949 | 0.010 0.010 | 0.01 0.02 | | 0.986 0.983 | 0.082 0.082 | 0.16 0.19 | | 0.862 0.843 | 0.607 0.594 | 0.99 1.16 | | 0.593 0.562 | 0.094 0.089 | 19.19 22.39 | | 0.067 0.058 | 0.0029 0.0025 | 0.796 0.778 |
| \$40,000 | 0.00 | | 0.949 | 0.010 | 0.02 | | 0.983 | 0.082 | 0.19 | | 0.825 | 0.584 | 1.32 | | 0.535 | 0.084 | 25.59 | | 0.050 | 0.0023 | 0.778 |
| \$50,000 | 0.08 | | 0.928 | 0.010 | 0.02 | | 0.976 | 0.081 | 0.27 | | 0.791 | 0.557 | 1.65 | | 0.491 | 0.077 | 31.99 | | 0.039 | 0.0017 | 0.727 |
| \$75,000 | 0.12 | | 0.897 | 0.009 | 0.03 | | 0.965 | 0.080 | 0.40 | | 0.720 | 0.507 | 2.48 | | 0.417 | 0.066 | 47.98 | | 0.022 | 0.0010 | 0.663 |
| \$100,000 | 0.16 | | 0.866 | 0.009 | 0.04 | | 0.955 | 0.080 | 0.54 | | 0.662 | 0.466 | 3.31 | | 0.369 | 0.058 | 63.98 | | 0.013 | 0.0006 | 0.614 |
| \$125,000 | 0.20 | | 0.834 | 0.009 | 0.06 | | 0.946 | 0.079 | 0.67 | | 0.615 | 0.433 | 4.13 | | 0.334 | 0.053 | 79.97 | | 0.008 | 0.0003 | 0.574 |
| \$150,000 | 0.24 | | 0.803 | 0.008 | 0.07 | | 0.936 | 0.078 | 0.80 | | 0.574 | 0.404 | 4.96 | | 0.307 | 0.048 | 95.96 | | 0.006 | 0.0003 | 0.538 |
| \$175,000 | 0.29 | | 0.774 | 0.008 | 0.08 | | 0.927 | 0.077 | 0.94 | | 0.539 | 0.380 | 5.78 | | 0.285 | 0.045 | 111.96 | | 0.005 | 0.0002 | 0.510 |
| \$200,000 | 0.33 | | 0.746 | 0.008 | 0.09 | | 0.917 | 0.076 | 1.07 | | 0.508 | 0.358 | 6.61 | | 0.267 | 0.042 | 127.95 | | 0.004 | 0.0002 | 0.484 |
| \$225,000 \$250,000 | 0.37 0.41 | | 0.719 0.695 | 0.008 0.007 | 0.10 0.11 | | 0.908 0.899 | 0.076 0.075 | 1.20 1.34 | | 0.479 | 0.337 0.318 | 7.44 8.26 | | 0.251 0.236 | 0.040 0.037 | 143.95 159.94 | | 0.003 0.002 | 0.0001 0.0001 | 0.461 0.437 |
| \$275,000 | 0.41 | | 0.695 | 0.007 | 0.11 | | 0.890 | 0.075 | 1.34 | | 0.451 0.425 | 0.316 | 9.09 | | 0.236 | 0.037 | 175.94 | | 0.002 | 0.0001 | 0.437 |
| \$300,000 | 0.49 | | 0.649 | 0.007 | 0.12 | | 0.880 | 0.074 | 1.61 | | 0.423 | 0.233 | 9.92 | | 0.223 | 0.033 | 191.93 | | 0.001 | 0.0000 | 0.394 |
| \$325,000 | 0.53 | | 0.628 | 0.007 | 0.15 | | 0.871 | 0.073 | 1.74 | | 0.376 | 0.264 | 10.74 | | 0.198 | 0.033 | 207.92 | | 0.000 | 0.0000 | 0.375 |
| \$350,000 | 0.57 | | 0.607 | 0.006 | 0.16 | | 0.862 | 0.072 | 1.87 | | 0.353 | 0.248 | 11.57 | | 0.187 | 0.029 | 223.92 | | 0.000 | 0.0000 | 0.355 |
| \$375,000 | 0.61 | | 0.587 | 0.006 | 0.17 | | 0.853 | 0.071 | 2.01 | | 0.331 | 0.233 | 12.39 | | 0.175 | 0.028 | 239.91 | | 0.000 | 0.0000 | 0.338 |
| \$400,000 | 0.65 | | 0.567 | 0.006 | 0.18 | | 0.844 | 0.070 | 2.14 | | 0.310 | 0.218 | 13.22 | | 0.165 | 0.026 | 255.91 | | 0.000 | 0.0000 | 0.320 |
| \$425,000 | 0.69 | | 0.548 | 0.006 | 0.19 | | 0.835 | 0.070 | 2.28 | | 0.291 | 0.205 | 14.05 | | 0.155 | 0.024 | 271.90 | | 0.000 | 0.0000 | 0.305 |
| \$450,000 | 0.73 | | 0.530 | 0.006 | 0.20 | | 0.826 | 0.069 | 2.41 | | 0.273 | 0.192 | 14.87 | | 0.145 | 0.023 | 287.89 | | 0.000 | 0.0000 | 0.290 |
| \$475,000 | 0.77 | | 0.512 | 0.005 | 0.21 | | 0.817 | 0.068 | 2.54 | | 0.256 | 0.181 | 15.70 | | 0.136 | 0.022 | 303.89 | | 0.000 | 0.0000 | 0.276 |
| \$500,000 \$600,000 | 0.82 0.98 | | 0.495 | 0.005 | 0.22 0.27 | | 0.809 | 0.067 | 2.68 | | 0.241 | 0.169 | 16.53 | | 0.128 | 0.020 | 319.88 | | 0.000 | 0.0000 | 0.261 |
| \$700,000 | 1.14 | | 0.434 0.381 | 0.005 0.004 | 0.27 | | 0.775 0.742 | 0.065 0.062 | 3.21 3.75 | | 0.186 0.145 | 0.131 0.102 | 19.83 23.14 | | 0.100 0.077 | 0.016 0.012 | 383.86 447.84 | | 0.000 0.000 | 0.0000 0.0000 | 0.217 0.180 |
| \$800,000 | 1.30 | | 0.335 | 0.004 | 0.36 | | 0.711 | 0.059 | 4.28 | | 0.143 | 0.080 | 26.44 | | 0.061 | 0.012 | 511.81 | | 0.000 | 0.0000 | 0.153 |
| \$900,000 | 1.47 | | 0.296 | 0.003 | 0.40 | | 0.680 | 0.057 | 4.82 | | 0.089 | 0.063 | 29.75 | | 0.047 | 0.007 | 575.79 | | 0.000 | 0.0000 | 0.130 |
| \$1,000,000 | 1.63 | | 0.2626 | 0.0028 | 0.45 | | 0.6512 | 0.0543 | 5.35 | | 0.0704 | 0.0496 | 33.05 | | 0.0378 | 0.0060 | 639.76 | | 0.0000 | 0.0000 | 0.1127 |
| \$2,000,000 | 3.26 | | 0.0909 | 0.0010 | 0.89 | | 0.4276 | 0.0356 | 10.71 | | 0.0090 | 0.0063 | 66.10 | | 0.0049 | 0.0008 | 1279.53 | | 0.0000 | 0.0000 | 0.0437 |
| \$3,000,000 | 4.89 | | 0.0390 | 0.0004 | 1.34 | | 0.2839 | 0.0237 | 16.06 | | 0.0018 | 0.0013 | 99.15 | | 0.0009 | 0.0001 | 1919.29 | | 0.0000 | 0.0000 | 0.0255 |
| \$4,000,000 | 6.52 | | 0.0193 | 0.0002 | 1.79 | | 0.1847 | 0.0154 | 21.41 | | 0.0006 | 0.0004 | 132.21 | | 0.0002 | 0.0000 | 2559.06 | | 0.0000 | 0.0000 | 0.0160 |
| \$5,000,000 | 8.15 | | 0.0103 | 0.0001 | 2.23 | | 0.1140 | 0.0095 | 26.77 | | 0.0002 | 0.0001 | 165.26 | | 0.0001 | 0.0000 | 3198.82 | | 0.0000 | 0.0000 | 0.0097 |
| \$6,000,000 | 9.78 | | 0.0056 | 0.0001 | 2.68 | | 0.0634 | 0.0053 | 32.12 | | 0.0000 | 0.0000 | 198.31 | | 0.0000 | 0.0000 | 3838.59 | | 0.0000 | 0.0000 | 0.0054 |
| \$7,000,000 | 11.41 | | 0.0029 | 0.0000 | 3.13 | | 0.0279 | 0.0023 | 37.47 | | 0.0000 | 0.0000 | 231.36 | | 0.0000 | 0.0000 | 4478.35 | | 0.0000 | 0.0000 | 0.0023 |
| \$8,000,000 \$9,000,000 | 13.04 14.67 | | 0.0016 0.0011 | 0.0000 0.0000 | 3.58 4.02 | | 0.0041 0.0000 | 0.0003 0.0000 | 42.83 48.18 | | 0.0000 0.0000 | 0.0000 0.0000 | 264.41 297.46 | | 0.0000 0.0000 | 0.0000 0.0000 | 5118.12 5757.88 | | 0.0000 0.0000 | 0.0000 0.0000 | 0.0003 0.0000 |
| \$10,000,000 | 16.30 | | 0.0001 | 0.0000 | 4.02 | | 0.0000 | 0.0000 | 53.53 | | 0.0000 | 0.0000 | 330.51 | | 0.0000 | 0.0000 | 6397.65 | | 0.0000 | 0.0000 | 0.0000 |
| ψ10,000,000 | 10.00 | | 0.0000 | 0.0000 | 7.71 | | 0.0000 | 3.0000 | 55.55 | | 0.0000 | 0.0000 | 300.01 | | 0.0000 | 3.0000 | 3037.03 | | 0.0000 | 0.0000 | 0.0000 |

Death Average Cost Per Case P.T. Average Cost Per Case P.P Average Cost Per Case T.T. Average Cost Per Case \$613,414 \$2,237,484 \$186,794 \$30,256 Exhibit III-c

Effective:12/1/17

DELAWARE

Excess Loss Factors Calculation Hazard Group C

| | DEATH | | | | P.T. | | | | PP | | | | TT | | | | M.O | | | | |
|------------------------|--------------|-------|----------------|----------------|--------------|--------|----------------|----------------|--------------|-------|----------------|----------------|----------------|-------|----------------|----------------|------------------|-------|----------------|------------------|----------------|
| | DATIO | | | EVOEGO | DATIO | | | FYOFOO | DATIO | | | FVOFOO | DATIO | | | FVOFOO | DATIO | | | FYOFOO | - A) (E |
| 1.000 | RATIO | | FVOFOO | EXCESS | RATIO | 18.1.1 | EV0E00 | EXCESS | RATIO | | EV0E00 | EXCESS | RATIO | | FVOFOO | EXCESS | RATIO | | EVOEGO | EXCESS | |
| LOSS | TO AVE. | | EXCESS | | TO AVE. | INJ. | EXCESS | | TO AVE. | INJ. | EXCESS | RATIO * | TO AVE. | INJ. | EXCESS | RATIO * | TO AVE. | INJ. | EXCESS | RATIO * | EX. |
| LIMIT | | WGT. | RATIO | INJ. WT. | I | WGT. | RATIO | INJ. WT. | | WGT. | RATIO | INJ. WT. | | WGT. | RATIO | INJ. WT. | l | WGT. | RATIO | INJ. WT. | RAT. |
| \$10,000 | 0.02 | 0.011 | 0.985 | 0.010 | 0.00 | 0.027 | 0.996 | 0.027 | 0.05 | 0.719 | 0.955 | 0.687 | 0.31 | 0.193 | 0.796 | 0.154 | 5.58 | 0.050 | 0.191 | 0.0096 | 0.888 |
| \$15,000 | 0.02 | | 0.978 | 0.010 | 0.01 | | 0.994 | 0.027 | 0.07 | | 0.934 | 0.672 | 0.47 | | 0.733 | 0.142 | 8.37 | | 0.139 | 0.0069 | 0.858 |
| \$20,000 | 0.03 | | 0.971 | 0.010 | 0.01 | | 0.992 | 0.027 | 0.09 | | 0.914 | 0.657 | 0.62 | | 0.683 | 0.132 | 11.16 | | 0.109 | 0.0054 | 0.831 |
| \$25,000 | 0.04 | | 0.965 | 0.010 | 0.01 | | 0.990 | 0.027 | 0.12 | | 0.895 | 0.643 | 0.78 | | 0.641 | 0.124 | 13.95 | | 0.090 | 0.0045 | 0.809 |
| \$30,000 | 0.05 | | 0.958 | 0.010 | 0.01 | | 0.988 | 0.027 | 0.14 | | 0.876 | 0.630 | 0.93 | | 0.606 | 0.117 | 16.75 | | 0.076 | 0.0038 | 0.788 |
| \$35,000 | 0.05 | | 0.952 | 0.010 | 0.01 | | 0.986 | 0.027 | 0.17 | | 0.859 | 0.617 | 1.09 | | 0.575 | 0.111 | 19.54 | | 0.066 | 0.0033 | 0.768 |
| \$40,000 | 0.06 | | 0.945 | 0.010 | 0.01 | | 0.984 | 0.027 | 0.19 | | 0.842 | 0.605 | 1.24 | | 0.548 | 0.106 | 22.33 | | 0.058 | 0.0029 | 0.751 |
| \$50,000 | 0.08 | | 0.932 | 0.010 | 0.02 | | 0.980 | 0.027 | 0.24 | | 0.810 | 0.583 | 1.55 | | 0.503 | 0.097 | 27.91 | | 0.046 | 0.0023 | 0.719 |
| \$75,000 | 0.12 | | 0.902 | 0.009 | 0.03 | | 0.970 | 0.027 | 0.35 | | 0.743 | 0.534 | 2.33 | | 0.428 | 0.083 | 41.86 | | 0.027 | 0.0013 | 0.654 |
| \$100,000 | 0.15 | | 0.873 | 0.009 | 0.04 | | 0.961 | 0.026 | 0.47 | | 0.687 | 0.494 | 3.10 | | 0.380 | 0.073 | 55.82 | | 0.017 | 0.0008 | 0.603 |
| \$125,000 | 0.19 | | 0.843 | 0.009 | 0.05 | | 0.953 | 0.026 | 0.59 | | 0.641 | 0.461 | 3.88 | | 0.344 | 0.066 | 69.77 | | 0.011 | 0.0005 | 0.563 |
| \$150,000 | 0.23 | | 0.814 | 0.009 | 0.06 | | 0.945 | 0.026 | 0.71 | | 0.602 | 0.433 | 4.65 | | 0.316 | 0.061 | 83.73 | | 0.007 | 0.0004 | 0.529 |
| \$175,000 | 0.27 | | 0.785 | 0.008 | 0.07 | | 0.938 | 0.026 | 0.83 | | 0.567 | 0.408 | 5.43 | | 0.294 | 0.057 | 97.68 | | 0.006 | 0.0003 | 0.499 |
| \$200,000 | 0.31 | | 0.758 | 0.008 | 0.07 | | 0.930 | 0.025 | 0.95 | | 0.537 | 0.386 | 6.20 | | 0.275 | 0.053 | 111.63 | | 0.005 | 0.0002 | 0.472 |
| \$225,000 | 0.35 | | 0.732 | 0.008 | 0.08 | | 0.922 | 0.025 | 1.06 | | 0.509 | 0.366 | 6.98 | | 0.259 | 0.050 | 125.59 | | 0.004 | 0.0002 | 0.449 |
| \$250,000 | 0.39 | | 0.708 | 0.007 | 0.09 | | 0.914 | 0.025 | 1.18 | | 0.483 | 0.347 | 7.76 | | 0.245 | 0.047 | 139.54 | | 0.003 | 0.0002 | 0.426 |
| \$275,000 | 0.42 | | 0.685 | 0.007 | 0.10 | | 0.906 | 0.025 | 1.30 | | 0.459 | 0.330 | 8.53 | | 0.232 | 0.045 | 153.50 | | 0.002 | 0.0001 | 0.407 |
| \$300,000 | 0.46 | | 0.664 | 0.007 | 0.11 | | 0.898 | 0.025 | 1.42 | | 0.435 | 0.313 | 9.31 | | 0.220 | 0.042 | 167.45 | | 0.002 | 0.0001 | 0.387 |
| \$325,000 | 0.50 | | 0.643 | 0.007 | 0.12 | | 0.891 | 0.024 | 1.54 | | 0.412 | 0.296 | 10.08 | | 0.208 | 0.040 | 181.41 | | 0.001 | 0.0000 | 0.367 |
| \$350,000 | 0.54 | | 0.623 | 0.007 | 0.13 | | 0.883 | 0.024 | 1.66 | | 0.390 | 0.281 | 10.86 | | 0.197 | 0.038 | 195.36 | | 0.000 | 0.0000 | 0.350 |
| \$375,000 | 0.58 | | 0.603 | 0.006 | 0.14 | | 0.875 | 0.024 | 1.77 | | 0.369 | 0.266 | 11.63 | | 0.186 | 0.036 | 209.31 | | 0.000 | 0.0000 | 0.332 |
| \$400,000 | 0.62 | | 0.584 | 0.006 | 0.15 | | 0.868 | 0.024 | 1.89 | | 0.349 | 0.251 | 12.41 | | 0.175 | 0.034 | 223.27 | | 0.000 | 0.0000 | 0.315 |
| \$425,000 | 0.65 | | 0.566 | 0.006 | 0.16 | | 0.860 | 0.024 | 2.01 | | 0.330 | 0.237 | 13.19 | | 0.165 | 0.032 | 237.22 | | 0.000 | 0.0000 | 0.299 |
| \$450,000 | 0.69 | | 0.548 | 0.006 | 0.17 | | 0.852 | 0.023 | 2.13 | | 0.312 | 0.224 | 13.96 | | 0.156 | 0.030 | 251.18 | | 0.000 | 0.0000 | 0.283 |
| \$475,000 | 0.73 0.77 | | 0.530 | 0.006 | 0.18 0.19 | | 0.845 0.837 | 0.023 0.023 | 2.25 2.37 | | 0.295 0.279 | 0.212 0.200 | 14.74 | | 0.147 0.138 | 0.028 0.027 | 265.13 279.09 | | 0.000 | 0.0000 0.0000 | 0.269 0.255 |
| \$500,000 \$600,000 | 0.77 | | 0.514 0.453 | 0.005 0.005 | 0.19 | | 0.837 | 0.023 | 2.37 | | 0.279 | 0.200 | 15.51 18.61 | | 0.138 | 0.027 | 334.90 | | 0.000 0.000 | 0.0000 | 0.255 |
| \$700,000 | 1.08 | | 0.400 | 0.003 | 0.22 | | 0.779 | 0.022 | 3.31 | | 0.223 | 0.100 | 21.72 | | 0.110 | 0.021 | 390.72 | | 0.000 | 0.0000 | 0.208 |
| \$800,000 | 1.08 | | 0.355 | 0.004 | 0.20 | | 0.779 | 0.021 | 3.79 | | 0.178 | 0.128 | 24.82 | | 0.069 | 0.017 | 446.54 | | 0.000 | 0.0000 | 0.170 |
| \$900,000 | 1.39 | | 0.333 | 0.003 | 0.34 | | 0.732 | 0.021 | 4.26 | | 0.145 | 0.082 | 27.92 | | 0.053 | 0.013 | 502.35 | | 0.000 | 0.0000 | 0.140 |
| \$1,000,000 | 1.54 | | 0.2806 | 0.0030 | 0.37 | | 0.6993 | 0.020 | 4.73 | | 0.0925 | 0.0665 | 31.02 | | 0.0436 | 0.0084 | 558.17 | | 0.0000 | 0.0000 | 0.0970 |
| \$2,000,000 | 3.08 | | 0.1009 | 0.0030 | 0.75 | | 0.4891 | 0.0131 | 9.46 | | 0.0323 | 0.0101 | 62.05 | | 0.0061 | 0.0004 | 1116.34 | | 0.0000 | 0.0000 | 0.0258 |
| \$3,000,000 | 4.62 | | 0.0444 | 0.0005 | 1.12 | | 0.3471 | 0.0095 | 14.20 | | 0.0029 | 0.0021 | 93.07 | | 0.0001 | 0.0002 | 1674.51 | | 0.0000 | 0.0000 | 0.023 |
| \$4,000,000 | 6.16 | | 0.0223 | 0.0003 | 1.50 | | 0.2454 | 0.0067 | 18.93 | | 0.0023 | 0.0006 | 124.10 | | 0.0002 | 0.0002 | 2232.68 | | 0.0000 | 0.0000 | 0.0075 |
| \$5,000,000 | 7.70 | | 0.0122 | 0.0002 | 1.87 | | 0.1698 | 0.0046 | 23.66 | | 0.0003 | 0.0003 | 155.12 | | 0.0002 | 0.0000 | 2790.85 | | 0.0000 | 0.0000 | 0.0070 |
| \$6,000,000 | 9.24 | | 0.0069 | 0.0001 | 2.24 | | 0.1127 | 0.0031 | 28.39 | | 0.0001 | 0.0001 | 186.15 | | 0.0000 | 0.0000 | 3349.02 | | 0.0000 | 0.0000 | 0.0033 |
| \$7,000,000 | 10.78 | | 0.0038 | 0.0000 | 2.62 | | 0.0696 | 0.0019 | 33.13 | | 0.0000 | 0.0000 | 217.17 | | 0.0000 | 0.0000 | 3907.19 | | 0.0000 | 0.0000 | 0.0019 |
| \$8,000,000 | 12.32 | | 0.0020 | 0.0000 | 2.99 | | 0.0373 | 0.0010 | 37.86 | | 0.0000 | 0.0000 | 248.20 | | 0.0000 | 0.0000 | 4465.36 | | 0.0000 | 0.0000 | 0.0010 |
| \$9,000,000 | 13.86 | | 0.0012 | 0.0000 | 3.37 | | 0.0139 | 0.0004 | 42.59 | | 0.0000 | 0.0000 | 279.22 | | 0.0000 | 0.0000 | 5023.53 | | 0.0000 | 0.0000 | 0.0004 |
| \$10,000,000 | 15.40 | | 0.0000 | 0.0000 | 3.74 | | 0.0000 | 0.0000 | 47.32 | | 0.0000 | 0.0000 | 310.25 | | 0.0000 | 0.0000 | 5581.70 | | 0.0000 | 0.0000 | 0.0000 |
| Ţ,, , | | | | | | | | | | | | | | | | | | | | | |

 Death Average Cost Per Case
 \$649,164

 P.T. Average Cost Per Case
 \$2,673,331

 P.P Average Cost Per Case
 \$211,316

 T.T. Average Cost Per Case
 \$32,232

Excess Loss Factors Calculation Hazard Group D

| | DEATH | | | | P.T | | | | PP | | | | T.T | | | | M.O | | | | |
|------------------------|--------------|-------|----------------|----------------|--------------|-------|----------------|----------------|--------------|-------|----------------|----------------|---------------|-------|----------------|----------------|------------------|-------|----------------|------------------|----------------|
| | RATIO | | | EXCESS | RATIO | | | EXCESS | RATIO | | | EXCESS | RATIO | | | EXCESS | RATIO | | | EXCESS | AVE. |
| LOSS | TO AVE. | INLI | EXCESS | | TO AVE. | INJ. | EXCESS | RATIO * | TO AVE. | INJ. | EXCESS | RATIO * | TO AVE. | INJ. | EXCESS | RATIO * | TO AVE. | INJ. | EXCESS | RATIO * | EX. |
| LIMIT | TO AVE. | WGT. | RATIO | INJ. WT. | TO AVE. | WGT. | | INJ. WT. | TO AVE. | | RATIO | INJ. WT. | TO AVE. | WGT. | | INJ. WT. | TO AVE. | WGT. | RATIO | INJ. WT. | RAT. |
| LIIVIII | ļ | WOI. | IVATIO | IING. VVI. | Į | WG1. | IVATIO | IINJ. VVI. | | WG1. | IXATIO | IINO. VVI. | ļ | WG1. | IVATIO | IINO. VVI. | l | WG1. | IVATIO | IINO. VVI. | IVAI. |
| \$10,000 | 0.01 | 0.011 | 0.986 | 0.010 | 0.00 | 0.067 | 0.997 | 0.067 | 0.04 | 0.734 | 0.960 | 0.705 | 0.29 | 0.149 | 0.804 | 0.120 | 4.87 | 0.039 | 0.212 | 0.0083 | 0.910 |
| \$15,000 | 0.02 | | 0.979 | 0.010 | 0.00 | | 0.995 | 0.067 | 0.06 | | 0.941 | 0.691 | 0.44 | | 0.744 | 0.111 | 7.30 | | 0.155 | 0.0060 | 0.885 |
| \$20,000 | 0.03 | | 0.973 | 0.010 | 0.01 | | 0.993 | 0.067 | 0.08 | | 0.923 | 0.678 | 0.58 | | 0.695 | 0.103 | 9.74 | | 0.122 | 0.0048 | 0.863 |
| \$25,000 | 0.04 | | 0.966 | 0.010 | 0.01 | | 0.992 | 0.067 | 0.10 | | 0.906 | 0.665 | 0.73 | | 0.653 | 0.097 | 12.17 | | 0.101 | 0.0039 | 0.843 |
| \$30,000 | 0.04 | | 0.960 | 0.010 | 0.01 | | 0.990 | 0.067 | 0.13 | | 0.889 | 0.652 | 0.87 | | 0.618 | 0.092 | 14.61 | | 0.086 | 0.0034 | 0.824 |
| \$35,000 | 0.05 | | 0.954 | 0.010 | 0.01 | | 0.988 | 0.067 | 0.15 | | 0.873 | 0.641 | 1.02 | | 0.587 | 0.088 | 17.04 | | 0.075 | 0.0029 | 0.809 |
| \$40,000 | 0.06 | | 0.948 | 0.010 | 0.01 | | 0.987 | 0.066 | 0.17 | | 0.857 | 0.629 | 1.16 | | 0.560 | 0.083 | 19.48 | | 0.066 | 0.0026 | 0.791 |
| \$50,000 | 0.07 | | 0.936 | 0.010 | 0.02 | | 0.983 | 0.066 | 0.21 | | 0.828 | 0.608 | 1.46 | | 0.515 | 0.077 | 24.35 | | 0.053 | 0.0021 | 0.763 |
| \$75,000 | 0.11 | | 0.907 | 0.010 | 0.02 | | 0.975 | 0.066 | 0.31 | | 0.764 | 0.561 | 2.18 | | 0.439 | 0.065 | 36.52 | | 0.033 | 0.0013 | 0.703 |
| \$100,000 | 0.15 | | 0.879 | 0.009 | 0.03 | | 0.967 | 0.065 | 0.42 | | 0.712 | 0.523 | 2.91 | | 0.390 | 0.058 | 48.70 | | 0.021 | 0.0008 | 0.656 |
| \$125,000 | 0.18 | | 0.851 | 0.009 | 0.04 | | 0.960 | 0.065 | 0.52 | | 0.667 | 0.490 | 3.64 | | 0.354 | 0.053 | 60.87 | | 0.014 | 0.0006 | 0.618 |
| \$150,000 | 0.22 | | 0.823 | 0.009 | 0.05 | | 0.953 | 0.064 | 0.63 | | 0.628 | 0.461 | 4.37 | | 0.326 | 0.049 | 73.05 | | 0.010 | 0.0004 | 0.583 |
| \$175,000 | 0.25 | | 0.796 | 0.008 | 0.05 | | 0.947 | 0.064 | 0.73 | | 0.595 | 0.437 | 5.10 | | 0.303 | 0.045 | 85.22 | | 0.007 | 0.0003 | 0.554 |
| \$200,000 | 0.29 | | 0.769 | 0.008 | 0.06 | | 0.940 | 0.063 | 0.84 | | 0.565 | 0.415 | 5.82 | | 0.284 | 0.042 | 97.40 | | 0.006 | 0.0002 | 0.528 |
| \$225,000 | 0.33 | | 0.745 | 0.008 | 0.07 | | 0.933 | 0.063 | 0.94 | | 0.538 | 0.395 | 6.55 | | 0.268 | 0.040 | 109.57 | | 0.005 | 0.0002 | 0.506 |
| \$250,000 | 0.36 | | 0.721 | 800.0 | 0.08 | | 0.927 | 0.062 | 1.05 | | 0.513 | 0.377 | 7.28 | | 0.254 | 0.038 | 121.75 | | 0.004 | 0.0002 | 0.485 |
| \$275,000 | 0.40 | | 0.699 | 0.007 | 0.09 | | 0.920 | 0.062 | 1.15 | | 0.490 | 0.360 | 8.01 | | 0.241 | 0.036 | 133.92 | | 0.004 | 0.0001 | 0.465 |
| \$300,000 | 0.44 | | 0.678 | 0.007 0.007 | 0.09 | | 0.914 | 0.062 | 1.25 | | 0.468 0.447 | 0.344 | 8.74 | | 0.229 | 0.034 | 146.09 | | 0.003 | 0.0001 0.0001 | 0.447 |
| \$325,000 | 0.47 | | 0.658 | | 0.10 | | 0.907 | 0.061 | 1.36 | | | 0.328 | 9.46 10.19 | | 0.217 0.206 | 0.032 | 158.27 170.44 | | 0.002 | 0.0001 | 0.428 |
| \$350,000 \$375,000 | 0.51 0.55 | | 0.638 0.619 | 0.007 0.007 | 0.11 0.12 | | 0.901 0.894 | 0.061 0.060 | 1.46 1.57 | | 0.426 0.407 | 0.313 0.298 | 10.19 | | 0.206 | 0.031 0.029 | 182.62 | | 0.001 0.001 | 0.0001 | 0.412 0.394 |
| \$400,000 | 0.58 | | 0.601 | 0.007 | 0.12 | | 0.888 | 0.060 | 1.67 | | 0.407 | 0.296 | 11.65 | | 0.186 | 0.029 | 194.79 | | 0.000 | 0.0000 | 0.394 |
| \$425,000 | 0.62 | | 0.583 | 0.006 | 0.13 | | 0.881 | 0.059 | 1.78 | | 0.369 | 0.284 | 12.38 | | 0.176 | 0.026 | 206.97 | | 0.000 | 0.0000 | 0.376 |
| \$450,000 | 0.66 | | 0.566 | 0.006 | 0.13 | | 0.875 | 0.059 | 1.88 | | 0.351 | 0.258 | 13.11 | | 0.176 | 0.025 | 219.14 | | 0.000 | 0.0000 | 0.348 |
| \$475,000 | 0.69 | | 0.549 | 0.006 | 0.15 | | 0.868 | 0.058 | 1.99 | | 0.334 | 0.245 | 13.83 | | 0.157 | 0.023 | 231.32 | | 0.000 | 0.0000 | 0.332 |
| \$500,000 | 0.73 | | 0.532 | 0.006 | 0.16 | | 0.862 | 0.058 | 2.09 | | 0.318 | 0.233 | 14.56 | | 0.149 | 0.022 | 243.49 | | 0.000 | 0.0000 | 0.319 |
| \$600,000 | 0.87 | | 0.472 | 0.005 | 0.19 | | 0.837 | 0.056 | 2.51 | | 0.260 | 0.191 | 17.47 | | 0.119 | 0.018 | 292.19 | | 0.000 | 0.0000 | 0.270 |
| \$700,000 | 1.02 | | 0.420 | 0.004 | 0.22 | | 0.812 | 0.055 | 2.93 | | 0.213 | 0.157 | 20.39 | | 0.096 | 0.014 | 340.89 | | 0.000 | 0.0000 | 0.230 |
| \$800,000 | 1.16 | | 0.374 | 0.004 | 0.25 | | 0.788 | 0.053 | 3.35 | | 0.175 | 0.128 | 23.30 | | 0.077 | 0.011 | 389.59 | | 0.000 | 0.0000 | 0.196 |
| \$900,000 | 1.31 | | 0.334 | 0.004 | 0.28 | | 0.764 | 0.051 | 3.76 | | 0.144 | 0.106 | 26.21 | | 0.062 | 0.009 | 438.28 | | 0.000 | 0.0000 | 0.170 |
| \$1,000,000 | 1.46 | | 0.2989 | 0.0031 | 0.31 | | 0.7418 | 0.0500 | 4.18 | | 0.1173 | 0.0861 | 29.12 | | 0.0471 | 0.0070 | 486.98 | | 0.0000 | 0.0000 | 0.1462 |
| \$2,000,000 | 2.91 | | 0.1117 | 0.0012 | 0.63 | | 0.5482 | 0.0369 | 8.37 | | 0.0210 | 0.0154 | 58.25 | | 0.0076 | 0.0011 | 973.96 | | 0.0000 | 0.0000 | 0.0546 |
| \$3,000,000 | 4.37 | | 0.0503 | 0.0005 | 0.94 | | 0.4102 | 0.0276 | 12.55 | | 0.0048 | 0.0035 | 87.37 | | 0.0016 | 0.0002 | 1460.95 | | 0.0000 | 0.0000 | 0.0318 |
| \$4,000,000 | 5.82 | | 0.0257 | 0.0003 | 1.25 | | 0.3081 | 0.0208 | 16.73 | | 0.0015 | 0.0011 | 116.49 | | 0.0004 | 0.0001 | 1947.93 | | 0.0000 | 0.0000 | 0.0223 |
| \$5,000,000 | 7.28 | | 0.0143 | 0.0002 | 1.57 | | 0.2297 | 0.0155 | 20.92 | | 0.0007 | 0.0005 | 145.61 | | 0.0001 | 0.0000 | 2434.91 | | 0.0000 | 0.0000 | 0.0162 |
| \$6,000,000 | 8.73 | | 0.0083 | 0.0001 | 1.88 | | 0.1684 | 0.0113 | 25.10 | | 0.0003 | 0.0002 | 174.74 | | 0.0001 | 0.0000 | 2921.89 | | 0.0000 | 0.0000 | 0.0116 |
| \$7,000,000 | 10.19 | | 0.0048 | 0.0001 | 2.19 | | 0.1198 | 0.0081 | 29.28 | | 0.0001 | 0.0001 | 203.86 | | 0.0000 | 0.0000 | 3408.88 | | 0.0000 | 0.0000 | 0.0083 |
| \$8,000,000 | 11.64 | | 0.0027 | 0.0000 | 2.50 | | 0.0814 | 0.0055 | 33.46 | | 0.0000 | 0.0000 | 232.98 | | 0.0000 | 0.0000 | 3895.86 | | 0.0000 | 0.0000 | 0.0055 |
| \$9,000,000 | 13.10 | | 0.0015 | 0.0000 | 2.82 | | 0.0512 | 0.0034 | 37.65 | | 0.0000 | 0.0000 | 262.10 | | 0.0000 | 0.0000 | 4382.84 | | 0.0000 | 0.0000 | 0.0034 |
| \$10,000,000 | 14.56 | | 0.0011 | 0.0000 | 3.13 | | 0.0278 | 0.0019 | 41.83 | | 0.0000 | 0.0000 | 291.23 | | 0.0000 | 0.0000 | 4869.82 | | 0.0000 | 0.0000 | 0.0019 |

 Death Average Cost Per Case
 \$686,997

 P.T. Average Cost Per Case
 \$3,194,079

 P.P Average Cost Per Case
 \$239,056

 T.T. Average Cost Per Case
 \$34,338

Excess Loss Factors Calculation Hazard Group E

| | DEATH | | | | P.T. | | | | PP | | | | T.T | | | | M.O | | | | |
|------------------------|--------------|-------|----------------|----------------|------------------|-------|----------------|----------------|------------------|-------|----------------|----------------|----------------|-------|----------------|----------------|------------------|-------|----------------|------------------|----------------|
| | RATIO | | | EXCESS | DATIO | | | EXCESS | DATIO | | | EXCESS | RATIO | | | EXCESS | RATIO | | | EXCESS | AVE. |
| LOSS | TO AVE. | INLL | EXCESS | | RATIO TO AVE. | INJ. | EXCESS | RATIO * | RATIO TO AVE. | INJ. | EXCESS | RATIO * | TO AVE. | INJ. | EXCESS | RATIO * | TO AVE. | INJ. | EXCESS | RATIO * | EX. |
| LIMIT | TO AVE. | WGT. | RATIO | INJ. WT. | TO AVE. | | RATIO | INJ. WT. | TO AVE. | WGT. | | INJ. WT. | IO AVE. | WGT. | RATIO | INJ. WT. | TO AVE. | WGT. | | INJ. WT. | RAT. |
| LIIVII I | l | WG1. | KATIO | IINJ. VVI. | 1 | WG1. | RATIO | IINJ. VV I . | | WG1. | RATIO | IINJ. VV I . | l | WG1. | KATIO | IINJ. VV I . | l | WG1. | KATIO | IINJ. VVI. | NAT. |
| \$10,000 | 0.01 | 0.011 | 0.987 | 0.010 | 0.00 | 0.040 | 0.997 | 0.040 | 0.04 | 0.749 | 0.965 | 0.723 | 0.27 | 0.173 | 0.813 | 0.141 | 4.25 | 0.027 | 0.234 | 0.0063 | 0.920 |
| \$15,000 | 0.02 | | 0.980 | 0.010 | 0.00 | | 0.996 | 0.040 | 0.06 | | 0.948 | 0.710 | 0.41 | | 0.754 | 0.130 | 6.37 | | 0.173 | 0.0047 | 0.895 |
| \$20,000 | 0.03 | | 0.974 | 0.010 | 0.01 | | 0.994 | 0.040 | 0.07 | | 0.931 | 0.698 | 0.55 | | 0.706 | 0.122 | 8.50 | | 0.137 | 0.0037 | 0.874 |
| \$25,000 | 0.03 | | 0.968 | 0.010 | 0.01 | | 0.993 | 0.040 | 0.09 | | 0.916 | 0.686 | 0.68 | | 0.665 | 0.115 | 10.62 | | 0.114 | 0.0031 | 0.854 |
| \$30,000 | 0.04 | | 0.962 | 0.010 | 0.01 | | 0.992 | 0.040 | 0.11 | | 0.900 | 0.675 | 0.82 | | 0.631 | 0.109 | 12.75 | | 0.097 | 0.0026 | 0.837 |
| \$35,000 | 0.05 | | 0.957 | 0.010 | 0.01 | | 0.990 | 0.040 | 0.13 | | 0.886 | 0.664 | 0.96 | | 0.600 | 0.104 | 14.87 | | 0.085 | 0.0023 | 0.820 |
| \$40,000 | 0.06 | | 0.951 | 0.010 | 0.01 | | 0.989 | 0.040 | 0.15 | | 0.872 | 0.653 | 1.09 | | 0.573 | 0.099 | 16.99 | | 0.075 | 0.0020 | 0.804 |
| \$50,000 | 0.07 | | 0.939 | 0.010 | 0.01 | | 0.986 | 0.040 | 0.18 | | 0.845 | 0.633 | 1.37 | | 0.528 | 0.091 | 21.24 | | 0.061 | 0.0016 | 0.776 |
| \$75,000 | 0.10 | | 0.911 | 0.010 | 0.02 | | 0.979 | 0.039 | 0.28 | | 0.785 | 0.588 | 2.05 | | 0.451 | 0.078 | 31.87 | | 0.039 | 0.0011 | 0.716 |
| \$100,000 | 0.14 | | 0.885 | 0.009 | 0.03 | | 0.972 | 0.039 | 0.37 | | 0.735 | 0.551 | 2.73 | | 0.401 | 0.069 | 42.49 | | 0.026 | 0.0007 | 0.669 |
| \$125,000 | 0.17 | | 0.859 | 0.009 | 0.03 | | 0.965 | 0.039 | 0.46 | | 0.692 | 0.518 | 3.42 | | 0.364 | 0.063 | 53.11 | | 0.018 | 0.0005 | 0.630 |
| \$150,000 | 0.21 | | 0.832 | 0.009 | 0.04 | | 0.960 | 0.039 | 0.55 | | 0.655 | 0.490 | 4.10 | | 0.335 | 0.058 | 63.73 | | 0.013 | 0.0003 | 0.596 |
| \$175,000 | 0.24 | | 0.806 | 0.008 | 0.05 | | 0.954 | 0.038 | 0.65 | | 0.622 | 0.466 | 4.78 | | 0.312 | 0.054 | 74.35 | | 0.009 | 0.0002 | 0.566 |
| \$200,000 | 0.28 | | 0.781 | 0.008 | 0.05 | | 0.949 | 0.038 | 0.74 | | 0.593 | 0.444 | 5.47 | | 0.293 | 0.051 | 84.97 | | 0.007 | 0.0002 | 0.541 |
| \$225,000 | 0.31 | | 0.757 | 0.008 | 0.06 | | 0.943 | 0.038 | 0.83 | | 0.566 | 0.424 | 6.15 | | 0.277 | 0.048 | 95.60 | | 0.006 | 0.0002 | 0.518 |
| \$250,000 | 0.34 | | 0.734 | 0.008 | 0.07 | | 0.938 | 0.038 | 0.92 | | 0.542 | 0.406 | 6.83 | | 0.262 | 0.045 | 106.22 | | 0.005 | 0.0001 | 0.497 |
| \$275,000 | 0.38 | | 0.712 | 0.007 | 0.07 | | 0.932 | 0.038 | 1.02 | | 0.520 | 0.390 | 7.52 | | 0.249 | 0.043 | 116.84 | | 0.005 | 0.0001 | 0.478 |
| \$300,000 | 0.41 | | 0.692 | 0.007 | 0.08 | | 0.927 | 0.037 | 1.11 | | 0.499 0.479 | 0.374 | 8.20 | | 0.237 | 0.041 0.039 | 127.46 | | 0.004 | 0.0001 | 0.459 |
| \$325,000 \$350,000 | 0.45 | | 0.672 0.653 | 0.007 | 0.09 | | 0.921 | 0.037 | 1.20 1.29 | | 0.479 | 0.359 | 8.88 9.57 | | 0.226 | 0.039 | 138.08 148.71 | | 0.003 | 0.0001 | 0.442 |
| \$375,000 | 0.48 0.52 | | | 0.007 0.007 | 0.09 0.10 | | 0.916 0.910 | 0.037 0.037 | 1.29 | | 0.442 | 0.345 | | | 0.216 0.205 | 0.037 | 159.33 | | 0.003 0.002 | 0.0001 0.0001 | 0.426 |
| \$400,000 | 0.52 | | 0.635 0.617 | 0.007 | 0.10 | | 0.905 | 0.037 | 1.48 | | 0.424 | 0.331 0.317 | 10.25 10.93 | | 0.205 | 0.036 | 169.95 | | 0.002 | 0.0001 | 0.411 0.394 |
| \$425,000 | 0.58 | | 0.600 | 0.006 | 0.10 | | 0.899 | 0.037 | 1.57 | | 0.424 | 0.304 | 11.62 | | 0.186 | 0.034 | 180.57 | | 0.001 | 0.0000 | 0.394 |
| \$450,000 | 0.62 | | 0.583 | 0.006 | 0.11 | | 0.894 | 0.036 | 1.66 | | 0.389 | 0.304 | 12.30 | | 0.177 | 0.032 | 191.19 | | 0.001 | 0.0000 | 0.364 |
| \$475,000 | 0.65 | | 0.566 | 0.006 | 0.12 | | 0.888 | 0.036 | 1.76 | | 0.373 | 0.279 | 12.99 | | 0.177 | 0.029 | 201.81 | | 0.000 | 0.0000 | 0.350 |
| \$500,000 | 0.69 | | 0.550 | 0.006 | 0.12 | | 0.883 | 0.036 | 1.85 | | 0.357 | 0.267 | 13.67 | | 0.159 | 0.028 | 212.44 | | 0.000 | 0.0000 | 0.337 |
| \$600,000 | 0.83 | | 0.491 | 0.005 | 0.16 | | 0.861 | 0.035 | 2.22 | | 0.299 | 0.224 | 16.40 | | 0.129 | 0.020 | 254.92 | | 0.000 | 0.0000 | 0.286 |
| \$700,000 | 0.96 | | 0.439 | 0.005 | 0.18 | | 0.840 | 0.034 | 2.59 | | 0.251 | 0.188 | 19.14 | | 0.105 | 0.018 | 297.41 | | 0.000 | 0.0000 | 0.245 |
| \$800,000 | 1.10 | | 0.393 | 0.004 | 0.21 | | 0.820 | 0.033 | 2.96 | | 0.210 | 0.157 | 21.87 | | 0.085 | 0.015 | 339.90 | | 0.000 | 0.0000 | 0.209 |
| \$900,000 | 1.24 | | 0.353 | 0.004 | 0.24 | | 0.799 | 0.032 | 3.33 | | 0.176 | 0.132 | 24.60 | | 0.070 | 0.012 | 382.39 | | 0.000 | 0.0000 | 0.180 |
| \$1,000,000 | 1.38 | | 0.3147 | 0.0033 | 0.26 | | 0.7792 | 0.0314 | 3.70 | | 0.1486 | 0.1113 | 27.34 | | 0.0563 | 0.0097 | 424.87 | | 0.0000 | 0.0000 | 0.1557 |
| \$2,000,000 | 2.75 | | 0.1232 | 0.0013 | 0.52 | | 0.6043 | 0.0244 | 7.40 | | 0.0305 | 0.0228 | 54.67 | | 0.0094 | 0.0016 | 849.75 | | 0.0000 | 0.0000 | 0.0501 |
| \$3,000,000 | 4.13 | | 0.0568 | 0.0006 | 0.79 | | 0.4722 | 0.0191 | 11.09 | | 0.0079 | 0.0059 | 82.01 | | 0.0021 | 0.0004 | 1274.62 | | 0.0000 | 0.0000 | 0.0260 |
| \$4,000,000 | 5.50 | | 0.0296 | 0.0003 | 1.05 | | 0.3714 | 0.0150 | 14.79 | | 0.0025 | 0.0019 | 109.35 | | 0.0005 | 0.0001 | 1699.49 | | 0.0000 | 0.0000 | 0.0173 |
| \$5,000,000 | 6.88 | | 0.0167 | 0.0002 | 1.31 | | 0.2921 | 0.0118 | 18.49 | | 0.0010 | 0.0007 | 136.68 | | 0.0001 | 0.0000 | 2124.37 | | 0.0000 | 0.0000 | 0.0127 |
| \$6,000,000 | 8.25 | | 0.0099 | 0.0001 | 1.57 | | 0.2282 | 0.0092 | 22.19 | | 0.0005 | 0.0004 | 164.02 | | 0.0000 | 0.0000 | 2549.24 | | 0.0000 | 0.0000 | 0.0097 |
| \$7,000,000 | 9.63 | | 0.0059 | 0.0001 | 1.83 | | 0.1762 | 0.0071 | 25.88 | | 0.0003 | 0.0002 | 191.36 | | 0.0000 | 0.0000 | 2974.11 | | 0.0000 | 0.0000 | 0.0074 |
| \$8,000,000 | 11.00 | | 0.0035 | 0.0000 | 2.10 | | 0.1334 | 0.0054 | 29.58 | | 0.0001 | 0.0001 | 218.70 | | 0.0000 | 0.0000 | 3398.99 | | 0.0000 | 0.0000 | 0.0055 |
| \$9,000,000 | 12.38 | | 0.0020 | 0.0000 | 2.36 | | 0.0982 | 0.0040 | 33.28 | | 0.0000 | 0.0000 | 246.03 | | 0.0000 | 0.0000 | 3823.86 | | 0.0000 | 0.0000 | 0.0040 |
| \$10,000,000 | 13.75 | | 0.0013 | 0.0000 | 2.62 | | 0.0694 | 0.0028 | 36.98 | | 0.0000 | 0.0000 | 273.37 | | 0.0000 | 0.0000 | 4248.73 | | 0.0000 | 0.0000 | 0.0028 |
| | | | | | | | | | | | | | | | | | | | | | |

Death Average Cost Per Case P.T. Average Cost Per Case P.P Average Cost Per Case T.T. Average Cost Per Case

\$727,035 \$3,816,265 \$270,438 \$36,581

Excess Loss Factors Calculation Hazard Group F

| | DEATH | | | | P.T | | | | PP | | | | T.T | | | | M.O | | | | |
|------------------------|------------------|--------------|-----------------|-------------------------------|------------------|--------------|-----------------|-------------------------------|------------------|--------------|-----------------|-------------------------------|------------------|--------------|-----------------|-------------------------------|------------------|--------------|-----------------|-------------------------------|---------------------|
| LOSS LIMIT | RATIO TO AVE. | INJ. WGT. | EXCESS RATIO | EXCESS RATIO * INJ. WT. | RATIO TO AVE. | INJ. WGT. | EXCESS RATIO | EXCESS RATIO * INJ. WT. | RATIO TO AVE. | INJ. WGT. | EXCESS RATIO | EXCESS RATIO * INJ. WT. | RATIO TO AVE. | INJ. WGT. | EXCESS RATIO | EXCESS RATIO * INJ. WT. | RATIO TO AVE. | INJ. WGT. | EXCESS RATIO | EXCESS RATIO * INJ. WT. | AVE. EX. RAT. |
| LIIVII I | l | WG1. | KATIO | IINJ. VV I . | | WG1. | KATIO | INJ. WI. | | WG1. | KATIO | INJ. WI. | | WG1. | KATIO | INJ. WI. | | WG1. | KATIO | IINJ. VVI. | RAI. |
| \$10,000 | 0.01 | 0.011 | 0.987 | 0.010 | 0.00 | 0.066 | 0.998 | 0.066 | 0.03 | 0.764 | 0.969 | 0.740 | 0.26 | 0.136 | 0.821 | 0.112 | 3.71 | 0.023 | 0.257 | 0.0059 | 0.934 |
| \$15,000 | 0.02 | | 0.981 | 0.010 | 0.00 | | 0.996 | 0.066 | 0.05 | | 0.954 | 0.729 | 0.38 | | 0.764 | 0.104 | 5.56 | | 0.192 | 0.0044 | 0.913 |
| \$20,000 | 0.03 | | 0.975 | 0.010 | 0.00 | | 0.995 | 0.066 | 0.07 | | 0.939 | 0.717 | 0.51 | | 0.717 | 0.097 | 7.41 | | 0.153 | 0.0035 | 0.894 |
| \$25,000 | 0.03 | | 0.970 | 0.010 | 0.01 | | 0.994 | 0.066 | 0.08 | | 0.925 | 0.707 | 0.64 | | 0.677 | 0.092 | 9.27 | | 0.128 | 0.0029 | 0.878 |
| \$30,000 \$35,000 | 0.04 0.05 | | 0.964 0.959 | 0.010 0.010 | 0.01 0.01 | | 0.993 0.992 | 0.066 0.066 | 0.10 0.11 | | 0.911 0.898 | 0.696 0.686 | 0.77 0.90 | | 0.643 0.613 | 0.087 0.083 | 11.12 12.97 | | 0.109 0.096 | 0.0025 0.0022 | 0.862 0.847 |
| \$40,000 | 0.05 | | 0.959 | 0.010 | 0.01 | | 0.992 | 0.066 | 0.11 | | 0.885 | 0.676 | 1.03 | | 0.513 | 0.083 | 14.83 | | 0.096 | 0.0022 | 0.834 |
| \$50,000 | 0.06 | | 0.942 | 0.010 | 0.01 | | 0.988 | 0.066 | 0.16 | | 0.860 | 0.657 | 1.28 | | 0.541 | 0.074 | 18.53 | | 0.069 | 0.0016 | 0.809 |
| \$75,000 | 0.10 | | 0.916 | 0.010 | 0.02 | | 0.982 | 0.065 | 0.25 | | 0.805 | 0.615 | 1.92 | | 0.462 | 0.063 | 27.80 | | 0.046 | 0.0011 | 0.754 |
| \$100,000 | 0.13 | | 0.891 | 0.009 | 0.02 | | 0.976 | 0.065 | 0.33 | | 0.757 | 0.579 | 2.57 | | 0.412 | 0.056 | 37.07 | | 0.032 | 0.0007 | 0.710 |
| \$125,000 | 0.16 | | 0.866 | 0.009 | 0.03 | | 0.970 | 0.064 | 0.41 | | 0.716 | 0.547 | 3.21 | | 0.374 | 0.051 | 46.34 | | 0.023 | 0.0005 | 0.672 |
| \$150,000 | 0.19 | | 0.841 | 0.009 | 0.03 | | 0.965 | 0.064 | 0.49 | | 0.680 | 0.520 | 3.85 | | 0.345 | 0.047 | 55.60 | | 0.017 | 0.0004 | 0.640 |
| \$175,000 | 0.23 | | 0.816 | 0.009 | 0.04 | | 0.960 | 0.064 | 0.57 | | 0.648 | 0.495 | 4.49 | | 0.321 | 0.044 | 64.87 | | 0.012 | 0.0003 | 0.612 |
| \$200,000 | 0.26 | | 0.792 | 0.008 | 0.04 | | 0.956 | 0.063 | 0.65 | | 0.620 | 0.473 | 5.13 | | 0.302 | 0.041 | 74.14 | | 0.009 | 0.0002 | 0.585 |
| \$225,000 \$250,000 | 0.29 0.32 | | 0.769 0.746 | 0.008 | 0.05 | | 0.951 | 0.063 | 0.74 | | 0.594 | 0.454 | 5.77 6.42 | | 0.285 0.271 | 0.039 0.037 | 83.40 92.67 | | 0.007 | 0.0002 | 0.564 0.544 |
| \$250,000 | 0.32 | | 0.746 | 0.008 0.008 | 0.05 0.06 | | 0.947 0.942 | 0.063 0.062 | 0.82 0.90 | | 0.570 0.549 | 0.436 0.419 | 7.06 | | 0.271 | 0.037 | 101.94 | | 0.006 0.005 | 0.0001 0.0001 | 0.524 |
| \$300,000 | 0.30 | | 0.725 | 0.008 | 0.00 | | 0.942 | 0.062 | 0.98 | | 0.529 | 0.419 | 7.70 | | 0.236 | 0.033 | 111.21 | | 0.005 | 0.0001 | 0.524 |
| \$325,000 | 0.42 | | 0.686 | 0.007 | 0.07 | | 0.933 | 0.062 | 1.06 | | 0.510 | 0.389 | 8.34 | | 0.235 | 0.032 | 120.47 | | 0.003 | 0.0001 | 0.490 |
| \$350,000 | 0.45 | | 0.668 | 0.007 | 0.08 | | 0.928 | 0.062 | 1.14 | | 0.492 | 0.376 | 8.98 | | 0.225 | 0.031 | 129.74 | | 0.004 | 0.0001 | 0.476 |
| \$375,000 | 0.49 | | 0.650 | 0.007 | 0.08 | | 0.923 | 0.061 | 1.23 | | 0.474 | 0.362 | 9.62 | | 0.215 | 0.029 | 139.01 | | 0.003 | 0.0001 | 0.459 |
| \$400,000 | 0.52 | | 0.633 | 0.007 | 0.09 | | 0.919 | 0.061 | 1.31 | | 0.457 | 0.350 | 10.26 | | 0.205 | 0.028 | 148.27 | | 0.003 | 0.0001 | 0.446 |
| \$425,000 | 0.55 | | 0.616 | 0.006 | 0.09 | | 0.914 | 0.061 | 1.39 | | 0.441 | 0.337 | 10.91 | | 0.196 | 0.027 | 157.54 | | 0.002 | 0.0000 | 0.431 |
| \$450,000 | 0.58 | | 0.600 | 0.006 | 0.10 | | 0.910 | 0.060 | 1.47 | | 0.425 | 0.325 | 11.55 | | 0.187 | 0.025 | 166.81 | | 0.002 | 0.0000 | 0.416 |
| \$475,000 | 0.62 | | 0.584 | 0.006 | 0.10 | | 0.905 | 0.060 | 1.55 | | 0.410 | 0.313 | 12.19 | | 0.178 | 0.024 | 176.08 | | 0.001 | 0.0000 | 0.403 |
| \$500,000 | 0.65 | | 0.568 | 0.006 | 0.11 | | 0.901 | 0.060 | 1.63 | | 0.394 | 0.301 | 12.83 | | 0.170 | 0.023 | 185.34 | | 0.000 | 0.0000 | 0.390 |
| \$600,000 \$700,000 | 0.78 0.91 | | 0.510 | 0.005 | 0.13 0.15 | | 0.882 0.864 | 0.059 0.057 | 1.96 2.29 | | 0.338 0.289 | 0.258 | 15.40 17.96 | | 0.140 | 0.019 | 222.41 259.48 | | 0.000 | 0.0000 | 0.341 0.299 |
| \$800,000 | 1.04 | | 0.459 0.413 | 0.005 0.004 | 0.15 | | 0.847 | 0.057 | 2.29 | | 0.269 | 0.221 0.189 | 20.53 | | 0.115 0.095 | 0.016 0.013 | 296.55 | | 0.000 0.000 | 0.0000 0.0000 | 0.299 |
| \$900,000 | 1.17 | | 0.413 | 0.004 | 0.18 | | 0.829 | 0.055 | 2.01 | | 0.248 | 0.169 | 23.09 | | 0.093 | 0.013 | 333.62 | | 0.000 | 0.0000 | 0.232 |
| \$1,000,000 | 1.30 | | 0.3366 | 0.0035 | 0.22 | | 0.8119 | 0.0539 | 3.27 | | 0.1812 | 0.1385 | 25.66 | | 0.0647 | 0.0088 | 370.69 | | 0.0000 | 0.0000 | 0.2047 |
| \$2,000,000 | 2.60 | | 0.1355 | 0.0014 | 0.44 | | 0.6565 | 0.0436 | 6.54 | | 0.0430 | 0.0329 | 51.32 | | 0.0114 | 0.0016 | 741.37 | | 0.0000 | 0.0000 | 0.0795 |
| \$3,000,000 | 3.90 | | 0.0639 | 0.0007 | 0.66 | | 0.5320 | 0.0353 | 9.81 | | 0.0124 | 0.0095 | 76.98 | | 0.0028 | 0.0004 | 1112.06 | | 0.0000 | 0.0000 | 0.0459 |
| \$4,000,000 | 5.20 | | 0.0339 | 0.0004 | 0.88 | | 0.4342 | 0.0288 | 13.07 | | 0.0041 | 0.0031 | 102.64 | | 0.0007 | 0.0001 | 1482.74 | | 0.0000 | 0.0000 | 0.0324 |
| \$5,000,000 | 6.50 | | 0.0195 | 0.0002 | 1.10 | | 0.3554 | 0.0236 | 16.34 | | 0.0016 | 0.0012 | 128.30 | | 0.0002 | 0.0000 | 1853.43 | | 0.0000 | 0.0000 | 0.0250 |
| \$6,000,000 | 7.80 | | 0.0118 | 0.0001 | 1.32 | | 0.2905 | 0.0193 | 19.61 | | 0.0008 | 0.0006 | 153.96 | | 0.0001 | 0.0000 | 2224.11 | | 0.0000 | 0.0000 | 0.0200 |
| \$7,000,000 | 9.10 | | 0.0072 | 0.0001 | 1.54 | | 0.2365 | 0.0157 | 22.88 | | 0.0005 | 0.0004 | 179.63 | | 0.0001 | 0.0000 | 2594.80 | | 0.0000 | 0.0000 | 0.0162 |
| \$8,000,000 | 10.40 | | 0.0044 | 0.0000 | 1.75 | | 0.1909 | 0.0127 | 26.15 | | 0.0003 | 0.0002 | 205.29 | | 0.0000 | 0.0000 | 2965.49 | | 0.0000 | 0.0000 | 0.0129 |
| \$9,000,000 | 11.70 | | 0.0026 | 0.0000 | 1.97 | | 0.1524 | 0.0101 | 29.42 | | 0.0001 | 0.0001 | 230.95 | | 0.0000 | 0.0000 | 3336.17 | | 0.0000 | 0.0000 | 0.0102 |
| \$10,000,000 | 13.00 | | 0.0016 | 0.0000 | 2.19 | | 0.1196 | 0.0079 | 32.69 | | 0.0000 | 0.0000 | 256.61 | | 0.0000 | 0.0000 | 3706.86 | | 0.0000 | 0.0000 | 0.0079 |

 Death Average Cost Per Case
 \$769,406

 P.T. Average Cost Per Case
 \$4,559,649

 P.P Average Cost Per Case
 \$305,940

 T.T. Average Cost Per Case
 \$38,970

Excess Loss Factors Calculation Hazard Group G

| | DEATH | | | | P.T. | | | | PP | | | | TT | | | | M.O | | | | |
|----------------------------|---------------|-------|------------------|------------------|--------------|-------|------------------|------------------|----------------|-------|------------------|------------------|------------------|-------|------------------|----------------|--------------------|-------|----------------|------------------|------------------|
| | RATIO | | | EXCESS | RATIO | | | EXCESS | RATIO | | | EXCESS | RATIO | | | EXCESS | RATIO | | | EXCESS | AVE. |
| LOSS | TO AVE. | INJ. | EXCESS | RATIO * | TO AVE. | INJ. | EXCESS | RATIO * | TO AVE. | INJ. | EXCESS | RATIO * | TO AVE. | INJ. | EXCESS | RATIO * | TO AVE. | INJ. | EXCESS | RATIO * | EX. |
| LIMIT | | WGT. | RATIO | INJ. WT. | | WGT. | RATIO | INJ. WT. | | WGT. | | INJ. WT. | | WGT. | RATIO | INJ. WT. | | WGT. | | INJ. WT. | RAT. |
| | • | | | | • | | | | | | | | • | | | | | | | | |
| \$10,000 | 0.01 | 0.011 | 0.988 | 0.010 | 0.00 | 0.091 | 0.998 | 0.091 | 0.03 | 0.779 | 0.972 | 0.757 | 0.24 | 0.104 | 0.829 | 0.086 | 3.23 | 0.015 | 0.282 | 0.0042 | 0.948 |
| \$15,000 | 0.02 | | 0.982 | 0.010 | 0.00 | | 0.997 | 0.091 | 0.04 | | 0.959 | 0.747 | 0.36 | | 0.773 | 0.080 | 4.85 | | 0.212 | 0.0032 | 0.931 |
| \$20,000 \$25,000 | 0.02 0.03 | | 0.977 0.971 | 0.010 | 0.00 0.00 | | 0.996 0.995 | 0.091 0.091 | 0.06 0.07 | | 0.946 0.933 | 0.737 0.727 | 0.48 0.60 | | 0.728 0.689 | 0.076 0.072 | 6.47 8.09 | | 0.171 0.143 | 0.0026 0.0021 | 0.917 0.902 |
| \$30,000 | 0.03 | | 0.971 | 0.010 0.010 | 0.00 | | 0.995 | 0.091 | 0.07 | | 0.933 | 0.727 | 0.60 | | 0.655 | 0.072 | 9.70 | | 0.143 | 0.0021 | 0.888 |
| \$35,000 | 0.04 | | 0.961 | 0.010 | 0.01 | | 0.993 | 0.091 | 0.09 | | 0.920 | 0.717 | 0.72 | | 0.625 | 0.065 | 11.32 | | 0.123 | 0.0016 | 0.876 |
| \$40,000 | 0.05 | | 0.956 | 0.010 | 0.01 | | 0.992 | 0.091 | 0.10 | | 0.897 | 0.700 | 0.96 | | 0.599 | 0.062 | 12.94 | | 0.100 | 0.0010 | 0.863 |
| \$50,000 | 0.06 | | 0.945 | 0.010 | 0.01 | | 0.990 | 0.090 | 0.14 | | 0.874 | 0.681 | 1.20 | | 0.554 | 0.058 | 16.17 | | 0.079 | 0.0011 | 0.840 |
| \$75,000 | 0.09 | | 0.920 | 0.010 | 0.01 | | 0.985 | 0.090 | 0.22 | | 0.823 | 0.641 | 1.81 | | 0.474 | 0.049 | 24.26 | | 0.053 | 0.0008 | 0.791 |
| \$100,000 | 0.12 | | 0.896 | 0.009 | 0.02 | | 0.980 | 0.090 | 0.29 | | 0.778 | 0.606 | 2.41 | | 0.422 | 0.044 | 32.34 | | 0.038 | 0.0006 | 0.750 |
| \$125,000 | 0.15 | | 0.873 | 0.009 | 0.02 | | 0.975 | 0.089 | 0.36 | | 0.739 | 0.576 | 3.01 | | 0.385 | 0.040 | 40.43 | | 0.028 | 0.0004 | 0.714 |
| \$150,000 | 0.18 | | 0.849 | 0.009 | 0.03 | | 0.970 | 0.089 | 0.43 | | 0.705 | 0.549 | 3.61 | | 0.355 | 0.037 | 48.51 | | 0.021 | 0.0003 | 0.684 |
| \$175,000 | 0.21 | | 0.826 | 0.009 | 0.03 | | 0.966 | 0.088 | 0.51 | | 0.674 | 0.525 | 4.22 | | 0.331 | 0.034 | 56.60 | | 0.016 | 0.0002 | 0.656 |
| \$200,000 | 0.25 | | 0.803 | 0.008 | 0.04 | | 0.962 | 0.088 | 0.58 | | 0.646 | 0.503 | 4.82 | | 0.311 | 0.032 | 64.68 | | 0.013 | 0.0002 | 0.631 |
| \$225,000 | 0.28 | | 0.780 | 0.008 | 0.04 | | 0.958 | 0.087 | 0.65 | | 0.621 | 0.484 | 5.42 | | 0.294 | 0.031 | 72.77 | | 0.010 | 0.0001 | 0.610 |
| \$250,000 | 0.31 | | 0.758 | 0.008 | 0.05 | | 0.954 | 0.087 | 0.72 | | 0.598 | 0.466 | 6.02 | | 0.280 | 0.029 | 80.85 | | 0.008 | 0.0001 | 0.590 |
| \$275,000 | 0.34 | | 0.738 | 0.008 | 0.05 | | 0.950 | 0.087 | 0.79 | | 0.577 | 0.449 | 6.62 | | 0.267 | 0.028 | 88.94 | | 0.006 | 0.0001 | 0.572 |
| \$300,000 | 0.37 | | 0.718 | 0.008 | 0.06 | | 0.946 | 0.086 | 0.87 | | 0.557 | 0.434 | 7.23 | | 0.255 | 0.026 | 97.02 | | 0.006 | 0.0001 | 0.554 |
| \$325,000 \$350,000 | 0.40 0.43 | | 0.700 0.682 | 0.007 0.007 | 0.06 0.06 | | 0.942 0.939 | 0.086 0.086 | 0.94 1.01 | | 0.539 0.521 | 0.420 0.406 | 7.83 8.43 | | 0.244 0.234 | 0.025 0.024 | 105.11 113.19 | | 0.005 0.005 | 0.0001 0.0001 | 0.538 0.523 |
| \$375,000 | 0.43 | | 0.665 | 0.007 | 0.06 | | 0.935 | 0.085 | 1.01 | | 0.521 | 0.406 | 9.03 | | 0.234 | 0.024 | 121.28 | | 0.005 | 0.0001 | 0.523 |
| \$400,000 | 0.49 | | 0.648 | 0.007 | 0.07 | | 0.935 | 0.085 | 1.16 | | 0.303 | 0.381 | 9.63 | | 0.224 | 0.023 | 121.26 | | 0.004 | 0.0001 | 0.308 |
| \$425,000 | 0.52 | | 0.632 | 0.007 | 0.07 | | 0.927 | 0.085 | 1.23 | | 0.474 | 0.369 | 10.24 | | 0.213 | 0.022 | 137.45 | | 0.004 | 0.0001 | 0.482 |
| \$450,000 | 0.55 | | 0.616 | 0.006 | 0.08 | | 0.923 | 0.084 | 1.30 | | 0.459 | 0.358 | 10.84 | | 0.197 | 0.020 | 145.53 | | 0.003 | 0.0000 | 0.468 |
| \$475,000 | 0.58 | | 0.600 | 0.006 | 0.09 | | 0.919 | 0.084 | 1.37 | | 0.444 | 0.346 | 11.44 | | 0.188 | 0.020 | 153.62 | | 0.002 | 0.0000 | 0.456 |
| \$500,000 | 0.61 | | 0.585 | 0.006 | 0.09 | | 0.915 | 0.084 | 1.44 | | 0.430 | 0.335 | 12.04 | | 0.180 | 0.019 | 161.70 | | 0.002 | 0.0000 | 0.444 |
| \$600,000 | 0.74 | | 0.528 | 0.006 | 0.11 | | 0.900 | 0.082 | 1.73 | | 0.377 | 0.293 | 14.45 | | 0.150 | 0.016 | 194.05 | | 0.000 | 0.0000 | 0.397 |
| \$700,000 | 0.86 | | 0.478 | 0.005 | 0.13 | | 0.885 | 0.081 | 2.02 | | 0.328 | 0.256 | 16.86 | | 0.125 | 0.013 | 226.39 | | 0.000 | 0.0000 | 0.355 |
| \$800,000 | 0.98 | | 0.432 | 0.005 | 0.15 | | 0.870 | 0.079 | 2.31 | | 0.286 | 0.223 | 19.27 | | 0.104 | 0.011 | 258.73 | | 0.000 | 0.0000 | 0.318 |
| \$900,000 | 1.11 | | 0.391 | 0.004 | 0.17 | | 0.855 | 0.078 | 2.60 | | 0.250 | 0.194 | 21.68 | | 0.087 | 0.009 | 291.07 | | 0.000 | 0.0000 | 0.285 |
| \$1,000,000 | 1.23 | | 0.3560 | 0.0037 | 0.18 | | 0.8402 | 0.0768 | 2.89 | | 0.2173 | 0.1693 | 24.09 | | 0.0722 | 0.0075 | 323.41 | | 0.0000 | 0.0000 | 0.2573 |
| \$2,000,000 | 2.46 | | 0.1485 | 0.0016 | 0.37 | | 0.7041 | 0.0643 | 5.78 | | 0.0587 | 0.0457 | 48.17 | | 0.0138 | 0.0014 | 646.82 | | 0.0000 | 0.0000 | 0.1130 |
| \$3,000,000 | 3.68 | | 0.0717 | 0.0008 | 0.55 | | 0.5891 | 0.0538 | 8.67 | | 0.0188 | 0.0146 | 72.26 | | 0.0035 | 0.0004 | 970.23 | | 0.0000 | 0.0000 | 0.0696 |
| \$4,000,000 | 4.91 | | 0.0386 | 0.0004 | 0.73 | | 0.4954 | 0.0453 | 11.56 | | 0.0067 | 0.0052 | 96.35 | | 0.0010 | 0.0001 | 1293.64 | | 0.0000 | 0.0000 | 0.0510 |
| \$5,000,000 | 6.14 | | 0.0225 | 0.0002 | 0.92 | | 0.4184 | 0.0382 0.0323 | 14.45 | | 0.0027 | 0.0021 0.0010 | 120.44 | | 0.0003 0.0001 | 0.0000 | 1617.05 1940.45 | | 0.0000 | 0.0000 0.0000 | 0.0405 0.0334 |
| \$6,000,000 \$7,000,000 | 7.37 8.60 | | 0.0138 0.0087 | 0.0001 0.0001 | 1.10 1.28 | | 0.3538 0.2990 | 0.0323 | 17.34 20.23 | | 0.0013 0.0007 | 0.0010 | 144.52 168.61 | | 0.0001 | 0.0000 | 1940.45 2263.86 | | 0.0000 | 0.0000 | 0.0334 |
| \$8,000,000 | 9.83 | | 0.0087 | 0.0001 | 1.28 | | 0.2990 | 0.0273 | 20.23 | | 0.0007 | 0.0005 | 192.70 | | 0.0001 | 0.0000 | 2587.27 | | 0.0000 | 0.0000 | 0.0279 |
| \$9,000,000 | 9.03 11.05 | | 0.0033 | 0.0001 | 1.47 | | 0.2519 | 0.0230 | 26.00 | | 0.0003 | 0.0004 | 216.79 | | 0.0000 | 0.0000 | 2910.68 | | 0.0000 | 0.0000 | 0.0235 |
| \$10,000,000 | 12.28 | | 0.0034 | 0.0000 | 1.84 | | 0.2113 | 0.0193 | 28.89 | | 0.0003 | 0.0002 | 240.87 | | 0.0000 | 0.0000 | 3234.09 | | 0.0000 | 0.0000 | 0.0162 |
| Ψ.ο,οοο,οοο | | | 0.00=1 | 0.0000 | | | 000 | 3.0.01 | _0.00 | | 0.0001 | 0.0001 | | | 0.0000 | 3.0000 | 32030 | | 0.0000 | 0.0000 | 0.0= |

 Death Average Cost Per Case
 \$814,247

 P.T. Average Cost Per Case
 \$5,447,839

 P.P Average Cost Per Case
 \$346,103

 T.T. Average Cost Per Case
 \$41,515

DELAWARE Excess Loss Factor Study Excess Loss (Pure Premium) Factors

| | DE Hazard Group Excess Loss Factors | | | | | | | | | ELF | adjusted fo | r LBA's | | ELF adjusted for LBA's & Risk Load | | | | | | | | | | | |
|--------------|-------------------------------------|---------------|--------------|--------------|----------------|--------------|----------------|------------------|----------------|------------|---------------|---------------|---------|------------------------------------|--------|--------|------------|------------|--------------|---------|--------|--|--|--|--|
| Loss | | | | | | | | | TCR 0.7989 | | | | | | | | · | | | | | | | | |
| Limitation | HG A | HG B | HG C | HG D | HG E | HG F | HG G | HG A | HG B | HG C | HG D | HG E | HG F | HG G | HG A | HG B | HG C | HG D | HG E | HG F | HG G | | | | |
| | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) | (16) | (17) | (18) | (19) | (20) | (21) | | | | |
| | Pg2 | Pg3 | Pg4 | Pg5 | Pg6 | Pg7 | Pg8 | (1)*TCR | (2)*TCR | (3)*TCR | (4)*TCR | (5)*TCR | (6)*TCR | (7)*TCR | | Column | s (8)~(14) | + 0.005 (N | /lax Adj = 1 | /2 ELF) | | | | | |
| | | | | | | | | | | | | | | | | | | | | | | | | | |
| \$10.000 | 0.857 | 0.893 | 0.888 | 0.910 | 0.920 | 0.934 | 0.948 | 0.685 | 0.713 | 0.709 | 0.727 | 0.735 | 0.746 | 0.757 | 0.690 | 0.718 | 0.714 | 0.732 | 0.740 | 0.751 | 0.762 | | | | |
| \$15,000 | 0.821 | 0.865 | 0.858 | 0.885 | 0.895 | 0.913 | 0.931 | 0.656 | 0.691 | 0.685 | 0.707 | 0.715 | 0.729 | 0.744 | 0.661 | 0.696 | 0.690 | 0.712 | 0.720 | 0.734 | 0.749 | | | | |
| \$20,000 | 0.790 | 0.839 | 0.831 | 0.863 | 0.874 | 0.894 | 0.917 | 0.631 | 0.670 | 0.664 | 0.689 | 0.698 | 0.714 | 0.733 | 0.636 | 0.675 | 0.669 | 0.694 | 0.703 | 0.719 | 0.738 | | | | |
| \$25,000 | 0.763 | 0.816 | 0.809 | 0.843 | 0.854 | 0.878 | 0.902 | 0.610 | 0.652 | 0.646 | 0.673 | 0.682 | 0.701 | 0.721 | 0.615 | 0.657 | 0.651 | 0.678 | 0.687 | 0.706 | 0.726 | | | | |
| \$30,000 | 0.740 | 0.796 | 0.788 | 0.824 | 0.837 | 0.862 | 0.888 | 0.591 | 0.636 | 0.630 | 0.658 | 0.669 | 0.689 | 0.709 | 0.596 | 0.641 | 0.635 | 0.663 | 0.674 | 0.694 | 0.714 | | | | |
| \$35,000 | 0.717 | 0.778 | 0.768 | 0.809 | 0.820 | 0.847 | 0.876 | 0.573 | 0.622 | 0.614 | 0.646 | 0.655 | 0.677 | 0.700 | 0.578 | 0.627 | 0.619 | 0.651 | 0.660 | 0.682 | 0.705 | | | | |
| \$40,000 | 0.698 | 0.759 | 0.751 | 0.791 | 0.804 | 0.834 | 0.863 | 0.558 | 0.606 | 0.600 | 0.632 | 0.642 | 0.666 | 0.689 | 0.563 | 0.611 | 0.605 | 0.637 | 0.647 | 0.671 | 0.694 | | | | |
| \$50,000 | 0.662 | 0.727 | 0.719 | 0.763 | 0.776 | 0.809 | 0.840 | 0.529 | 0.581 | 0.574 | 0.610 | 0.620 | 0.646 | 0.671 | 0.534 | 0.586 | 0.579 | 0.615 | 0.625 | 0.651 | 0.676 | | | | |
| \$75,000 | 0.591 | 0.663 | 0.654 | 0.703 | 0.716 | 0.754 | 0.791 | 0.472 | 0.530 | 0.522 | 0.562 | 0.572 | 0.602 | 0.632 | 0.477 | 0.535 | 0.527 | 0.567 | 0.577 | 0.607 | 0.637 | | | | |
| \$100,000 | 0.539 | 0.614 | 0.603 | 0.656 | 0.669 | 0.710 | 0.750 | 0.431 | 0.491 | 0.482 | 0.524 | 0.534 | 0.567 | 0.599 | 0.436 | 0.496 | 0.487 | 0.529 | 0.539 | 0.572 | 0.604 | | | | |
| \$125,000 | 0.497 | 0.574 | 0.563 | 0.618 | 0.630 | 0.672 | 0.714 | 0.397 | 0.459 | 0.450 | 0.494 | 0.503 | 0.537 | 0.570 | 0.402 | 0.464 | 0.455 | 0.499 | 0.508 | 0.542 | 0.575 | | | | |
| \$150,000 | 0.461 | 0.538 | 0.529 | 0.583 | 0.596 | 0.640 | 0.684 | 0.368 | 0.430 | 0.423 | 0.466 | 0.476 | 0.511 | 0.546 | 0.373 | 0.435 | 0.428 | 0.471 | 0.481 | 0.516 | 0.551 | | | | |
| \$175,000 | 0.431 | 0.510 | 0.499 | 0.554 | 0.566 | 0.612 | 0.656 | 0.344 | 0.407 | 0.399 | 0.443 | 0.452 | 0.489 | 0.524 | 0.349 | 0.412 | 0.404 | 0.448 | 0.457 | 0.494 | 0.529 | | | | |
| \$200,000 | 0.404 | 0.484 | 0.472 | 0.528 | 0.541 | 0.585 | 0.631 | 0.323 | 0.387 | 0.377 | 0.422 | 0.432 | 0.467 | 0.504 | 0.328 | 0.392 | 0.382 | 0.427 | 0.437 | 0.472 | 0.509 | | | | |
| \$225,000 | 0.378 | 0.461 | 0.449 | 0.506 | 0.518 | 0.564 | 0.610 | 0.302 | 0.368 | 0.359 | 0.404 | 0.414 | 0.451 | 0.487 | 0.307 | 0.373 | 0.364 | 0.409 | 0.419 | 0.456 | 0.492 | | | | |
| \$250,000 | 0.354 | 0.437 | 0.426 | 0.485 | 0.497 | 0.544 | 0.590 | 0.283 | 0.349 | 0.340 | 0.387 | 0.397 | 0.435 | 0.471 | 0.288 | 0.354 | 0.345 | 0.392 | 0.402 | 0.440 | 0.476 | | | | |
| \$275,000 | 0.332 | 0.415 | 0.407 | 0.465 | 0.478 | 0.524 | 0.572 | 0.265 | 0.332 | 0.325 | 0.371 | 0.382 | 0.419 | 0.457 | 0.270 | 0.337 | 0.330 | 0.376 | 0.387 | 0.424 | 0.462 | | | | |
| \$300,000 | 0.311 | 0.394 | 0.387 | 0.447 | 0.459 | 0.506 | 0.554 | 0.248 | 0.315 | 0.309 | 0.357 | 0.367 | 0.404 | 0.443 | 0.253 | 0.320 | 0.314 | 0.362 | 0.372 | 0.409 | 0.448 | | | | |
| \$325,000 | 0.289 | 0.375 | 0.367 | 0.428 | 0.442 | 0.490 | 0.538 | 0.231 | 0.300 | 0.293 | 0.342 | 0.353 | 0.391 | 0.430 | 0.236 | 0.305 | 0.298 | 0.347 | 0.358 | 0.396 | 0.435 | | | | |
| \$350,000 | 0.270 | 0.355 | 0.350 | 0.412 | 0.426 | 0.476 | 0.523 | 0.216 | 0.284 | 0.280 | 0.329 | 0.340 | 0.380 | 0.418 | 0.221 | 0.289 | 0.285 | 0.334 | 0.345 | 0.385 | 0.423 | | | | |
| \$375,000 | 0.253 | 0.338 | 0.332 | 0.394 | 0.411 | 0.459 | 0.508 | 0.202 | 0.270 | 0.265 | 0.315 | 0.328 | 0.367 | 0.406 | 0.207 | 0.275 | 0.270 | 0.320 | 0.333 | 0.372 | 0.411 | | | | |
| \$400,000 | 0.235 | 0.320 | 0.315 | 0.378 | 0.394 | 0.446 | 0.495 | 0.188 | 0.256 | 0.252 | 0.302 | 0.315 | 0.356 | 0.395 | 0.193 | 0.261 | 0.257 | 0.307 | 0.320 | 0.361 | 0.400 | | | | |
| \$425,000 | 0.220 | 0.305 | 0.299 | 0.362 | 0.378 | 0.431 | 0.482 | 0.176 | 0.244 | 0.239 | 0.289 | 0.302 | 0.344 | 0.385 | 0.181 | 0.249 | 0.244 | 0.294 | 0.307 | 0.349 | 0.390 | | | | |
| \$450,000 | 0.205 | 0.290 | 0.283 | 0.348 | 0.364 | 0.416 | 0.468 | 0.164 | 0.232 | 0.226 | 0.278 | 0.291 | 0.332 | 0.374 | 0.169 | 0.237 | 0.231 | 0.283 | 0.296 | 0.337 | 0.379 | | | | |
| \$475,000 | 0.192 | 0.276 | 0.269 | 0.332 | 0.350 | 0.403 | 0.456 | 0.153 | 0.220 | 0.215 | 0.265 | 0.280 | 0.322 | 0.364 | 0.158 | 0.225 | 0.220 | 0.270 | 0.285 | 0.327 | 0.369 | | | | |
| \$500,000 | 0.179 | 0.261 | 0.255 | 0.319 | 0.337 | 0.390 | 0.444 | 0.143 | 0.209 | 0.204 | 0.255 | 0.269 | 0.312 | 0.355 | 0.148 | 0.214 | 0.209 | 0.260 | 0.274 | 0.317 | 0.360 | | | | |
| \$600,000 | 0.137 | 0.217 | 0.208 | 0.270 | 0.286 | 0.341 | 0.397 | 0.109 | 0.173 | 0.166 | 0.216 | 0.228 | 0.272 | 0.317 | 0.114 | 0.178 | 0.171 | 0.221 | 0.233 | 0.277 | 0.322 | | | | |
| \$700,000 | 0.105 | 0.180 | 0.170 | 0.230 | 0.245 | 0.299 | 0.355 | 0.084 | 0.144 | 0.136 | 0.184 | 0.196 | 0.239 | 0.284 | 0.089 | 0.149 | 0.141 | 0.189 | 0.201 | 0.244 | 0.289 | | | | |
| \$800,000 | 0.082 | 0.153 | 0.140 | 0.196 | 0.209 | 0.262 | 0.318 | 0.066 | 0.122 | 0.112 | 0.157 | 0.167 | 0.209 | 0.254 | 0.071 | 0.127 | 0.117 | 0.162 | 0.172 | 0.214 | 0.259 | | | | |
| \$900,000 | 0.066 | 0.130 | 0.115 | 0.170 | 0.180 | 0.232 | 0.285 | 0.053 | 0.104 | 0.092 | 0.136 | 0.144 | 0.185 | 0.228 | 0.058 | 0.109 | 0.097 | 0.141 | 0.149 | 0.190 | 0.233 | | | | |
| \$1,000,000 | 0.0515 | 0.1127 | 0.0970 | 0.1462 | 0.1557 | 0.2047 | 0.2573 | 0.0411 | 0.0900 | 0.0775 | 0.1168 | 0.1244 | 0.1635 | 0.2056 | 0.0461 | 0.0950 | 0.0825 | 0.1218 | 0.1294 | 0.1685 | 0.2106 | | | | |
| \$2,000,000 | 0.0292 | 0.0650 | 0.0568 | 0.0882 | 0.0948 | 0.1318 | 0.1721 | 0.0233 | 0.0519 | 0.0454 | 0.0705 | 0.0757 | 0.1053 | 0.1375 | 0.0283 | 0.0569 | 0.0504 | 0.0755 | 0.0807 | 0.1103 | 0.1425 | | | | |
| \$3,000,000 | 0.0211 | 0.0474 | 0.0415 | 0.0655 | 0.0708 | 0.1015 | 0.1359 | 0.0169 | 0.0379 | 0.0332 | 0.0523 | 0.0566 | 0.0811 | 0.1086 | 0.0219 | 0.0429 | 0.0382 | 0.0573 | 0.0616 | 0.0861 | 0.1136 | | | | |
| \$4,000,000 | 0.0169 | 0.0380 | 0.0335 | 0.0529 | 0.0576 | 0.0839 | 0.1140 | 0.0135 | 0.0304 | 0.0268 | 0.0423 | 0.0460 | 0.0670 | 0.0911 | 0.0185 | 0.0354 | 0.0318 | 0.0473 | 0.0510 | 0.0720 | 0.0961 | | | | |
| \$5,000,000 | 0.0142 | 0.0321 | 0.0282 | 0.0449 | 0.0489 | 0.0721 | 0.0993 | 0.0113 | 0.0256 | 0.0225 | 0.0359 | 0.0391 | 0.0576 | 0.0793 | 0.0163 | 0.0306 | 0.0275 | 0.0409 | 0.0441 | 0.0626 | 0.0843 | | | | |
| \$6,000,000 | 0.0123 | 0.0278 | 0.0245 | 0.0392 | 0.0427 | 0.0635 | 0.0883 | 0.0098 | 0.0222 | 0.0196 | 0.0313 | 0.0341 | 0.0507 | 0.0705 | 0.0147 | 0.0272 | 0.0246 | 0.0363 | 0.0391 | 0.0557 | 0.0755 | | | | |
| \$7,000,000 | 0.0109 | 0.0243 | 0.0218 | 0.0348 | 0.0381 | 0.0569 | 0.0798 | 0.0087 | 0.0194 | 0.0174 | 0.0278 | 0.0304 | 0.0455 | 0.0638 | 0.0131 | 0.0244 | 0.0224 | 0.0328 | 0.0354 | 0.0505 | 0.0688 | | | | |
| \$8,000,000 | 0.0095 | 0.0220 | 0.0194 | 0.0313 | 0.0346 | 0.0518 | 0.0728 | 0.0076 | 0.0176 | 0.0155 | 0.0250 | 0.0276 | 0.0414 | 0.0582 | 0.0114 | 0.0226 | 0.0205 | 0.0300 | 0.0326 | 0.0464 | 0.0632 | | | | |
| \$9,000,000 | 0.0086 | 0.0196 | 0.0177 | 0.0284 | 0.0315 | 0.0475 | 0.0669 | 0.0069 | 0.0157 | 0.0141 | 0.0227 | 0.0252 | 0.0379 | 0.0534 | 0.0104 | 0.0207 | 0.0191 | 0.0277 | 0.0302 | 0.0429 | 0.0584 | | | | |
| \$10,000,000 | 0.0076 | 0.0178 | 0.0161 | 0.0260 | 0.0290 | 0.0440 | 0.0620 | 0.0061 | 0.0142 | 0.0129 | 0.0208 | 0.0232 | 0.0352 | 0.0495 | 0.0092 | 0.0192 | 0.0179 | 0.0258 | 0.0282 | 0.0402 | 0.0545 | | | | |
| | " HYCASS T | atine tor loe | e iimite aho | VP \$1 DDO (| ILILI are calc | rinated by a | nnivina the re | elativities from | ⊢vninit III to | THE EYCESS | ratios at \$1 | (1010) (1010) | | | | | | | | | | | | | |

^{*} Excess ratios for loss limits above \$1,000,000 are calculated by applying the relativities from Exhibit III to the excess ratios at \$1,000,000.

DELAWARE
EXCESS LOSS FACTOR STUDY
PROPOSED EFFECTIVE DATE: 12/1/17
Excess Loss (Pure Premium) Factors

| | | | 2017 Exc | ess Loss | Factors* | | | | | 2016 Ex | cess Loss | Factors | | | Percentage Change | | | | | | | |
|-----------------------------|------------------|------------------|----------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|-------------------|----------------|------------------|------------------|------------------|------------------|------------------|--|
| Per | | | | | | | | | | | | | | | | | | - | | | | |
| Accident | | | • | | _ | F | • | | - | _ | - | _ | - | _ | | _ | • | | - | - | • | |
| Limit | Α | В | С | D | Е | F | G | Α | В | С | D | Е | F | G | Α | В | С | D | Е | F | G | |
| \$10,000 | 0.690 | 0.718 | 0.714 | 0.732 | 0.740 | 0.751 | 0.762 | 0.701 | 0.730 | 0.730 | 0.746 | 0.758 | 0.770 | 0.773 | -1.6% | -1.6% | -2.2% | -1.9% | -2.4% | -2.5% | -1.4% | |
| \$15,000 | 0.661 | 0.696 | 0.690 | 0.712 | 0.720 | 0.734 | 0.750 | 0.674 | 0.707 | 0.707 | 0.728 | 0.741 | 0.757 | 0.760 | -1.9% | -1.6% | -2.4% | -2.2% | -2.8% | -3.0% | -1.3% | |
| \$20,000 | 0.636 | 0.675 | 0.669 | 0.694 | 0.703 | 0.719 | 0.738 | 0.650 | 0.687 | 0.688 | 0.711 | 0.727 | 0.745 | 0.749 | -2.2% | -1.7% | -2.8% | -2.4% | -3.3% | -3.5% | -1.5% | |
| \$25,000 | 0.615 | 0.657 | 0.651 | 0.678 | 0.687 | 0.706 | 0.726 | 0.630 | 0.670 | 0.673 | 0.696 | 0.714 | 0.734 | 0.739 | -2.4% | -1.9% | -3.3% | -2.6% | -3.8% | -3.8% | -1.8% | |
| \$30,000 | 0.596 | 0.641 | 0.635 | 0.663 | 0.674 | 0.694 | 0.714 | 0.611 | 0.655 | 0.657 | 0.683 | 0.701 | 0.724 | 0.730 | -2.5% | -2.1% | -3.3% | -2.9% | -3.9% | -4.1% | -2.2% | |
| \$35,000 | 0.578 | 0.626 | 0.619 | 0.650 | 0.660 | 0.682 | 0.704 | 0.594 | 0.640 | 0.643 | 0.672 | 0.691 | 0.714 | 0.720 | -2.7% | -2.2% | -3.7% | -3.3% | -4.5% | -4.5% | -2.2% | |
| \$40,000 | 0.563 | 0.611 | 0.605 | 0.637 | 0.647 | 0.671 | 0.694 | 0.579 | 0.627 | 0.630 | 0.660 | 0.681 | 0.706 | 0.712 | -2.8% | -2.6% | -4.0% | -3.5% | -5.0% | -5.0% | -2.5% | |
| \$50,000 | 0.534 | 0.586 | 0.579 | 0.615 | 0.625 | 0.651 | 0.676 | 0.552 | 0.604 | 0.606 | 0.640 | 0.661 | 0.690 | 0.697 | -3.3% | -3.0% | -4.5% | -3.9% | -5.4% | -5.7% | -3.0% | |
| \$75,000 | 0.477 | 0.535 | 0.527 | 0.567 | 0.577 | 0.607 | 0.637 | 0.500 | 0.556 | 0.560 | 0.596 | 0.622 | 0.653 | 0.664 | -4.6% | -3.8% | -5.9% | -4.9% | -7.2% | -7.0% | -4.1% | |
| \$100,000 | 0.436 | 0.496 | 0.487 | 0.529 | 0.539 | 0.572 | 0.604 | 0.459 | 0.518 | 0.523 | 0.563 | 0.589 | 0.624 | 0.635 | -5.0% | -4.2% | -6.9% | -6.0% | -8.5% | -8.3% | -4.9% | |
| \$125,000 | 0.402 | 0.464 | 0.455 | 0.499 | 0.508 | 0.542 | 0.575 | 0.424 | 0.487 | 0.493 | 0.533 | 0.561 | 0.598 | 0.610 | -5.2% | -4.7% | -7.7% | -6.4% | -9.4% | -9.4% | -5.7% | |
| \$150,000 | 0.373 | 0.435 | 0.428 | 0.471 | 0.481 | 0.516 | 0.551 | 0.395 | 0.460 | 0.465 | 0.507 | 0.536 | 0.577 | 0.589 | -5.6% | -5.4% | -8.0% | -7.1% | -10.3% | -10.6% | -6.5% | |
| \$175,000 | 0.349 | 0.412 | 0.404 | 0.448 | 0.457 | 0.494 | 0.529 | 0.371 | 0.435 | 0.442 | 0.485 | 0.515 | 0.556 | 0.568 | -5.9% | -5.3% | -8.6% | -7.6% | -11.3% | -11.2% | -6.9% | |
| \$200,000 | 0.328 | 0.392 | 0.382 | 0.427 | 0.437 | 0.472 | 0.509 | 0.346 | 0.414 | 0.421 | 0.466 | 0.496 | 0.538 | 0.552 | -5.2% | -5.3% | -9.3% | -8.4% | -11.9% | -12.3% | -7.8% | |
| \$225,000 | 0.307 | 0.373 | 0.364 | 0.409 | 0.419 | 0.456 | 0.492 | 0.324 | 0.393 | 0.402 | 0.447 | 0.479 | 0.520 | 0.535 | -5.2% | -5.1% | -9.5% | -8.5% | -12.5% | -12.3% | -8.0% | |
| \$250,000 | 0.288 | 0.354 | 0.345 | 0.392 | 0.402 | 0.440 | 0.476 | 0.304 | 0.374 | 0.383 | 0.430 | 0.461 | 0.505 | 0.520 | -5.3% | -5.3% | -9.9% | -8.8% | -12.8% | -12.9% | -8.5% | |
| \$275,000 | 0.270 | 0.337 | 0.329 | 0.376 | 0.387 | 0.424 | 0.462 | 0.285 | 0.356 | 0.367 | 0.414 | 0.446 | 0.489 | 0.506 | -5.3% | -5.3% | -10.4% | -9.2% | -13.2% | -13.3% | -8.7% | |
| \$300,000 | 0.253 | 0.320 | 0.314 | 0.362 | 0.372 | 0.409 | 0.448 | 0.265 | 0.338 | 0.350 | 0.398 | 0.431 | 0.476 | 0.493 | -4.5% | -5.3% | -10.3% | -9.0% | -13.7% | -14.1% | -9.1% | |
| \$325,000 | 0.236 | 0.305 | 0.299 | 0.347 | 0.358 | 0.396 | 0.435 | 0.247 | 0.320 | 0.334 | 0.384 | 0.417 | 0.463 | 0.479 | -4.5% | -4.7% | -10.5% | -9.6% | -14.1% | -14.5% | -9.2% | |
| \$350,000 | 0.221 | 0.289 | 0.284 | 0.334 | 0.345 | 0.384 | 0.423 | 0.232 | 0.305 | 0.318 | 0.370 | 0.404 | 0.451 | 0.467 | -4.7% | -5.2% | -10.7% | -9.7% | -14.6% | -14.9% | -9.4% | |
| \$375,000 | 0.207 | 0.275 | 0.270 | 0.320 | 0.333 | 0.372 | 0.411 | 0.217 | 0.290 | 0.303 | 0.356 | 0.391 | 0.439 | 0.455 | -4.6% | -5.2% | -10.9% | -10.1% | -14.8% | -15.3% | -9.7% | |
| \$400,000 | 0.193 | 0.261 | 0.257 | 0.307 | 0.320 | 0.361 | 0.400 | 0.203 | 0.276 | 0.289 | 0.342 | 0.379 | 0.427 | 0.445 | -4.9% | -5.4% | -11.1% | -10.2% | -15.6% | -15.5% | -10.1% | |
| \$425,000 | 0.181 | 0.249 | 0.244 | 0.294 | 0.308 | 0.349 | 0.390 | 0.190 | 0.263 | 0.275 | 0.329 | 0.366 | 0.416 | 0.434 | -4.7% | -5.3% | -11.3% | -10.6% | -15.8% | -16.1% | -10.1% | |
| \$450,000 | 0.169 | 0.237 | 0.231 | 0.282 | 0.296 | 0.338 | 0.379 | 0.177 | 0.250 | 0.263 | 0.316 | 0.354 | 0.405 | 0.424 | -4.5% | -5.2% | -12.2% | -10.8% | -16.4% | -16.5% | -10.6% | |
| \$475,000 | 0.158 | 0.225 | 0.220 | 0.270 | 0.285 | 0.327 | 0.369 | 0.166 | 0.238 | 0.250 | 0.305 | 0.342 | 0.394 | 0.414 | -4.8% | -5.5% | -12.0% | -11.5% | -16.7% | -17.0% | -10.9% | |
| \$500,000 | 0.148 | 0.214 | 0.209 | 0.260 | 0.274 | 0.317 | 0.360 | 0.155 | 0.227 | 0.239 | 0.293 | 0.331 | 0.384 | 0.405 | -4.5% | -5.7% | -12.6% | -11.3% | -17.2% | -17.4% | -11.1% | |
| \$600,000 | 0.114 | 0.178 | 0.171 | 0.221 | 0.233 | 0.277 | 0.325 | 0.120 | 0.187 | 0.200 | 0.252 | 0.291 | 0.344 | 0.368 | -5.0% | -4.8% | -14.5% | -12.3% | -19.9% | -19.5% | -11.7% | |
| \$700,000 | 0.089 | 0.149 | 0.141 | 0.189 | 0.201 | 0.244 | 0.289 | 0.094 | 0.159 | 0.167 | 0.217 | 0.256 | 0.309 | 0.334 | -5.3% | -6.3% | -15.6% | -12.9% | -21.5% | -21.0% | -13.5% | |
| \$800,000 | 0.071 | 0.127 | 0.117 | 0.162 | 0.172 | 0.214 | 0.259 | 0.070 | 0.135 | 0.142 | 0.191 | 0.226 | 0.279 | 0.303 | 1.4% | -5.9% | -17.6% | -15.2% | -23.9% | -23.3% | -14.5% | |
| \$900,000 | 0.058 | 0.109 | 0.097 | 0.141 | 0.149 | 0.190 | 0.233 | 0.055 | 0.116 | 0.122 | 0.167 | 0.202 | 0.253 | 0.276 | 5.5% | -6.0% | -20.5% | -15.6% | -26.2% | -24.9% | -15.6% | |
| \$1,000,000 | 0.0461 | 0.0950 | 0.0825 | | 0.1294 | 0.1685 | 0.2106 | 0.0455 | 0.1020 | 0.1055 | 0.1476 | 0.1799 | 0.2296 | 0.2528 | 1.3% | -6.9% | -21.8% | -17.5% | -28.1% | -26.6% | -16.7% | |
| \$2,000,000 | 0.0283 | 0.0569 | | 0.0755 | 0.0807 | 0.1103 | 0.1425 | 0.0284 | 0.0618 | 0.0646 | 0.0917 | 0.1125 | 0.1503 | 0.1707 | -0.4% | -7.9% | -22.0% | -17.7% | -28.3% | -26.6% | -16.5% | |
| \$3,000,000 | 0.0219 | 0.0429 | | 0.0573 | 0.0616 | 0.0861 | 0.1136 | 0.0220 | 0.0463 | 0.0485 | 0.0693 | 0.0854 | 0.1166 | 0.1353 | -0.5% | -7.3% | -21.2% | -17.3% | -27.9% | -26.2% | -16.0% | |
| \$4,000,000 | 0.0185 | 0.0354 | 0.0318 | | 0.0510 | 0.0720 | 0.0961 | 0.0184 | 0.0379 | 0.0399 | 0.0565 | 0.0699 | 0.0966 | 0.1137 | 0.5% | -6.6% | -20.3% | -16.3% | -27.0% | -25.5% | -15.5% | |
| \$5,000,000 | 0.0163 | 0.0306 0.0272 | | 0.0409 | 0.0441 | 0.0626 | 0.0843 0.0755 | 0.0162 | 0.0325 0.0286 | 0.0341 0.0302 | 0.0486 0.0426 | 0.0599 0.0527 | 0.0834 0.0737 | 0.0991 | 0.6% | -5.8% | -19.4% | -15.8% | -26.4% | -24.9% | -14.9% | |
| \$6,000,000 \$7,000,000 | 0.0147 0.0131 | 0.0272 | | 0.0363 0.0328 | 0.0391 0.0354 | 0.0557 0.0505 | 0.0755 | 0.0144 | 0.0286 | 0.0302 | 0.0426 | 0.0527 | 0.0737 | 0.0880 0.0796 | 2.1% | -4.9% -5.1% | -18.5% -17.9% | -14.8% -14.4% | -25.8% -25.2% | -24.4% -23.8% | -14.2% -13.6% | |
| | | | | | | | | 0.0126 | | | | | | | 4.0% | | | | | | | |
| \$8,000,000 | 0.0118 0.0104 | 0.0226 0.0207 | 0.0205 | 0.0300 | 0.0326 0.0302 | 0.0464 | 0.0632 0.0584 | 0.0111 | 0.0233 0.0214 | 0.0249 0.0229 | 0.0348 0.0321 | 0.0431 | 0.0605 0.0555 | 0.0727 0.0669 | 6.3% 6.1% | -3.0% | -17.7% -16.6% | -13.8% -13.7% | -24.4% -23.7% | -23.3% -22.7% | -13.1% -12.7% | |
| \$9,000,000 \$10,000,000 | 0.0104 | 0.0207 | | 0.0277 | 0.0302 | 0.0429 0.0402 | 0.0584 | 0.0098 0.0086 | 0.0214 | 0.0229 | 0.0321 | 0.0396 0.0366 | 0.0555 | 0.0669 | | -3.3% -3.5% | -16.6% -15.2% | -13.7% | -23.7% -23.0% | | | |
| φ 10,000,000 | 0.0092 | 0.0192 | 0.0179 | 0.0258 | 0.0282 | 0.0402 | 0.0545 | 0.0086 | 0.0199 | 0.0211 | 0.0297 | 0.0300 | 0.0515 | 0.0622 | 7.0% | -3.5% | -15.2% | -13.1% | -23.0% | -21.9% | -12.4% | |

*Adjusted

DELAWARE COMPENSATION RATING BUREAU, INC

Excess Loss Pure Premium Factors Adjusted to Include Allocated Loss Adjustment Expenses

Average excess loss pure premium ratios by hazard group and loss limitation are derived in Exhibit 17b. Those same excess ratios are presented herein and adjusted to include a provision for allocated loss adjustment expenses.

Pages 1 and 2 show the calculation of excess ratios for hazard groups A through G.

These factors are applicable to voluntary market loss costs.

| Lemination HgA | | DE Hazard Group Excess Loss Factors | | | | | | | | | ELF | adjusted fo | r LBA's | | ELF adjusted for LBA's & Risk Load | | | | | | | | | | | |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------|-------------------------------------|-------|-------|-------|-------|-------|-------|---------|------------|---------|-------------|---------|---------|------------------------------------|--------|--------|------------|------------|-------------|---------|--------|--|--|--|--|
| 11 12 13 14 15 15 15 15 15 15 15 | Loss | | | | • | | | | | TCR 0.9109 | | | | | | | | | | | | | | | | |
| Signorn Fig. | Limitation | HG A | HG B | HG C | HG D | HG E | HG F | HG G | HG A | HG B | HG C | HG D | HG E | HG F | HG G | HG A | HG B | HG C | HG D | HG E | | | | | | |
| \$10,000 0.857 0.852 0.868 0.910 0.202 0.524 0.548 0.751 0.813 0.809 0.820 0.855 0.856 0.851 0.856 0.857 0.856 0.857 0.856 0.857 0.856 0.857 0.856 0.857 0.856 0.857 0.856 0.857 0.856 0.857 0.856 0.857 0.856 0.857 0.856 0.857 0.856 0.857 0.856 0.857 0.856 0.857 0.856 0.857 0.856 0.857 0.856 0.857 0.856 0.857 0.856 0.857 0.856 0.857 0.856 0.857 0.856 0.857 0.856 0.857 0.856 0.857 0.856 0.857 0.856 0.857 0.856 0.857 0.856 0.857 0.856 0.857 0.856 0.856 0.857 0.856 0.856 0.857 0.856 0.856 0.857 0.856 0.856 0.857 0.856 0.856 0.857 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.855 0.856 0.855 0.856 0.855 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.856 0.85 | | | | | | | | (7) | | (9) | | | (12) | (13) | | (15) | (16) | (17) | (18) | (19) | (20) | (21) | | | | |
| \$2,000 0, 821 0, 865 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, 868 0, | | Pg2 | Pg3 | Pg4 | Pg5 | Pg6 | Pg7 | Pg8 | (1)*TCR | (1)*TCR | (2)*TCR | (3)*TCR | (4)*TCR | (5)*TCR | (6)*TCR | | Column | s (8)-(14) | + 0.005 (N | 1ax Adj = 1 | /2 ELF) | | | | | |
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| \$30,000 0.763 0.816 0.809 0.843 0.854 0.878 0.902 0.865 0.743 0.737 0.758 0.776 0.800 0.822 0.800 0.749 0.766 0.768 0.805 0.874 0.740 0.776 0.800 0.822 0.837 0.758 0.768 0.804 0.878 0.802 0.838 0.874 0.755 0.758 0.758 0.768 0.768 0.804 0.805 0.874 0.805 0.874 0.805 0.874 0.805 0.874 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.805 0.80 | \$15,000 | | | 0.858 | 0.885 | 0.895 | | 0.931 | | 0.788 | 0.782 | 0.806 | | 0.832 | 0.848 | | 0.793 | 0.787 | 0.811 | 0.820 | 0.837 | 0.853 | | | | |
| \$35,000 0, 0740 0,798 0,789 0,789 0,824 0,837 0,862 0,888 0,674 0,725 0,799 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0,709 0, | \$20,000 | 0.790 | 0.839 | 0.831 | 0.863 | 0.874 | 0.894 | 0.917 | 0.720 | 0.764 | 0.757 | 0.786 | 0.796 | 0.814 | 0.835 | 0.725 | 0.769 | 0.762 | 0.791 | 0.801 | 0.819 | 0.840 | | | | |
| \$40,000 0,698 0,799 0,791 0,784 0,788 0,899 0,820 0,947 0,876 0,683 0,709 0,700 0,772 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,770 0,77 | | 0.763 | 0.816 | 0.809 | 0.843 | 0.854 | 0.878 | 0.902 | 0.695 | 0.743 | 0.737 | 0.768 | 0.778 | 0.800 | 0.822 | 0.700 | 0.748 | 0.742 | 0.773 | 0.783 | 0.805 | 0.827 | | | | |
| \$60,000 0,688 0,759 0,751 0,791 0,791 0,791 0,791 0,793 0,776 0,899 0,843 0,838 0,638 0,623 0,622 0,770 0,773 0,775 0,779 0,775 0,779 0,775 0,775 0,779 0,775 0,779 0,775 0,779 0,775 0,775 0,779 0,775 0,779 0,775 0,775 0,779 0,775 0,779 0,775 0,779 0,775 0,779 0,775 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,779 0,77 | \$30,000 | 0.740 | 0.796 | 0.788 | 0.824 | 0.837 | 0.862 | 0.888 | 0.674 | 0.725 | 0.718 | 0.751 | 0.762 | 0.785 | 0.809 | 0.679 | 0.730 | 0.723 | 0.756 | 0.767 | 0.790 | 0.814 | | | | |
| \$50,000 0.662 0.727 0.779 0.763 0.776 0.809 0.860 0.679 0.680 0.600 0.600 0.700 0.712 0.742 0.770 \$75,000 0.599 0.614 0.603 0.656 0.669 0.710 0.750 0.491 0.559 0.649 0.652 0.687 0.621 0.618 0.630 0.617 0.675 0.688 0.590 0.649 0.653 0.690 0.618 0.630 0.672 0.711 0.653 0.523 0.518 0.630 0.617 0.658 3150000 0.441 0.431 0.510 0.499 0.482 0.531 0.633 0.623 0.425 0.480 0.481 0.510 0.680 0.440 0.482 0.521 0.668 0.430 0.481 0.431 0.510 0.499 0.482 0.425 0.485 0.482 0.482 0.482 0.482 0.482 0.482 0.482 0.482 0.425 0.682 0.524 0.568 < | \$35,000 | 0.717 | 0.778 | 0.768 | 0.809 | 0.820 | 0.847 | 0.876 | 0.653 | 0.709 | 0.700 | 0.737 | 0.747 | 0.772 | 0.798 | 0.658 | 0.714 | 0.705 | 0.742 | 0.752 | 0.777 | 0.803 | | | | |
| \$150,000 0.599 0.663 0.669 0.669 0.710 0.750 0.491 0.559 0.660 0.569 0.669 0.569 0.669 0.559 0.661 0.659 0.669 0.659 0.669 0.559 0.661 0.659 0.669 0.565 0.659 0.669 0.659 0.669 0.565 0.659 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.669 0.6 | \$40,000 | 0.698 | 0.759 | 0.751 | 0.791 | 0.804 | 0.834 | 0.863 | 0.636 | 0.691 | 0.684 | 0.721 | 0.732 | 0.760 | 0.786 | 0.641 | 0.696 | 0.689 | 0.726 | 0.737 | 0.765 | 0.791 | | | | |
| \$150,000 0.599 0.614 0.603 0.666 0.669 0.710 0.750 0.491 0.559 0.549 0.598 0.699 0.647 0.683 0.496 0.564 0.564 0.563 0.672 0.617 0.655 \$150,000 0.491 0.574 0.563 0.574 0.663 0.574 0.683 0.574 0.663 0.574 0.683 0.574 0.683 0.574 0.683 0.574 0.683 0.574 0.683 0.574 0.683 0.574 0.683 0.574 0.683 0.574 0.683 0.574 0.683 0.574 0.683 0.574 0.683 0.574 0.683 0.574 0.683 0.574 0.683 0.583 0.596 0.481 0.589 0.584 0.586 0.681 0.684 0.480 0.481 0.489 0.481 0.483 0.583 0.623 0.575 0.578 0.578 0.579 0.517 0.685 0.683 0.500 0.404 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 | \$50,000 | 0.662 | 0.727 | 0.719 | 0.763 | 0.776 | 0.809 | 0.840 | 0.603 | 0.662 | 0.655 | 0.695 | 0.707 | 0.737 | 0.765 | 0.608 | 0.667 | 0.660 | 0.700 | 0.712 | 0.742 | 0.770 | | | | |
| \$150,000 0.497 0.574 0.563 0.581 0.563 0.581 0.583 0.580 0.684 0.684 0.420 0.490 0.482 0.531 0.543 0.583 0.583 0.583 0.588 0.684 0.586 0.584 0.585 0.585 0.584 0.585 0.585 0.486 0.893 0.465 0.455 0.505 0.516 0.557 0.598 0.398 0.470 0.460 0.510 0.521 0.562 0.603 \$200,000 0.404 0.484 0.479 0.528 0.528 0.581 0.584 0.586 0.393 0.465 0.455 0.505 0.516 0.557 0.598 0.398 0.470 0.460 0.510 0.521 0.562 0.603 \$220,000 0.404 0.484 0.479 0.528 0.528 0.631 0.586 0.393 0.465 0.455 0.505 0.516 0.557 0.575 0.373 0.446 0.435 0.466 0.498 0.533 0.556 \$250,000 0.354 0.437 0.429 0.489 0.556 0.581 0.556 0.631 0.394 0.420 0.409 0.481 0.472 0.514 0.556 0.349 0.425 0.414 0.466 0.497 0.544 0.590 0.322 0.398 0.398 0.442 0.435 0.477 0.521 0.307 0.333 0.376 0.429 0.409 0.451 0.556 0.334 0.376 0.393 0.447 0.458 0.501 0.556 \$250,000 0.311 0.394 0.387 0.485 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.554 0.5 | \$75,000 | 0.591 | 0.663 | 0.654 | 0.703 | 0.716 | 0.754 | 0.791 | 0.538 | 0.604 | 0.596 | 0.640 | 0.652 | 0.687 | 0.721 | 0.543 | 0.609 | 0.601 | 0.645 | 0.657 | 0.692 | 0.726 | | | | |
| \$150,000 0.461 0.538 0.529 0.588 0.598 0.640 0.684 0.420 0.490 0.480 0.480 0.543 0.553 0.553 0.528 0.485 0.485 0.586 0.628 0.557 0.509 0.544 0.556 0.656 0.651 0.568 0.656 0.656 0.557 0.558 0.538 0.470 0.460 0.570 0.521 0.562 0.653 0.528 0.528 0.500 0.378 0.461 0.449 0.528 0.558 0.631 0.388 0.441 0.430 0.481 0.439 0.533 0.575 0.337 0.446 0.435 0.486 0.498 0.538 0.580 0.3250,000 0.378 0.461 0.449 0.485 0.497 0.544 0.500 0.322 0.398 0.388 0.440 0.455 0.555 0.349 0.425 0.440 0.450 0.451 0.521 0.552 0.349 0.425 0.440 0.450 0.451 0.450 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.328 0.32 | \$100,000 | 0.539 | 0.614 | 0.603 | 0.656 | 0.669 | 0.710 | 0.750 | 0.491 | 0.559 | 0.549 | 0.598 | 0.609 | 0.647 | 0.683 | 0.496 | 0.564 | 0.554 | 0.603 | 0.614 | 0.652 | 0.688 | | | | |
| \$200,000 0.434 0.484 0.472 0.528 0.586 0.612 0.666 0.939 0.465 0.485 0.505 0.516 0.557 0.598 0.398 0.470 0.480 0.510 0.521 0.562 0.603 \$200,000 0.404 0.484 0.472 0.528 0.538 0.538 0.503 \$250,000 0.378 0.461 0.489 0.506 0.518 0.564 0.610 0.348 0.409 0.461 0.472 0.514 0.566 0.349 0.425 0.414 0.466 0.477 0.519 0.561 \$250,000 0.354 0.347 0.426 0.485 0.487 0.594 0.590 0.322 0.398 0.388 0.4042 0.453 0.496 0.537 0.327 0.403 0.333 0.447 0.458 0.457 0.521 \$250,000 0.354 0.347 0.426 0.485 0.478 0.524 0.572 0.302 0.378 0.371 0.424 0.435 0.477 0.521 0.307 0.383 0.376 0.429 0.440 0.482 0.526 \$350,000 0.311 0.394 0.387 0.447 0.459 0.506 0.554 0.572 0.302 0.378 0.371 0.424 0.435 0.477 0.521 0.307 0.383 0.376 0.429 0.440 0.482 0.526 \$350,000 0.270 0.355 0.367 0.428 0.442 0.490 0.538 0.384 0.383 0.359 0.343 0.390 0.433 0.446 0.490 0.268 0.364 0.358 0.412 0.423 0.466 0.510 \$3550,000 0.270 0.355 0.367 0.428 0.442 0.490 0.538 0.284 0.339 0.341 0.349 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.48 | \$125,000 | 0.497 | 0.574 | 0.563 | 0.618 | 0.630 | 0.672 | 0.714 | 0.453 | 0.523 | 0.513 | 0.563 | 0.574 | 0.612 | 0.650 | 0.458 | 0.528 | 0.518 | 0.568 | 0.579 | 0.617 | 0.655 | | | | |
| \$200,000 0.434 0.484 0.472 0.528 0.586 0.612 0.666 0.939 0.465 0.485 0.505 0.516 0.557 0.598 0.398 0.470 0.480 0.510 0.521 0.562 0.603 \$200,000 0.404 0.484 0.472 0.528 0.538 0.538 0.503 \$250,000 0.378 0.461 0.489 0.506 0.518 0.564 0.610 0.348 0.409 0.461 0.472 0.514 0.566 0.349 0.425 0.414 0.466 0.477 0.519 0.561 \$250,000 0.354 0.347 0.426 0.485 0.487 0.594 0.590 0.322 0.398 0.388 0.4042 0.453 0.496 0.537 0.327 0.403 0.333 0.447 0.458 0.457 0.521 \$250,000 0.354 0.347 0.426 0.485 0.478 0.524 0.572 0.302 0.378 0.371 0.424 0.435 0.477 0.521 0.307 0.383 0.376 0.429 0.440 0.482 0.526 \$350,000 0.311 0.394 0.387 0.447 0.459 0.506 0.554 0.572 0.302 0.378 0.371 0.424 0.435 0.477 0.521 0.307 0.383 0.376 0.429 0.440 0.482 0.526 \$350,000 0.270 0.355 0.367 0.428 0.442 0.490 0.538 0.384 0.383 0.359 0.343 0.390 0.433 0.446 0.490 0.268 0.364 0.358 0.412 0.423 0.466 0.510 \$3550,000 0.270 0.355 0.367 0.428 0.442 0.490 0.538 0.284 0.339 0.341 0.349 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.481 0.48 | \$150,000 | 0.461 | 0.538 | 0.529 | 0.583 | 0.596 | 0.640 | 0.684 | 0.420 | 0.490 | 0.482 | 0.531 | 0.543 | 0.583 | 0.623 | 0.425 | 0.495 | 0.487 | 0.536 | 0.548 | 0.588 | 0.628 | | | | |
| \$225,00,00 0,444 0,445 0,461 0,449 0,506 0,518 0,564 0,610 0,344 0,420 0,439 0,461 0,449 0,556 0,349 0,461 0,449 0,506 0,340 0,451 0,561 \$ \$255,000 0,358 0,410 0,446 0,455 0,485 0,497 0,544 0,590 0,322 0,398 0,388 0,442 0,453 0,496 0,537 0,327 0,403 0,333 0,471 0,458 0,501 0,542 \$ \$275,000 0,332 0,415 0,407 0,466 0,478 0,524 0,572 0,302 0,378 0,349 0,447 0,458 0,501 0,542 \$ \$235,000 0,311 0,394 0,337 0,465 0,478 0,524 0,572 0,302 0,378 0,349 0,407 0,418 0,461 0,505 0,288 0,364 0,388 0,442 0,453 0,496 0,537 0,421 0,307 0,383 0,412 0,423 0,466 0,455 0,460 0,455 0,460 0,455 0,460 0,455 0,460 0,455 0,460 0,455 0,460 0,455 0,460 0,455 0,460 0,455 0,460 0,455 0,460 0,455 0,460 0,455 0,460 0,455 0,460 0,455 0,460 0,455 0,460 0,455 0,460 0,455 0,460 0,455 0,460 0,455 0,460 0,455 0,460 0,455 0,460 0,455 0,460 0,455 0,460 0,455 0,460 0,455 0,460 0,455 0,460 0,455 0,460 0,455 0,460 0,455 0,460 0,455 0,460 0,455 0,460 0,455 0,460 0,455 0,460 0,455 0,460 0,455 0,460 0,455 0,460 0,455 0,460 0,455 0,460 0,455 0,460 0,455 0,460 0,455 0,460 0,455 0,460 0,455 0,460 0,455 0,460 0,455 0,460 0,455 0,460 0,455 0,460 0,455 0,460 0,455 0,460 0,455 0,460 0,455 0,460 0,455 0,460 0,455 0,460 0,455 0,460 0,455 0,460 0,455 0,460 0,455 0,460 0,455 0,460 0,455 0,460 0,455 0,460 0,455 0,460 0,455 0,460 0,455 0,460 0,455 0,460 0,455 0,460 0,455 0,460 0,460 0,455 0,460 0,465 0,460 0,465 0,460 0,465 0,460 0,465 0,460 0,465 0,460 0,465 0,460 0,465 0,460 0,465 0,460 0,465 0,460 0,465 0,460 0,465 0,460 0,465 0,460 0,465 0,460 0,465 0,460 0,465 0,460 0,465 0,460 0,460 0,465 0,460 0,465 0,460 0,465 0,460 0,465 0,460 0,465 0,460 0,460 0,460 0,460 0,460 0,460 0,460 0,460 0,460 0,460 0,460 0,460 0,460 0,460 0,460 0,460 0,460 0,460 0,460 0,460 0,460 0,460 0,460 0,460 0,460 0,460 0,460 0,460 0,460 0,460 0,460 0,460 0,460 0,460 0,460 0,460 0,460 0,460 0,460 0,460 0,460 0,460 0,460 0,460 0,460 0,460 0,460 0,460 0,460 0,460 0,460 0,460 0,460 0,460 0,460 0,460 0,460 0,460 0,460 0,460 0,460 0,460 0,460 0,460 0,460 0,460 0,460 0,460 0,460 0,460 0,460 0,460 0,46 | | 0.431 | | 0.499 | | | 0.612 | 0.656 | | | 0.455 | | | 0.557 | | 0.398 | 0.470 | | | | | 0.603 | | | | |
| \$25,000 0,378 0,481 0,449 0,506 0,518 0,564 0,610 0,344 0,420 0,409 0,461 0,472 0,514 0,556 0,349 0,425 0,414 0,466 0,477 0,521 0,320 0,324 0,336 0,347 0,327 0,327 0,337 0,333 0,447 0,458 0,501 0,526 0,526 0,520 0,320 0,316 0,324 0,336 0,447 0,458 0,501 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,526 0,52 | | 0.404 | 0.484 | 0.472 | 0.528 | 0.541 | 0.585 | 0.631 | 0.368 | 0.441 | 0.430 | 0.481 | 0.493 | 0.533 | | 0.373 | 0.446 | 0.435 | | 0.498 | 0.538 | 0.580 | | | | |
| \$250,000 0.354 0.437 0.426 0.485 0.497 0.544 0.590 0.322 0.388 0.388 0.342 0.453 0.496 0.537 0.327 0.403 0.333 0.447 0.486 0.501 0.542 \$275,000 0.332 0.415 0.407 0.465 0.478 0.524 0.572 0.302 0.378 0.371 0.424 0.435 0.477 0.521 0.307 0.383 0.376 0.432 0.486 0.510 \$325,000 0.289 0.375 0.387 0.387 0.447 0.459 0.506 0.554 0.283 0.359 0.353 0.407 0.418 0.461 0.505 0.288 0.364 0.358 0.412 0.423 0.466 0.510 \$325,000 0.289 0.375 0.387 0.387 0.442 0.490 0.538 0.283 0.243 0.339 0.390 0.403 0.446 0.490 0.268 0.347 0.339 0.395 0.408 0.451 0.495 \$355,000 0.270 0.355 0.350 0.412 0.426 0.476 0.523 0.246 0.323 0.319 0.375 0.388 0.434 0.476 0.251 0.328 0.347 0.339 0.394 0.411 0.459 0.508 0.230 0.308 0.309 0.304 0.309 0.404 0.4676 0.251 0.328 0.394 0.411 0.459 0.508 0.230 0.308 0.300 0.309 0.304 0.418 0.463 0.255 0.328 0.303 0.339 0.320 0.315 0.378 0.394 0.446 0.495 0.291 0.291 0.291 0.297 0.344 0.359 0.406 0.451 0.219 0.296 0.292 0.349 0.364 0.411 0.468 \$450,000 0.205 0.290 0.283 0.384 0.364 0.416 0.488 0.187 0.264 0.258 0.377 0.332 0.339 0.439 0.205 0.283 0.277 0.335 0.349 0.344 0.445 \$450,000 0.250 0.290 0.283 0.348 0.364 0.416 0.486 0.175 0.261 0.245 0.300 0.179 0.355 0.404 0.168 0.245 0.259 0.337 0.332 0.350 0.479 0.426 0.155 0.328 0.349 0.344 0.435 0.440 0.451 0.249 0.256 0.250 0.305 0.279 0.332 0.350 0.349 0.349 0.344 0.455 0.250 0.300 0.179 0.261 0.255 0.319 0.337 0.332 0.357 0.426 0.258 0.377 0.332 0.349 0.349 0.344 0.435 0.450 0.255 0.399 0.426 0.255 0.399 0.344 0.451 0.459 0.450 0.450 0.450 0.450 0.450 0.450 0.450 0.450 0.450 0.450 0.450 0.450 0.450 0.450 0.450 0.450 0.450 0.450 0.450 0.450 0.450 0.450 0.450 0.450 0.450 0.450 0.450 0.450 0.450 0.450 0.450 0.450 0.450 0.450 0.450 0.450 0.450 0.450 0.450 0.450 0.450 0.450 0.450 0.450 0.450 0.450 0.450 0.450 0.450 0.450 0.450 0.450 0.450 0.450 0.450 0.450 0.450 0.450 0.450 0.450 0.450 0.450 0.450 0.450 0.450 0.450 0.450 0.450 0.450 0.450 0.450 0.450 0.450 0.450 0.450 0.450 0.450 0.450 0.450 0.450 0.450 0.450 0.450 0.450 0.450 0.450 0.450 0.450 0.450 0.450 0.450 0.450 0. | . , | | | | | | | | | | | | | | | | | | | | | | | | | |
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| | \$10,000,000 | | | | | | | | | | | | | 0.0401 | 0.0565 | 0.0104 | 0.0212 | 0.0197 | 0.0287 | 0.0314 | 0.0451 | 0.0615 | | | | |

^{*} Excess ratios for loss limits above \$1,000,000 are calculated by applying the relativities from Exhibit III to the excess ratios at \$1,000,000.

DELAWARE EXCESS LOSS FACTOR STUDY PROPOSED EFFECTIVE DATE: 12/1/17

Excess Loss (Pure Premium) Factors with Adjustment for ALAE

| | 2017 Excess Loss Factors* | | | | | | | | | 2016 Ex | cess Loss | Factors | | Percentage Change | | | | | | | | |
|------------------------|---------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|-------------------|----------------|----------------|------------------|------------------|------------------|------------------|------------------|--|
| Per | _ | | | | | | | | | | | | | | | | | | | | | |
| Accident | | | | | | | | | | | | | | | | | | | | | | |
| Limit | Α | В | С | D | Е | F | G | Α | В | С | D | Е | F | G | Α | В | С | D | Е | F | G | |
| \$10,000 | 0.786 | 0.818 | 0.814 | 0.834 | 0.843 | 0.857 | 0.869 | 0.800 | 0.833 | 0.833 | 0.851 | 0.865 | 0.879 | 0.882 | -1.8% | -1.8% | -2.3% | -2.0% | -2.5% | -2.5% | -1.5% | |
| \$15,000 | 0.753 | 0.793 | 0.787 | 0.811 | 0.820 | 0.838 | 0.853 | 0.769 | 0.807 | 0.807 | 0.830 | 0.846 | 0.863 | 0.867 | -2.1% | -1.7% | -2.5% | -2.3% | -3.1% | -2.9% | -1.6% | |
| \$20,000 | 0.725 | 0.769 | 0.762 | 0.791 | 0.801 | 0.820 | 0.840 | 0.742 | 0.784 | 0.785 | 0.812 | 0.829 | 0.850 | 0.854 | -2.3% | -1.9% | -2.9% | -2.6% | -3.4% | -3.5% | -1.6% | |
| \$25,000 | 0.700 | 0.748 | 0.742 | 0.773 | 0.783 | 0.805 | 0.827 | 0.719 | 0.765 | 0.767 | 0.794 | 0.815 | 0.838 | 0.843 | -2.6% | -2.2% | -3.3% | -2.6% | -3.9% | -3.9% | -1.9% | |
| \$30,000 | 0.679 | 0.730 | 0.723 | 0.756 | 0.767 | 0.790 | 0.814 | 0.697 | 0.747 | 0.750 | 0.779 | 0.800 | 0.827 | 0.833 | -2.6% | -2.3% | -3.6% | -3.0% | -4.1% | -4.5% | -2.3% | |
| \$35,000 | 0.658 | 0.713 | 0.705 | 0.741 | 0.752 | 0.777 | 0.803 | 0.678 | 0.731 | 0.733 | 0.766 | 0.789 | 0.815 | 0.822 | -2.9% | -2.5% | -3.8% | -3.3% | -4.7% | -4.7% | -2.3% | |
| \$40,000 | 0.641 | 0.696 | 0.689 | 0.726 | 0.737 | 0.765 | 0.791 | 0.661 | 0.716 | 0.719 | 0.753 | 0.777 | 0.805 | 0.813 | -3.0% | -2.8% | -4.2% | -3.6% | -5.1% | -5.0% | -2.7% | |
| \$50,000 | 0.608 | 0.667 | 0.660 | 0.700 | 0.712 | 0.742 | 0.770 | 0.630 | 0.689 | 0.692 | 0.730 | 0.755 | 0.787 | 0.795 | -3.5% | -3.2% | -4.6% | -4.1% | -5.7% | -5.7% | -3.1% | |
| \$75,000 | 0.543 | 0.609 | 0.601 | 0.645 | 0.657 | 0.692 | 0.726 | 0.570 | 0.635 | 0.638 | 0.680 | 0.709 | 0.745 | 0.757 | -4.7% | -4.1% | -5.8% | -5.1% | -7.3% | -7.1% | -4.1% | |
| \$100,000 | 0.496 | 0.564 | 0.554 | 0.603 | 0.614 | 0.652 | 0.688 | 0.523 | 0.591 | 0.597 | 0.642 | 0.672 | 0.712 | 0.724 | -5.2% | -4.6% | -7.2% | -6.1% | -8.6% | -8.4% | -5.0% | |
| \$125,000 | 0.458 | 0.528 | 0.518 | 0.568 | 0.579 | 0.617 | 0.655 | 0.484 | 0.555 | 0.562 | 0.608 | 0.640 | 0.683 | 0.697 | -5.4% | -4.9% | -7.8% | -6.6% | -9.5% | -9.7% | -6.0% | |
| \$150,000 | 0.425 | 0.495 | 0.487 | 0.536 | 0.548 | 0.588 | 0.628 | 0.450 | 0.524 | 0.531 | 0.578 | 0.612 | 0.658 | 0.672 | -5.6% | -5.5% | -8.3% | -7.3% | -10.5% | -10.6% | -6.5% | |
| \$175,000 | 0.398 | 0.470 | 0.460 | 0.510 | 0.521 | 0.562 | 0.603 | 0.423 | 0.496 | 0.504 | 0.554 | 0.588 | 0.634 | 0.649 | -5.9% | -5.2% | -8.7% | -7.9% | -11.4% | -11.4% | -7.1% | |
| \$200,000 | 0.373 | 0.446 | 0.435 | 0.486 | 0.498 | 0.538 | 0.580 | 0.395 | 0.472 | 0.480 | 0.531 | 0.566 | 0.614 | 0.629 | -5.6% | -5.5% | -9.4% | -8.5% | -12.0% | -12.4% | -7.8% | |
| \$225,000 | 0.349 | 0.425 | 0.414 | 0.466 | 0.477 | 0.519 | 0.561 | 0.369 | 0.448 | 0.458 | 0.509 | 0.546 | 0.593 | 0.610 | -5.4% | -5.1% | -9.6% | -8.4% | -12.6% | -12.5% | -8.0% | |
| \$250,000 | 0.327 | 0.403 | 0.393 | 0.447 | 0.458 | 0.501 | 0.542 | 0.347 | 0.427 | 0.436 | 0.490 | 0.526 | 0.576 | 0.593 | -5.8% | -5.6% | -9.9% | -8.8% | -12.9% | -13.0% | -8.6% | |
| \$275,000 | 0.307 | 0.383 | 0.376 | 0.429 | 0.440 | 0.482 | 0.526 | 0.325 | 0.406 | 0.418 | 0.472 | 0.509 | 0.558 | 0.578 | -5.5% | -5.7% | -10.0% | -9.1% | -13.6% | -13.6% | -9.0% | |
| \$300,000 | 0.288 | 0.364 | 0.358 | 0.412 | 0.423 | 0.466 | 0.510 | 0.303 | 0.386 | 0.399 | 0.454 | 0.492 | 0.543 | 0.562 | -5.0% | -5.7% | -10.3% | -9.3% | -14.0% | -14.2% | -9.3% | |
| \$325,000 | 0.268 | 0.346 | 0.341 | 0.395 | 0.408 | 0.451 | 0.495 | 0.282 | 0.365 | 0.381 | 0.437 | 0.475 | 0.528 | 0.548 | -5.0% | -5.2% | -10.5% | -9.6% | -14.1% | -14.6% | -9.7% | |
| \$350,000 | 0.251 | 0.328 | 0.324 | 0.380 | 0.393 | 0.437 | 0.481 | 0.264 | 0.348 | 0.363 | 0.421 | 0.461 | 0.514 | 0.533 | -4.9% | -5.7% | -10.7% | -9.7% | -14.8% | -15.0% | -9.8% | |
| \$375,000 | 0.235 | 0.312 | 0.307 | 0.364 | 0.379 | 0.423 | 0.468 | 0.247 | 0.330 | 0.345 | 0.404 | 0.446 | 0.500 | 0.519 | -4.9% | -5.5% | -11.0% | -9.9% | -15.0% | -15.4% | -9.8% | |
| \$400,000 | 0.219 | 0.296 | 0.292 | 0.349 | 0.364 | 0.410 | 0.456 | 0.231 | 0.315 | 0.330 | 0.389 | 0.432 | 0.487 | 0.507 | -5.2% | -6.0% | -11.5% | -10.3% | -15.7% | -15.8% | -10.1% | |
| \$425,000 | 0.205 | 0.283 | 0.277 | 0.335 | 0.351 | 0.397 | 0.444 | 0.216 | 0.300 | 0.314 | 0.375 | 0.417 | 0.474 | 0.496 | -5.1% | -5.7% | -11.8% | -10.7% | -15.8% | -16.2% | -10.5% | |
| \$450,000 | 0.192 | 0.269 | 0.263 | 0.322 | 0.337 | 0.384 | 0.431 | 0.201 | 0.286 | 0.300 | 0.360 | 0.403 | 0.461 | 0.484 | -4.5% | -5.9% | -12.3% | -10.6% | -16.4% | -16.7% | -11.0% | |
| \$475,000 | 0.180 | 0.256 | 0.250 0.237 | 0.309 0.296 | 0.324 0.312 | 0.372 | 0.420 0.409 | 0.188 | 0.271 0.259 | 0.285 0.272 | 0.347 | 0.389 | 0.449 | 0.473 | -4.3% | -5.5% -6.2% | -12.3% -12.9% | -11.0% | -16.7% -17.2% | -17.1% | -11.2% | |
| \$500,000 \$600,000 | 0.168 | 0.243 0.203 | 0.237 | 0.296 | 0.312 | 0.360 | 0.409 | 0.176 | 0.259 | 0.272 | 0.334 0.287 | 0.377 0.331 | 0.437 0.392 | 0.461 0.418 | -4.5% -5.1% | | | -11.4% | -17.2% | -17.6% -19.4% | -11.3% -12.2% | |
| \$700,000 | 0.130 0.101 | 0.203 | 0.194 | 0.251 | 0.28 | 0.316 0.277 | 0.328 | 0.137 0.106 | 0.213 | 0.226 | 0.267 | 0.331 | 0.353 | 0.416 | -5.1% -4.7% | -4.7% -6.6% | -14.9% -15.8% | -12.5% -13.0% | -19.6% | -19.4% | -12.2% | |
| \$800,000 | 0.080 | 0.109 | 0.133 | 0.213 | 0.226 | 0.244 | 0.326 | 0.080 | 0.153 | 0.190 | 0.247 | 0.258 | 0.333 | 0.345 | 0.0% | -5.9% | -17.9% | -15.2% | -21.9% | | -13.7 % | |
| \$900,000 | 0.065 | 0.144 | 0.133 | 0.164 | 0.193 | 0.244 | 0.295 | 0.062 | 0.133 | 0.139 | 0.190 | 0.230 | 0.288 | 0.345 | 4.8% | -6.8% | -20.9% | -15.2 % | -24.4 % | -25.0% | -14.5% | |
| \$1,000,000 | 0.003 | 0.123 | 0.0934 | | 0.1468 | 0.1915 | 0.2394 | 0.0513 | 0.1158 | 0.1198 | 0.1678 | 0.2047 | 0.2615 | 0.2880 | 1.2% | -7.0% | -22.0% | -17.6% | -28.3% | -26.8% | -16.9% | |
| \$2,000,000 | 0.0319 | 0.0642 | 0.0567 | | 0.0914 | 0.1313 | 0.1618 | 0.0317 | 0.0699 | 0.0730 | 0.1070 | 0.2047 | 0.2013 | 0.1943 | -0.3% | -8.2% | -22.3% | -18.0% | -28.5% | -26.8% | -16.7% | |
| \$3,000,000 | 0.0310 | 0.0042 | 0.0307 | | 0.0695 | 0.0975 | 0.1288 | 0.0244 | 0.0522 | 0.0730 | 0.1040 | 0.0968 | 0.1710 | 0.1538 | -0.8% | -7.7% | -21.8% | -17.5% | -28.2% | -26.4% | -16.3% | |
| \$4,000,000 | 0.0242 | 0.0396 | | 0.0532 | 0.0575 | 0.0814 | 0.1088 | 0.0203 | 0.0425 | 0.0448 | 0.0638 | 0.0791 | 0.1026 | 0.1292 | 0.5% | -6.8% | -20.8% | -16.6% | -27.3% | -25.7% | -15.8% | |
| \$5,000,000 | 0.0204 | 0.0330 | | 0.0352 | 0.0375 | 0.0707 | 0.0955 | 0.0203 | 0.0423 | 0.0383 | 0.0548 | 0.0731 | 0.1030 | 0.1232 | 0.6% | -6.0% | -19.8% | -16.2% | -26.9% | -25.7 % | -15.1% | |
| \$6,000,000 | 0.0173 | 0.0342 | 0.0307 | | 0.0439 | 0.0628 | 0.0854 | 0.0160 | 0.0304 | 0.0338 | 0.0340 | 0.0595 | 0.0345 | 0.0998 | 1.3% | -5.0% | -19.2% | -15.2% | -26.2% | -24.8% | -14.4% | |
| \$7,000,000 | 0.0102 | 0.0303 | | 0.0467 | 0.0397 | 0.0568 | 0.0034 | 0.0144 | 0.0313 | 0.0304 | 0.0431 | 0.0533 | 0.0055 | 0.0990 | 1.4% | -5.6% | -18.1% | -14.8% | -25.5% | -24.3% | -13.9% | |
| \$8,000,000 | 0.0131 | 0.0271 | 0.0243 | | 0.0365 | 0.0522 | 0.0713 | 0.0128 | 0.0259 | 0.0278 | 0.0390 | 0.0485 | 0.0683 | 0.0823 | 2.3% | -3.5% | -18.3% | -14.1% | -24.7% | -23.6% | -13.4% | |
| \$9,000,000 | 0.0131 | 0.0230 | 0.0211 | | 0.0337 | 0.0483 | 0.0659 | 0.0113 | 0.0237 | 0.0276 | 0.0360 | 0.0446 | 0.0627 | 0.0757 | 3.5% | -3.4% | -17.3% | -14.2% | -24.4% | -23.0% | -12.9% | |
| \$10,000,000 | 0.0117 | 0.0223 | | 0.0303 | 0.0337 | 0.0451 | 0.0615 | 0.0098 | 0.0220 | 0.0233 | 0.0332 | 0.0411 | 0.0581 | 0.0704 | 6.1% | -3.6% | -15.5% | -13.6% | -23.6% | | | |
| Ţ. 0,000,000 | * Adjusted | 0.02.2 | 3.0.01 | | 2.00.1 | 3.0.01 | 3.00.0 | 0.0000 | 3.0220 | 3.0200 | 3.000E | 3.0 | 3.0001 | 3.0.01 | 3.170 | 0.070 | . 5.576 | . 0.0 /0 | _0.070 | | . = . 0 , 0 | |

^{*} Adjusted

Excess Loss Premium Factors

Average excess loss pure premium ratios by hazard group and loss limitation are derived in Exhibit 17b. Those same excess ratios are presented herein and adjusted to express excess losses as a portion of residual market rates.

Pages 1 and 2 show the calculation of excess ratios for hazard groups A through G.

| Loss | | | | | | | ELF adjusted for LBA's TCR 0.5838 | | | | | | ELF adjusted for LBA's & Risk Load | | | | | | | | |
|----------------------------|------------------|------------------|------------------|------------------|------------------|------------------|-----------------------------------|------------------|------------------|------------------|------------------|------------------|------------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| Limitation | HG A (1) | HG B (2) | HG C | HG D (4) | HG E (5) | HG F (6) | HG G (7) | HG A (8) | HG B (9) | HG C (10) | HG D (11) | HG E (12) | HG F (13) | HG G (14) | HG A (15) | HG B (16) | HG C (17) | HG D (18) | HG E (19) | HG F (20) | HG G (21) |
| | Pg2 | Pg3 | Pg4 | Pg5 | Pg6 | Pg7 | Pg8 | (1)*TCR | (1)*TCR | (2)*TCR | (3)*TCR | (4)*TCR | (5)*TCR | (6)*TCR | | Column | ıs (8)-(14) | + 0.005 (N | lax Adj = 1 | /2 ELF) | |
| \$10,000 | 0.857 | 0.893 | 0.888 | 0.910 | 0.920 | 0.934 | 0.948 | 0.500 | 0.521 | 0.518 | 0.531 | 0.537 | 0.545 | 0.553 | 0.505 | 0.526 | 0.523 | 0.536 | 0.542 | 0.550 | 0.558 |
| \$15,000 | 0.821 | 0.865 | 0.858 | 0.885 | 0.895 | 0.934 | 0.948 | 0.479 | 0.505 | 0.518 | 0.531 | 0.523 | 0.533 | 0.533 | 0.484 | 0.520 | 0.525 | 0.522 | 0.528 | 0.538 | 0.538 |
| \$20,000 | 0.790 | 0.839 | 0.831 | 0.863 | 0.874 | 0.894 | 0.917 | 0.461 | 0.490 | 0.485 | 0.504 | 0.510 | 0.522 | 0.535 | 0.466 | 0.495 | 0.490 | 0.509 | 0.515 | 0.527 | 0.540 |
| \$25,000 | 0.763 | 0.816 | 0.809 | 0.843 | 0.854 | 0.878 | 0.902 | 0.445 | 0.476 | 0.472 | 0.492 | 0.499 | 0.513 | 0.527 | 0.450 | 0.481 | 0.477 | 0.497 | 0.504 | 0.518 | 0.532 |
| \$30,000 | 0.740 | 0.796 | 0.788 | 0.824 | 0.837 | 0.862 | 0.888 | 0.432 | 0.465 | 0.460 | 0.481 | 0.489 | 0.503 | 0.518 | 0.437 | 0.470 | 0.465 | 0.486 | 0.494 | 0.508 | 0.523 |
| \$35,000 | 0.717 | 0.778 | 0.768 | 0.809 | 0.820 | 0.847 | 0.876 | 0.419 | 0.454 | 0.448 | 0.472 | 0.479 | 0.494 | 0.511 | 0.424 | 0.459 | 0.453 | 0.477 | 0.484 | 0.499 | 0.516 |
| \$40,000 | 0.698 | 0.759 | 0.751 | 0.791 | 0.804 | 0.834 | 0.863 | 0.407 | 0.443 | 0.438 | 0.462 | 0.469 | 0.487 | 0.504 | 0.412 | 0.448 | 0.443 | 0.467 | 0.474 | 0.492 | 0.509 |
| \$50,000 | 0.662 | 0.727 | 0.719 | 0.763 | 0.776 | 0.809 | 0.840 | 0.386 | 0.424 | 0.420 | 0.445 | 0.453 | 0.472 | 0.490 | 0.391 | 0.429 | 0.425 | 0.450 | 0.458 | 0.477 | 0.495 |
| \$75,000 | 0.591 | 0.663 | 0.654 | 0.703 | 0.716 | 0.754 | 0.791 | 0.345 | 0.387 | 0.382 | 0.410 | 0.418 | 0.440 | 0.462 | 0.350 | 0.392 | 0.387 | 0.415 | 0.423 | 0.445 | 0.467 |
| \$100,000 | 0.539 | 0.614 0.574 | 0.603 | 0.656 | 0.669 | 0.710 0.672 | 0.750 | 0.315 | 0.358 | 0.352 | 0.383 | 0.391 | 0.414 | 0.438 | 0.320 0.295 | 0.363 | 0.357 0.334 | 0.388 | 0.396 0.373 | 0.419 | 0.443 |
| \$125,000 \$150,000 | 0.497 0.461 | 0.574 | 0.563 0.529 | 0.618 0.583 | 0.630 0.596 | 0.672 | 0.714 0.684 | 0.290 0.269 | 0.335 0.314 | 0.329 0.309 | 0.361 0.340 | 0.368 0.348 | 0.392 0.374 | 0.417 0.399 | 0.295 0.274 | 0.340 0.319 | 0.334 | 0.366 0.345 | 0.373 | 0.397 0.379 | 0.422 0.404 |
| \$175,000 | 0.431 | 0.510 | 0.329 | 0.554 | 0.566 | 0.612 | 0.656 | 0.252 | 0.298 | 0.303 | 0.323 | 0.330 | 0.357 | 0.383 | 0.257 | 0.303 | 0.296 | 0.343 | 0.335 | 0.362 | 0.388 |
| \$200,000 | 0.404 | 0.484 | 0.472 | 0.528 | 0.541 | 0.585 | 0.631 | 0.236 | 0.283 | 0.276 | 0.308 | 0.316 | 0.342 | 0.368 | 0.241 | 0.288 | 0.281 | 0.313 | 0.321 | 0.347 | 0.373 |
| \$225,000 | 0.378 | 0.461 | 0.449 | 0.506 | 0.518 | 0.564 | 0.610 | 0.221 | 0.269 | 0.262 | 0.295 | 0.302 | 0.329 | 0.356 | 0.226 | 0.274 | 0.267 | 0.300 | 0.307 | 0.334 | 0.361 |
| \$250,000 | 0.354 | 0.437 | 0.426 | 0.485 | 0.497 | 0.544 | 0.590 | 0.207 | 0.255 | 0.249 | 0.283 | 0.290 | 0.318 | 0.344 | 0.212 | 0.260 | 0.254 | 0.288 | 0.295 | 0.323 | 0.349 |
| \$275,000 | 0.332 | 0.415 | 0.407 | 0.465 | 0.478 | 0.524 | 0.572 | 0.194 | 0.242 | 0.238 | 0.271 | 0.279 | 0.306 | 0.334 | 0.199 | 0.247 | 0.243 | 0.276 | 0.284 | 0.311 | 0.339 |
| \$300,000 | 0.311 | 0.394 | 0.387 | 0.447 | 0.459 | 0.506 | 0.554 | 0.182 | 0.230 | 0.226 | 0.261 | 0.268 | 0.295 | 0.323 | 0.187 | 0.235 | 0.231 | 0.266 | 0.273 | 0.300 | 0.328 |
| \$325,000 | 0.289 | 0.375 | 0.367 | 0.428 | 0.442 | 0.490 | 0.538 | 0.169 | 0.219 | 0.214 | 0.250 | 0.258 | 0.286 | 0.314 | 0.174 | 0.224 | 0.219 | 0.255 | 0.263 | 0.291 | 0.319 |
| \$350,000 | 0.270 | 0.355 | 0.350 | 0.412 | 0.426 | 0.476 | 0.523 | 0.158 | 0.207 | 0.204 | 0.241 | 0.249 | 0.278 | 0.305 | 0.163 | 0.212 | 0.209 | 0.246 | 0.254 | 0.283 | 0.310 |
| \$375,000 | 0.253 | 0.338 | 0.332 | 0.394 | 0.411 | 0.459 | 0.508 | 0.148 | 0.197 | 0.194 | 0.230 | 0.240 | 0.268 | 0.297 | 0.153 | 0.202 | 0.199 | 0.235 | 0.245 | 0.273 | 0.302 |
| \$400,000 | 0.235 0.220 | 0.320 0.305 | 0.315 | 0.378 0.362 | 0.394 | 0.446 | 0.495 | 0.137 | 0.187 | 0.184 | 0.221 | 0.230 | 0.260 | 0.289 | 0.142 | 0.192 | 0.189 | 0.226 | 0.235 0.226 | 0.265 0.257 | 0.294 |
| \$425,000 \$450,000 | 0.220 | 0.305 | 0.299 0.283 | 0.362 | 0.378 0.364 | 0.431 0.416 | 0.482 0.468 | 0.128 0.120 | 0.178 0.169 | 0.175 0.165 | 0.211 0.203 | 0.221 0.213 | 0.252 0.243 | 0.281 0.273 | 0.133 0.125 | 0.183 0.174 | 0.180 0.170 | 0.216 0.208 | 0.226 | 0.257 | 0.286 0.278 |
| \$475,000 | 0.203 | 0.290 | 0.269 | 0.348 | 0.350 | 0.410 | 0.456 | 0.120 | 0.169 | 0.163 | 0.203 | 0.213 | 0.245 | 0.273 | 0.123 | 0.174 | 0.170 | 0.208 | 0.218 | 0.240 | 0.278 |
| \$500,000 | 0.179 | 0.261 | 0.255 | 0.319 | 0.337 | 0.390 | 0.444 | 0.105 | 0.152 | 0.149 | 0.186 | 0.197 | 0.228 | 0.259 | 0.110 | 0.157 | 0.154 | 0.191 | 0.202 | 0.233 | 0.264 |
| \$600,000 | 0.137 | 0.217 | 0.208 | 0.270 | 0.286 | 0.341 | 0.397 | 0.080 | 0.127 | 0.121 | 0.158 | 0.167 | 0.199 | 0.232 | 0.085 | 0.132 | 0.126 | 0.163 | 0.172 | 0.204 | 0.237 |
| \$700,000 | 0.105 | 0.180 | 0.170 | 0.230 | 0.245 | 0.299 | 0.355 | 0.061 | 0.105 | 0.099 | 0.134 | 0.143 | 0.175 | 0.207 | 0.066 | 0.110 | 0.104 | 0.139 | 0.148 | 0.180 | 0.212 |
| \$800,000 | 0.082 | 0.153 | 0.140 | 0.196 | 0.209 | 0.262 | 0.318 | 0.048 | 0.089 | 0.082 | 0.114 | 0.122 | 0.153 | 0.186 | 0.053 | 0.094 | 0.087 | 0.119 | 0.127 | 0.158 | 0.191 |
| \$900,000 | 0.066 | 0.130 | 0.115 | 0.170 | 0.180 | 0.232 | 0.285 | 0.039 | 0.076 | 0.067 | 0.099 | 0.105 | 0.135 | 0.166 | 0.044 | 0.081 | 0.072 | 0.104 | 0.110 | 0.140 | 0.171 |
| \$1,000,000 | 0.0515 | 0.1127 | 0.0970 | 0.1462 | 0.1557 | 0.2047 | 0.2573 | 0.0301 | 0.0658 | 0.0566 | 0.0854 | 0.0909 | 0.1195 | 0.1502 | 0.0351 | 0.0708 | 0.0616 | 0.0904 | 0.0959 | 0.1245 | 0.1552 |
| \$2,000,000 | 0.0292 | 0.0650 | 0.0568 | 0.0882 | 0.0948 | 0.1318 | 0.1721 | 0.0170 | 0.0379 | 0.0332 | 0.0515 | 0.0553 | 0.0769 | 0.1005 | 0.0220 | 0.0429 | 0.0382 | 0.0565 | 0.0603 | 0.0819 | 0.1055 |
| \$3,000,000 | 0.0211 | 0.0474 | 0.0415 | 0.0655 | 0.0708 | 0.1015 | 0.1359 | 0.0123 | 0.0277 | 0.0242 | 0.0382 | 0.0413 | 0.0593 | 0.0793 | 0.0173 | 0.0327 | 0.0292 | 0.0432 | 0.0463 | 0.0643 | 0.0843 |
| \$4,000,000 | 0.0169 0.0142 | 0.0380 0.0321 | 0.0335 0.0282 | 0.0529 0.0449 | 0.0576 0.0489 | 0.0839 0.0721 | 0.1140 0.0993 | 0.0099 0.0083 | 0.0222 0.0187 | 0.0196 0.0165 | 0.0309 0.0262 | 0.0336 0.0285 | 0.0490 0.0421 | 0.0666 0.0580 | 0.0149 0.0125 | 0.0272 0.0237 | 0.0246 0.0215 | 0.0359 0.0312 | 0.0386 0.0335 | 0.0540 0.0471 | 0.0716 0.0630 |
| \$5,000,000 \$6,000,000 | 0.0142 | 0.0321 | 0.0282 | 0.0449 | 0.0489 | 0.0721 | 0.0993 | 0.0083 | 0.0187 | 0.0165 | 0.0262 | 0.0285 | 0.0421 | 0.0580 | 0.0125 | 0.0237 | 0.0215 | 0.0312 | 0.0335 | 0.0471 | 0.0565 |
| \$7,000,000 | 0.0123 | 0.0278 | 0.0245 | 0.0392 | 0.0427 | 0.0569 | 0.0663 | 0.0072 | 0.0162 | 0.0143 | 0.0229 | 0.0249 | 0.0371 | 0.0313 | 0.0108 | 0.0212 | 0.0193 | 0.0279 | 0.0299 | 0.0421 | 0.0505 |
| \$8,000,000 | 0.0095 | 0.0243 | 0.0210 | 0.0340 | 0.0346 | 0.0503 | 0.0738 | 0.0055 | 0.0142 | 0.0127 | 0.0203 | 0.0222 | 0.0302 | 0.0425 | 0.0083 | 0.0132 | 0.0177 | 0.0233 | 0.0272 | 0.0352 | 0.0310 |
| \$9,000,000 | 0.0086 | 0.0196 | 0.0177 | 0.0284 | 0.0315 | 0.0475 | 0.0669 | 0.0050 | 0.0114 | 0.0103 | 0.0166 | 0.0184 | 0.0277 | 0.0391 | 0.0075 | 0.0164 | 0.0153 | 0.0216 | 0.0234 | 0.0327 | 0.0441 |
| \$10,000,000 | 0.0076 | 0.0178 | 0.0161 | 0.0260 | 0.0290 | 0.0440 | 0.0620 | 0.0044 | 0.0104 | 0.0094 | 0.0152 | 0.0169 | 0.0257 | 0.0362 | 0.0066 | 0.0154 | 0.0141 | 0.0202 | 0.0219 | 0.0307 | 0.0412 |
| | * = | ation for lan | بمطم مناممالم | e4 000 c | 200 | | and the desire of the second | | make some of | 41 | | 000 000 | | | | | | | | | |

^{*} Excess ratios for loss limits above \$1,000,000 are calculated by applying the relativities from Exhibit III to the excess ratios at \$1,000,000.

DELAWARE EXCESS LOSS FACTOR STUDY PROPOSED EFFECTIVE DATE: 12/1/17

Excess Loss Premium Factors

| | | | 2017 Exc | ess Loss | Factors* | | | 2016 Excess Loss Factors | | | | | Percentage Change | | | | | | | | |
|--------------|--------|--------|----------|----------|----------|--------|--------|--------------------------|--------|--------|--------|--------|-------------------|--------|-------|-------|--------|--------|--------|--------|--------|
| Per | | | | | | | | <u></u> | | | | | | | | | | | | | |
| Accident | | | | | | | | | | | | | | | | | | | | | |
| Limit | Α | В | С | D | Е | F | G | Α | В | С | D | E | F | G | А | В | С | D | Е | F | G |
| \$10,000 | 0.505 | 0.526 | 0.523 | 0.536 | 0.542 | 0.550 | 0.558 | 0.492 | 0.512 | 0.512 | 0.524 | 0.532 | 0.541 | 0.542 | 2.6% | 2.7% | 2.1% | 2.3% | 1.9% | 1.7% | 3.0% |
| \$15,000 | 0.484 | 0.510 | 0.506 | 0.522 | 0.528 | 0.538 | 0.549 | 0.473 | 0.497 | 0.497 | 0.511 | 0.520 | 0.531 | 0.533 | 2.3% | 2.6% | 1.8% | 2.2% | 1.5% | 1.3% | 3.0% |
| \$20,000 | 0.466 | 0.495 | 0.490 | 0.509 | 0.515 | 0.527 | 0.540 | 0.456 | 0.482 | 0.483 | 0.499 | 0.510 | 0.523 | 0.525 | 2.2% | 2.7% | 1.4% | 2.0% | 1.0% | 0.8% | 2.9% |
| \$25,000 | 0.450 | 0.481 | 0.477 | 0.497 | 0.504 | 0.518 | 0.532 | 0.442 | 0.471 | 0.472 | 0.489 | 0.501 | 0.515 | 0.519 | 1.8% | 2.1% | 1.1% | 1.6% | 0.6% | 0.6% | 2.5% |
| \$30,000 | 0.437 | 0.470 | 0.465 | 0.486 | 0.494 | 0.508 | 0.523 | 0.429 | 0.460 | 0.462 | 0.480 | 0.492 | 0.508 | 0.512 | 1.9% | 2.2% | 0.6% | 1.3% | 0.4% | 0.0% | 2.1% |
| \$35,000 | 0.424 | 0.459 | 0.453 | 0.477 | 0.484 | 0.499 | 0.516 | 0.417 | 0.450 | 0.451 | 0.472 | 0.485 | 0.501 | 0.506 | 1.7% | 2.0% | 0.4% | 1.1% | -0.2% | -0.4% | 2.0% |
| \$40,000 | 0.412 | 0.448 | 0.443 | 0.467 | 0.474 | 0.492 | 0.509 | 0.407 | 0.441 | 0.442 | 0.463 | 0.478 | 0.495 | 0.500 | 1.2% | 1.6% | 0.2% | 0.9% | -0.8% | -0.6% | 1.8% |
| \$50,000 | 0.391 | 0.429 | 0.425 | 0.450 | 0.458 | 0.477 | 0.495 | 0.388 | 0.424 | 0.426 | 0.449 | 0.464 | 0.484 | 0.489 | 0.8% | 1.2% | -0.2% | 0.2% | -1.3% | -1.4% | 1.2% |
| \$75,000 | 0.350 | 0.392 | 0.387 | 0.415 | 0.423 | 0.445 | 0.467 | 0.351 | 0.391 | 0.393 | 0.419 | 0.437 | 0.459 | 0.466 | -0.3% | 0.3% | -1.5% | -1.0% | -3.2% | -3.1% | 0.2% |
| \$100,000 | 0.320 | 0.363 | 0.357 | 0.388 | 0.396 | 0.419 | 0.443 | 0.323 | 0.364 | 0.368 | 0.395 | 0.413 | 0.438 | 0.446 | -0.9% | -0.3% | -3.0% | -1.8% | -4.1% | -4.3% | -0.7% |
| \$125,000 | 0.295 | 0.340 | 0.334 | 0.366 | 0.373 | 0.397 | 0.422 | 0.298 | 0.342 | 0.346 | 0.375 | 0.394 | 0.420 | 0.429 | -1.0% | -0.6% | -3.5% | -2.4% | -5.3% | -5.5% | -1.6% |
| \$150,000 | 0.274 | 0.319 | 0.314 | 0.345 | 0.353 | 0.379 | 0.404 | 0.278 | 0.323 | 0.327 | 0.356 | 0.377 | 0.405 | 0.413 | -1.4% | -1.2% | -4.0% | -3.1% | -6.4% | -6.4% | -2.2% |
| \$175,000 | 0.257 | 0.303 | 0.296 | 0.328 | 0.335 | 0.362 | 0.388 | 0.261 | 0.306 | 0.311 | 0.341 | 0.362 | 0.390 | 0.399 | -1.5% | -1.0% | -4.8% | -3.8% | -7.5% | -7.2% | -2.8% |
| \$200,000 | 0.241 | 0.288 | 0.281 | 0.313 | 0.321 | 0.347 | 0.373 | 0.244 | 0.292 | 0.296 | 0.328 | 0.349 | 0.378 | 0.388 | -1.2% | -1.4% | -5.1% | -4.6% | -8.0% | -8.2% | -3.9% |
| \$225,000 | 0.226 | 0.274 | 0.267 | 0.300 | 0.307 | 0.334 | 0.361 | 0.228 | 0.277 | 0.283 | 0.314 | 0.337 | 0.365 | 0.376 | -0.9% | -1.1% | -5.7% | -4.5% | -8.9% | -8.5% | -4.0% |
| \$250,000 | 0.212 | 0.260 | 0.254 | 0.288 | 0.295 | 0.323 | 0.349 | 0.215 | 0.263 | 0.269 | 0.302 | 0.324 | 0.355 | 0.365 | -1.4% | -1.1% | -5.6% | -4.6% | -9.0% | -9.0% | -4.4% |
| \$275,000 | 0.199 | 0.247 | 0.243 | 0.276 | 0.284 | 0.311 | 0.339 | 0.201 | 0.251 | 0.258 | 0.291 | 0.314 | 0.344 | 0.356 | -1.0% | -1.6% | -5.8% | -5.2% | -9.6% | -9.6% | -4.8% |
| \$300,000 | 0.187 | 0.235 | 0.231 | 0.266 | 0.273 | 0.300 | 0.328 | 0.188 | 0.238 | 0.246 | 0.280 | 0.303 | 0.334 | 0.346 | -0.5% | -1.3% | -6.1% | -5.0% | -9.9% | -10.2% | -5.2% |
| \$325,000 | 0.174 | 0.224 | 0.219 | 0.255 | 0.263 | 0.291 | 0.319 | 0.175 | 0.225 | 0.235 | 0.270 | 0.293 | 0.325 | 0.338 | -0.6% | -0.4% | -6.8% | -5.6% | -10.2% | -10.5% | -5.6% |
| \$350,000 | 0.163 | 0.212 | 0.209 | 0.246 | 0.254 | 0.283 | 0.310 | 0.164 | 0.215 | 0.224 | 0.260 | 0.284 | 0.317 | 0.329 | -0.6% | -1.4% | -6.7% | -5.4% | -10.6% | -10.7% | -5.8% |
| \$375,000 | 0.153 | 0.202 | 0.199 | 0.235 | 0.245 | 0.273 | 0.302 | 0.153 | 0.204 | 0.213 | 0.250 | 0.275 | 0.308 | 0.321 | 0.0% | -1.0% | -6.6% | -6.0% | -10.9% | -11.4% | -5.9% |
| \$400,000 | 0.142 | 0.192 | 0.189 | 0.226 | 0.235 | 0.265 | 0.294 | 0.143 | 0.195 | 0.204 | 0.241 | 0.267 | 0.300 | 0.313 | -0.7% | -1.5% | -7.4% | -6.2% | -12.0% | -11.7% | -6.1% |
| \$425,000 | 0.133 | 0.183 | 0.180 | 0.216 | 0.226 | 0.257 | 0.286 | 0.134 | 0.186 | 0.194 | 0.232 | 0.258 | 0.293 | 0.306 | -0.7% | -1.6% | -7.2% | -6.9% | -12.4% | -12.3% | -6.5% |
| \$450,000 | 0.125 | 0.174 | 0.170 | 0.208 | 0.218 | 0.248 | 0.278 | 0.125 | 0.176 | 0.186 | 0.223 | 0.250 | 0.285 | 0.299 | 0.0% | -1.1% | -8.6% | -6.7% | -12.8% | -13.0% | -7.0% |
| \$475,000 | 0.117 | 0.166 | 0.162 | 0.199 | 0.209 | 0.240 | 0.271 | 0.117 | 0.168 | 0.177 | 0.215 | 0.241 | 0.278 | 0.291 | 0.0% | -1.2% | -8.5% | -7.4% | -13.3% | -13.7% | -6.9% |
| \$500,000 | 0.110 | 0.157 | 0.154 | 0.191 | 0.202 | 0.233 | 0.264 | 0.110 | 0.160 | 0.169 | 0.207 | 0.233 | 0.270 | 0.285 | 0.0% | -1.9% | -8.9% | -7.7% | -13.3% | -13.7% | -7.4% |
| \$600,000 | 0.085 | 0.132 | 0.126 | 0.163 | 0.172 | 0.204 | 0.237 | 0.086 | 0.133 | 0.142 | 0.178 | 0.205 | 0.242 | 0.258 | -1.2% | -0.8% | -11.3% | -8.4% | -16.1% | -15.7% | -8.1% |
| \$700,000 | 0.066 | 0.110 | 0.104 | 0.139 | 0.148 | 0.180 | 0.212 | 0.067 | 0.113 | 0.119 | 0.154 | 0.181 | 0.218 | 0.235 | -1.5% | -2.7% | -12.6% | -9.7% | -18.2% | -17.4% | -9.8% |
| \$800,000 | 0.053 | 0.094 | 0.087 | 0.119 | 0.127 | 0.158 | 0.191 | 0.051 | 0.096 | 0.101 | 0.135 | 0.160 | 0.197 | 0.213 | 3.9% | -2.1% | -13.9% | -11.9% | -20.6% | -19.8% | -10.3% |
| \$900,000 | 0.044 | 0.081 | 0.072 | 0.104 | 0.110 | 0.140 | 0.171 | 0.040 | 0.083 | 0.087 | 0.119 | 0.143 | 0.178 | 0.195 | 10.0% | -2.4% | -17.2% | -12.6% | -23.1% | -21.3% | -12.3% |
| \$1,000,000 | 0.0351 | 0.0708 | 0.0616 | | 0.0959 | 0.1245 | 0.1552 | 0.0334 | 0.0729 | 0.0753 | 0.1048 | 0.1274 | 0.1622 | 0.1784 | 5.1% | -2.9% | -18.2% | -13.7% | -24.7% | -23.2% | -13.0% |
| \$2,000,000 | 0.0220 | 0.0429 | 0.0382 | | 0.0603 | 0.0819 | 0.1055 | 0.0214 | 0.0448 | 0.0467 | 0.0657 | 0.0803 | 0.1067 | 0.1210 | 2.8% | -4.2% | -18.2% | -14.0% | -24.9% | -23.2% | -12.8% |
| \$3,000,000 | 0.0173 | 0.0327 | 0.0292 | | 0.0463 | 0.0643 | 0.0843 | 0.0169 | 0.0339 | 0.0355 | 0.0500 | 0.0613 | 0.0831 | 0.0962 | 2.4% | -3.5% | -17.7% | -13.6% | -24.5% | -22.6% | -12.4% |
| \$4,000,000 | 0.0149 | 0.0272 | | 0.0359 | 0.0386 | 0.0540 | 0.0716 | 0.0141 | 0.0280 | 0.0294 | 0.0410 | 0.0504 | 0.0691 | 0.0811 | 5.7% | -2.9% | -16.3% | -12.4% | -23.4% | -21.9% | -11.7% |
| \$5,000,000 | 0.0125 | 0.0237 | | 0.0312 | 0.0335 | 0.0471 | 0.0630 | 0.0119 | 0.0243 | 0.0254 | 0.0355 | 0.0434 | 0.0599 | 0.0709 | 5.0% | -2.5% | -15.4% | -12.1% | -22.8% | -21.4% | -11.1% |
| \$6,000,000 | 0.0108 | 0.0212 | | 0.0279 | 0.0299 | 0.0421 | 0.0565 | 0.0101 | 0.0215 | 0.0226 | 0.0313 | 0.0384 | 0.0531 | 0.0631 | 6.9% | -1.4% | -14.6% | -10.9% | -22.1% | -20.7% | -10.5% |
| \$7,000,000 | 0.0096 | 0.0192 | | 0.0253 | 0.0272 | 0.0382 | 0.0516 | 0.0089 | 0.0195 | 0.0206 | 0.0283 | 0.0346 | 0.0479 | 0.0572 | 7.9% | -1.5% | -14.1% | -10.6% | -21.4% | -20.3% | -9.8% |
| \$8,000,000 | 0.0083 | 0.0178 | | 0.0233 | 0.0252 | 0.0352 | 0.0475 | 0.0078 | 0.0178 | 0.0190 | 0.0258 | 0.0317 | 0.0438 | 0.0523 | 6.4% | 0.0% | -14.2% | -9.7% | -20.5% | -19.6% | -9.2% |
| \$9,000,000 | 0.0075 | 0.0164 | 0.0153 | | 0.0234 | 0.0327 | 0.0441 | 0.0069 | 0.0165 | 0.0175 | 0.0240 | 0.0292 | 0.0404 | 0.0483 | 8.7% | -0.6% | -12.6% | -10.0% | -19.9% | -19.1% | -8.7% |
| \$10,000,000 | 0.0066 | 0.0154 | 0.0141 | 0.0202 | 0.0219 | 0.0307 | 0.0412 | 0.0060 | 0.0154 | 0.0162 | 0.0223 | 0.0271 | 0.0375 | 0.0451 | 10.0% | 0.0% | -13.0% | -9.4% | -19.2% | -18.1% | -8.6% |

^{*} Adjusted

Excess Loss Premium Factors Adjusted to Include Allocated Loss Adjustment Expenses

Average excess loss pure premium ratios by hazard group and loss limitation are derived in Exhibit 17b. Those same excess ratios are presented herein and adjusted to include allocated loss adjustment expenses and to express the resulting loss and ALAE as a portion of residual market rates.

Pages 1 and 2 show the calculation of excess ratios for hazard groups A through G.

| | | DE | Hazard G | roup Exces | s Loss Fact | ors | | ELF adjusted for LBA's | | | | | | | ELF adjusted for LBA's & Risk Load | | | | | | |
|--------------|------------|----------------|--------------|--------------|-------------|-------------|-------------|------------------------|----------------|------------|---------------|---------|---------|---------|------------------------------------|--------|-------------|------------|-------------|---------|--------|
| Loss | | | | • | | | | | TCR | 0.6657 | • | | | | | | • | | | | |
| Limitation | HG A | HG B | HG C | HG D | HG E | HG F | HG G | HG A | HG B | HG C | HG D | HG E | HG F | HG G | HG A | HG B | HG C | HG D | HG E | HG F | HG G |
| | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) | (16) | (17) | (18) | (19) | (20) | (21) |
| | Pg2 | Pg3 | Pg4 | Pg5 | Pg6 | Pg7 | Pg8 | (1)*TCR | (1)*TCR | (2)*TCR | (3)*TCR | (4)*TCR | (5)*TCR | (6)*TCR | | Column | ıs (8)-(14) | + 0.005 (N | lax Adj = 1 | /2 ELF) | |
| | | | | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | | | |
| \$10,000 | 0.857 | 0.893 | 0.888 | 0.910 | 0.920 | 0.934 | 0.948 | 0.571 | 0.594 | 0.591 | 0.606 | 0.612 | 0.622 | 0.631 | 0.576 | 0.599 | 0.596 | 0.611 | 0.617 | 0.627 | 0.636 |
| \$15,000 | 0.821 | 0.865 | 0.858 | 0.885 | 0.895 | 0.913 | 0.931 | 0.547 | 0.576 | 0.571 | 0.589 | 0.596 | 0.608 | 0.620 | 0.552 | 0.581 | 0.576 | 0.594 | 0.601 | 0.613 | 0.625 |
| \$20,000 | 0.790 | 0.839 | 0.831 | 0.863 | 0.874 | 0.894 | 0.917 | 0.526 | 0.559 | 0.553 | 0.574 | 0.582 | 0.595 | 0.610 | 0.531 | 0.564 | 0.558 | 0.579 | 0.587 | 0.600 | 0.615 |
| \$25,000 | 0.763 | 0.816 | 0.809 | 0.843 | 0.854 | 0.878 | 0.902 | 0.508 | 0.543 | 0.539 | 0.561 | 0.569 | 0.584 | 0.600 | 0.513 | 0.548 | 0.544 | 0.566 | 0.574 | 0.589 | 0.605 |
| \$30,000 | 0.740 | 0.796 | 0.788 | 0.824 | 0.837 | 0.862 | 0.888 | 0.493 | 0.530 | 0.525 | 0.549 | 0.557 | 0.574 | 0.591 | 0.498 | 0.535 | 0.530 | 0.554 | 0.562 | 0.579 | 0.596 |
| \$35,000 | 0.717 | 0.778 | 0.768 | 0.809 | 0.820 | 0.847 | 0.876 | 0.477 | 0.518 | 0.511 | 0.539 | 0.546 | 0.564 | 0.583 | 0.482 | 0.523 | 0.516 | 0.544 | 0.551 | 0.569 | 0.588 |
| \$40,000 | 0.698 | 0.759 | 0.751 | 0.791 | 0.804 | 0.834 | 0.863 | 0.465 | 0.505 | 0.500 | 0.527 | 0.535 | 0.555 | 0.574 | 0.470 | 0.510 | 0.505 | 0.532 | 0.540 | 0.560 | 0.579 |
| \$50,000 | 0.662 | 0.727 | 0.719 | 0.763 | 0.776 | 0.809 | 0.840 | 0.441 | 0.484 | 0.479 | 0.508 | 0.517 | 0.539 | 0.559 | 0.446 | 0.489 | 0.484 | 0.513 | 0.522 | 0.544 | 0.564 |
| \$75,000 | 0.591 | 0.663 | 0.654 | 0.703 | 0.716 | 0.754 | 0.791 | 0.393 | 0.441 | 0.435 | 0.468 | 0.477 | 0.502 | 0.527 | 0.398 | 0.446 | 0.440 | 0.473 | 0.482 | 0.507 | 0.532 |
| \$100,000 | 0.539 | 0.614 | 0.603 | 0.656 | 0.669 | 0.710 | 0.750 | 0.359 | 0.409 | 0.401 | 0.437 | 0.445 | 0.473 | 0.499 | 0.364 | 0.414 | 0.406 | 0.442 | 0.450 | 0.478 | 0.504 |
| \$125,000 | 0.497 | 0.574 | 0.563 | 0.618 | 0.630 | 0.672 | 0.714 | 0.331 | 0.382 | 0.375 | 0.411 | 0.419 | 0.447 | 0.475 | 0.336 | 0.387 | 0.380 | 0.416 | 0.424 | 0.452 | 0.480 |
| \$150,000 | 0.461 | 0.538 | 0.529 | 0.583 | 0.596 | 0.640 | 0.684 | 0.307 | 0.358 | 0.352 | 0.388 | 0.397 | 0.426 | 0.455 | 0.312 | 0.363 | 0.357 | 0.393 | 0.402 | 0.431 | 0.460 |
| \$175,000 | 0.431 | 0.510 | 0.499 | 0.554 | 0.566 | 0.612 | 0.656 | 0.287 | 0.340 | 0.332 | 0.369 | 0.377 | 0.407 | 0.437 | 0.292 | 0.345 | 0.337 | 0.374 | 0.382 | 0.412 | 0.442 |
| \$200,000 | 0.404 | 0.484 | 0.472 | 0.528 | 0.541 | 0.585 | 0.631 | 0.269 | 0.322 | 0.314 | 0.351 | 0.360 | 0.389 | 0.420 | 0.274 | 0.327 | 0.319 | 0.356 | 0.365 | 0.394 | 0.425 |
| \$225,000 | 0.378 | 0.461 | 0.449 | 0.506 | 0.518 | 0.564 | 0.610 | 0.252 | 0.307 | 0.299 | 0.337 | 0.345 | 0.375 | 0.406 | 0.257 | 0.312 | 0.304 | 0.342 | 0.350 | 0.380 | 0.411 |
| \$250,000 | 0.354 | 0.437 | 0.426 | 0.485 | 0.497 | 0.544 | 0.590 | 0.236 | 0.291 | 0.284 | 0.323 | 0.331 | 0.362 | 0.393 | 0.241 | 0.296 | 0.289 | 0.328 | 0.336 | 0.367 | 0.398 |
| \$275,000 | 0.332 | 0.415 | 0.407 | 0.465 | 0.478 | 0.524 | 0.572 | 0.221 | 0.276 | 0.271 | 0.310 | 0.318 | 0.349 | 0.381 | 0.226 | 0.281 | 0.276 | 0.315 | 0.323 | 0.354 | 0.386 |
| \$300,000 | 0.311 | 0.394 | 0.387 | 0.447 | 0.459 | 0.506 | 0.554 | 0.207 | 0.262 | 0.258 | 0.298 | 0.306 | 0.337 | 0.369 | 0.212 | 0.267 | 0.263 | 0.303 | 0.311 | 0.342 | 0.374 |
| \$325,000 | 0.289 | 0.375 | 0.367 | 0.428 | 0.442 | 0.490 | 0.538 | 0.192 | 0.250 | 0.244 | 0.285 | 0.294 | 0.326 | 0.358 | 0.197 | 0.255 | 0.249 | 0.290 | 0.299 | 0.331 | 0.363 |
| \$350,000 | 0.270 | 0.355 | 0.350 | 0.412 | 0.426 | 0.476 | 0.523 | 0.180 | 0.236 | 0.233 | 0.274 | 0.284 | 0.317 | 0.348 | 0.185 | 0.241 | 0.238 | 0.279 | 0.289 | 0.322 | 0.353 |
| \$375,000 | 0.253 | 0.338 | 0.332 | 0.394 | 0.411 | 0.459 | 0.508 | 0.168 | 0.225 | 0.221 | 0.262 | 0.274 | 0.306 | 0.338 | 0.173 | 0.230 | 0.226 | 0.267 | 0.279 | 0.311 | 0.343 |
| \$400,000 | 0.235 | 0.320 | 0.315 | 0.378 | 0.394 | 0.446 | 0.495 | 0.156 | 0.213 | 0.210 | 0.252 | 0.262 | 0.297 | 0.330 | 0.161 | 0.218 | 0.215 | 0.257 | 0.267 | 0.302 | 0.335 |
| \$425,000 | 0.220 | 0.305 | 0.299 | 0.362 | 0.378 | 0.431 | 0.482 | 0.146 | 0.203 | 0.199 | 0.241 | 0.252 | 0.287 | 0.321 | 0.151 | 0.208 | 0.204 | 0.246 | 0.257 | 0.292 | 0.326 |
| \$450,000 | 0.205 | 0.290 | 0.283 | 0.348 | 0.364 | 0.416 | 0.468 | 0.136 | 0.193 | 0.188 | 0.232 | 0.242 | 0.277 | 0.312 | 0.141 | 0.198 | 0.193 | 0.237 | 0.247 | 0.282 | 0.317 |
| \$475,000 | 0.192 | 0.276 | 0.269 | 0.332 | 0.350 | 0.403 | 0.456 | 0.128 | 0.184 | 0.179 | 0.221 | 0.233 | 0.268 | 0.304 | 0.133 | 0.189 | 0.184 | 0.226 | 0.238 | 0.273 | 0.309 |
| \$500,000 | 0.179 | 0.261 | 0.255 | 0.319 | 0.337 | 0.390 | 0.444 | 0.119 | 0.174 | 0.170 | 0.212 | 0.224 | 0.260 | 0.296 | 0.124 | 0.179 | 0.175 | 0.217 | 0.229 | 0.265 | 0.301 |
| \$600,000 | 0.137 | 0.217 | 0.208 | 0.270 | 0.286 | 0.341 | 0.397 | 0.091 | 0.144 | 0.138 | 0.180 | 0.190 | 0.227 | 0.264 | 0.096 | 0.149 | 0.143 | 0.185 | 0.195 | 0.232 | 0.269 |
| \$700,000 | 0.105 | 0.180 | 0.170 | 0.230 | 0.245 | 0.299 | 0.355 | 0.070 | 0.120 | 0.113 | 0.153 | 0.163 | 0.199 | 0.236 | 0.075 | 0.125 | 0.118 | 0.158 | 0.168 | 0.204 | 0.241 |
| \$800,000 | 0.082 | 0.153 | 0.140 | 0.196 | 0.209 | 0.262 | 0.318 | 0.055 | 0.102 | 0.093 | 0.130 | 0.139 | 0.174 | 0.212 | 0.060 | 0.107 | 0.098 | 0.135 | 0.144 | 0.179 | 0.217 |
| \$900,000 | 0.066 | 0.130 | 0.115 | 0.170 | 0.180 | 0.232 | 0.285 | 0.044 | 0.087 | 0.077 | 0.113 | 0.120 | 0.154 | 0.190 | 0.049 | 0.092 | 0.082 | 0.118 | 0.125 | 0.159 | 0.195 |
| \$1,000,000 | 0.0515 | 0.1127 | 0.0970 | 0.1462 | 0.1557 | 0.2047 | 0.2573 | 0.0343 | 0.0750 | 0.0646 | 0.0973 | 0.1036 | 0.1363 | 0.1713 | 0.0393 | 0.0800 | 0.0696 | 0.1023 | 0.1086 | 0.1413 | 0.1763 |
| \$2,000,000 | 0.0292 | 0.0650 | 0.0568 | 0.0882 | 0.0948 | 0.1318 | 0.1721 | 0.0194 | 0.0433 | 0.0378 | 0.0587 | 0.0631 | 0.0877 | 0.1146 | 0.0244 | 0.0483 | 0.0428 | 0.0637 | 0.0681 | 0.0927 | 0.1196 |
| \$3,000,000 | 0.0211 | 0.0474 | 0.0415 | 0.0655 | 0.0708 | 0.1015 | 0.1359 | 0.0140 | 0.0316 | 0.0276 | 0.0436 | 0.0471 | 0.0676 | 0.0905 | 0.0190 | 0.0366 | 0.0326 | 0.0486 | 0.0521 | 0.0726 | 0.0955 |
| \$4,000,000 | 0.0169 | 0.0380 | 0.0335 | 0.0529 | 0.0576 | 0.0839 | 0.1140 | 0.0113 | 0.0253 | 0.0223 | 0.0352 | 0.0383 | 0.0559 | 0.0759 | 0.0163 | 0.0303 | 0.0273 | 0.0402 | 0.0433 | 0.0609 | 0.0809 |
| \$5,000,000 | 0.0142 | 0.0321 | 0.0282 | 0.0449 | 0.0489 | 0.0721 | 0.0993 | 0.0095 | 0.0214 | 0.0188 | 0.0299 | 0.0326 | 0.0480 | 0.0661 | 0.0143 | 0.0264 | 0.0238 | 0.0349 | 0.0376 | 0.0530 | 0.0711 |
| \$6,000,000 | 0.0123 | 0.0278 | 0.0245 | 0.0392 | 0.0427 | 0.0635 | 0.0883 | 0.0082 | 0.0185 | 0.0163 | 0.0261 | 0.0284 | 0.0423 | 0.0588 | 0.0123 | 0.0235 | 0.0213 | 0.0311 | 0.0334 | 0.0473 | 0.0638 |
| \$7,000,000 | 0.0109 | 0.0243 | 0.0218 | 0.0348 | 0.0381 | 0.0569 | 0.0798 | 0.0073 | 0.0162 | 0.0145 | 0.0232 | 0.0254 | 0.0379 | 0.0531 | 0.0110 | 0.0212 | 0.0195 | 0.0282 | 0.0304 | 0.0429 | 0.0581 |
| \$8,000,000 | 0.0095 | 0.0220 | 0.0194 | 0.0313 | 0.0346 | 0.0518 | 0.0728 | 0.0063 | 0.0146 | 0.0129 | 0.0208 | 0.0230 | 0.0345 | 0.0485 | 0.0095 | 0.0196 | 0.0179 | 0.0258 | 0.0280 | 0.0395 | 0.0535 |
| \$9,000,000 | 0.0086 | 0.0196 | 0.0177 | 0.0284 | 0.0315 | 0.0475 | 0.0669 | 0.0057 | 0.0130 | 0.0118 | 0.0189 | 0.0210 | 0.0316 | 0.0445 | 0.0086 | 0.0180 | 0.0168 | 0.0239 | 0.0260 | 0.0366 | 0.0495 |
| \$10,000,000 | 0.0076 | 0.0178 | 0.0161 | 0.0260 | 0.0290 | 0.0440 | 0.0620 | 0.0051 | 0.0118 | 0.0107 | 0.0173 | 0.0193 | 0.0293 | 0.0413 | 0.0077 | 0.0168 | 0.0157 | 0.0223 | 0.0243 | 0.0343 | 0.0463 |
| | * Evenes r | ation for long | c limite abo | vo \$1 000 0 | nn ara calc | ulated by a | nnlying the | ralativitiae from | Evhibit III to | the evence | ratios at \$1 | 000 000 | | | | | | | | | |

^{*} Excess ratios for loss limits above \$1,000,000 are calculated by applying the relativities from Exhibit III to the excess ratios at \$1,000,000.

DELAWARE EXCESS LOSS FACTOR STUDY PROPOSED EFFECTIVE DATE: 12/1/17

Excess Loss Premium Factors with Adjustment for ALAE

| | 2017 Excess Loss Factors* | | | 2016 Excess Loss Factors | | | | | Percentage Change | | | | | | | | | | | | |
|--------------|---------------------------|--------|--------|--------------------------|--------|--------|--------|---------|-------------------|--------|--------|--------|--------|--------|-------|-------|--------|--------|--------|--------|--------|
| Per | | | | | | | | <u></u> | | | | | | | · | | | - | - | | |
| Accident | | | | | | | | | | | | | | | | | | | | | |
| Limit | Α | В | С | D | Е | F | G | Α | В | С | D | E | F | G | Α | В | С | D | E | F | G |
| \$10,000 | 0.576 | 0.599 | 0.596 | 0.611 | 0.617 | 0.627 | 0.636 | 0.561 | 0.584 | 0.584 | 0.597 | 0.607 | 0.617 | 0.619 | 2.7% | 2.6% | 2.1% | 2.3% | 1.6% | 1.6% | 2.7% |
| \$15,000 | 0.552 | 0.581 | 0.576 | 0.594 | 0.601 | 0.613 | 0.625 | 0.540 | 0.566 | 0.566 | 0.583 | 0.594 | 0.606 | 0.608 | 2.2% | 2.7% | 1.8% | 1.9% | 1.2% | 1.2% | 2.8% |
| \$20,000 | 0.531 | 0.564 | 0.558 | 0.579 | 0.587 | 0.600 | 0.615 | 0.521 | 0.550 | 0.551 | 0.570 | 0.582 | 0.597 | 0.599 | 1.9% | 2.5% | 1.3% | 1.6% | 0.9% | 0.5% | 2.7% |
| \$25,000 | 0.513 | 0.548 | 0.544 | 0.566 | 0.574 | 0.589 | 0.605 | 0.504 | 0.537 | 0.539 | 0.557 | 0.572 | 0.588 | 0.592 | 1.8% | 2.0% | 0.9% | 1.6% | 0.3% | 0.2% | 2.2% |
| \$30,000 | 0.498 | 0.535 | 0.530 | 0.554 | 0.562 | 0.579 | 0.596 | 0.490 | 0.524 | 0.526 | 0.547 | 0.561 | 0.580 | 0.584 | 1.6% | 2.1% | 0.8% | 1.3% | 0.2% | -0.2% | 2.1% |
| \$35,000 | 0.482 | 0.523 | 0.516 | 0.543 | 0.551 | 0.569 | 0.588 | 0.476 | 0.513 | 0.515 | 0.538 | 0.553 | 0.572 | 0.577 | 1.3% | 1.9% | 0.2% | 0.9% | -0.4% | -0.5% | 1.9% |
| \$40,000 | 0.470 | 0.510 | 0.505 | 0.532 | 0.540 | 0.560 | 0.579 | 0.464 | 0.503 | 0.504 | 0.528 | 0.545 | 0.565 | 0.570 | 1.3% | 1.4% | 0.2% | 0.8% | -0.9% | -0.9% | 1.6% |
| \$50,000 | 0.446 | 0.489 | 0.484 | 0.513 | 0.522 | 0.544 | 0.564 | 0.443 | 0.484 | 0.486 | 0.512 | 0.530 | 0.552 | 0.558 | 0.7% | 1.0% | -0.4% | 0.2% | -1.5% | -1.4% | 1.1% |
| \$75,000 | 0.398 | 0.446 | 0.440 | 0.473 | 0.482 | 0.507 | 0.532 | 0.401 | 0.446 | 0.448 | 0.477 | 0.498 | 0.523 | 0.532 | -0.7% | 0.0% | -1.8% | -0.8% | -3.2% | -3.1% | 0.0% |
| \$100,000 | 0.364 | 0.414 | 0.406 | 0.442 | 0.450 | 0.478 | 0.504 | 0.368 | 0.415 | 0.419 | 0.451 | 0.472 | 0.500 | 0.508 | -1.1% | -0.2% | -3.1% | -2.0% | -4.7% | -4.4% | -0.8% |
| \$125,000 | 0.336 | 0.387 | 0.380 | 0.416 | 0.424 | 0.452 | 0.480 | 0.340 | 0.390 | 0.395 | 0.427 | 0.450 | 0.479 | 0.489 | -1.2% | -0.8% | -3.8% | -2.6% | -5.8% | -5.6% | -1.8% |
| \$150,000 | 0.312 | 0.363 | 0.357 | 0.393 | 0.402 | 0.431 | 0.460 | 0.317 | 0.368 | 0.373 | 0.406 | 0.430 | 0.462 | 0.472 | -1.6% | -1.4% | -4.3% | -3.2% | -6.5% | -6.7% | -2.5% |
| \$175,000 | 0.292 | 0.345 | 0.337 | 0.374 | 0.382 | 0.412 | 0.442 | 0.297 | 0.349 | 0.354 | 0.389 | 0.413 | 0.445 | 0.455 | -1.7% | -1.1% | -4.8% | -3.9% | -7.5% | -7.4% | -2.9% |
| \$200,000 | 0.274 | 0.327 | 0.319 | 0.356 | 0.365 | 0.394 | 0.425 | 0.278 | 0.332 | 0.337 | 0.373 | 0.397 | 0.431 | 0.442 | -1.4% | -1.5% | -5.3% | -4.6% | -8.1% | -8.6% | -3.8% |
| \$225,000 | 0.257 | 0.312 | 0.304 | 0.342 | 0.350 | 0.380 | 0.411 | 0.260 | 0.315 | 0.322 | 0.358 | 0.384 | 0.417 | 0.428 | -1.2% | -1.0% | -5.6% | -4.5% | -8.9% | -8.9% | -4.0% |
| \$250,000 | 0.241 | 0.296 | 0.289 | 0.328 | 0.336 | 0.367 | 0.398 | 0.244 | 0.300 | 0.307 | 0.344 | 0.370 | 0.405 | 0.417 | -1.2% | -1.3% | -5.9% | -4.7% | -9.2% | -9.4% | -4.6% |
| \$275,000 | 0.226 | 0.281 | 0.276 | 0.315 | 0.323 | 0.354 | 0.386 | 0.229 | 0.286 | 0.294 | 0.332 | 0.358 | 0.392 | 0.406 | -1.3% | -1.7% | -6.1% | -5.1% | -9.8% | -9.7% | -4.9% |
| \$300,000 | 0.212 | 0.267 | 0.263 | 0.303 | 0.311 | 0.342 | 0.374 | 0.213 | 0.272 | 0.281 | 0.319 | 0.346 | 0.381 | 0.395 | -0.5% | -1.8% | -6.4% | -5.0% | -10.1% | -10.2% | -5.3% |
| \$325,000 | 0.197 | 0.254 | 0.251 | 0.290 | 0.299 | 0.331 | 0.363 | 0.199 | 0.259 | 0.268 | 0.308 | 0.334 | 0.371 | 0.384 | -1.0% | -1.9% | -6.3% | -5.8% | -10.5% | -10.8% | -5.5% |
| \$350,000 | 0.185 | 0.241 | 0.238 | 0.279 | 0.288 | 0.321 | 0.353 | 0.186 | 0.245 | 0.255 | 0.296 | 0.324 | 0.361 | 0.375 | -0.5% | -1.6% | -6.7% | -5.7% | -11.1% | -11.1% | -5.9% |
| \$375,000 | 0.173 | 0.230 | 0.226 | 0.267 | 0.278 | 0.311 | 0.344 | 0.174 | 0.233 | 0.243 | 0.285 | 0.313 | 0.352 | 0.365 | -0.6% | -1.3% | -7.0% | -6.3% | -11.2% | -11.6% | -5.8% |
| \$400,000 | 0.161 | 0.218 | 0.215 | 0.257 | 0.267 | 0.302 | 0.335 | 0.163 | 0.222 | 0.232 | 0.274 | 0.303 | 0.342 | 0.357 | -1.2% | -1.8% | -7.3% | -6.2% | -11.9% | -11.7% | -6.2% |
| \$425,000 | 0.151 | 0.208 | 0.204 | 0.246 | 0.257 | 0.292 | 0.326 | 0.153 | 0.211 | 0.221 | 0.264 | 0.293 | 0.333 | 0.348 | -1.3% | -1.4% | -7.7% | -6.8% | -12.3% | -12.3% | -6.3% |
| \$450,000 | 0.141 | 0.198 | 0.193 | 0.236 | 0.247 | 0.283 | 0.317 | 0.142 | 0.201 | 0.211 | 0.253 | 0.284 | 0.324 | 0.340 | -0.7% | -1.5% | -8.5% | -6.7% | -13.0% | -12.7% | -6.8% |
| \$475,000 | 0.133 | 0.189 | 0.184 | 0.226 | 0.238 | 0.273 | 0.309 | 0.133 | 0.191 | 0.201 | 0.244 | 0.275 | 0.315 | 0.332 | 0.0% | -1.0% | -8.5% | -7.4% | -13.5% | -13.3% | -6.9% |
| \$500,000 | 0.124 | 0.179 | 0.175 | 0.217 | 0.229 | 0.265 | 0.301 | 0.125 | 0.182 | 0.192 | 0.235 | 0.266 | 0.308 | 0.324 | -0.8% | -1.6% | -8.9% | -7.7% | -13.9% | -14.0% | -7.1% |
| \$600,000 | 0.096 | 0.149 | 0.143 | 0.185 | 0.195 | 0.233 | 0.269 | 0.097 | 0.151 | 0.161 | 0.202 | 0.233 | 0.278 | 0.294 | -1.0% | -1.3% | -11.2% | -8.4% | -16.3% | -16.2% | -8.5% |
| \$700,000 | 0.075 | 0.125 | 0.118 | 0.158 | 0.168 | 0.204 | 0.241 | 0.076 | 0.128 | 0.135 | 0.175 | 0.206 | 0.248 | 0.268 | -1.3% | -2.3% | -12.6% | -9.7% | -18.4% | -17.7% | -10.1% |
| \$800,000 | 0.060 | 0.107 | 0.098 | 0.135 | 0.144 | 0.179 | 0.217 | 0.057 | 0.109 | 0.115 | 0.153 | 0.182 | 0.224 | 0.243 | 5.3% | -1.8% | -14.8% | -11.8% | -20.9% | -20.1% | -10.7% |
| \$900,000 | 0.049 | 0.092 | 0.082 | 0.118 | 0.125 | 0.159 | 0.195 | 0.045 | 0.094 | 0.099 | 0.135 | 0.162 | 0.203 | 0.222 | 8.9% | -2.1% | -17.2% | -12.6% | -22.8% | -21.7% | -12.2% |
| \$1,000,000 | 0.0393 | 0.0800 | 0.0696 | | 0.1086 | 0.1413 | 0.1763 | 0.0374 | 0.0826 | 0.0853 | 0.1190 | 0.1448 | 0.1845 | 0.2030 | 5.1% | -3.1% | -18.4% | -14.0% | -25.0% | -23.4% | -13.2% |
| \$2,000,000 | 0.0244 | 0.0483 | 0.0428 | | 0.0681 | 0.0927 | 0.1196 | 0.0237 | 0.0504 | 0.0526 | 0.0743 | 0.0910 | 0.1212 | 0.1375 | 3.0% | -4.2% | -18.6% | -14.3% | -25.2% | -23.5% | -13.0% |
| \$3,000,000 | 0.0190 | 0.0366 | 0.0326 | | 0.0521 | 0.0726 | 0.0955 | 0.0186 | 0.0380 | 0.0398 | 0.0564 | 0.0693 | 0.0942 | 0.1092 | 2.2% | -3.7% | -18.1% | -13.8% | -24.8% | -22.9% | -12.5% |
| \$4,000,000 | 0.0163 | 0.0303 | | 0.0402 | 0.0433 | 0.0609 | 0.0809 | 0.0157 | 0.0313 | 0.0329 | 0.0462 | 0.0569 | 0.0782 | 0.0919 | 3.8% | -3.2% | -17.0% | -13.0% | -23.9% | -22.1% | -12.0% |
| \$5,000,000 | 0.0143 | 0.0264 | | 0.0349 | 0.0376 | 0.0530 | 0.0711 | 0.0135 | 0.0270 | 0.0283 | 0.0398 | 0.0489 | 0.0677 | 0.0802 | 5.9% | -2.2% | -15.9% | -12.3% | -23.1% | -21.7% | -11.3% |
| \$6,000,000 | 0.0123 | 0.0235 | | 0.0311 | 0.0334 | 0.0473 | 0.0638 | 0.0116 | 0.0238 | 0.0251 | 0.0351 | 0.0431 | 0.0599 | 0.0713 | 6.0% | -1.3% | -15.1% | -11.4% | -22.5% | -21.0% | -10.5% |
| \$7,000,000 | 0.0109 | 0.0212 | | 0.0282 | 0.0304 | 0.0429 | 0.0581 | 0.0101 | 0.0216 | 0.0228 | 0.0317 | 0.0388 | 0.0540 | 0.0646 | 7.9% | -1.9% | -14.5% | -11.0% | -21.6% | -20.6% | -10.1% |
| \$8,000,000 | 0.0095 | 0.0196 | 0.0179 | | 0.0280 | 0.0395 | 0.0535 | 0.0089 | 0.0196 | 0.0209 | 0.0288 | 0.0355 | 0.0493 | 0.0591 | 6.7% | 0.0% | -14.4% | -10.4% | -21.1% | -19.9% | -9.5% |
| \$9,000,000 | 0.0086 | 0.0180 | | 0.0239 | 0.0260 | 0.0366 | 0.0495 | 0.0078 | 0.0181 | 0.0193 | 0.0267 | 0.0327 | 0.0454 | 0.0545 | 10.3% | -0.6% | -13.0% | -10.5% | -20.5% | -19.4% | -9.2% |
| \$10,000,000 | 0.0077 * Adjusted | 0.0168 | 0.0157 | 0.0223 | 0.0243 | 0.0343 | 0.0463 | 0.0069 | 0.0169 | 0.0178 | 0.0247 | 0.0303 | 0.0422 | 0.0508 | 11.6% | -0.6% | -11.8% | -9.7% | -19.8% | -18.7% | -8.9% |

^{*} Adjusted

State and Hazard Group Relativities

The attached exhibit pages present an analysis of Delaware State and Hazard Group relativities.

The exhibit shows the derivation of the December 1, 2017 proposed relativities. DCRB and NCCI average costs are shown by hazard group and in total. A credibility weight is calculated for each hazard group based on the number of claims. A credibility weighted average cost is then calculated and these average costs are related to the NCCI overall average cost to generate the indicated (and selected) relativities. An adjustment has been made to recognize the impact of Senate Bill 1, Senate Bill 238, House Bill 175 and House Bill 373 on Delaware average costs.

The bottom of the exhibit presents the approved December 1, 2016 relativities.

Derivation of State Hazard Group Relativities Delaware December 1, 2017 Filing

| Hazard Group | DCRB Average Cost (1) | Ratio to DCRB Total (2)=(1)AII/(1)i | Ratio to NCCI Total (3)=(4)AII/(1)i | NCCI Average Cost (4) | Ratio to NCCI Total (5)=(4)All/(4)i | # Claims (6) | Credibility * (7) | Cred Wtd Average Cost** (8) | Ratio to NCCI Total (9)=(4)AII/(8)i | Selected St & HG Relativity (10) |
|-----------------|--------------------------------|----------------------------------------------|----------------------------------------------|--------------------------------|----------------------------------------------|-----------------|-------------------|--------------------------------------|----------------------------------------------|-------------------------------------------|
| Α | 59,744 | 1.743 | 1.000 | 37,292 | 1.602 | 663 | 0.065 | 38,751 | 1.542 | 1.542 |
| В | 82,193 | 1.267 | 0.727 | 45,689 | 1.307 | 1,559 | 0.100 | 49,339 | 1.211 | 1.211 |
| С | 82,436 | 1.263 | 0.725 | 51,116 | 1.169 | 3,501 | 0.150 | 55,814 | 1.070 | 1.070 |
| D | 106,419 | 0.979 | 0.561 | 60,165 | 0.993 | 881 | 0.075 | 63,634 | 0.939 | 0.939 |
| E | 133,358 | 0.781 | 0.448 | 71,093 | 0.840 | 1,865 | 0.110 | 77,942 | 0.766 | 0.766 |
| F | 166,571 | 0.625 | 0.359 | 87,212 | 0.685 | 677 | 0.066 | 92,450 | 0.646 | 0.646 |
| G | 533,593 | 0.195 | 0.112 | 100,004 | 0.597 | 95 | 0.025 | 110,844 | 0.539 | 0.539 |
| All | 104,132 | | 0.574 | 59,736 | | 9,241 | 0.244 | 70,569 | | |

Delaware December 1, 2016 Filing

| Delawale Dec | ellinei 1, 4 | 2010 Filling | |
|--------------|--------------|--------------|--|
| Hazard | | | |
| Group | | | |
| | | | |
| Α | | | |
| В | | | |
| С | | | |
| D | | | |
| Е | | | |
| F | | | |
| G | | | |

| Relativity |
|----------------|
| 1.548 1.224 |
| 1.224 |
| 0.918 0.756 |
| 0.647 0.584 |
| |

Approved

^{*} Credibility = [# claims by TOI / 155,000]^0.5
** DCRB Avg Cost * Cred + NCCI Avg Cost * (1-Cred)

Delaware Insurance Plan

The following pages present a review of the experience for the Delaware Insurance Plan.

Page 19.1 compares the reported loss ratio for a five-year period of the assigned risk and voluntary markets by the premium size range. The second page shows similar detail but by year rather than premium size.

The bottom portion of page 19.2 also shows the calculation of a manual rate offset for a residual market surcharge program applicable to rated Residual Market risks with debit experience modification factors. It is contemplated that these risks would be subject to a surcharge ranging from 0 to +50%, with a maximum set at the value of the modification factor less unity, and that the surcharge would be calculated by multiplying 50% times the complement of the risk's experience rating credibility. The offset is applicable to voluntary market risks.

The residual market share calculation is given on page 19.3.

Page 19.4 contains the calculation of the average surcharge based on the above methodology.

The assigned risk subsidy is derived as shown on page 19.5.

DELAWARE INSURANCE PLAN EXPERIENCE Manual Years 2010 - 2014

| SIZE OF | S | TATEWIDE | | | DIP | | ST. | ATEWIDE - DIP | | INDICATED DIFFERENCE |
|--------------------|---------------|---------------|-------|------------|-------------|-------|---------------|---------------|-------|-------------------------|
| STANDARD | TOTAL | TOTAL | LOSS | TOTAL | TOTAL | LOSS | TOTAL | TOTAL | LOSS | FACTOR |
| PREMIUM | PREMIUM* | LOSS | RATIO | PREMIUM* | LOSS | RATIO | PREMIUM* | LOSS | RATIO | DIP/(SW-DIP) |
| 1-1,000 | 22,249,154 | 26,830,241 | 120.6 | 1,968,309 | 7,979,870 | 405.4 | 20,280,845 | 18,850,371 | 92.9 | 4.364 |
| 1,001-2,000 | 23,098,372 | 26,783,875 | 116.0 | 3,763,845 | 9,297,961 | 247.0 | 19,334,527 | 17,485,914 | 90.4 | 2.732 |
| 2,001-3,000 | 18,902,557 | 17,510,165 | 92.6 | 2,481,958 | 3,346,663 | 134.8 | 16,420,599 | 14,163,502 | 86.3 | 1.562 |
| 3,001-4,000 | 16,576,332 | 21,498,436 | 129.7 | 1,868,558 | 4,201,414 | 224.8 | 14,707,774 | 17,297,022 | 117.6 | 1.912 |
| 4,001-5,000 | 15,193,115 | 18,154,190 | 119.5 | 1,655,664 | 3,750,346 | 226.5 | 13,537,451 | 14,403,844 | 106.4 | 2.129 |
| 5,001-7,500 | 32,793,833 | 43,001,854 | 131.1 | 3,183,500 | 4,120,556 | 129.4 | 29,610,333 | 38,881,298 | 131.3 | 0.986 |
| 7,501-10,000 | 27,154,563 | 30,323,086 | 111.7 | 2,536,605 | 3,771,987 | 148.7 | 24,617,958 | 26,551,099 | 107.9 | 1.378 |
| 10,001-12,500 | 23,582,627 | 18,621,406 | 79.0 | 2,010,145 | 3,571,535 | 177.7 | 21,572,482 | 15,049,871 | 69.8 | 2.546 |
| 12,501-15,000 | 19,736,224 | 24,891,534 | 126.1 | 1,730,540 | 2,314,388 | 133.7 | 18,005,684 | 22,577,146 | 125.4 | 1.066 |
| 15,001-20,000 | 33,313,199 | 37,042,341 | 111.2 | 2,540,762 | 5,136,837 | 202.2 | 30,772,437 | 31,905,504 | 103.7 | 1.950 |
| 20,001-25,000 | 27,742,120 | 35,025,133 | 126.3 | 2,209,039 | 2,404,083 | 108.8 | 25,533,081 | 32,621,050 | 127.8 | 0.851 |
| 25,001-50,000 | 100,656,389 | 118,169,617 | 117.4 | 7,883,887 | 15,894,030 | 201.6 | 92,772,502 | 102,275,587 | 110.2 | 1.829 |
| 50,001-75,000 | 72,166,642 | 88,174,959 | 122.2 | 5,794,974 | 9,245,114 | 159.5 | 66,371,668 | 78,929,845 | 118.9 | 1.341 |
| 75,001-100,000 | 51,539,354 | 53,895,624 | 104.6 | 3,967,539 | 4,985,104 | 125.6 | 47,571,815 | 48,910,520 | 102.8 | 1.222 |
| 100,001-200,000 | 139,264,833 | 124,537,555 | 89.4 | 6,671,627 | 7,551,186 | 113.2 | 132,593,206 | 116,986,369 | 88.2 | 1.283 |
| 200,001-300,000 | 74,925,115 | 67,372,233 | 89.9 | 3,524,231 | 3,293,329 | 93.4 | 71,400,884 | 64,078,904 | 89.7 | 1.041 |
| 300,001-400,000 | 58,124,728 | 62,144,910 | 106.9 | 648,154 | 944,222 | 145.7 | 57,476,574 | 61,200,688 | 106.5 | 1.368 |
| 400,001-500,000 | 32,398,165 | 27,833,250 | 85.9 | 0 | 0 | 0.0 | 32,398,165 | 27,833,250 | 85.9 | 0.000 |
| 500,001-1,000,000 | 109,238,982 | 83,273,284 | 76.2 | 2,916,206 | 2,734,851 | 93.8 | 106,322,776 | 80,538,433 | 75.7 | 1.239 |
| 1,000,001 & higher | 193,444,320 | 162,295,407 | 83.9 | 9,271,634 | 23,570,077 | 254.2 | 184,172,686 | 138,725,330 | 75.3 | 3.376 |
| TOTALS | 1,092,100,624 | 1,087,379,100 | 99.6 | 66,627,177 | 118,113,553 | 177.3 | 1,025,473,447 | 969,265,547 | 94.5 | 1.876 |

^{*} Premium calculated based on DCRB voluntary market loss cost level.

DELAWARE INSURANCE PLAN EXPERIENCE Manual Years 2010 - 2014

| | | TEWIDE | | | DIP | | | EWIDE - DIP | |
|--------|-------------------------------------------|----------------|----------|-------------------|-------------------|-------|---------------------|-----------------------|-------|
| | STANDARD | DEVELOPED | | STANDARD | DEVELOPED | _ | STANDARD | DEVELOPED | |
| MANUAL | PREMIUM WITH | INCURRED | LOSS | PREMIUM WITH | INCURRED | LOSS | PREMIUM WITH | INCURRED | LOSS |
| YEAR | CONSTANTS * | LOSS | RATIO | CONSTANTS * | LOSS | RATIO | CONSTANTS * | LOSS | RATIO |
| 2010 | 197,399,767 | 224,794,741 | 113.9 | 7,785,150 | 17,995,570 | 231.2 | 189,614,617 | 206,799,171 | 109.1 |
| 2011 | 200,057,806 | 217,601,564 | 108.8 | 10,317,085 | 19,227,648 | 186.4 | 189,740,721 | 198,373,916 | 104.5 |
| 2012 | 207,757,130 | 194,961,748 | 93.8 | 13,565,541 | 25,557,303 | 188.4 | 194,191,589 | 169,404,445 | 87.2 |
| 2013 | 234,155,428 | 224,164,082 | 95.7 | 18,321,999 | 30,980,082 | 169.1 | 215,833,429 | 193,184,000 | 89.5 |
| 2014 | 252,730,493 | 225,856,965 | 89.4 | 16,637,402 | 24,352,950 | 146.4 | 236,093,091 | 201,504,015 | 85.3 |
| TOTALS | 1,092,100,624 | 1,087,379,100 | 99.6 | 66,627,177 | 118,113,553 | 177.3 | 1,025,473,447 | 969,265,547 | 94.5 |
| | | | | | INDICAT | | | | |
| | | | | | DIFFERE | | | | |
| | | | | MANUAL YEAR | FACTO DIP/(SW- | | | | |
| | | | | ILAN | DIF/(SW- | יטור) | | | |
| | | | | 2010 | 2.119 | 1 | | | |
| | | | | 2011 | 1.784 | | | | |
| | | | | 2012 | 2.161 | | | | |
| | | | | 2013 2014 | 1.889 1.716 | | | | |
| | | | | TOTAL 2010 - 2014 | 1.876 | | | | |
| | INDICA | ATED MANUAL LO | OSS COST | OFFSET | | 1 | .OSS RATIO DIFFEREI | VTIAL (for page 19.5) | 1 |
| | <u></u> | | | <u> </u> | | = | | (ioi page 1010) | |
| | (1) DIP MARKET SHARE | Ī | | 0.0738 | | (4) [|) I P LOSS RATIO | | 177.3 |
| 1 | (2) AVERAGE SURCHAR | GE | | 0.092 | | (5) V | OLUNTARY MKT LOS | S RATIO | 94.5 |
| 1 | (3) MANUAL LOSS COST APPLICABLE TO VOL | | T RISKS | 0.9927 | | (6) [|) I P SURCHARGE FAC | CTOR | 1.092 |
| | [1-(1)*{1+(2)}]/[1- | | | | | (7) L | RD[(4)/(5)]/(6) | | 1.72 |

^{*} Premium calculated based on DCRB voluntary market loss cost level.

RESIDUAL MARKET SHARE (using financial data)

Policy Year Accumulated Standard Earned Premium @ 12/31/16

| | | | | | (5) = (3)*(4) | | _ |
|-------------|----------------|------------|-------------------|------------|---------------|---------------|---------------|
| Policy | (1) | (2) | (3) = (1)-(2) | (4) | VM @ RM | (6) = (2)+(5) | (7) = (2)/(6) |
| <u>Year</u> | <u>Call #1</u> | Call #12 | Difference | <u>LCM</u> | DSR Level | Total @ DSR | <u>Ratio</u> |
| 2007 | 200,021,469 | 26,881,061 | 173,140,408 | 1.4008 | 242,535,084 | 269,416,145 | 0.0998 |
| 2008 | 151,172,480 | 16,835,706 | 134,336,774 | 1.3339 | 179,191,823 | 196,027,529 | 0.0859 |
| 2009 | 119,113,296 | 10,040,618 | 109,072,678 | 1.3403 | 146,190,110 | 156,230,728 | 0.0643 |
| 2010 | 106,675,436 | 8,752,054 | 97,923,382 | 1.3258 | 129,826,820 | 138,578,874 | 0.0632 |
| 2011 | 106,489,016 | 13,822,925 | 92,666,091 | 1.3114 | 121,522,312 | 135,345,237 | 0.1021 |
| 2012 | 115,705,744 | 20,965,707 | 94,740,037 | 1.3735 | 130,125,441 | 151,091,148 | 0.1388 |
| 2013 | 136,023,219 | 30,458,969 | 105,564,250 | 1.4243 | 150,355,161 | 180,814,130 | 0.1685 |
| 2014 | 149,156,953 | 24,764,957 | 124,391,996 | 1.3973 | 173,812,936 | 198,577,893 | 0.1247 |
| 2015 | 147,371,079 | 25,620,964 | 121,750,115 | 1.4328 | 174,443,565 | 200,064,529 | 0.1281 |
| 2016 | 88,215,578 | 11,629,904 | 76,585,674 | 1.4258 | 109,195,854 | 120,825,758 | 0.0963 |

| _ | | | 0 0 | |
|--------|----------------|---------------|----------------|-----------------|
| _ | | (9) = (8)*(4) | | |
| Policy | (8) | VM @ RM | (10) = (6)+(9) | (11) = (2)/(10) |
| Year | <u>Call #8</u> | DSR Level | Total @ DSR | <u>Ratio</u> |
| 2007 | 42,796,062 | 59,948,724 | 329,364,869 | 0.0816 |
| 2008 | 38,152,323 | 50,891,384 | 246,918,913 | 0.0682 |
| 2009 | 31,547,739 | 42,283,435 | 198,514,163 | 0.0506 |
| 2010 | 27,143,355 | 35,986,660 | 174,565,534 | 0.0501 |
| 2011 | 29,054,709 | 38,102,345 | 173,447,582 | 0.0797 |
| 2012 | 31,265,017 | 42,942,501 | 194,033,649 | 0.1081 |
| 2013 | 38,082,835 | 54,241,382 | 235,055,512 | 0.1296 |
| 2014 | 39,819,522 | 55,639,818 | 254,217,711 | 0.0974 |
| 2015 | 41,503,644 | 59,466,421 | 259,530,950 | 0.0987 |
| 2016 | 25,822,825 | 36,818,184 | 157,643,942 | 0.0738 |
| | | | | |

DELAWARE COMPENSATION RATING BUREAU, INC. DELAWARE INSURANCE PLAN

CALCULATION OF AVERAGE SURCHARGE 0.50 * (1 - C), max = Mod Factor Less Unity

| | Risk <u>Count</u> | Premium <u>2015</u> | % Total <u>Count</u> | % Total <u>Premium</u> |
|-----------------------------------|----------------------|------------------------------|-----------------------------|---------------------------|
| 1 Risks with Credit Mod (<= 1.0) | 474 | 7,132,952 | 19.78% | 32.29% |
| 2 Risks with Debit Mod (> 1.0) | 205 | 9,312,178 | 8.56% | 42.16% |
| 3 Total - Rated Risks | 679 | 16,445,130 | 28.34% | 74.45% |
| 4 Non-Rated Risks | 1,717 | 5,644,269 | 71.66% | 25.55% |
| 5 Total - All Assigned Risks | 2,396 | 22,089,399 | 100.00% | 100.00% |
| | | | | |
| | | Surcharged <u>Premium</u> | Average <u>Surcharge</u> | % Total <u>Premium</u> |
| 1 Risks with Credit Mod (<= 1.0) | | 7,132,952 | 0.000 | 29.58% |
| 2 Risks with Debit Mod (> 1.0) | | 11,335,426 | 0.217 | 47.01% |
| 3 Total - Rated Risks | | 18,468,378 | 0.123 | 76.59% |
| 4 Non-Rated Risks | | 5,644,269 | 0.000 | 23.41% |
| 5 Total - All Assigned Risks | | 24,112,647 | 0.092 | 100.00% |

Surcharge = 50% * (1 - cred), not exceeding the modification factor less unity and applies to risks with debit modification factors.

DELAWARE INSURANCE PLAN ASSIGNED RISK SUBSIDY

Calculation of residual market subsidy multiplier to be added to Retro Rating Plan tax multiplier.

| 1 | ARMS | Delaware Insurance Plan Market Share | 0.0738 |
|---|------|--------------------------------------|--------|
| 2 | VMS | Voluntary Market Share (1 - ARMS) | 0.9262 |
| 3 | LRD | Loss Ratio Differential | 1.72 |
| 4 | PLR | Permissible Loss Ratio | 0.5838 |
| 5 | ARLR | Assigned Risk Loss Ratio | |
| 6 | VLR | Voluntary Loss Ratio | |
| 7 | S | Subsidy | |

VLR = 0.5544

$$ARLR = 1.72 * VLR = 0.9536$$

DIFF = ARLR - VLR = 0.3992

$$S = (0.8) * (ARLR - VLR) * (ARMS / VMS)$$

$$= (0.8) * (39.92\%) * (0.0738 / 0.9262)$$

$$= (0.8) * (39.92\%) * (0.0797)$$

= 2.55%

Review of Experience Rating Plan Parameters

Page 20.1 contains Collectible Premium Ratios.

Page 20.2 contains Expected Loss Cost Factors. They are applied to residual market rates by classification to produce Table A, Expected Loss Factors, which are the basis for the calculation of Expected Losses.

Page 20.3 contains the derivation of various factors, i.e. maximum single loss size, self-rating point, that are used to produce Table B.

COLLECTIBLE PREMIUM RATIOS *

Manual Years 2014 to 2016 Market Profile Report Data

| | | | Collectible |
|--------|--------------|-----------------------|---------------|
| Manual | Premium at | Collected Premium | Premium |
| Year | Manual Rates | (Excluding Constants) | Ratio (2)/(3) |
| (1) | (2) | (3) | (4) |
| | | I INDUCTOUS | |
| | AL | L INDUSTRIES | |
| 2014 | 258,211,562 | 260,286,052 | 0.9920 |
| 2015 | 247,095,158 | 259,025,925 | 0.9539 |
| 2016 | 286,601,879 | 297,368,719 | 0.9638 |
| TOTAL | 791,908,599 | 816,680,696 | 0.9697 |
| | MANUFAC | TURING AND UTILITIES | |
| 2014 | 34,335,697 | 31,534,717 | 1.0888 |
| 2015 | 33,641,793 | 30,869,674 | 1.0898 |
| 2016 | 35,919,716 | 32,826,790 | 1.0942 |
| TOTAL | 103,897,207 | 95,231,181 | 1.0910 |
| | CONTRAC | TING AND QUARRYING | |
| 2014 | 50,143,592 | 47,541,230 | 1.0547 |
| 2015 | 48,303,173 | 46,969,170 | 1.0284 |
| 2016 | 57,816,413 | 55,135,715 | 1.0486 |
| TOTAL | 156,263,179 | 149,646,115 | 1.0442 |
| | ОТН | IER INDUSTRIES | |
| 2014 | 173,732,273 | 181,210,105 | 0.9587 |
| 2015 | 165,150,191 | 181,187,081 | 0.9115 |
| 2016 | 192,865,750 | 209,406,215 | 0.9210 |
| TOTAL | 531,748,213 | 571,803,400 | 0.9299 |

^{*} Excludes classifications and coverages not subject to experience rating.

EXPECTED LOSS RATE FACTORS

CALCULATION OF EXPECTED LOSS RATE FACTORS

| Policy Year Beginning 12/1 | Average Law Multiplier | Adjustment Factor | Loss Ratio Development Factor | Expense Allowance * 1 / (PLR/CPR) | Trend Factor | Product (2) * (3) * (4) * (5) * (6) | Expected Loss Rate Factor 1.0 / (7) | | | | | | |
|----------------------------------|------------------------------|----------------------|-------------------------------------|-----------------------------------------|-----------------|-------------------------------------------|----------------------------------------------|--|--|--|--|--|--|
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | | | | | | |
| Manufacturing and Utilities | | | | | | | | | | | | | |
| 2013 | 0.9236 | 1.0000 | 1.6885 | 1.8688 | 1.2960 | 3.7771 | 0.2648 | | | | | | |
| 2014 | 0.9614 | 1.0000 | 1.7518 | 1.8688 | 1.2139 | 3.8206 | 0.2617 | | | | | | |
| 2015 | 0.9849 | 1.0000 | 2.5313 | 1.8688 | 1.1375 | 5.2997 | 0.1887 | | | | | | |
| | Contracting and Quarrying | | | | | | | | | | | | |
| 2013 | 0.9236 | 1.0000 | 1.5963 | 1.7886 | 1.2960 | 3.4176 | 0.2926 | | | | | | |
| 2014 | 0.9614 | 1.0000 | 1.8923 | 1.7886 | 1.2139 | 3.9499 | 0.2532 | | | | | | |
| 2015 | 0.9849 | 1.0000 | 2.5263 | 1.7886 | 1.1375 | 5.0622 | 0.1975 | | | | | | |
| | | | Other Ind | <u>ustries</u> | | | | | | | | | |
| 2013 | 0.9236 | 1.0000 | 1.6005 | 1.5928 | 1.2960 | 3.0514 | 0.3277 | | | | | | |
| 2014 | 0.9614 | 1.0000 | 1.8439 | 1.5928 | 1.2139 | 3.4276 | 0.2917 | | | | | | |
| 2015 | 0.9849 | 1.0000 | 2.3951 | 1.5928 | 1.1375 | 4.2739 | 0.2340 | | | | | | |
| | | | | | | | | | | | | | |

* Permissible Loss Ratio = 0.5838 Collectible Premium Ratios

Manufacturing = 1.0910
Contracting = 1.0442
All Other = 0.9299

Experience Rating Plan Parameters

Eligibility Point = (3,161 = 1 yr Prem)(1) 3 yr =\$9,483 (2) Permissible Loss Ratio = 0.6020 (a) (3) Expected Losses needed to achieve 5% credibility (1) * (2) = \$9,483 * 0.6020 =\$5,709 0.25 * \$5,709 =\$28,545 (4) Max Value: 0.05 K-Value (5) a) If (3) is assigned 5% credibility, then K = E * (1 - c) =\$5,709 * (1 - .05) \$108,471 .05 С .055 Credibility Interval - the .0525 left endpoint (6) corresponds to E = (K * C) =\$108,471 * .0525 = \$6,010 (1 - C).9475 Right endpoint for .05 credibility interval = \$6,009 (7) (8) Self rating point = 25 * average serious claim = 25 * \$304,144 = \$7,603,600

6% of (8) rounded to the nearest \$1,000 = \$456,000 Selected = \$456,000

(a) Standard LR / CPR = Manual LR 0.5838 / 0.9697 = 0.6020

Table B

This exhibit includes Table B, which is used in the Experience Rating Plan.

| Expected L | osses | Credibility | Maximum Value of one Accident | Weighted Maximum Value Charge "L" * "C" |
|------------------|------------------|------------------|-------------------------------------|-----------------------------------------------------|
| (1) | | (2) | (3) | (4) |
| 6,009 | or less | 0.0500 | 28,530 | 0.031 |
| 6,010 | 6,617 | 0.0550 | 28,700 | 0.034 |
| 6,618 | 7,230 | 0.0600 | 28,850 | 0.037 |
| 7,231 | 7,851 | 0.0650 | 29,004 | 0.040 |
| 7,852 | 8,478 | 0.0700 | 29,161 | 0.043 |
| 8,479 | 9,112 | 0.0750 | 29,320 | 0.046 |
| 9,113 | 9,753 | 0.0800 | 29,478 | 0.049 |
| 9,754 | 10,400 | 0.0850 | 29,638 | 0.052 |
| 10,401 | 11,055 | 0.0900 | 29,800 | 0.054 |
| 11,056 | 11,717 | 0.0950 | 29,966 | 0.057 |
| 11,718 | 12,387 | 0.1000 | 30,133 | 0.060 |
| 12,388 | 13,064 | 0.1050 | 30,300 | 0.063 |
| 13,065 | 13,749 | 0.1100 | 30,470 | 0.066 |
| 13,750 | 14,441 | 0.1150 | 30,643 | 0.069 |
| 14,442 | 15,142 | 0.1200 | 30,817 | 0.072 |
| 15,143 | 15,850 | 0.1250 | 30,994 | 0.075 |
| 15,851 | 16,567 | 0.1300 | 31,171 | 0.077 |
| 16,568 | 17,291 | 0.1350 | 31,352 | 0.080 |
| 17,292 | 18,025 | 0.1400 | 31,534 | 0.083 |
| 18,026 | 18,767 | 0.1450 | 31,719 | 0.086 |
| 18,768 | 19,517 | 0.1500 | 31,905 | 0.089 |
| 19,518 | 20,277 | 0.1550 | 32,094 | 0.091 |
| 20,278 | 21,046 | 0.1600 | 32,284 | 0.094 |
| 21,047 | 21,823 | 0.1650 | 32,477 | 0.097 |
| 21,824 | 22,611 | 0.1700 | 32,674 | 0.100 |
| 22,612 | 23,408 | 0.1750 | 32,871 | 0.102 |
| 23,409 | 24,214 | 0.1800 | 33,072 | 0.105 |
| 24,215 | 25,031 | 0.1850 | 33,274 | 0.108 |
| 25,032 | 25,857 | 0.1900 | 33,480 | 0.110 |
| 25,858 | 26,694 | 0.1950 | 33,687 | 0.113 |
| 26,695 | 27,542 | 0.2000 | 33,899 | 0.115 |
| 27,543 | 28,400 | 0.2050 | 34,112 | 0.118 |
| 28,401 | 29,269 | 0.2100 | 34,327 | 0.121 |
| 29,270 | 30,149 | 0.2150 | 34,547 | 0.123 |
| 30,150 | 31,041 | 0.2200 | 34,768 | 0.126 |
| 31,042 | 31,944 | 0.2250 | 34,992 | 0.128 |
| 31,945 | 32,858 | 0.2300 | 35,220 | 0.131 |
| 32,859 | 33,785 | 0.2350 | 35,449 | 0.133 |
| 33,786 | 34,724 | 0.2400 | 35,682 | 0.136 |
| 34,725 | 35,676 | 0.2450 | 35,919 | 0.138 |
| 35,677 | 36,640 | 0.2500 | 36,159 | 0.141 |
| 36,641 | 37,617 | 0.2550 0.2600 | 36,401 36,647 | 0.143 |
| 37,618 38,608 | 38,607 39,611 | 0.2650 | 36,647 | 0.146 0.148 |
| 39,612 | 40,629 | 0.2700 | 36,896 37,149 | 0.150 |
| 40,630 | 40,629 | 0.2750 | 37,149 37,405 | 0.153 |
| 41,662 | 42,707 | 0.2800 | 37,405 37,665 | 0.155 |
| 42,708 | 43,768 | 0.2850 | 37,928 | 0.157 |
| 43,769 | 44,844 | 0.2900 | 38,196 | 0.160 |
| 44,845 | 45,935 | 0.2950 | 38,466 | 0.162 |
| 45,936 | 47,042 | 0.3000 | 38,741 | 0.164 |
| 47,043 | 48,165 | 0.3050 | 39,020 | 0.166 |
| 48,166 | 49,304 | 0.3100 | 39,302 | 0.168 |
| 49,305 | 50,460 | 0.3150 | 39,590 | 0.171 |
| 50,461 | 51,633 | 0.3200 | 39,880 | 0.173 |
| 51,634 | 52,823 | 0.3250 | 40,176 | 0.175 |
| 52,824 | 54,031 | 0.3300 | 40,476 | 0.177 |
| 54,032 | 55,258 | 0.3350 | 40,780 | 0.179 |
| - , | , | | , | - · · |

| Formated | | One dilettice | Maximum Value of one | Weighted Maximum Value |
|--------------------|--------------------|--------------------|-------------------------|------------------------------|
| Expected L | .osses | Credibility "C" | Accident | Charge "L" * "C" |
| (1) | | (2) | (3) | (4) |
| | | | | |
| 55,259 | 56,503 | 0.3400 | 41,089 | 0.181 |
| 56,504 | 57,767 | 0.3450 | 41,403 | 0.183 |
| 57,768 | 59,051 | 0.3500 | 41,721 | 0.185 |
| 59,052 | 60,354 | 0.3550 | 42,044 | 0.187 |
| 60,355 | 61,679 | 0.3600 | 42,373 | 0.189 |
| 61,680 | 63,024 | 0.3650 | 42,707 | 0.191 |
| 63,025 | 64,390 | 0.3700 | 43,046 | 0.193 |
| 64,391 65,780 | 65,779 67,190 | 0.3750 0.3800 | 43,390 43,740 | 0.195 0.197 |
| 67,191 | 68,624 | 0.3850 | 44,096 | 0.199 |
| 68,625 | 70,081 | 0.3900 | 44,457 | 0.199 |
| 70,082 | 71,563 | 0.3950 | 44,825 | 0.202 |
| 71,564 | 73,069 | 0.4000 | 45,198 | 0.204 |
| 73,070 | 74,601 | 0.4050 | 45,578 | 0.206 |
| 74,602 | 76,159 | 0.4100 | 45,964 | 0.208 |
| 76,160 | 77,744 | 0.4150 | 46,357 | 0.209 |
| 77,745 | 79,357 | 0.4200 | 46,757 | 0.211 |
| 79,358 | 80,997 | 0.4250 | 47,164 | 0.213 |
| 80,998 | 82,666 | 0.4300 | 47,577 | 0.214 |
| 82,667 | 84,365 | 0.4350 | 47,998 | 0.216 |
| 84,366 | 86,095 | 0.4400 | 48,427 | 0.217 |
| 86,096 | 87,856 | 0.4450 | 48,863 | 0.219 |
| 87,857 | 89,649 | 0.4500 | 49,307 | 0.220 |
| 89,650 | 91,475 | 0.4550 | 49,760 | 0.222 |
| 91,476 | 93,335 | 0.4600 | 50,221 | 0.223 |
| 93,336 | 95,229 | 0.4650 | 50,690 | 0.225 |
| 95,230 | 97,160 | 0.4700 | 51,168 | 0.226 |
| 97,161 | 99,128 | 0.4750 | 51,655 53,453 | 0.227 |
| 99,129 | 101,134 | 0.4800 | 52,152 | 0.228 |
| 101,135 103,180 | 103,179 105,264 | 0.4850 0.4900 | 52,658 53,174 | 0.230 0.231 |
| 105,265 | 103,204 | 0.4950 | 53,701 | 0.232 |
| 107,392 | 109,560 | 0.5000 | 54,238 | 0.233 |
| 109,561 | 111,774 | 0.5050 | 54,786 | 0.234 |
| 111,775 | 114,033 | 0.5100 | 55,345 | 0.235 |
| 114,034 | 116,338 | 0.5150 | 55,916 | 0.236 |
| 116,339 | 118,692 | 0.5200 | 56,498 | 0.237 |
| 118,693 | 121,096 | 0.5250 | 57,093 | 0.238 |
| 121,097 | 123,552 | 0.5300 | 57,700 | 0.239 |
| 123,553 | 126,060 | 0.5350 | 58,321 | 0.240 |
| 126,061 | 128,623 | 0.5400 | 58,955 | 0.241 |
| 128,624 | 131,243 | 0.5450 | 59,603 | 0.242 |
| 131,244 | 133,921 | 0.5500 | 60,265 | 0.242 |
| 133,922 | 136,660 | 0.5550 | 60,942 | 0.243 |
| 136,661 | 139,462 | 0.5600 | 61,635 | 0.243 |
| 139,463 | 142,328 | 0.5650 | 62,343 | 0.244 |
| 142,329 | 145,261 | 0.5700 | 63,068 | 0.245 |
| 145,262 | 148,264 | 0.5750 | 63,810 | 0.245 |
| 148,265 151 340 | 151,339 154,488 | 0.5800 | 64,570 65.348 | 0.245 |
| 151,340 154,489 | 154,488 157,715 | 0.5850 0.5900 | 65,348 66,145 | 0.246 0.246 |
| 157,716 | 161,021 | 0.5950 | 66,962 | 0.246 |
| 161,022 | 164,411 | 0.6000 | 67,799 | 0.247 |
| 164,412 | 167,887 | 0.6050 | 68,657 | 0.247 |
| 167,888 | 171,453 | 0.6100 | 69,537 | 0.247 |
| 171,454 | 175,112 | 0.6150 | 70,440 | 0.247 |
| 175,113 | 178,868 | 0.6200 | 71,367 | 0.247 |
| 178,869 | 182,725 | 0.6250 | 72,319 | 0.247 |
| | | | | |

| Expected | | Credibility "C" (2) | Maximum Value of one Accident (3) | Weighted Maximum Value Charge "L" * "C" |
|--------------------|--------------------|---------------------------|--------------------------------------------|-----------------------------------------------------|
| | • / | (=) | (0) | (' ' / |
| 182,726 | 186,687 | 0.6300 | 73,296 | 0.247 |
| 186,688 | 190,758 | 0.6350 | 74,300 | 0.247 |
| 190,759 | 194,943 | 0.6400 | 75,332 | 0.246 |
| 194,944 | 199,247 | 0.6450 | 76,394 | 0.246 |
| 199,248 | 203,675 | 0.6500 | 77,485 | 0.246 |
| 203,676 | 208,232 | 0.6550 | 78,608 | 0.245 |
| 208,233 | 212,924 | 0.6600 | 79,765 | 0.245 |
| 212,925 | 217,757 | 0.6650 | 80,955 | 0.244 |
| 217,758 | 222,737 | 0.6700 | 82,182 | 0.244 |
| 222,738 227,873 | 227,872 233,169 | 0.6750 0.6800 | 83,446 84,750 | 0.243 0.242 |
| 233,170 | 238,635 | 0.6850 | 86,096 | 0.242 |
| 238,636 | 244,279 | 0.6900 | 87,485 | 0.241 |
| 244,280 | 250,110 | 0.6950 | 88,919 | 0.240 |
| 250,111 | 256,136 | 0.7000 | 90,401 | 0.239 |
| 256,137 | 262,369 | 0.7050 | 91,934 | 0.238 |
| 262,370 | 268,818 | 0.7100 | 93,519 | 0.237 |
| 268,819 | 275,496 | 0.7150 | 95,160 | 0.235 |
| 275,497 | 282,414 | 0.7200 | 96,860 | 0.234 |
| 282,415 | 289,587 | 0.7250 | 98,621 | 0.233 |
| 289,588 | 297,027 | 0.7300 | 100,448 | 0.231 |
| 297,028 | 304,751 | 0.7350 | 102,344 | 0.230 |
| 304,752 | 312,775 | 0.7400 | 104,312 | 0.228 |
| 312,776 | 321,116 | 0.7450 | 106,358 | 0.226 |
| 321,117 | 329,795 | 0.7500 | 108,485 | 0.224 |
| 329,796 | 338,831 | 0.7550 | 110,700 | 0.222 |
| 338,832 | 348,248 | 0.7600 | 113,007 | 0.221 |
| 348,249 358,071 | 358,070 368,324 | 0.7650 0.7700 | 115,412 117,921 | 0.219 0.216 |
| 368,325 | 379,038 | 0.7750 | 120,543 | 0.214 |
| 379,039 | 390,245 | 0.7800 | 123,283 | 0.212 |
| 390,246 | 401,980 | 0.7850 | 126,151 | 0.209 |
| 401,981 | 414,280 | 0.7900 | 129,155 | 0.207 |
| 414,281 | 427,187 | 0.7950 | 132,306 | 0.204 |
| 427,188 | 440,748 | 0.8000 | 135,615 | 0.201 |
| 440,749 | 455,014 | 0.8050 | 139,094 | 0.198 |
| 455,015 | 470,040 | 0.8100 | 142,756 | 0.195 |
| 470,041 | 485,890 | 0.8150 | 146,615 | 0.191 |
| 485,891 | 502,632 | 0.8200 | 150,690 | 0.188 |
| 502,633 | 520,345 | 0.8250 | 154,997 | 0.184 |
| 520,346 | 539,116 | 0.8300 | 159,558 | 0.181 |
| 539,117 | 559,042 | 0.8350 | 164,395 | 0.177 |
| 559,043 590,224 | 580,233 | 0.8400 | 169,535 175,007 | 0.173 |
| 580,234 602,814 | 602,813 626,925 | 0.8450 0.8500 | 180,844 | 0.169 0.164 |
| 626,926 | 652,728 | 0.8550 | 187,084 | 0.160 |
| 652,729 | 680,408 | 0.8600 | 193,770 | 0.156 |
| 680,409 | 710,177 | 0.8650 | 200,952 | 0.151 |
| 710,178 | 742,281 | 0.8700 | 208,687 | 0.147 |
| 742,282 | 777,006 | 0.8750 | 217,041 | 0.142 |
| 777,007 | 814,685 | 0.8800 | 226,093 | 0.137 |
| 814,686 | 855,715 | 0.8850 | 235,932 | 0.132 |
| 855,716 | 900,561 | 0.8900 | 246,668 | 0.127 |
| 900,562 | 949,782 | 0.8950 | 258,428 | 0.122 |
| 949,783 | 1,004,051 | 0.9000 | 271,366 | 0.117 |
| 1,004,052 | 1,064,187 | 0.9050 | 285,669 | 0.112 |
| 1,064,188 | 1,131,197 | 0.9100 | 301,564 | 0.106 |
| 1,131,198 | 1,206,328 | 0.9150 | 319,334 | 0.101 |

| Expected (1 | | Credibility "C" | Maximum Value of one Accident | Weighted Maximum Value Charge "L" * "C" |
|---------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------|
| |) | (2) | (3) | (4) |
| 1,206,329 1,291,155 1,387,681 1,498,507 1,627,065 1,777,981 | 1,291,154 1,387,680 1,498,506 1,627,064 1,777,980 1,957,642 | 0.9200 0.9250 0.9300 0.9350 0.9400 0.9450 | 339,332 362,005 387,928 417,857 452,799 456,000 | 0.095 0.090 0.084 0.079 0.073 |
| 1,957,643 2,175,129 2,443,788 2,756,707 3,091,388 3,452,969 3,849,213 4,292,542 4,805,245 5,436,003 6,352,138 | 2,175,128 2,443,787 2,756,706 3,091,387 3,452,968 3,849,212 4,292,541 4,895,244 5,436,002 6,352,137 and over | 0.9500 0.9550 0.9600 0.9650 0.9700 0.9750 0.9800 0.9850 0.9900 0.9950 1.0000 | 456,000 456,000 456,000 456,000 456,000 456,000 456,000 456,000 456,000 456,000 | 0.074 0.074 0.075 0.075 0.075 0.076 0.076 0.077 0.077 |

Table II - Unit Statistical Data

Pages 1 through 4 contain indemnity and medical unit statistical data, in total and by industry group. The data includes loss adjustment expense and is on-level, trended and developed to ultimate. All medical losses, regardless of type of claim, are shown in the "medical" column.

Pages 5 through 8 contain the medical unit statistical data, on the same basis as pages 1 through 4, but separated by type of claim.

TABLE II

TOTAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 2010 - 2014

| MAN Year | PAYROLL IN THOUS | ALL Losses | NO . | DEATH COMP. IN HUNDREDS | PERM. NO. | TOTAL COMP. IN HUNDREDS | MAJO NO. | OR PERM. COMP. IN HUNDREDS | MINOI NO. | R PERM. COMP. IN HUNDREDS | TEMPO NO. | ORARY COMP. IN HUNDREDS | MEDICAL IN HUNDREDS | PURE PREM. |
|-------------|--------------------------|----------------------------|-------|----------------------------------|--------------|----------------------------------|-------------|-------------------------------------|--------------|------------------------------------|--------------|----------------------------------|---------------------------|----------------|
| (1) | (2) | (3) | (4) | _ | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) |
| | | | | | | A. EXPER | IENCE | AS REPORTED |) | | | | | |
| | | | | | | | | | | | | | | |
| 10 | 13,242,559 | 157,810,013 | 2 | 2 462 | 4 | 21.722 | 227 | 362,877 | 656 | 131,258 | 1474 | 89,343 | 972.438 | 1.192 |
| 11 | 13,760,081 | 143,995,310 | | 8,185 | 3 | 11,560 | 211 | 333, 134 | 646 | 139 , 405 | 1342 | 77,321 | 870,349 | 1.046 |
| 12 | 14,100,016 | 121,030,277 | 5 | 15,239 | 2 | 1,609 | 184 | 258,063 | 609 | 132,105 | 1317 | 92,036 | 711,250 | . 858 |
| 13 | 15,056,188 | 121,347,254 | | , | | 0 | 157 | 212,744 | 751 | 153,211 | 1472 | 123,002 | 710,757 | . 806 |
| 14 | 15,395,351 | 92,050,015 | 9 | 25,702 | 1 | 5,182 | 50 | 77,743 | 318 | 74,028 | 1710 | 146,227 | 591,617 | . 598 |
| ALL | 71,554,195 | 636,232,869 | 26 | 63,346 | 10 | 40,073 | 829 | 1,244,561 | 2980 | 630,007 | 7315 | 527,929 | 3,856,411 | . 889 |
| | | B. TRANSLAT | ED PA | YROLLS, TRA | NSLATE | D LOSSES & | PURE | PREMIUMS | (EXCLUD: | ING IBNR AND | FREQU | ENCY TREND) | | |
| | | | | | | | | | | | | | | |
| 10 | 14,333,746 | 310,594,405 | | , | 4 | 64,254 | 227 | 628,140 | 656 | 253,328 | 1474 | 205,936 | 1,950,462 | 2.167 |
| 11 | 14,573,035 | 290,945,554 | | | 3 | 48,180 | 213 | 589,114 | 656 | 253,316 | 1329 | 185,660 | 1,814,085 | 1.996 |
| 12 | 14,762,573 | 278,111,286 | | , . | 2 | 32,126 | 200 | 553,273 | 623 | 240,572 | 1285 | 179,404 | 1,756,632 | 1.884 |
| 13 14 | 15,514,590 15,666,790 | 312,123,103 271,455,040 | | , | 1 2 | 16,059 32,120 | 230 184 | 636,090 509,033 | 752 596 | 290,525 230,126 | 1396 1294 | 195,092 180,819 | 1,964,357 1,728,029 | 2.012 1.733 |
| 14 | 15,666,790 | 271,455,040 | | 34,423 | 2 | 32,120 | 104 | 509,033 | 590 | 230, 126 | 1254 | 100,019 | 1,720,029 | 1.733 |
| ALL | 74,850,734 | 1,463,229,388 | 25 | 95,563 | 12 | 192,739 | 1054 | 2,915,650 | 3283 | 1,267,867 | 6778 | 946,911 | 9,213,565 | 1.955 |
| PURE | PREMIUM | 1.955 | | .013 | | . 026 | | . 390 | | . 169 | | . 127 | 1.231 | |
| | | C. TRANSLAT | ED PA | YROLLS, TRA | NSLATE | D LOSSES & | PURE | PREMIUMS | (INCLUD | ING IBNR AND | FREQU | ENCY TREND) | | |
| 10 | 14,333,746 | 216,693,813 | 4 | 15,297 | 3 | 48,180 | 135 | 376,304 | 513 | 198,068 | 1056 | 147,595 | 1,381,495 | 1.512 |
| 11 | 14,573,035 | 215,048,881 | | | 3 | 48,180 | 139 | 381,565 | 523 | 201,823 | 1073 | 149,844 | 1,353,798 | 1.476 |
| 12 | 14,762,573 | 222,779,368 | | , | 3 | 48,187 | 141 | 387,862 | 529 | 204,202 | 1089 | 151,907 | 1,420,344 | 1.509 |
| 13 | 15,514,590 | 234,671,414 | | | 3 | 48,176 | 148 | 408,349 | 555 | 214,336 | 1144 | 159,756 | 1,496,988 | 1.513 |
| 14 | 15,666,790 | 234,067,179 | 5 | 19,118 | 4 | 48,321 | 149 | 412,666 | 559 | 215,936 | 1157 | 161,750 | 1,482,881 | 1.494 |
| ALL | 74,850,734 | 1,123,260,655 | 22 | 84,094 | 16 | 241,044 | 712 | 1,966,746 | 2679 | 1,034,365 | 5519 | 770,852 | 7,135,506 | 1.501 |
| PURE | PREMIUM | 1.501 | | .011 | | . 032 | | . 263 | | . 138 | | . 103 | . 953 | |

TABLE II

TOTAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 2010 - 2014

| MAN YEAR | PAYROLL IN THOUS | ALL LOSSES (3) | DEATH NO. COMP. IN HUNDREDS (4) (5) | PERM. NO. | TOTAL COMP. IN HUNDREDS (7) | MAJO: NO. | R PERM. COMP. IN HUNDREDS (9) | MINOR NO. | PERM. COMP. IN HUNDREDS (11) | TEMP(NO. | DRARY COMP. IN HUNDREDS (13) | MEDICAL IN HUNDREDS (14) | PURE PREM. |
|-------------|---------------------|----------------------|-------------------------------------|--------------|-----------------------------------------|--------------|-------------------------------------------|--------------|------------------------------------------|--------------|------------------------------------------|-----------------------------------|---------------|
| ` , | , , | ` , | . , . , | ` , | | | AS REPORTED | , , | ` ' | ` , | ` , | ` , | , , |
| | | | | | A. EXIEN | | AS KEI OKIES | | | | | | |
| 10 | 708,450 | 20,133,866 | 1 0 | 1 | 47 | 29 | 53,492 | 65 | 13,380 | 113 | 4,290 | 130,130 | 2.842 |
| 11 | 775,675 | 17,554,227 | 0 | 1 | 3,439 | 21 | 41,053 | 58 | 13,097 | 111 | 4,269 | 113,685 | 2.263 |
| 12 | 773,365 | 13,466,727 | 0 | | 0 | 17 | 28,859 | 53 | 12,606 | 103 | 6,362 | 86,840 | 1.741 |
| 13 | 830,395 | 6,923,081 | 0 | | 0 | 7 | 9,326 | 62 | 8,935 | 97 | 8,565 | 42,404 | . 834 |
| 14 | 854,791 | 9,391,528 | 0 | | 0 | 7 | 15,763 | 20 | 5,922 | 129 | 15,084 | 57,146 | 1.099 |
| ALL | 3,942,676 | 67,469,429 | 1 0 | 2 | 3,486 | 81 | 148,493 | 258 | 53,940 | 553 | 38,570 | 430,205 | 1.711 |
| | | B. TRANSLATE | ED PAYROLLS, TRA | NSLATE | D LOSSES & | PURE | PREMIUMS (| EXCLUDI | NG IBNR AND | FREQUE | ENCY TREND) | | |
| 10 | 766,826 | 33,455,597 | 0 | 1 | 138 | 29 | 92.594 | 65 | 25,824 | 113 | 9,889 | 206,112 | 4.363 |
| 11 | 821,502 | 37,242,004 | Ó | 1 | 13,394 | 21 | 72,037 | 59 | 23,671 | 110 | 11, 133 | 252 . 185 | 4.533 |
| 12 | 809,706 | 31,279,133 | 0 | | 2,147 | 18 | 59,988 | 54 | 22,663 | 101 | 13 , 117 | 214,877 | 3.863 |
| 13 | 855,678 | 16,429,372 | 23 | | 808 | 14 | 32, 188 | 60 | 17,247 | 93 | 13,072 | 100,957 | 1.920 |
| 14 | 869,862 | 28,400,819 | 95 | | 2,216 | 15 | 63,197 | 43 | 22,872 | 97 | 19,208 | 176,419 | 3.265 |
| ALL | 4,123,574 | 146,806,925 | 118 | 2 | 18,703 | 97 | 320,004 | 281 | 112,277 | 514 | 66,419 | 950,550 | 3.560 |
| PURE | PREMIUM | 3.560 | . 000 | | . 045 | | . 776 | | . 272 | | . 161 | 2.305 | |
| | | C. TRANSLATE | ED PAYROLLS, TRA | NSLATE | D LOSSES & | PURE | PREMIUMS (| INCLUDI | NG IBNR AND | FREQUE | ENCY TREND) | | |
| 10 | 766,826 | 26,130,559 | 0 | 1 | 103 | 17 | 55,471 | 51 | 20,191 | 81 | 7.087 | 178,454 | 3.408 |
| 11 | 821,502 | 28, 160, 369 | 0 | 1 | 13,394 | 14 | 46,658 | 47 | 18,852 | 89 | 8,998 | 193,702 | 3.428 |
| 12 | 809,706 | 24,465,778 | 0 | | 3,221 | 13 | 42,047 | 46 | 19,212 | 86 | 11, 133 | 169,045 | 3.022 |
| 13 | 855,678 | 12,431,253 | 23 | | 2,423 | 9 | 20,656 | 44 | 12,755 | 76 | 10,681 | 77,774 | 1.453 |
| 14 | 869,862 | 24,219,636 | 53 | | 3,339 | 12 | 51,020 | 40 | 21,533 | 86 | 17,118 | 149, 134 | 2.784 |
| ALL | 4,123,574 | 115,407,595 | 76 | 2 | 22,480 | 65 | 215,852 | 228 | 92,543 | 418 | 55,017 | 768,109 | 2.799 |
| PURE | PREMIUM | 2.799 | .000 | | . 055 | | . 523 | | . 224 | | . 133 | 1.863 | |

TABLE II

TOTAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 2010 - 2014

| MAN YEAR | PAYROLL IN THOUS | ALL LOSSES (3) | NO. | EATH COMP. IN HUNDREDS (5) | PERM. NO. | TOTAL COMP. IN HUNDREDS (7) | MAJOR NO. | PERM. COMP. IN HUNDREDS (9) | MINOR NO. | PERM. COMP. IN HUNDREDS (11) | TEMP(NO. | DRARY COMP. IN HUNDREDS (13) | MEDICAL IN HUNDREDS (14) | PURE PREM. |
|-------------|---------------------|----------------------|---------|----------------------------------------|--------------|-----------------------------------------|--------------|-----------------------------------------|--------------|------------------------------------------|--------------|------------------------------------------|-----------------------------------|---------------|
| | | | | | | | | AS REPORTED | | | | | | |
| | | | | | | | | | | | | | | |
| 10 | 746,854 | 28,783,734 | | 0 | 1 | 7,153 | 49 | 76,934 | 72 | 20,843 | 193 | 11,663 | 171,245 | 3.854 |
| 11 | 676,026 | 28,340,581 | 1 | 144 | • | 7,130 | 47 | 82,712 | 69 | 18,470 | 140 | 8,288 | 173,792 | 4.192 |
| 12 | 695,895 | 19,793,519 | | 0 | | ŏ | 40 | 65,673 | 68 | 19,220 | 162 | 13,847 | 99,195 | 2.844 |
| 13 | 723,387 | 19,875,809 | | 5,841 | | Ŏ | 39 | 60,243 | 75 | 19,310 | 126 | 10,261 | 103,104 | 2.748 |
| 14 | 765 , 428 | 22,746,247 | | 2,763 | 1 | 5,182 | 10 | 21,322 | 46 | 12,560 | 164 | 21,659 | 163,977 | |
| ALL | 3,607,590 | 119,539,890 | 5 | 8,748 | 2 | 12,335 | 185 | 306,884 | 330 | 90,403 | 785 | 65,718 | 711,313 | 3.314 |
| | | B. TRANSLAT | ED PAYF | ROLLS, TRA | NSLATE | D LOSSES & | PURE F | PREMIUMS (| EXCLUDI | NG IBNR AND | FREQUE | ENCY TREND) | | |
| 10 | 808,395 | 58,431,770 | | 0 | 1 | 21,159 | 49 | 133,173 | 72 | 40.226 | 193 | 26.883 | 362,877 | 7.228 |
| 11 | 715,966 | 55,996,280 | | 337 | | 1,337 | 46 | 143,645 | 70 | 33,755 | 139 | 21.607 | 359,282 | 7.228 |
| 12 | 713,300 | 44,697,395 | | 0 | | 4,828 | 40 | 132,920 | 71 | 35,755 | 158 | 28,379 | 244,898 | 6.135 |
| 13 | 745,411 | 52,362,013 | | 8,036 | | 3,618 | 42 | 140,186 | 76 | 37,141 | 121 | 19,645 | 314,995 | 7.025 |
| 14 | 778,924 | 67,676,902 | | 4,367 | 1 | 20,886 | 24 | 96,284 | 69 | 37,227 | 126 | 28,149 | 489,857 | 8.689 |
| ALL | 3,777,291 | 279,164,360 | 5 | 12,740 | 2 | 51,828 | 201 | 646,208 | 358 | 184,299 | 737 | 124,663 | 1,771,909 | 7.391 |
| PURE | PREMIUM | 7.391 | | . 034 | | . 137 | | 1.711 | | . 488 | | . 330 | 4.691 | |
| | | C. TRANSLAT | ED PAYF | ROLLS, TRA | NSLATE | D LOSSES & | PURE F | PREMIUMS (| INCLUDI | NG IBNR AND | FREQUE | ENCY TREND) | | |
| 10 | 808,395 | 38,694,991 | | 0 | 1 | 15,866 | 29 | 79,781 | 56 | 31,451 | 138 | 19,267 | 240,585 | 4.787 |
| 11 | 715,966 | 38,892,868 | | 270 | | 1,337 | 30 | 93,038 | 56 | 26,889 | 112 | 17,446 | 249,949 | 5.432 |
| 12 | 728,595 | 34,856,739 | | 0 | | 7,242 | 28 | 93,167 | 60 | 30,525 | 134 | 24,018 | 193,615 | 4.784 |
| 13 | 745,411 | 38,897,028 | | 8,036 | | 10,854 | 27 | 90,026 | 56 | 27,292 | 100 | 16,167 | 236,596 | 5.218 |
| 14 | 778,924 | 59,845,633 | 2 | 2,425 | 2 | 31,364 | 20 | 78,956 | 65 | 34,869 | 113 | 25,238 | 425,605 | 7.683 |
| ALL | 3,777,291 | 211,187,259 | 4 | 10,731 | 3 | 66,663 | 134 | 434,968 | 293 | 151,026 | 597 | 102,136 | 1,346,350 | 5.591 |
| PURE | PREMIUM | 5.591 | | . 028 | | . 176 | | 1.152 | | . 400 | | . 270 | 3.564 | |

TABLE II

TOTAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 2010 - 2014

| MAN YEAR (1) | PAYROLL IN THOUS | ALL LOSSES (3) | NO. | DEATH COMP. IN HUNDREDS (5) | PERM. NO. | TOTAL COMP. IN HUNDREDS (7) | MAJO NO. | PERM. COMP. IN HUNDREDS (9) | MINOR NO. (10) | PERM. COMP. IN HUNDREDS (11) | TEMP(NO. | COMP. IN HUNDREDS (13) | MEDICAL IN HUNDREDS (14) | PURE PREM. |
|--------------------|---------------------|----------------------|--------|-----------------------------------------|--------------|-----------------------------------------|-------------|-----------------------------|----------------------|------------------------------|----------|------------------------|-----------------------------------|---------------|
| | | | | | | A. EXPER | IENCE | AS REPORTED |) | | | | | |
| | | | | | | | | | | | | | | |
| 10 | 11,787,255 | 108,892,413 | 1 | 462 | 2 | 14,522 | 149 | 232,451 | 519 | 97,035 | 1168 | 73,390 | 671,063 | .924 |
| 11 | 12,308,380 | 98,100,502 | 4 | 8,041 | 2 | 8,121 | 143 | 209,369 | 519 | 107,838 | 1091 | 64,764 | 582,872 | .797 |
| 12 | 12,630,756 | 87,770,031 | | 15,239 | 2 | 1,609 | 127 | 163,531 | 488 | 100,279 | 1052 | 71,828 | 525,214 | . 695 |
| 13 | 13,502,406 | 94,548,364 | | 7,917 | | 0 | 111 | 143,175 | 614 | 124,966 | 1249 | 104,177 | 565,249 | . 700 |
| 14 | 13,775,132 | 59,912,240 | 6 | 22,940 | | 0 | 33 | 40,658 | 252 | 55,546 | 1417 | 109,484 | 370,494 | . 435 |
| ALL | 64,003,929 | 449,223,550 | 20 | 54,599 | 6 | 24,252 | 563 | 789,184 | 2392 | 485,664 | 5977 | 423,643 | 2,714,892 | . 702 |
| | | B. TRANSLAT | ED PAY | ROLLS, TRA | NSLATE | D LOSSES & | PURE | PREMIUMS (| EXCLUDI | NG IBNR AND | FREQUI | ENCY TREND) | | |
| | | | | | | | | | | | | | | |
| 10 | 12,758,525 | 218,707,038 | 1 | 3,824 | 2 | 42,957 | 149 | 402,373 | 519 | 187,278 | 1168 | 169,165 | 1,381,473 | 1.714 |
| 11 | 13,035,567 | 197,707,270 | | 18,764 | 2 | 33,448 | 146 | 373,432 | 527 | 195,889 | 1080 | 152,920 | 1,202,619 | 1.517 |
| 12 | 13,224,273 | 202,134,758 | | 19 , 106 | 2 | 25, 151 | 142 | 360,365 | 498 | 181,959 | 1026 | 137,909 | 1,296,857 | 1.529 |
| 13 | 13,913,501 | 243,331,718 | | 11,050 | 1 | 11,633 | 174 | 463,716 | 616 | 236 , 137 | 1182 | 162,375 | 1,548,405 | 1.749 |
| 14 | 14,018,004 | 175,377,319 | 6 | 29,961 | 1 | 9,018 | 145 | 349,552 | 484 | 170,027 | 1071 | 133,462 | 1,061,753 | 1.251 |
| ALL | 66,949,870 | 1,037,258,103 | 20 | 82,705 | 8 | 122,207 | 756 | 1,949,438 | 2644 | 971,290 | 5527 | 755,831 | 6,491,107 | 1.549 |
| PURE | PREMIUM | 1.549 | | .012 | | .018 | | . 291 | | . 145 | | . 113 | .970 | |
| | | C. TRANSLAT | ED PAY | ROLLS, TRA | NSLATE | D LOSSES & | PURE | PREMIUMS (| (INCLUDI | NG IBNR AND | FREQUI | ENCY TREND) | | |
| 10 | 12,758,525 | 151,868,263 | . 4 | 15,297 | 1 | 32,211 | 89 | 241,052 | 406 | 146,426 | 837 | 121,241 | 962,457 | 1.190 |
| 11 | 13,035,567 | 147,995,644 | | 15.009 | 2 | 33,448 | 95 | 241,870 | 420 | 156,082 | 872 | 123.400 | 910,147 | 1.135 |
| 12 | 13,224,273 | 163,456,851 | | 15,291 | 3 | 37,725 | 100 | 252,648 | 423 | 154,465 | 869 | 116,755 | 1,057,684 | 1.236 |
| 13 | 13,913,501 | 183,343,133 | | 11,050 | 3 | 34,899 | 112 | 297,667 | 455 | 174,290 | 968 | 132,907 | 1,182,619 | 1.318 |
| 14 | 14,018,004 | 150,001,910 | | 16,640 | 2 | 13,618 | 117 | 282,690 | 454 | 159,535 | 958 | 119,394 | 908,142 | 1.070 |
| ALL | 66,949,870 | 796,665,801 | 18 | 73,287 | 11 | 151,901 | 513 | 1,315,927 | 2158 | 790,798 | 4504 | 613,697 | 5,021,049 | 1.190 |
| PURE | PREMIUM | 1.190 | | .011 | | . 023 | | . 197 | | . 118 | | . 092 | . 750 | |

TABLE II

TOTAL MEDICAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 2010 - 2014

| MAN Year | PAYROLL IN THOUS | ALL LOSSES | NO . | DEATH COMP. IN HUNDREDS | PERM. NO. | TOTAL COMP. IN HUNDREDS | MAJO NO. | OR PERM. COMP. IN HUNDREDS | MINO NO. | R PERM. COMP. IN HUNDREDS | TEMP NO. | PORARY COMP. IN Hundreds | MEDICAL ONLY IN HUNDREDS | PURE PREM. |
|-------------|---------------------|---------------|-------|----------------------------------|--------------|----------------------------------|-------------|-------------------------------------|-------------|------------------------------------|-------------|-----------------------------------|--------------------------------|---------------|
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) |
| | | | | | | A. EXPER | IENCE | AS REPORTE | D | | | | | |
| | | | | | | | | | _ | | | | | |
| 10 | 13,242,559 | 97,243,828 | 2 | 2 37,703 | 4 | 53,240 | 227 | 436,461 | 656 | 202,764 | 1474 | 156,218 | 86,052 | . 734 |
| 11 | 13,760,081 | 87,034,860 | | | 3 | 24,884 | 211 | 432,439 | 646 | 194,894 | 1342 | 136,180 | 81,952 | .633 |
| 12 | 14,100,016 | 71,125,002 | | | 2 | 3,919 | 184 | 271,967 | 609 | 195,515 | 1317 | 157,226 | 82,618 | . 504 |
| 13 | 15,056,188 | 71,075,685 | | | | 0 | 157 | 190,367 | 751 | 228,306 | 1472 | 197, 263 | 93,520 | . 472 |
| 14 | 15,395,351 | 59,161,704 | 9 | 1,499 | 1 | 61,880 | 50 | 99,990 | 318 | 88,946 | 1710 | 249,564 | 89,738 | . 384 |
| ALL | 71,554,195 | 385,641,079 | 26 | 40,508 | 10 | 143,923 | 829 | 1,431,224 | 2980 | 910,425 | 7315 | 896,451 | 433,880 | . 539 |
| | | B. TRANSLAT | ED PA | AYROLLS, TRA | NSLATEI | D LOSSES & | PURE | PREMIUMS | (EXCLUD | ING IBNR AND | FREQU | JENCY TREND) | | |
| | | | | | | | | | | | | | | |
| 10 | 14,333,746 | 195,046,168 | 1 | 12,140 | 4 | 130,225 | 227 | 956,287 | 656 | 423,777 | 1474 | 344,304 | 83,729 | 1.361 |
| 11 | 14,573,035 | 181,408,539 | 5 | 5 0 | 3 | 97,645 | 213 | 897,276 | 656 | 423,690 | 1329 | 310,408 | 85,066 | 1.245 |
| 12 | 14,762,573 | 175,663,167 | 5 | 60,709 | 2 | 65,089 | 200 | 842,022 | 623 | 402,536 | 1285 | 300,106 | 86,171 | 1.190 |
| 13 | 15,514,590 | 196,435,669 | | • , | 1 | 32,551 | 230 | 969,021 | 752 | 485,545 | 1396 | 325,995 | 90,527 | 1.266 |
| 14 | 15,666,790 | 172,802,919 | 9 | 109,243 | 2 | 65,098 | 184 | 775,229 | 596 | 384,804 | 1294 | 302,212 | 91,443 | 1.103 |
| ALL | 74,850,734 | 921,356,462 | 25 | 242,810 | 12 | 390,608 | 1054 | 4,439,835 | 3283 | 2,120,352 | 6778 | 1,583,025 | 436,936 | 1.231 |
| PURE | PREMIUM | 1.231 | | . 032 | | . 052 | | . 593 | | . 283 | | . 211 | . 058 | |
| | | C. TRANSLAT | ED PA | AYROLLS, TRA | NSLATE | D LOSSES & | PURE | PREMIUMS | (INCLUD | ING IBNR AND | FREQL | JENCY TREND) | | |
| 10 | 14,333,746 | 138, 132, 390 | . 4 | 48,599 | 4 | 97,695 | 135 | 573,074 | 513 | 331,316 | 1056 | 246,668 | 83,972 | . 964 |
| 11 | 14,573,035 | 135,441,553 | | 0 | 3 | 97,645 | 139 | 581,286 | 525 | 339,562 | 1073 | 250,602 | 85,321 | .929 |
| 12 | 14,762,573 | 141,961,107 | | 48,567 | 3 | 97,637 | 141 | 590,010 | 532 | 343,324 | 1086 | 253,618 | 86,455 | . 962 |
| 13 | 15,514,590 | 149,471,183 | | | 3 | 97,647 | 147 | 620, 177 | 555 | 358,582 | 1140 | 266,319 | 91,269 | . 963 |
| 14 | 15,666,790 | 148,486,693 | 5 | 60,692 | 4 | 97,901 | 146 | 615,948 | 545 | 352,169 | 1134 | 264,948 | 93,208 | . 948 |
| ALL | 74,850,734 | 713,492,926 | 18 | 218,576 | 17 | 488,525 | 708 | 2,980,495 | 2670 | 1,724,953 | 5489 | 1,282,155 | 440,225 | . 953 |
| PURE | PREMIUM | . 953 | | . 029 | | . 065 | | . 398 | | . 230 | | . 171 | . 059 | |

TABLE II

TOTAL MEDICAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 2010 - 2014

| MAN YEAR | PAYROLL IN THOUS | ALL LOSSES | NO . | DEATH COMP. IN HUNDREDS | PERM. NO. | TOTAL COMP. IN Hundreds | MAJO NO. | OR PERM. COMP. IN HUNDREDS | MINOR NO. | PERM. COMP. IN HUNDREDS | TEMP(NO. | DRARY COMP. IN HUNDREDS | MEDICAL ONLY IN HUNDREDS | PURE PREM. |
|-------------|---------------------|---------------|-------|----------------------------------|--------------|----------------------------------|-------------|-------------------------------------|--------------|----------------------------------|--------------|----------------------------------|--------------------------------|---------------|
| (1) | (2) | (3) | (4) | _ | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) |
| | | | | | | A. EXPER | IENCE | AS REPORTED |) | | | | | |
| | | | | | | | | | | | | | | |
| 10 | 708,450 | 13,013,004 | | 1 36,107 | 1 | 755 | 29 | 50,809 | 65 | 24,794 | 113 | 9,999 | 7,666 | 1.837 |
| 11 | 775,675 | 11,368,491 | | 0 | 1 | 12,264 | 21 | 60,504 | 58 | 23,827 | 111 | 9,018 | 8,072 | 1.466 |
| 12 | 773,365 | 8,684,035 | | 0 | | 0 | 17 | 46,825 | 53 | 17,913 | 103 | 12,085 | 10,017 | 1.123 |
| 13 | 830,395 | 4,240,409 | | 0 | | 0 | 7 | 4,438 | 62 | 13,713 | 97 | 14,760 | 9,493 | .511 |
| 14 | 854,791 | 5,714,597 | | 0 | | 0 | 7 | 22,011 | 20 | 6,128 | 129 | 20,184 | 8,823 | . 669 |
| ALL | 3,942,676 | 43,020,536 | • | 1 36,107 | 2 | 13,019 | 81 | 184,587 | 258 | 86,375 | 553 | 66,046 | 44,071 | 1.091 |
| | | B. TRANSLAT | ED PA | AYROLLS, TRA | NSLATE | D LOSSES & | PURE | PREMIUMS (| EXCLUDI | NG IBNR AND | FREQUI | ENCY TREND) | | |
| 10 | 766.826 | 20,611,152 | | 11,626 | 1 | 1,846 | 29 | 111,323 | 65 | 51,819 | 113 | 22,037 | 7,459 | 2.688 |
| 11 | 821,502 | 25,218,505 | | 0 | 1 | 45, 156 | 21 | 125,470 | 59 | 51,272 | 110 | 21,908 | 8,379 | 3.070 |
| 12 | 809,706 | 21,487,651 | | 0 | | 7 , 136 | 18 | 135,228 | 54 | 37,683 | 101 | 24,382 | 10,448 | 2.654 |
| 13 | 855,678 | 10,095,652 | | 621 | | 1,141 | 14 | 37,274 | 60 | 29,380 | 93 | 23,351 | 9,189 | 1.180 |
| 14 | 869,862 | 17,641,945 | | 1,369 | | 1,582 | 15 | 104,850 | 43 | 33,550 | 97 | 26,078 | 8,991 | 2.028 |
| ALL | 4,123,574 | 95,054,905 | | 13,616 | 2 | 56,861 | 97 | 514,145 | 281 | 203,704 | 514 | 117,756 | 44,466 | 2.305 |
| PURE | PREMIUM | 2.305 | | . 033 | | . 138 | | 1.247 | | . 494 | | . 286 | . 108 | |
| | | C. TRANSLAT | ED PA | AYROLLS, TRA | NSLATE | D LOSSES & | PURE | PREMIUMS (| INCLUDI | NG IBNR AND | FREQUI | ENCY TREND) | | |
| 10 | 766,826 | 17,842,162 | | 46,542 | 1 | 1,385 | 17 | 66,713 | 51 | 40,513 | 81 | 15,788 | 7,481 | 2.327 |
| 11 | 821,502 | 19,359,269 | | 0 | 1 | 45,156 | 14 | 81,283 | 47 | 41,026 | 89 | 17,722 | 8,404 | 2.357 |
| 12 | 809,706 | 16,866,843 | | 0 | | 10,704 | 13 | 94,748 | 46 | 32,106 | 85 | 20,628 | 10,482 | 2.083 |
| 13 | 855,678 | 7,795,383 | | 621 | | 3,422 | 9 | 23,846 | 44 | 21,774 | 76 | 19,027 | 9,265 | . 911 |
| 14 | 869,862 | 14,877,513 | | 760 | | 2,399 | 12 | 82,885 | 39 | 30,692 | 85 | 22,874 | 9,164 | 1.710 |
| ALL | 4,123,574 | 76,741,170 | | 47,923 | 2 | 63,066 | 65 | 349,475 | 227 | 166,111 | 416 | 96,039 | 44,796 | 1.861 |
| PURE | PREMIUM | 1.861 | | . 116 | | . 153 | | . 848 | | . 403 | | . 233 | . 109 | |

TABLE II

TOTAL MEDICAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 2010 - 2014

| MAN Year | PAYROLL IN THOUS | ALL LOSSES | NO . | DEATH COMP. IN HUNDREDS | PERM. NO. | TOTAL COMP. IN HUNDREDS | MAJO NO. | OR PERM. COMP. IN HUNDREDS | MINOR NO. | PERM. COMP. IN HUNDREDS | TEMP(| DRARY COMP. IN HUNDREDS | MEDICAL ONLY IN HUNDREDS | PURE PREM. |
|-------------|---------------------|---------------|-------|----------------------------------|--------------|----------------------------------|-------------|-------------------------------------|--------------|----------------------------------|--------|----------------------------------|--------------------------------|---------------|
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) |
| | | | | | | A. EXPER | IENCE | AS REPORTED | 1 | | | | | |
| | | | | | | | | | | | | | | |
| 10 | 746,854 | 17,124,483 | | 0 | 1 | 11,713 | 49 | 102,900 | 72 | 21,493 | 193 | 24,096 | 11,042 | 2.293 |
| 11 | 676,026 | 17,379,175 | 1 | | - | 0 | 47 | 130,214 | 69 | 19,835 | 140 | 15,348 | 8,395 | 2.571 |
| 12 | 695,895 | 9,919,539 | | Ŏ | | Ŏ | 40 | 44,710 | 68 | 27,391 | 162 | 20,269 | 6,825 | 1.425 |
| 13 | 723,387 | 10,310,370 | 1 | | | Ó | 39 | 53,801 | 75 | 24,638 | 126 | 16,247 | 8,417 | 1.425 |
| 14 | 765,428 | 16,397,670 | 3 | | 1 | 61,880 | 10 | 48,540 | 46 | 13,559 | 164 | 29, 109 | 9,447 | 2.142 |
| ALL | 3,607,590 | 71,131,237 | 5 | 1,441 | 2 | 73,593 | 185 | 380,165 | 330 | 106,916 | 785 | 105,069 | 44,126 | 1.972 |
| | | B. TRANSLATI | ED PA | YROLLS, TRA | NSLATE | D LOSSES & | PURE | PREMIUMS (| EXCLUDI | NG IBNR AND | FREQUI | ENCY TREND) | | |
| | | | | | | | | | | | | | | |
| 10 | 808,395 | 36,287,696 | | 0 | 1 | 28,650 | 49 | 225,454 | 72 | 44,921 | 193 | 53,108 | 10,744 | 4.489 |
| 11 | 715,966 | 35,928,180 | 1 | 0 | | 2,532 | 46 | 264,939 | 70 | 45,327 | 139 | 37,769 | 8,714 | 5.018 |
| 12 | 728,595 | 24,489,788 | | 0 | | 6,892 | 40 | 135,242 | 71 | 56,411 | 158 | 39,234 | 7,118 | 3.361 |
| 13 | 745,411 | 31,499,470 | 1 | 5,828 | | 7,506 | 42 | 208,333 | 76 | 55,147 | 121 | 30,032 | 8,148 | 4.226 |
| 14 | 778,924 | 48,985,667 | 3 | 104,614 | 1 | 58,423 | 24 | 217,572 | 69 | 58,850 | 126 | 40,771 | 9,626 | 6.289 |
| ALL | 3,777,291 | 177,190,801 | 5 | 110,442 | 2 | 104,003 | 201 | 1,051,540 | 358 | 260,656 | 737 | 200,914 | 44,350 | 4.691 |
| PURE | PREMIUM | 4.691 | | . 292 | | . 275 | | 2.784 | | . 690 | | . 532 | . 117 | |
| | | C. TRANSLATI | ED PA | YROLLS, TRA | NSLATE | D LOSSES & | PURE | PREMIUMS (| INCLUDI | NG IBNR AND | FREQUI | ENCY TREND) | | |
| 10 | 808,395 | 24,054,429 | | 0 | 1 | 21,493 | 29 | 135,107 | 56 | 35,120 | 138 | 38,048 | 10,776 | 2.976 |
| 11 | 715,966 | 24,973,679 | | ŏ | - | 2,532 | 30 | 171,637 | 56 | 36,346 | 112 | 30,482 | 8,741 | 3.488 |
| 12 | 728,595 | 19,350,006 | | Ŏ | | 10,339 | 28 | 94,758 | 61 | 48,087 | 134 | 33,174 | 7,142 | 2.656 |
| 13 | 745,411 | 23,507,801 | 1 | 5,828 | | 22,516 | 27 | 133,308 | 56 | 40,580 | 99 | 24,632 | 8,215 | 3.154 |
| 14 | 778,924 | 42,048,203 | 2 | • | 2 | 87,752 | 19 | 175,210 | 63 | 53,615 | 111 | 35,973 | 9,812 | 5.398 |
| ALL | 3,777,291 | 133,934,118 | 3 | 63,947 | 3 | 144,632 | 133 | 710,020 | 292 | 213,748 | 594 | 162,309 | 44,686 | 3.546 |
| PURE | PREMIUM | 3.546 | | . 169 | | . 383 | | 1.880 | | . 566 | | . 430 | . 118 | |

TABLE II

TOTAL MEDICAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 2010 - 2014

| MAN Year | PAYROLL IN THOUS | ALL LOSSES | NO. | DEATH COMP. IN HUNDREDS | PERM. NO. | TOTAL COMP. IN HUNDREDS | MAJO NO. | OR PERM. COMP. IN HUNDREDS | MINO | R PERM. COMP. IN HUNDREDS | TEMF NO. | PORARY COMP. IN HUNDREDS | MEDICAL ONLY IN HUNDREDS | PURE PREM. |
|-------------|---------------------|---------------|-------|----------------------------------|--------------|----------------------------------|-------------|-------------------------------------|---------|------------------------------------|-------------|-----------------------------------|--------------------------------|---------------|
| (1) | (2) | (3) | (4) | _ | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) |
| | | | | | | A. EXPER | IENCE | AS REPORTED |) | | | | | |
| | | | | | | | | | | | | | | |
| 10 | 11,787,255 | 67,106,341 | 1 | 1,596 | 2 | 40,772 | 149 | 282,752 | 519 | 156,477 | 1168 | 122,123 | 67,343 | . 569 |
| 11 | 12,308,380 | 58,287,194 | 4 | | 2 | 12,620 | 143 | 241,721 | 519 | 151,232 | 1091 | 111,815 | 65,484 | . 474 |
| 12 | 12,630,756 | 52,521,428 | | | 2 | 3,919 | 127 | 180,432 | 488 | 150,211 | 1052 | 124,872 | 65,777 | . 416 |
| 13 | 13,502,406 | 56,524,906 | | | | 0 | 111 | 132,128 | 614 | 189,955 | 1249 | 166,256 | 75,609 | . 419 |
| 14 | 13,775,132 | 37,049,437 | 6 | 58 | | 0 | 33 | 29,439 | 252 | 69,258 | 1417 | 200,271 | 71,468 | . 269 |
| ALL | 64,003,929 | 271,489,306 | 20 | 2,960 | 6 | 57,311 | 563 | 866,472 | 2392 | 717,133 | 5977 | 725,337 | 345,681 | . 424 |
| | | B. TRANSLAT | ED PA | YROLLS, TRA | NSLATE | D LOSSES & | PURE | PREMIUMS | (EXCLUD | ING IBNR AND | FREQL | JENCY TREND) | | |
| | | | | | | | | | | | | | | |
| 10 | 12,758,525 | 138,147,320 | 1 | 514 | 2 | 99,729 | 149 | 619,510 | 519 | 327,037 | 1168 | 269,158 | 65,525 | 1.083 |
| 11 | 13,035,567 | 120,261,854 | 4 | . 0 | 2 | 49,956 | 146 | 506,868 | 527 | 327,091 | 1080 | 250,731 | 67,973 | . 923 |
| 12 | 13,224,273 | 129,685,728 | | . , . | 2 | 51,061 | 142 | 571,552 | 498 | 308,442 | 1026 | 236,489 | 68,605 | . 981 |
| 13 | 13,913,501 | 154,840,547 | | , | 1 | 23,904 | 174 | 723,413 | 616 | 401,018 | 1182 | 272,611 | 73,190 | 1.113 |
| 14 | 14,018,004 | 106,175,307 | 6 | 3,260 | 1 | 5,093 | 145 | 452,807 | 484 | 292,404 | 1071 | 235,363 | 72,826 | . 757 |
| ALL | 66,949,870 | 649,110,756 | 20 | 118,752 | 8 | 229,743 | 756 | 2,874,150 | 2644 | 1,655,992 | 5527 | 1,264,352 | 348,119 | .970 |
| PURE | PREMIUM | .970 | | .018 | | . 034 | | . 429 | | . 247 | | . 189 | . 052 | |
| | | C. TRANSLAT | ED PA | YROLLS, TRA | NSLATE | D LOSSES & | PURE | PREMIUMS | (INCLUD | ING IBNR AND | FREQL | JENCY TREND) | | |
| 10 | 12,758,525 | 96,235,799 | 4 | 2,057 | 2 | 74,817 | 89 | 371,254 | 406 | 255,684 | 837 | 192,832 | 65,715 | . 754 |
| 11 | 13,035,567 | 91,108,605 | | 0 | 2 | 49,956 | 95 | 328,366 | 422 | 262,190 | 872 | 202,397 | 68,177 | .699 |
| 12 | 13,224,273 | 105,744,258 | | 48,567 | 3 | 76 , 594 | 100 | 400,503 | 425 | 263, 131 | 867 | 199,815 | 68,831 | . 800 |
| 13 | 13,913,501 | 118,167,999 | | , | 3 | 71,709 | 111 | 463,023 | 455 | 296,228 | 965 | 222,661 | 73,790 | .849 |
| 14 | 14,018,004 | 91,560,977 | 3 | 1,813 | 2 | 7,750 | 115 | 357,854 | 443 | 267,862 | 938 | 206,100 | 74,232 | . 653 |
| ALL | 66,949,870 | 502,817,638 | 15 | 106,706 | 12 | 280,826 | 510 | 1,921,000 | 2151 | 1,345,095 | 4479 | 1,023,805 | 350,745 | . 751 |
| PURE | PREMIUM | . 751 | | .016 | | . 042 | | . 287 | | . 201 | | . 153 | . 052 | |

Table III - Unit Statistical Data

Pages 1 through 4 contain indemnity and medical unit statistical data, in total and by industry group. The data includes loss adjustment expense and is developed to ultimate. All medical losses, regardless of type of claim, are shown in the "medical" column.

Pages 5 through 8 contain the medical unit statistical data on the same basis as Pages 1 through 4, but separated by type of claim.

TABLE III

TOTAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 2010 - 2014

| MAN Year | PAYROLL IN THOUS | ALL Losses | NO . | DEATH COMP. IN HUNDREDS | PERM. NO. | TOTAL COMP. IN HUNDREDS | MAJO NO. | OR PERM. COMP. IN HUNDREDS | MINOR No. | PERM. COMP. IN HUNDREDS | TEMP(| ORARY COMP. IN HUNDREDS | MEDICAL IN HUNDREDS | PURE PREM. |
|-------------|---------------------|---------------|-------|----------------------------------|--------------|----------------------------------|-------------|-------------------------------------|--------------|----------------------------------|-------|----------------------------------|---------------------------|---------------|
| (1) | (2) | (3) | (4) | _ | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) |
| | | | | | | A. EXPER | IENÇE | AS REPORTED |) | | | | | |
| | | | | | | | | | | | | | | |
| 10 | 13,242,559 | 157,810,013 | 2 | 462 | 4 | 21,722 | 227 | 362,877 | 656 | 131,258 | 1474 | 89,343 | 972,438 | 1.192 |
| 11 | 13,760,081 | 143,995,310 | | | 3 | 11,560 | 211 | 333, 134 | 646 | 139 , 405 | 1342 | 77,321 | 870,349 | 1.046 |
| 12 | 14,100,016 | 121,030,277 | | , | 2 | 1,609 | 184 | 258,063 | 609 | 132,105 | 1317 | 92,036 | 711,250 | . 858 |
| 13 | 15,056,188 | 121,347,254 | | , | | 0 | 157 | 212,744 | 751 | 153,211 | 1472 | 123,002 | 710,757 | . 806 |
| 14 | 15,395,351 | 92,050,015 | 9 | 25,702 | 1 | 5,182 | 50 | 77,743 | 318 | 74,028 | 1710 | 146,227 | 591,617 | . 598 |
| ALL | 71,554,195 | 636,232,869 | 26 | 63,346 | 10 | 40,073 | 829 | 1,244,561 | 2980 | 630,007 | 7315 | 527,929 | 3,856,411 | .889 |
| | | B. TRANSLAT | ED PA | YROLLS, TRA | NSLATE | D LOSSES & | PURE | PREMIUMS (| (EXCLUDI | NG IBNR AND | FREQU | ENCY TREND) | | |
| | | | | | | | | | | | | | | |
| 10 | 13,242,559 | 271,853,710 | 1 | 735 | 4 | 81,328 | 227 | 501,859 | 656 | 163,416 | 1474 | 124,366 | 1,846,834 | 2.053 |
| 11 | 13,779,345 | 263,783,301 | 5 | | 3 | 41,287 | 213 | 488,164 | 656 | 176,583 | 1329 | 109,787 | 1,808,024 | 1.914 |
| 12 | 14,128,216 | 234, 121, 115 | | , | 2 | 12,111 | 200 | 447,995 | 623 | 169,216 | 1285 | 125,556 | 1,561,133 | 1.657 |
| 13 | 15,080,278 | 265,885,780 | | , | 1 | 10,626 | 230 | 535,105 | 752 | 199,506 | 1396 | 158,998 | 1,735,948 | 1.763 |
| 14 | 15,426,142 | 258,934,820 | 9 | 36,147 | 2 | 31,771 | 184 | 458,627 | 596 | 168,732 | 1294 | 135, 105 | 1,758,966 | 1.679 |
| ALL | 71,656,540 | 1,294,578,726 | 25 | 94,745 | 12 | 177,123 | 1054 | 2,431,750 | 3283 | 877,453 | 6778 | 653,812 | 8,710,905 | 1.807 |
| PURE | PREMIUM | 1.807 | | .013 | | . 025 | | . 339 | | . 122 | | . 091 | 1.216 | |
| | | C. TRANSLAT | ED PA | YROLLS, TRA | NSLATE | D LOSSES & | PURE | PREMIUMS (| (INCLUDI | NG IBNR AND | FREQU | ENCY TREND) | | |
| 10 | 13,242,559 | 271,909,115 | 1 | 735 | 4 | 81,328 | 227 | 501,859 | 656 | 163,416 | 1474 | 124,366 | 1,847,388 | 2.053 |
| 11 | 13,779,345 | 264,410,721 | | | 3 | 41,287 | 213 | 488,164 | 657 | 177,041 | 1337 | 110,360 | 1,813,267 | 1.919 |
| 12 | 14,128,216 | 235,852,540 | 5 | | 2 | 12,111 | 200 | 448,820 | 632 | 171,544 | 1304 | 127,383 | 1,573,466 | 1.669 |
| 13 | 15,080,278 | 271,386,670 | 5 | 18,675 | 1 | 10,626 | 231 | 539,451 | 787 | 208,863 | 1442 | 164, 196 | 1,772,056 | 1.800 |
| 14 | 15,426,142 | 273,754,324 | 9 | 36,147 | 2 | 31,929 | 193 | 481,163 | 673 | 190,396 | 1439 | 150,114 | 1,847,794 | 1.775 |
| ALL | 71,656,540 | 1,317,313,370 | 25 | 94,745 | 12 | 177,281 | 1064 | 2,459,457 | 3405 | 911,260 | 6996 | 676,419 | 8,853,971 | 1.838 |
| PURE | PREMIUM | 1.838 | | .013 | | . 025 | | . 343 | | . 127 | | . 094 | 1.236 | |

TABLE III

TOTAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 2010 - 2014

| MAN YEAR | PAYROLL IN THOUS | ALL LOSSES (3) | DEATH NO. COMP. IN HUNDREDS | NO . | TOTAL COMP. IN HUNDREDS (7) | MAJO NO. | R PERM. COMP. IN HUNDREDS (9) | MINOR NO. | PERM. COMP. IN HUNDREDS (11) | TEMP(NO. | ORARY COMP. IN HUNDREDS (13) | MEDICAL IN HUNDREDS (14) | PURE PREM. |
|-------------|---------------------|----------------------|-----------------------------|---------|-----------------------------------------|-------------|-------------------------------|--------------|------------------------------|--------------|------------------------------------------|-----------------------------------|---------------|
| (1) | (2) | (3) | (4) (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) |
| | | | | | A. EXPER | RIENCE | AS REPORTED |) | | | | | |
| 10 | 708,450 | 20,133,866 | i 1 0 | 1 | 47 | 29 | 53,492 | 65 | 13,380 | 113 | 4,290 | 130,130 | 2.842 |
| 11 | 775,675 | 17,554,227 | · | 1 | 3,439 | 21 | 41,053 | 58 | 13,097 | 111 | 4,269 | 113,685 | 2.263 |
| 12 | 773,365 | 13,466,727 | | | 0 | 17 | 28,859 | 53 | 12,606 | 103 | 6,362 | 86,840 | 1.741 |
| 13 | 830,395 | 6,923,081 | | | 0 | 7 | 9,326 | 62 | 8,935 | 97 | 8,565 | 42,404 | . 834 |
| 14 | 854,791 | 9,391,528 | 0 |) | 0 | 7 | 15,763 | 20 | 5,922 | 129 | 15,084 | 57,146 | 1.099 |
| ALL | 3,942,676 | 67,469,429 | 1 0 | 2 | 3,486 | 81 | 148,493 | 258 | 53,940 | 553 | 38,570 | 430,205 | 1.711 |
| | | B. TRANSLAT | ED PAYROLLS, TR | ANSLATE | D LOSSES 8 | PURE | PREMIUMS (| EXCLUDI | NG IBNR AND | FREQUI | ENCY TREND) | | |
| 10 | 708,450 | 33,076,746 | i 0 | 1 | 174 | 29 | 73,979 | 65 | 16,658 | 113 | 5,972 | 233,984 | 4.669 |
| 11 | 776,761 | 34,251,445 | | | 11,478 | 21 | 59,693 | 59 | 16,501 | 110 | 6,583 | 248,260 | 4.410 |
| 12 | 774,912 | 27,327,289 | |) | 810 | 18 | 48,573 | 54 | 15,941 | 101 | 9, 180 | 198,769 | 3.527 |
| 13 | 831,724 | 14,380,448 | 22 | | 535 | 14 | 27,078 | 60 | 11,844 | 93 | 10,653 | 93,673 | 1.729 |
| 14 | 856,501 | 27,399,397 | 100 |) | 2,192 | 15 | 56,939 | 43 | 16,770 | 97 | 14,352 | 183,641 | 3.199 |
| ALL | 3,948,348 | 136,435,325 | i 122 | 2 | 15,189 | 97 | 266,262 | 281 | 77,714 | 514 | 46,740 | 958,327 | 3.456 |
| PURE | PREMIUM | 3.456 | .000 | | . 038 | | . 674 | | . 197 | | . 118 | 2.427 | |
| | | C. TRANSLAT | ED PAYROLLS, TR | ANSLATE | D LOSSES 8 | PURE | PREMIUMS (| INCLUDI | NG IBNR AND | FREQUI | ENCY TREND) | | |
| 10 | 708,450 | 33,083,766 | i o | 1 | 174 | 29 | 73,979 | 65 | 16,658 | 113 | 5,972 | 234,054 | 4.670 |
| 11 | 776,761 | 34,331,750 | 0 | 1 | 11,478 | 21 | 59,693 | 59 | 16,538 | 111 | 6,629 | 248,980 | 4.420 |
| 12 | 774,912 | 27,528,133 | | | 810 | 18 | 48,657 | 55 | 16,139 | 102 | 9,336 | 200,340 | 3.552 |
| 13 | 831,724 | 14,687,905 | | | 535 | 14 | 27,290 | 63 | 12,431 | 95 | 10,980 | 95,621 | 1.766 |
| 14 | 856,501 | 28,957,716 | 100 |) | 2,209 | 16 | 59,474 | 49 | 18,989 | 108 | 15,890 | 192,915 | 3.381 |
| ALL | 3,948,348 | 138,589,270 | 122 | 2 | 15,206 | 98 | 269,093 | 291 | 80,755 | 529 | 48,807 | 971,910 | 3.510 |
| PURE | PREMIUM | 3.510 | .000 | | . 039 | | . 682 | | . 205 | | . 124 | 2.462 | |

TABLE III

TOTAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 2010 - 2014

| MAN YEAR | PAYROLL IN THOUS | ALL LOSSES | NO . | DEATH COMP. IN HUNDREDS | PERM. NO. | TOTAL COMP. IN HUNDREDS | NO . | R PERM. COMP. IN HUNDREDS | NO . | PERM. COMP. IN HUNDREDS | NO . | ORARY COMP. IN HUNDREDS | MEDICAL IN HUNDREDS | PURE PREM. |
|-------------|---------------------|---------------|-------|----------------------------------|--------------|----------------------------------|----------|------------------------------------|----------|----------------------------------|------------|----------------------------------|---------------------------|----------------|
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) |
| | | | | | | A. EXPER | IENCE | AS REPORTED |) | | | | | |
| 10 | 746,854 | 28,783,734 | | 0 | 1 | 7,153 | 49 | 76,934 | 72 | 20,843 | 193 | 11,663 | 171,245 | 3.854 |
| 11 | 676,026 | 28,340,581 | | | | 0 | 47 | 82,712 | 69 | 18,470 | 140 | 8,288 | 173,792 | 4.192 |
| 12 | 695,895 | 19,793,519 | | 0 | | 0 | 40 | 65,673 | 68 | 19,220 | 162 | 13,847 | 99,195 | 2.844 |
| 13 14 | 723,387 765,428 | 19,875,809 | | • | 1 | 0 5,182 | 39 10 | 60,243 21,322 | 75 46 | 19,310 12,560 | 126 164 | 10,261 | 103,104 163,977 | 2.748 2.972 |
| 14 | 705,420 | 22,746,247 | 3 | 2,763 | ' | 5, 162 | 10 | 21,322 | 40 | 12,500 | 104 | 21,659 | 103,977 | 2.5/2 |
| ALL | 3,607,590 | 119,539,890 | 5 | 8,748 | 2 | 12,335 | 185 | 306,884 | 330 | 90,403 | 785 | 65,718 | 711,313 | 3.314 |
| | | B. TRANSLAT | ED PA | YROLLS, TRA | NSLATE | D LOSSES & | PURE | PREMIUMS (| EXCLUDI | NG IBNR AND | FREQU | ENCY TREND) | | |
| 10 | 746,854 | 51,547,788 | | 0 | 1 | 26,781 | 49 | 106,400 | 72 | 25,949 | 193 | 16,235 | 340,113 | 6.902 |
| 11 | 676,972 | 54, 107, 986 | | 247 | | 1,146 | 46 | 119,030 | 70 | 23,530 | 139 | 12,777 | 384,350 | 7.993 |
| 12 | 697,287 | 37,993,657 | | 0 | | 1,820 | 40 | 107,628 | 71 | 25,287 | 158 | 19,861 | 225,341 | 5.449 |
| 13 | 724,544 | 44,706,394 | | | | 2,394 | 42 | 117,930 | 76 | 25,505 | 121 | 16,010 | 277,371 | 6.170 |
| 14 | 766,959 | 66,388,198 | 3 | 4,585 | 1 | 20,659 | 24 | 86,750 | 69 | 27,295 | 126 | 21,032 | 503,560 | 8.656 |
| ALL | 3,612,616 | 254,744,023 | 5 | 12,685 | 2 | 52,800 | 201 | 537,738 | 358 | 127,566 | 737 | 85,915 | 1,730,735 | 7.052 |
| PURE | PREMIUM | 7.052 | | . 035 | | . 146 | | 1.489 | | . 353 | | . 238 | 4.791 | |
| | | C. TRANSLAT | ED PA | YROLLS, TRA | NSLATE | D LOSSES & | PURE | PREMIUMS (| INCLUDI | NG IBNR AND | FREQU | ENCY TREND) | | |
| 10 | 746,854 | 51,557,991 | | 0 | 1 | 26,781 | 49 | 106,400 | 72 | 25,949 | 193 | 16,235 | 340,215 | 6.903 |
| 11 | 676,972 | 54,232,518 | | | | 1,146 | 46 | 119,030 | 70 | 23,588 | 140 | 12,850 | 385,465 | 8.011 |
| 12 | 697,287 | 38,253,941 | | 0 | | 1,820 | 40 | 107,814 | 72 | 25,643 | 161 | 20,141 | 227, 122 | 5.486 |
| 13 | 724,544 | 45,550,575 | | | | 2,394 | 42 | 118,917 | 79 | 26,589 | 126 | 16,612 | 283,140 | 6.287 |
| 14 | 766,959 | 69,997,188 | 3 | 4,585 | 1 | 20,693 | 25 | 91,543 | 78 | 30,741 | 141 | 23,420 | 528,989 | 9.127 |
| ALL | 3,612,616 | 259,592,213 | 5 | 12,685 | 2 | 52,834 | 202 | 543,704 | 371 | 132,510 | 761 | 89,258 | 1,764,931 | 7.186 |
| PURE | PREMIUM | 7.186 | | . 035 | | . 146 | | 1.505 | | . 367 | | . 247 | 4.885 | |

TABLE III

TOTAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 2010 - 2014

| MAN Year | PAYROLL IN THOUS | ALL Losses | NO . | DEATH COMP. IN HUNDREDS | PERM. NO. | TOTAL COMP. IN HUNDREDS | MAJO NO. | OR PERM. COMP. IN HUNDREDS | MINOR No. | PERM. COMP. IN HUNDREDS | TEMP | DRARY COMP. IN HUNDREDS | MEDICAL IN HUNDREDS | PURE PREM. |
|-------------|---------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------|----------------------------------|--------------|----------------------------------|-------------|-------------------------------------|--------------|----------------------------------|-------|----------------------------------|---------------------------|---------------|
| (1) | (2) | (3) | (4) | _ | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) |
| | | | | | | A. EXPER | IENCE | AS REPORTED |) | | | | | |
| | | | | | | | | | | | | | | |
| 10 | 11,787,255 | 108,892,413 | | 1 462 | 2 | 14,522 | 149 | 232,451 | 519 | 97,035 | 1168 | 73,390 | 671,063 | .924 |
| 11 | 12,308,380 | | | , . | 2 | 8,121 | 143 | 209,369 | 519 | 107,838 | 1091 | 64,764 | 582,872 | . 797 |
| 12 | 12,630,756 | | | , | 2 | • | | | | | | | | . 695 |
| 13 | 13,502,406 | | | , | | | | | | | | | | |
| 14 | 13,775,132 | 59,912,240 | 6 | 5 22,940 | | 0 | 33 | 40,658 | 252 | 55,546 | 1417 | 109,484 | 370,494 | . 435 |
| ALL | 64,003,929 | 449,223,550 | 20 | 54,599 | 6 | 24,252 | 563 | 789,184 | 2392 | 485,664 | 5977 | 423,643 | 2,714,892 | . 702 |
| | | R TRANSLAT | EN D | AVDOLLS TDA | NSLATE | n ineefe & | DIIDE | DDFMTIIMS (| (EXCLUDI | NG TRNP AND | EDEOU | ENCV TREND) | | |
| | | B. IKANSLAT | LD PA | ATROLLS, TRA | MSLAIL | D LUSSES & | PURL | PKLMIUM3 (| (LYCLODI | NG IBNK AND | IKLQU | LINCT TREND) | | |
| 10 | 11,787,255 | 187.229.176 | | 1 735 | 2 | 54.372 | 149 | 321.480 | 519 | 120.809 | 1168 | 102 . 159 | 1.272.737 | 1.588 |
| 11 | 12,325,612 | | | | 2 | 28,664 | 146 | 309,441 | 527 | 136,552 | 1080 | 90,427 | 1,175,414 | 1.423 |
| 12 | 12,656,018 | 168,800,169 | Ę | 5 25,201 | 2 | 9,482 | 142 | 291,795 | 498 | 127,988 | 1026 | 96,515 | 1,137,022 | 1.334 |
| 13 | 13,524,010 | | | | 1 | 7,698 | 174 | 390,097 | 616 | 162,157 | 1182 | 132,334 | 1,364,904 | 1.529 |
| 14 | 13,802,682 | 165,147,225 | 6 | 31,462 | 1 | 8,919 | 145 | 314,938 | 484 | 124,667 | 1071 | 99,720 | 1,071,766 | 1.196 |
| ALL | 64,095,577 | 903,399,378 | 20 | 81,938 | 8 | 109,135 | 756 | 1,627,751 | 2644 | 672,173 | 5527 | 521,155 | 6,021,843 | 1.409 |
| PURE | PREMIUM | 1.409 | | .013 | | .017 | | . 254 | | . 105 | | . 081 | . 940 | |
| | | C. TRANSLAT | ED P | AYROLLS, TRA | NSLATE | D LOSSES & | PURE | PREMIUMS | (INCLUDI | NG IBNR AND | FREQU | ENCY TREND) | | |
| 10 | 11,787,255 | 187,267,358 | | 1 735 | 2 | 54,372 | 149 | 321,480 | 519 | 120,809 | 1168 | 102,159 | 1,273,119 | 1.589 |
| 11 | 12,325,612 | | | 13,740 | 2 | 28,664 | 146 | 309,441 | 528 | 136,915 | 1086 | 90,881 | 1,178,823 | 1.427 |
| 12 | 12,656,018 | 170,070,466 | | 5 25,201 | 2 | 9,482 | 142 | 292,350 | 505 | 129,762 | 1041 | 97,907 | 1,146,004 | 1.344 |
| 13 | 13,524,010 | | | , | 1 | 7,698 | 175 | 393,243 | 645 | 169,843 | 1221 | 136,604 | 1,393,294 | 1.561 |
| 14 | 13,802,682 | 174,799,420 | 6 | 31,462 | 1 | 9,026 | 152 | 330,146 | 546 | 140,665 | 1190 | 110,805 | 1,125,890 | 1.266 |
| ALL | 64,095,577 | 919,131,887 | 20 | 81,938 | 8 | 109,242 | 764 | 1,646,660 | 2743 | 697,994 | 5706 | 538,356 | 6,117,130 | 1.434 |
| PURE | PREMIUM | OLL HOUS BUSSES IN HUNDREDS IN | | | | | | | | | | | | |

TABLE III

TOTAL MEDICAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 2010 - 2014

| MAN Year | PAYROLL IN THOUS | ALL Losses | NO . | DEATH COMP. IN HUNDREDS | PERM. NO. | TOTAL COMP. IN HUNDREDS | MAJ(NO. | OR PERM. COMP. IN HUNDREDS | MINO NO. | R PERM. COMP. IN HUNDREDS | TEMP NO. | PORARY COMP. IN Hundreds | MEDICAL ONLY IN HUNDREDS | PURE PREM. |
|-------------|---------------------|---------------|-------|----------------------------------|--------------|----------------------------------|-------------|-------------------------------------|-------------|------------------------------------|-------------|-----------------------------------|--------------------------------|---------------|
| (1) | (2) | (3) | (4) | _ | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) |
| | | | | | | Δ. EXPER | IENCE | AS REPORTE | ם | | | | | |
| | | | | | | | | | _ | | | | | |
| 10 | 13,242,559 | 97,243,828 | 2 | 2 37,703 | 4 | 53,240 | 227 | 436,461 | 656 | 202,764 | 1474 | 156,218 | 86,052 | . 734 |
| 11 | 13,760,081 | 87,034,860 | | | 3 | 24,884 | 211 | 432,439 | 646 | 194,894 | 1342 | 136, 180 | 81,952 | .633 |
| 12 | 14,100,016 | 71,125,002 | | | 2 | 3,919 | 184 | 271,967 | 609 | 195,515 | 1317 | 157,226 | 82,618 | . 504 |
| 13 | 15,056,188 | 71,075,685 | | | | . 0 | 157 | 190,367 | 751 | 228,306 | 1472 | 197, 263 | 93,520 | . 472 |
| 14 | 15,395,351 | 59,161,704 | | 1,499 | 1 | 61,880 | 50 | 99,990 | 318 | 88,946 | 1710 | 249,564 | 89,738 | . 384 |
| ALL | 71,554,195 | 385,641,079 | 26 | 40,508 | 10 | 143,923 | 829 | 1,431,224 | 2980 | 910,425 | 7315 | 896,451 | 433,880 | . 539 |
| | | B. TRANSLAT | ED PA | AYROLLS, TRA | NSLATE | D LOSSES & | PURE | PREMIUMS | (EXCLUD | ING IBNR AND | FREQU | JENCY TREND) | | |
| | | | | | | | | | | | | | | |
| 10 | 13,242,559 | 184,683,372 | : 1 | 58,364 | 4 | 144,493 | 227 | 912,204 | 656 | 348,349 | 1474 | 275,255 | 108,168 | 1.395 |
| 11 | 13,779,345 | 180,802,417 | | 5 0 | 3 | 72,229 | 213 | 1,028,693 | 656 | 360,883 | 1329 | 242,222 | 103,997 | 1.312 |
| 12 | 14,128,216 | 156, 113, 262 | | 1,936 | 2 | 21,318 | 200 | 788,453 | 623 | 378,935 | 1285 | 264,658 | 105,834 | 1.105 |
| 13 | 15,080,278 | 173,594,832 | | 3,166 | 1 | 17,407 | 230 | 865,493 | 752 | 416,251 | 1396 | 316,825 | 116,806 | 1.151 |
| 14 | 15,426,142 | 175,896,646 | 9 | 35,791 | 2 | 143,756 | 184 | 853,201 | 596 | 339,719 | 1294 | 275,763 | 110,737 | 1.140 |
| ALL | 71,656,540 | 871,090,529 | 25 | 99,257 | 12 | 399,203 | 1054 | 4,448,044 | 3283 | 1,844,137 | 6778 | 1,374,723 | 545,542 | 1.216 |
| PURE | PREMIUM | 1.216 | | .014 | | . 056 | | . 621 | | . 257 | | . 192 | . 076 | |
| | | C. TRANSLAT | ED PA | AYROLLS, TRA | NSLATE | D LOSSES & | PURE | PREMIUMS | (INCLUD | ING IBNR AND | FREQL | JENCY TREND) | | |
| 10 | 13,242,559 | 184,714,741 | , | 58,364 | 4 | 144,493 | 227 | 912,204 | 656 | 348,349 | 1474 | 275,255 | 108,481 | 1.395 |
| 11 | 13,779,345 | 181,273,883 | | 0 | 3 | 72,229 | 213 | 1,028,693 | 662 | 364,019 | 1337 | 243,489 | 104,309 | 1.316 |
| 12 | 14,128,216 | 157,257,136 | | • | 2 | 21,318 | 200 | 788,859 | 634 | 386,078 | 1303 | 268,197 | 106, 183 | 1.113 |
| 13 | 15,080,278 | 177,015,844 | | | 1 | 17,407 | 231 | 869,569 | 787 | 435,751 | 1438 | 326,501 | 117,764 | 1.174 |
| 14 | 15,426,142 | 184,404,849 | | • | 2 | 144,066 | 188 | 877,057 | 656 | 374,063 | 1409 | 300,198 | 112,874 | 1.195 |
| ALL | 71,656,540 | 884,666,453 | 20 | 99,257 | 12 | 399,513 | 1059 | 4,476,382 | 3395 | 1,908,260 | 6961 | 1,413,640 | 549,611 | 1.235 |
| PURE | PREMIUM | 1.235 | | .014 | | . 056 | | . 625 | | . 266 | | . 197 | . 077 | |

TABLE III

TOTAL MEDICAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 2010 - 2014

| MAN Year | PAYROLL IN THOUS | ALL Losses | NO . | DEATH COMP. IN HUNDREDS | PERM. NO. | TOTAL COMP. IN Hundreds | MAJO NO. | OR PERM. COMP. IN HUNDREDS | MINOR NO. | PERM. COMP. IN HUNDREDS | TEMP(NO. | DRARY COMP. IN HUNDREDS | MEDICAL ONLY IN HUNDREDS | PURE PREM. |
|-------------|---------------------|---------------|-------|----------------------------------|--------------|----------------------------------|-------------|-------------------------------------|--------------|----------------------------------|--------------|----------------------------------|--------------------------------|---------------|
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) |
| | | | | | | A. EXPER | IENCE | AS REPORTED |) | | | | | |
| | | | | | | | | | | | | | | |
| 10 | 708,450 | 13,013,004 | • | 36,107 | 1 | 755 | 29 | 50,809 | 65 | 24,794 | 113 | 9,999 | 7,666 | 1.837 |
| 11 | 775,675 | 11,368,491 | | 00,107 | 1 | 12,264 | 21 | 60,504 | 58 | 23,827 | 111 | 9,018 | 8,072 | 1.466 |
| 12 | 773,365 | 8,684,035 | | 0 | | Ó | 17 | 46,825 | 53 | 17,913 | 103 | 12,085 | 10,017 | 1.123 |
| 13 | 830,395 | 4,240,409 | | 0 | | Ó | 7 | 4,438 | 62 | 13,713 | 97 | 14,760 | 9,493 | .511 |
| 14 | 854,791 | 5,714,597 | | 0 | | 0 | 7 | 22,011 | 20 | 6, 128 | 129 | 20, 184 | 8,823 | . 669 |
| ALL | 3,942,676 | 43,020,536 | 1 | 36,107 | 2 | 13,019 | 81 | 184,587 | 258 | 86,375 | 553 | 66,046 | 44,071 | 1.091 |
| | | B. TRANSLAT | ED PA | YROLLS, TRA | NSLATE | D LOSSES & | PURE | PREMIUMS (| EXCLUDI | NG IBNR ANI |) FREQU | ENCY TREND) | | |
| 10 | 708,450 | 23,398,383 | | 55,894 | 1 | 2,048 | 29 | 106,192 | 65 | 42.596 | 113 | 17,618 | 9,637 | 3.303 |
| 11 | 776,761 | 24,825,970 | | 0 | i | 33,403 | 21 | 143,846 | 59 | 43,672 | 110 | 17,015 | 10,244 | 3.196 |
| 12 | 774,912 | 19,876,939 | | ŏ | • | 2,337 | 18 | 126,625 | 54 | 35,474 | 101 | 21,502 | 12,832 | 2.565 |
| 13 | 831.724 | 9,367,290 | | 32 | | 610 | 14 | 33.292 | 60 | 25.187 | 93 | 22.695 | 11,857 | 1.126 |
| 14 | 856,501 | 18,364,087 | | 448 | | 3,494 | 15 | 115,396 | 43 | 29,619 | 97 | 23,796 | 10,887 | 2.144 |
| ALL | 3,948,348 | 95,832,669 | | 56,374 | 2 | 41,892 | 97 | 525,351 | 281 | 176,548 | 514 | 102,706 | 55,457 | 2.427 |
| PURE | PREMIUM | 2.427 | | . 143 | | . 106 | | 1.331 | | . 447 | | . 260 | . 140 | |
| | | C. TRANSLAT | ED PA | YROLLS, TRA | NSLATE | D LOSSES & | PURE | PREMIUMS (| INCLUDI | NG IBNR ANI |) FREQU | ENCY TREND) | | |
| 10 | 708,450 | 23,401,178 | | 55,894 | 1 | 2,048 | 29 | 106, 192 | 65 | 42,596 | 113 | 17,618 | 9,665 | 3.303 |
| 11 | 776,761 | 24,873,403 | | 0 | 1 | 33,403 | 21 | 143,846 | 59 | 43,988 | 111 | 17,223 | 10,274 | 3.202 |
| 12 | 774,912 | 19,982,202 | | 0 | | 2,337 | 18 | 126,689 | 55 | 36,106 | 102 | 21,816 | 12,874 | 2.579 |
| 13 | 831,724 | 9,583,191 | | 32 | | 610 | 14 | 33,448 | 63 | 26,460 | 95 | 23,327 | 11,954 | 1.152 |
| 14 | 856,501 | 19,174,465 | | 448 | | 3,530 | 15 | 118,152 | 47 | 32,600 | 106 | 25,917 | 11,098 | 2.239 |
| ALL | 3,948,348 | 97,014,439 | | 56,374 | 2 | 41,928 | 97 | 528,327 | 289 | 181,750 | 527 | 105,901 | 55,865 | 2.457 |
| PURE | PREMIUM | 2.457 | | . 143 | | . 106 | | 1.338 | | . 460 | | . 268 | . 141 | |

TABLE III

TOTAL MEDICAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 2010 - 2014

| MAN Year | PAYROLL IN THOUS | ALL LOSSES | NO . | DEATH COMP. IN HUNDREDS | PERM. NO. | TOTAL COMP. IN HUNDREDS | MAJO NO. | OR PERM. COMP. IN HUNDREDS | MINOR NO. | PERM. COMP. IN HUNDREDS | TEMP(| DRARY COMP. IN HUNDREDS | MEDICAL ONLY IN HUNDREDS | PURE PREM. |
|-------------|---------------------|---------------|-------|----------------------------------|--------------|----------------------------------|-------------|-------------------------------------|--------------|----------------------------------|--------|----------------------------------|--------------------------------|---------------|
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) |
| | | | | | | A. EXPER | IENCE | AS REPORTED |) | | | | | |
| | | | | | | | | | | | | | | |
| 10 | 746,854 | 17,124,483 | | 0 | 1 | 11,713 | 49 | 102,900 | 72 | 21,493 | 193 | 24,096 | 11,042 | 2.293 |
| 11 | 676,026 | 17,379,175 | 1 | | - | 0 | 47 | 130,214 | 69 | 19,835 | 140 | 15,348 | 8,395 | 2.571 |
| 12 | 695,895 | 9,919,539 | | 0 | | 0 | 40 | 44,710 | 68 | 27,391 | 162 | 20, 269 | 6,825 | 1.425 |
| 13 | 723,387 | 10,310,370 | 1 | 1 0 | | 0 | 39 | 53,801 | 75 | 24,638 | 126 | 16,247 | 8,417 | 1.425 |
| 14 | 765,428 | 16,397,670 | 3 | 3 1,441 | 1 | 61,880 | 10 | 48,540 | 46 | 13,559 | 164 | 29,109 | 9,447 | 2.142 |
| ALL | 3,607,590 | 71,131,237 | 5 | 1,441 | 2 | 73,593 | 185 | 380,165 | 330 | 106,916 | 785 | 105,069 | 44,126 | 1.972 |
| | | B. TRANSLAT | ED PA | AYROLLS, TRA | NSLATE | D LOSSES & | PURE | PREMIUMS (| EXCLUDI | NG IBNR AND | FREQUI | ENCY TREND) | | |
| | | | | | | | | | | | | | | |
| 10 | 746,854 | 34,011,315 | | 0 | 1 | 31,789 | 49 | 215,061 | 72 | 36,925 | 193 | 42,458 | 13,880 | 4.554 |
| 11 | 676,972 | 38,435,001 | 1 | 1 0 | | 1,873 | 46 | 303,743 | 70 | 38,608 | 139 | 29,473 | 10,654 | 5.677 |
| 12 | 697,287 | 22,534,135 | | 0 | | 2,257 | 40 | 126,638 | 71 | 53,104 | 158 | 34,600 | 8,742 | 3.232 |
| 13 | 724,544 | 27,737,103 | 1 | 304 | | 4,014 | 42 | 186,076 | 76 | 47,277 | 121 | 29,187 | 10,513 | 3.828 |
| 14 | 766,959 | 50,355,963 | 3 | 34,273 | 1 | 129,015 | 24 | 239,455 | 69 | 51,955 | 126 | 37,203 | 11,657 | 6.566 |
| ALL | 3,612,616 | 173,073,517 | 5 | 34,577 | 2 | 168,948 | 201 | 1,070,973 | 358 | 227,869 | 737 | 172,921 | 55,446 | 4.791 |
| PURE | PREMIUM | 4.791 | | . 096 | | . 468 | | 2.965 | | . 631 | | . 479 | . 153 | |
| | | C. TRANSLAT | ED PA | AYROLLS, TRA | NSLATE | D LOSSES & | PURE | PREMIUMS (| INCLUDI | NG IBNR AND | FREQUI | ENCY TREND) | | |
| 10 | 746,854 | 34,015,340 | | 0 | 1 | 31,789 | 49 | 215,061 | 72 | 36,925 | 193 | 42,458 | 13,921 | 4.554 |
| 11 | 676,972 | 38,487,896 | | ŏ | - | 1,873 | 46 | 303,743 | 71 | 38,962 | 140 | 29,616 | 10,686 | 5.685 |
| 12 | 697,287 | 22,689,053 | | 0 | | 2,257 | 40 | 126,702 | 72 | 54,077 | 161 | 35,082 | 8,771 | 3.254 |
| 13 | 724,544 | 28,137,633 | | 304 | | 4,014 | 42 | 186,951 | 79 | 49,311 | 125 | 30, 197 | 10,599 | 3.883 |
| 14 | 766,959 | 52,172,342 | 3 | 34,273 | 1 | 129,136 | 25 | 248,759 | 76 | 56,930 | 138 | 40,742 | 11,882 | 6.802 |
| ALL | 3,612,616 | 175,502,264 | 4 | 34,577 | 2 | 169,069 | 202 | 1,081,216 | 370 | 236,205 | 757 | 178,095 | 55,859 | 4.858 |
| PURE | PREMIUM | 4.858 | | . 096 | | . 468 | | 2.993 | | . 654 | | . 493 | . 155 | |

TABLE III

TOTAL MEDICAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 2010 - 2014

| MAN Year | PAYROLL IN THOUS | ALL LOSSES | NO . | DEATH COMP. IN HUNDREDS | PERM. NO. | TOTAL COMP. IN HUNDREDS | MAJO NO. | OR PERM. COMP. IN HUNDREDS | MINOI NO. | R PERM. COMP. IN HUNDREDS | TEMP NO. | ORARY COMP. IN HUNDREDS | MEDICAL ONLY IN HUNDREDS | PURE PREM. |
|-------------|---------------------|---------------|-------|----------------------------------|--------------|----------------------------------|-------------|-------------------------------------|--------------|------------------------------------|-------------|----------------------------------|--------------------------------|---------------|
| (1) | (2) | (3) | (4) | _ | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) |
| | | | | | | A. EXPER | IENCE | AS REPORTED |) | | | | | |
| | | | | | | | | | | | | | | |
| 10 | 11,787,255 | 67,106,341 | 1 | 1,596 | 2 | 40.772 | 149 | 282.752 | 519 | 156.477 | 1168 | 122.123 | 67.343 | . 569 |
| 11 | 12,308,380 | 58,287,194 | | | 2 | 12,620 | 143 | 241,721 | 519 | 151,232 | 1091 | 111,815 | 65,484 | . 474 |
| 12 | 12,630,756 | 52,521,428 | 5 | 5 | 2 | 3,919 | 127 | 180,432 | 488 | 150,211 | 1052 | 124,872 | 65,777 | . 416 |
| 13 | 13,502,406 | 56,524,906 | 4 | 1,301 | | 0 | 111 | 132,128 | 614 | 189,955 | 1249 | 166,256 | 75,609 | . 419 |
| 14 | 13,775,132 | 37,049,437 | 6 | 58 | | 0 | 33 | 29,439 | 252 | 69,258 | 1417 | 200,271 | 71,468 | . 269 |
| ALL | 64,003,929 | 271,489,306 | 20 | 2,960 | 6 | 57,311 | 563 | 866,472 | 2392 | 717,133 | 5977 | 725,337 | 345,681 | . 424 |
| | | B. TRANSLAT | ED PA | YROLLS, TRA | NSLATE | D LOSSES & | PURE | PREMIUMS | (EXCLUD | ING IBNR AND | FREQL | JENCY TREND) | | |
| | | | | | | | | | | | | | | |
| 10 | 11,787,255 | 127,273,674 | | , | 2 | 110,656 | 149 | 590,952 | 519 | 268,828 | 1168 | 215,180 | 84,651 | 1.080 |
| 11 | 12,325,612 | 117,541,446 | | | 2 | 36,953 | 146 | 581,104 | 527 | 278,603 | 1080 | 195,654 | 83,100 | . 954 |
| 12 | 12,656,018 | 113,702,188 | | , | 2 | 16,723 | 142 | 535,190 | 498 | 290,357 | 1026 | 208,555 | 84,260 | . 898 |
| 13 | 13,524,010 | 136,490,439 | 4 | -, | 1 | 12,784 | 174 | 646,126 | 616 | 343,787 | 1182 | 264,943 | 94,436 | 1.009 |
| 14 | 13,802,682 | 107, 176, 596 | 6 | 1,069 | 1 | 11,246 | 145 | 498,350 | 484 | 258,145 | 1071 | 214,764 | 88,192 | . 776 |
| ALL | 64,095,577 | 602,184,343 | 20 | 8,306 | 8 | 188,362 | 756 | 2,851,722 | 2644 | 1,439,720 | 5527 | 1,099,096 | 434,639 | . 940 |
| PURE | PREMIUM | . 940 | | . 001 | | . 029 | | . 445 | | . 225 | | . 171 | . 068 | |
| | | C. TRANSLAT | ED PA | YROLLS, TRA | NSLATE | D LOSSES & | PURE | PREMIUMS | (INCLUD | ING IBNR AND | FREQL | JENCY TREND) | | |
| 10 | 11,787,255 | 127,298,223 | 1 | 2,471 | 2 | 110,656 | 149 | 590,952 | 519 | 268,828 | 1168 | 215,180 | 84,896 | 1.080 |
| 11 | 12,325,612 | 117,912,584 | | _, | 2 | 36,953 | 146 | 581,104 | 532 | 281,069 | 1086 | 196,650 | 83,349 | . 957 |
| 12 | 12,656,018 | 114,585,881 | | • | 2 | 16,723 | 142 | 535,467 | 507 | 295,895 | 1040 | 211,299 | 84,538 | . 905 |
| 13 | 13,524,010 | 139,295,020 | | • | 1 | 12,784 | 175 | 649,170 | 645 | 359,979 | 1218 | 272,978 | 95,210 | 1.030 |
| 14 | 13,802,682 | 113,058,042 | 6 | 1,069 | 1 | 11,400 | 148 | 510, 146 | 533 | 284,533 | 1165 | 233,539 | 89,894 | . 819 |
| ALL | 64,095,577 | 612,149,750 | 16 | 8,306 | 8 | 188,516 | 760 | 2,866,839 | 2736 | 1,490,304 | 5677 | 1,129,646 | 437,887 | . 955 |
| PURE | PREMIUM | . 955 | | . 001 | | . 029 | | . 447 | | . 233 | | . 176 | . 068 | |

<u>Table IV - Unit Statistical Data</u>

Pages 1 through 4 contain payroll, premium and loss unit statistical data for the latest five manual years for which data is available, in total and by industry group. Pure premiums, incurred losses and claim counts by type of injury are shown.

All data is shown on a reported basis.

TABLE IV

TOTAL EXPERIENCE - PAYROLLS, PREMIUMS AND LOSSES BY MANUAL YEARS - AS REPORTED

| | | | • | | , | | | | | | | | | | | |
|-------------|---------------------|------------------------------------------|----------------------------|--------------------------------------------------|---------|----------------------------------|---------------------------|----------------------------------|---------|----------------|--------|-----------------------|-------|--------------------------|----------|-------------|
| MAN Year | PAYROLL IN THOUS | EARNE STAND PREMI INCLU EXP. | ARD S' UM PI DING EX | ARNED FANDARE REMIUM KCLUDIN KP. CON | IG | INCURRED LOSSES UNMODIFIED | AVE. RATE D (4)/(2) | LOS INCL. EXP.CO (5)/(3 | N EXF | | | PI DEATH & P.T. | MAJOR | EMIUMS MINOR PERM. | TEMP. | MED. |
| (1) | (2) | (3 | 1) | (4) | | (5) | (6) | (7) | (| (8) | (9) | (10) | (11) | (12) | (13) | (14) |
| 2010 | 13,242,559 | 199,73 | 6.802 190 | 5,640,9 | 01 1 | 157,810,013 | 3 1.48 | . 790 |) . | 803 | 1.19 | . 02 | . 27 | . 10 | . 07 | . 73 |
| 2011 | 13,760,081 | 203,07 | • | 9,933,5 | | 143,995,310 | | . 709 | | | 1.05 | | . 24 | . 10 | . 06 | . 63 |
| 2012 | 14,100,016 | 212,60 | 3,658 209 | 9,330,2 | 276 1 | 121,030,277 | 7 1.48 | . 569 |) . | 578 | . 86 | .01 | . 18 | . 09 | . 07 | . 50 |
| 2013 | 15,056,188 | 237,64 | 3,841 23 | 4,088,5 | 508 1 | 121,347,254 | 1.55 | . 511 | ١. | 518 | . 8 1 | .01 | . 14 | . 10 | . 08 | . 47 |
| 2014 | 15,395,351 | 255,86 | 9,493 25 | 2,097,1 | 153 | 92,050,015 | 1.64 | . 360 |) . | 365 | . 60 | . 02 | . 05 | . 05 | . 09 | . 38 |
| ALL | 71,554,195 1 | , 108 , 93 | 2,749 1,09 | 2,090,3 | 841 6 | 36,232,869 | 1.53 | . 574 | ٠. | 583 | . 89 | .01 | . 17 | . 09 | . 07 | . 54 |
| | | | |] | NCURRED | LOSSES AS | REPORTE | D BY KIN | ID OF 1 | NJURY | | | | | | |
| | | | DEATH | | DEDM | TOTAL | MAJIO | R PERM. | | MINOR PE | ЕВМ | | TEM | P. COMF | | MEDICAL |
| MAN | ALL | | INDEMNITY | | | MNITY | | R PERM. EMNITY | | INDEMN | | | | DEMNIT | | MEDICAL |
| YEAR | LOSSES | NO. | & FUNERAL | NO. | | MP. NO. | | OMP. | NO. | COMP | | NO | | COMP. | <u> </u> | |
| LEAN | 200020 | | & TONERAL | | • |) | | O | | 30 1-11 | • | 110 | • | •••••········ | | |
| (1) | (2) | (3) | (4) | (5) | (| (6) (7) |) (| 8) | (9) | (10) | | (11 |) | (12) | | (13) |
| 2010 | 157,810,013 | 2 | 46,176 | 4 | 2,172, | 209 227 | 7 36,2 | 87,705 | 656 | 13,125 | 5,77 | 4 1,4 | 74 | 8,934 | 321 | 97,243,828 |
| 2011 | 143,995,310 | | 818,510 | 3 | 1,156, | | | 13,365 | 646 | 13,940 | | | 42 | 7,732 | | 87,034,860 |
| 2012 | 121,030,277 | 5 | 1,523,865 | 2 | 160, | 939 184 | 25,8 | 06,285 | 609 | 13,210 | 0,54 | l8 1,3 | 17 | 9,203 | 638 | 71,125,002 |
| 2013 | 121,347,254 | 5 | 1,375,766 | | | 157 | 7 21,2 | 74,421 | 751 | 15,32 | 1 , 14 | l3 1,4 | 72 | 12,300 | 239 | 71,075,685 |
| 2014 | 92,050,015 | 9 | 2,570,235 | 1 | 518, | 247 50 | 7,7 | 74,282 | 318 | 7,402 | 2,81 | 6 1,7 | 10 | 14,622 | , 731 | 59,161,704 |
| ALL | 636,232,869 | 26 | 6,334,552 | 10 | 4,007, | 420 829 | 124,4 | 56,058 | 2,980 | 63,000 | 0,75 | 57 7,3 | 15 | 52,793 | ,003 | 385,641,079 |
| | | | | INCUF | RED MED | DICAL LOSSE | S AS REP | ORTED BY | KIND | OF INJURY | Y | | | | | |
| | | | DEATH | | PFDM | TOTAL | MA.IO | R PERM. | | MINOR PE | FRM | | TFM | P. COMP | • | MEDICAL |
| MAN | ALL | | MEDICAL | | | DIÇAL | | DICAL | | MEDICA | | | | EDIÇAL | • | ONLY |
| YEAR | LOSSES | NO. | MEDIGAL | NO. | | MP. NO. | | OMP. | NO. | CON | | NO | | COMP | | ONE |
| (4) | (8) | (2) | (4) | / - \ | | (6) | | (0) | (2) | / 4.4 | ٠, | (44 | ` | (40) | | (40) |
| (1) | (2) | (3) | (4) | (5) | | (6) (7) | | (8) | (9) | (10 | | (11) | | (12) | 700 | (13) |
| 2010 | 97,243,828 | | 3,770,303 | 4 | 5,323, | | | 46,141 | 656 | 20,276 | | | | 15,621, | | 8,605,224 |
| 2011 | 87,034,860 | | 450 | 3 | 2,488, | | | 43,859 | 646 | 19,489 | • | | | 13,618, | | 8,195,186 |
| 2012 | 71,125,002 | | 458 | 2 | 391, | | • | 96,707 | 609 | 19,55 | • | | | 15,722, | | 8,261,823 |
| 2013 | 71,075,685 | | 130,118 | 4 | 6 400 | 157 | • | 36,679 | 751 | 22,830 | | | | 19,726, | | 9,351,964 |
| 2014 | 59,161,704 | 9 | 149,912 | 1 | 6,188, | ,036 50 | 9,9 | 98,982 | 318 | 8,894 | 4,60 | 1,7 | 10 | 24,956, | , 3/1 | 8,973,799 |
| ALL | 385,641,079 | 26 | 4,050,791 | 10 | 14,392, | 334 829 | 143,1 | 22,368 | 2,980 | 91,042 | 2,52 | 26 7,3 | 15 | 89,645 | ,064 | 43,387,996 |

TOTAL EXPERIENCE - MANUFACTURE AND UTILITIES PAYROLLS, PREMIUMS AND LOSSES BY MANUAL YEARS - AS REPORTED

TABLE IV - A

| | | | | | | | | 3111 = | · - | | | |
|---------------------------------------------|------------------------------------------------------------------------|--------------------------------------------------------------------|--------------------------------------------------------------------|-------------------------------------------------|--------------------------------------|-------------------------------------------|---------------------------------------|----------------------------------------------------------------|---------------------|-------------------------------------------|-------------------------------------------|-----------------------------------------------------------------|
| MAN YEAR | PAYROLL IN THOUS | EARNED STANDARD PREMIUM INCLUDING EXP. CON. | EARNED STANDARD PREMIUM EXCLUDING EXP. CON. | INCURRED LOSSES UNMODIFIED | AVE. RATE (4)/(2) | LOSS INCL. EXP.CON (5)/(3) | RATIOS EXCL. EXP.CON (5)/(4) | | DEATH | RE PREMIUMS MAJOR MINOR PERM. PERM. | TEMP. | MED. |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) (12) | (13) | (14) |
| 2010 2011 2012 2013 2014 | 708,450 775,675 773,365 830,395 854,791 | 23,569,213 23,941,654 23,035,900 25,918,514 28,947,086 | 23,467,566 23,844,400 22,937,266 25,820,237 28,846,499 | 17,554,227 13,466,727 6,923,081 | 3.31 3.07 2.97 3.11 3.37 | .854 .733 .585 .267 .324 | .858 .736 .587 .268 .326 | 2.84 2.26 1.74 .83 1.10 | .04 | .76 .19 .53 .17 .37 .16 .11 .11 | . 06 . 06 . 08 . 10 . 18 | 1.84 1.47 1.12 .51 .67 |
| ALL | 3,942,676 | 125,412,367 | 124,915,968 | 67,469,429 | 3.17 | . 538 | .540 | 1.71 | . 01 | . 38 . 14 | . 10 | 1.09 |
| | | | INC | CURRED LOSSES AS | REPORTED | BY KIND | OF INJURY | | | | | |
| MAN YEAR | ALL LOSSES | DEA Indem No. & Fun | NITY | PERM. TOTAL INDEMNITY COMP. NO. | INDE | PERM. MNITY | IND | R PERM. EMNITY OMP. | NO. | TEMP. COM INDEMNIT COMP. | Υ | MEDICAL |
| (1) | (2) | (3) (4 |) (5) | (6) (7) | (8 | () | (9) | 10) | (11) | (12) | | (13) |
| 2010 2011 2012 2013 2014 | 20,133,866 17,554,227 13,466,727 6,923,081 9,391,528 | 1 | 1 | 4,658 29 343,892 21 17 7 | 4,10 2,88 93 | 9,187 5,294 5,900 2,637 6,286 | 58 1 | , 338 , 01 , 309 , 67 , 260 , 57 893 , 54 592 , 20 | 6 11 3 10 4 9 | 1 426 3 636 7 856 | 0,001 6,874 6,219 6,491 8,441 | 13,013,004 11,368,491 8,684,035 4,240,409 5,714,597 |
| ALL | 67,469,429 | 1 | 2 | 348,550 81 | 14,84 | 9,304 | 258 5 | , 394 , 01 | 3 55 | 3 3,857 | ,026 | 43,020,536 |
| | | | INCURRE | D MEDICAL LOSSES | S AS REPO | RTED BY K | (IND OF IN | JURY | | | | |
| MAN YEAR | ALL LOSSES | DEA MEDI NO. | | PERM. TOTAL MEDICAL COMP. NO. | MED | PERM. PICAL MP. | | R PERM. DICAL COMP. | NO. | TEMP. COM MEDICAL COMF | • | MEDICAL ONLY |
| (1) 2010 2011 2012 2013 2014 | (2) 13,013,004 11,368,491 8,684,035 4,240,409 5,714,597 | (3) (4 1 3,610, | 709 Ì | (6) (7) 75,478 29 1,226,405 21 17 7 | 5,08 6,05 4,68 44 | 8) 0,940 0,366 2,518 3,773 | 58 2 53 1 | (10) ,479,37 ,382,68 ,791,32 ,371,30 612,81 | 9 11 0 10 7 9 | 3 999 1 901 3 1,208 7 1,476 | ,866 ,806 ,494 ,007 | (13) 766,633 807,225 1,001,703 949,322 882,286 |
| ALL | 43,020,536 | 1 3,610, | 709 2 1 | ,301,883 81 | 18,45 | 8,722 | 258 8 | ,637,50 | 8 55 | 3 6,604 | , 545 | 4,407,169 |

TOTAL EXPERIENCE - CONTRACTING AND QUARRYING
PAYROLLS. PREMIUMS AND LOSSES BY MANUAL YEARS - AS REPORTED

TABLE IV - B

| | | | | PAYRO | LLS | , PREMIUMS | AND L | OSSES BY | MANUAL Y | EARS | - AS R | REPORT | ED | | | | |
|--------------|--------------------------|--------------------------------------|------------|--------------------------------------|----------|-------------------------|-------|-------------------------|-----------------------------|----------|----------------------------|----------------|-----------------|------------|----------------|-----------------|--------------------------|
| | | EARNED |) | EARNED | | | | | LOSS | RATI | IOS | | F | PURE PR | EMIUMS | | |
| MAN Year | PAYROLL IN THOUS | STANDA PREMIL INCLUE EXP. 0 | JM Ding | STANDA PREMIU EXCLUD EXP. C | M Ing | INCUR LOSSE UNMOD | S | AVE. RATE (4)/(2) | INCL. EXP.CON (5)/(3) | EXF | KCL. P.CON)/(4) | ALL | DEATH & P.T. | | MINOR PERM. | TEMP. | MED. |
| | (-) | | | | | , <u> </u> | | /- > | / - \ | | <i>(</i> - <i>)</i> | > | (4 - 5) | | (4 - 3 | (\ | () |
| (1) | (2) | (3) | | (4) | | (5 |) | (6) | (7) | (| (8) | (9) | (10) | (11) | (12) | (13) | (14) |
| 2010 | 746,854 | 35,689 | ,672 | 35,182 | | | 3,734 | 4.71 | . 807 | | . 8 1 8 | 3.8 | | 1.03 | . 28 | . 16 | |
| 2011 | 676,026 | 32,483 | 3,643 | 31,976 | , 359 | 9 28,34 | 0,581 | 4.73 | . 872 | | . 886 | 4.1 | | 1.22 | . 27 | | 2.57 |
| 2012 | 695,895 | 34,427 | ,069 | 33,926 | , 536 | 19,79 | 3,519 | 4.88 | . 575 | | . 583 | 2.8 | | .94 | . 28 | | 1.43 |
| 2013 | 723,387 | 38,685 | , 066 | 38,170 | | | 5,809 | 5.28 | . 514 | | . 521 | 2.7 | 5 .08 | . 83 | . 27 | | 1.43 |
| 2014 | 765,428 | 44,409 | 744 | 43,876 | , 083 | 3 22,74 | 6,247 | 5.73 | . 512 | | .518 | 2.9 | 7 . 10 | . 28 | . 16 | . 28 | 2.14 |
| ALL | 3,607,590 | 185,695 | 5,194 | 183, 131 | , 849 | 119,53 | 9,890 | 5.08 | . 644 | | . 653 | 3.3 | 1 .06 | . 85 | . 25 | . 18 | 1.97 |
| | | | | | INC | CURRED LOSS | ES AS | REPORTE | BY KIND | OF I | INJURY | | | | | | |
| | | | DEATH | | | PERM. TOTA | L | MAJO | R PERM. | | MINOR | R PERM | | TEM | IP. COM | Р. | MEDIÇAL |
| MAN | ALL | | INDEMNI | | | INDEMNITY | | | EMNITY | | | MNITY | | | DEMNIT | | |
| YEAR | LOSSES | NO. | & FUNER | | 0. | COMP. | NO. | | OMP. | NO. | | MP. | NO | | COMP. | | |
| (1) | (2) | (3) | (4) | (| 5) | (6) | (7) | (8 | B) | (9) | (1 | 10) | (1 | 1) | (12) | | (13) |
| 2010 | 00 700 704 | | | 1 | | 715 014 | 49 | 7 60 | 2 400 | 70 | • | 004 0 | E0 . | 100 | 4 466 | 007 | 17 104 400 |
| 2010 2011 | 28,783,734 28,340,581 | 1 | 14,44 | | | 715,314 | 45 | | 93,400 71,183 | 72 69 | | 084,2 846,9 | | 193 140 | 1,166 | , 20 / , 816 | 17,124,483 17,379,175 |
| 2011 | 19,793,519 | • | 14,44 | • | | | 40 | | 71,103 37,296 | 68 | | 922,0 | | 162 | 1,384 | | 9,919,539 |
| 2012 | 19,793,519 | 1 | 584.07 | e | | | 39 | | 24,283 | 75 | | 931,0 | | 126 | 1,026 | | 10,310,370 |
| 2013 | 22,746,247 | 3 | 276,25 | | | 518,247 | 10 | | 32,202 | 46 | | 255,9 | | 164 | 2,165 | | 16,397,670 |
| 2014 | 22,740,247 | 3 | 270,25 | o 1 | | 510,247 | 10 | 2,1 | 32,202 | 40 | Ι, | 255,9 | 05 | 104 | 2, 165 | , 00 / | 10,397,070 |
| ALL | 119,539,890 | 5 | 874,77 | 3 2 | • | 1,233,561 | 185 | 30,68 | 88,364 | 330 | 9, | 040,2 | 61 7 | 785 | 6,571 | ,694 | 71,131,237 |
| | | | | INC | URRI | ED MEDICAL | LOSSE | S AS REPO | ORTED BY | KIND | OF INJ | JURY | | | | | |
| | | | DEATH | | | PERM. TOTA | L | MAJOR | R PERM. | | MINOR | R PERM | | TEM | IP. COM | Р. | MEDIÇAL |
| MAN | ALL | | MEDIÇA | | | MEDICAL | | | DIÇAL | | | DIÇAL | | | EDIÇAL | | ONLY |
| YEAR | LOSSES | NO. | | | 0. | COMP. | NO. | C | OMP. | NO. | | COMP. | NO |). | COMP | • | |
| (1) | (2) | (3) | (4) | (| 5) | (6) | (7) | (| (8) | (9) | | (10) | (1 | 1) | (12) | | (13) |
| 2010 | 17, 124, 483 | `-' | · · / | | | 1,171,298 | 49 | | 89,981 | 72 | 2 . | 149,3 | | . / 193 | 2,409 | .637 | 1,104,248 |
| 2011 | 17,379,175 | 1 | | | | .,, | 47 | | 21,402 | 69 | | 983,4 | | 140 | 1,534 | • | 839,538 |
| 2012 | 9,919,539 | • | | | | | 40 | | 71,032 | 68 | , | 739,1 | | 162 | 2,026 | • | 682,462 |
| 2013 | 10,310,370 | 1 | | | | | 39 | • | 80.083 | 75 | - | 463,8 | | 126 | 1,624 | - | 841,727 |
| 2014 | 16,397,670 | 3 | 144,11 | 2 1 | 6 | 5,188,036 | 10 | | 53,999 | 46 | | 355,9 | | 164 | 2,910 | | 944,692 |
| ALL | 71,131,237 | 5 | 144,11 | 2 2 | • | 7,359,334 | 185 | 38,0 | 16,497 | 330 | 10, | 691,6 | 66 7 | 785 | 10,506 | , 961 | 4,412,667 |

TOTAL EXPERIENCE - OTHER INDUSTRIES

PAYPOLLS DEFMILMS AND LOSSES BY MANUAL YEARS - AS REPORTED

TABLE IV - C

| | | | | | | UMS AND LO | | MANUAL Y | EARS - A | AS REPORTE | D | | | | |
|---------------------------------------------|---------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------------|---------------------------------------------------------------|-----------------------------------|---------------------------------------------------------------|--------------------------------------|-------------------------------------------------------|----------------------------------------|----------------------------------------------------------------------|----------------------------|--------------------------------------|--------------------------------------------------------|--------------------------|-----------------------------------------------------------------------|
| MAN Year | PAYROLL IN THOUS | EARNED STANDAI PREMIUI INCLUD: EXP. CO | RD S M F Ing i | EARNED STANDARD PREMIUM EXCLUDING EXP. CON. | L i U | NCURRED OSSES NMODIFIED | AVE. RATE (4)/(2) | LOSS INCL. EXP.CON (5)/(3) | | ON . | DEATH I | RE PRE MAJOR PERM. | MINOR | ТЕМР. | MED. |
| (1) | (2) | (3) | | (4) | | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
| 2011 | 11,787,255 12,308,380 12,630,756 13,502,406 13,775,132 | 140,477 146,653 155,140 173,040 182,512 | ,658 14 ,689 15 ,261 17 | 37,990,72 44,112,74 52,466,47 70,098,01 79,374,57 | 4 9 4 8 4 9 | 8,892,413 8,100,502 7,770,031 4,548,364 9,912,240 | 1.17 1.17 1.21 1.26 1.30 | .775 .669 .566 .546 | .789 .68 .576 .556 | 1 .80 5 .69 5 .70 | .01 .01 .01 | . 20 . 17 . 13 . 11 . 03 | .08 .09 .08 .09 | .06 .05 .06 .08 | .57 .47 .42 .42 .27 |
| ALL | 64,003,929 | 797,825 | , 188 78 | 84,042,52 | 4 44 | 9,223,550 | 1.22 | . 563 | . 573 | . 70 | . 01 | . 12 | . 08 | . 07 | . 42 |
| MAN YEAR | ALL Losses | NO . | DEATH INDEMNITY & FUNERAL | Y | CURRED PERM. INDEM COM | NITY | MAJOF Inde | D BY KIND R PERM. EMNITY DMP. | M | JRY INOR PERM. INDEMNITY COMP. | NO. | IND | . COMP EMNITY COMP. | | MEDICAL |
| (1) | (2) | (3) | (4) | (5) | (6 |) (7) | (8 | 3) | (9) | (10) | (11) | | (12) | | (13) |
| 2010 2011 2012 2013 2014 | 108,892,413 98,100,502 87,770,031 94,548,364 59,912,240 | 4 | 46,176 804,069 1,523,865 791,690 2,293,979 | 2 2 2 | 1,452,2 812,1 160,9 | 33 143 | 20,93 16,35 14,3 | 15,118 86,888 53,089 17,501 65,794 | 519 519 488 614 252 | 9,703,50 10,783,83 10,027,94 12,496,57 5,554,62 | 4 1,09 1 1,05 3 1,24 | 1 2 9 1 | 7,339,6,476, 6,476, 7,182, 0,417,0 | 384 769 694 | 67,106,341 58,287,194 52,521,428 56,524,906 37,049,437 |
| ALL | 449,223,550 | 20 ! | 5,459,779 | 6 | 2,425,3 | 09 563 | 78,9 | 18,390 2 | , 392 | 48,566,48 | 3 5,97 | 7 4 | 2,364, | 283 | 271,489,306 |
| | | | DEATH | INCURR | ED MEDI | CAL LOSSES | | RTED BY I | | INJURY | | TEMD | . COMP | | MEDICAL |
| MAN Year | ALL Losses | NO. | MEDICAL | NO . | MEDI COM | CAL | ME | DICAL DMP. | NO. | MEDICAL COMP. | NO. | ME | DICAL COMP. | • | ONLY |
| (1) 2010 2011 2012 2013 2014 | (2) 67,106,341 58,287,194 52,521,428 56,524,906 37,049,437 | (3) 1 4 5 4 6 | (4) 159,594 458 130,118 5,800 | | (6 4,077,2 1,261,9 391,9 | 15 149 89 143 | 28,27 24,17 18,04 13,21 | (8) 75,220 72,091 13,157 12,823 13,858 | (9) 519 519 488 614 252 | (10) 15,647,71 15,123,23 15,021,08 18,995,48 6,925,84 | 2 1,09 3 1,05 4 1,24 | 8 1 1 1 2 1 9 1 | (12) 2,212, 1,181, 2,487, 6,625, 0,027, | 459 159 566 | (13) 6,734,343 6,548,423 6,577,658 7,560,915 7,146,821 |
| ALL | 271,489,306 | 20 | 295,970 | 6 | 5,731,1 | 17 563 | 86,64 | 17,149 2 | , 392 | 71,713,35 | 2 5,97 | 7 7 | 2,533, | 558 | 34,568,160 |

Claim Frequencies

The attached exhibits examine historical Workers Compensation claim frequencies in Delaware.

Claim frequencies per \$1 million of expected losses are shown on page 1 based on statistics gathered by the DCRB. The second page shows a graph of the frequencies appearing in column (5) of page 1.

The third page shows annual changes in average quarterly wages over the last eight available calendar quarters.

<u>Delaware W.C. - Claim Frequencies</u> DCRB Unit Statistical Plan

Excluding Deductible Business

| Policy | # of Claim Indemnity | % Change Counts | Expected Losses | % Change Exp Loss | Claim Frequency (#Claims per \$1 million) | % Change Frequency |
|---------|-------------------------|--------------------|--------------------|----------------------|----------------------------------------------|-----------------------|
| Year | (1) | (2) | (3) | (4) | (5) | (6) |
| 2001 | 1,973 | . , | 161,848,772 | , , | 12.19 | ` , |
| 2002 | 1,930 | -2.2% | 156,789,809 | -3.1% | 12.31 | 1.0% |
| 2003 | 1,845 | -4.4% | 156,721,208 | 0.0% | 11.77 | -4.4% |
| 2004 | 1,734 | -6.0% | 167,049,185 | 6.6% | 10.38 | -11.8% |
| 2005 | 1,648 | -5.0% | 177,562,982 | 6.3% | 9.28 | -10.6% |
| 2006 | 1,601 | -2.9% | 183,396,760 | 3.3% | 8.73 | -5.9% |
| 2007 | 1,479 | -7.6% | 182,235,772 | -0.6% | 8.12 | -7.0% |
| 2008 | 1,286 | -13.1% | 178,817,295 | -1.9% | 7.19 | -11.5% |
| 2009 | 1,245 | -3.2% | 173,280,138 | -3.1% | 7.18 | -0.1% |
| 2010 | 1,332 | 7.0% | 185,469,816 | 7.0% | 7.18 | 0.0% |
| 2011 | 1,281 | -3.8% | 190,285,359 | 2.6% | 6.73 | -6.3% |
| 2012 | 1,177 | -8.1% | 195,217,965 | 2.6% | 6.03 | -10.4% |
| 2013 | 1,250 | 6.2% | 198,451,697 | 1.7% | 6.30 | 4.5% |
| 2014 | 1,092 | -12.6% | 200,530,610 | 1.0% | 5.45 | -13.5% |
| 2015 * | 889 | * -18.6% | 154,936,651 | * -22.7% | 5.74 * | 5.3% |
| 2015 ** | | | | | 5.80 | 6.4% |

| Period | Annual % Change In Claim Frequency | Period | Annual % Change In Claim Frequency |
|---------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------|
| PY01-PY15 PY02-PY15 PY03-PY15 PY04-PY15 PY05-PY15 PY06-PY15 PY07-PY15 PY08-PY15 PY09-PY15 PY10-PY15 PY11-PY15 | -5.8% -5.9% -5.6% -5.2% -4.8% -4.6% -3.9% -4.4% -4.6% -3.9% | PY01-PY14 PY02-PY14 PY03-PY14 PY04-PY14 PY05-PY14 PY06-PY14 PY07-PY14 PY08-PY14 PY09-PY14 PY10-PY14 PY11-PY14 | -6.1% -6.2% -6.0% -5.5% -5.2% -4.7% -4.4% -5.2% -6.0% -5.7% |
| PY12-PY15 PY13-PY15 PY14-PY15 | -2.6% -4.1% 6.4% | PY12-PY14 PY13-PY14 | -4.9% -13.5% |

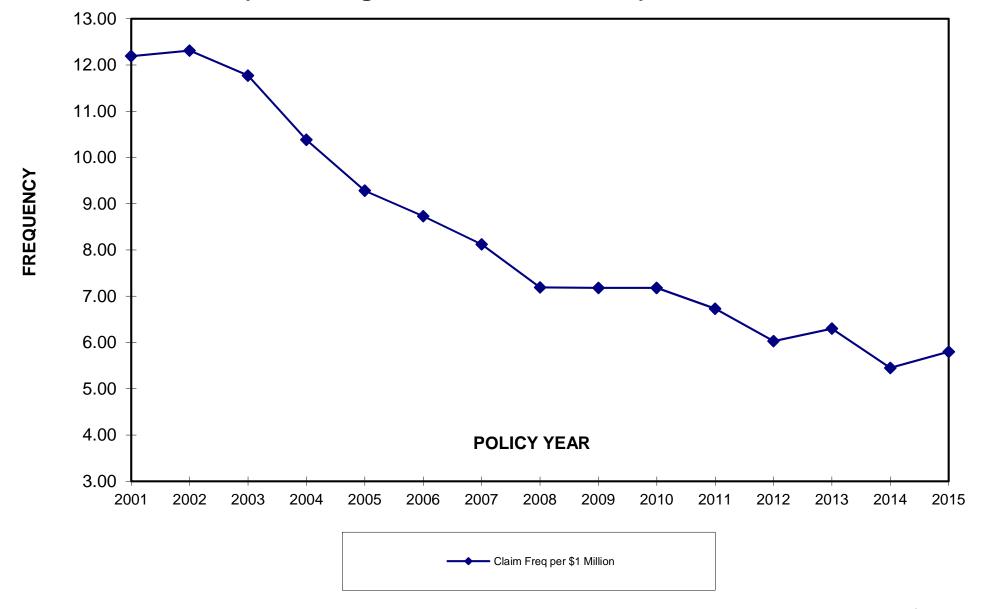
Includes approximately 1st 8 months of PY2015.
 Projected value for complete PY 2015 is 5.80 based on an annual change in claim frequency of 6.4%.

| Policy Year | SAWW | % Change SAWW | SAWW Index | Adj Claim Freq. (1) (#Claims per \$1 million) | % Change Adj Claim Frequency |
|----------------|----------|------------------|---------------|--------------------------------------------------|------------------------------------|
| 2001 | 748.78 | | 1.0000 | 12.19 | |
| 2002 | 772.98 | 3.2% | 1.0323 | 12.71 | 4.3% |
| 2003 | 800.52 | 3.6% | 1.0691 | 12.58 | -1.0% |
| 2004 | 836.38 | 4.5% | 1.1170 | 11.59 | -7.9% |
| 2005 | 872.92 | 4.4% | 1.1658 | 10.82 | -6.6% |
| 2006 | 898.06 | 2.9% | 1.1994 | 10.47 | -3.2% |
| 2007 | 911.87 | 1.5% | 1.2178 | 9.89 | -5.5% |
| 2008 | 915.37 | 0.4% | 1.2225 | 8.79 | -11.1% |
| 2009 | 923.91 | 0.9% | 1.2339 | 8.86 | 0.8% |
| 2010 | 950.30 | 2.9% | 1.2691 | 9.11 | 2.8% |
| 2011 | 979.36 | 3.1% | 1.3079 | 8.80 | -3.4% |
| 2012 | 994.77 | 1.6% | 1.3285 | 8.01 | -9.0% |
| 2013 | 1,008.90 | 1.4% | 1.3474 | 8.49 | 6.0% |
| 2014 | 1,026.82 | 1.8% | 1.3713 | 7.47 | -12.0% |
| 2015 (2) | 1,031.42 | 0.4% | 1.3775 | 7.91 | |
| 2015 | 1,032.34 | | 1.3787 | 8.00 | 7.1% |

| Period | Annual % Change In Adjusted Claim Frequency | Period | Annual % Change in SAWW |
|-----------|---------------------------------------------------|-----------|----------------------------|
| PY01-PY15 | -3.7% | PY01-PY15 | 2.3% |
| PY02-PY15 | -3.8% | PY02-PY15 | 2.1% |
| PY03-PY15 | -3.7% | PY03-PY15 | 2.0% |
| PY04-PY15 | -3.4% | PY04-PY15 | 1.9% |
| PY05-PY15 | -3.1% | PY05-PY15 | 1.7% |
| PY06-PY15 | -2.9% | PY06-PY15 | 1.7% |
| PY07-PY15 | -2.6% | PY07-PY15 | 1.8% |
| PY08-PY15 | -2.1% | PY08-PY15 | 1.9% |
| PY09-PY15 | -2.6% | PY09-PY15 | 1.9% |
| PY10-PY15 | -3.0% | PY10-PY15 | 1.6% |
| PY11-PY15 | -2.6% | PY11-PY15 | 1.4% |
| PY12-PY15 | -1.3% | PY12-PY15 | 1.3% |
| PY13-PY15 | -2.9% | PY13-PY15 | 1.2% |
| PY14-PY15 | 7.1% | PY14-PY15 | 0.5% |
| | | | |

⁽¹⁾ Adjusted claim frequency is claim frequency per \$1 million expected losses at constant (2001) wages (2) Includes approximately 1st 8 months of PY 2015. (Full Year=1032.34 - Average of CY 2015 and 2016)

DE W.C. - CLAIM FREQUENCIES
DCRB Unit Statistical Plan
(Excluding Deductible Business)



DELAWARE COMPENSATION RATING BUREAU, INC. DERIVATION OF WAGE TREND

| YEAR | QUARTER | SOURCE* | STATEWIDE AVERAGE QUARTERLY WAGE | ESTIMATE FOR YEARLY RATE OF WAGE INFLATION |
|------|---------|---------|-------------------------------------------|--------------------------------------------------|
| | | | | |
| 2014 | 1 | ACTUAL | 14,382 | |
| | 2 | ACTUAL | 12,645 | |
| | 3 | ACTUAL | 12,410 | |
| | 4 | ACTUAL | 13,616 | |
| 2015 | 1 | ACTUAL | 14,307 | 0.9948 |
| | 2 | ACTUAL | 12,910 | 1.0210 |
| | 3 | ACTUAL | 12,508 | 1.0079 |
| | 4 | ACTUAL | 14,082 | 1.0342 |
| 2016 | 1 | ACTUAL | 13,881 | 0.9702 |
| | 2 | ACTUAL | 12,839 | 0.9945 |
| | 3 | ACTUAL | 13,221 | 1.0570 |
| | 4 | ACTUAL | 13,659 | 0.9700 |

Latest Eight Quarter Average = 1.0062
Selected Annual Wage Trend = 1.0062

^{*} Delaware Department of Labor

Retrospective Development Factors

EXHIBIT XII

DELAWARE RETROSPECTIVE DEVELOPMENT FACTORS *

Retrospective development factors for first, second and third adjustments are calculated below. They are intended for use in retrospective plans with no loss limitation and applicable to the expected loss portion of premium.

| First Adjustment | RDF = | 0.5936 |
|-------------------|-------|--------|
| Second Adjustment | RDF = | 0.4595 |
| Third Adjustment | RDF = | 0.3797 |

For those companies using retrospective development factors with loss limitations, the following formula may be used.

$$RDF(LIM) = (1.0 - ELF) \times RDF$$

RDF(LIM) = Retrospective Development Factors at limited basis ELF = Excess Loss (Pure Premium) Factors exclusive of allocated loss adjustment expenses for given Hazard Group and Loss Limitation RDF = Retrospective Development Factors without Loss Limitation

For Example:

First Adjustment RDF =
$$(1 - 0.651) * 0.5936 = 0.2072$$

^{*} The use of retrospective development factors is optional.

Tax Multiplier

EXHIBIT XI

CALCULATION OF TAX MULTIPLIER FOR USE IN RETROSPECTIVE RATING PLANS (O/T U.S.L. & H.W. Act Coverages)

Expense Provisions for O/T U.S.L. & H.W. Classes

| Losses | 58.38 |
|----------------------------|-------|
| Loss Adjustment Expense | 12.18 |
| Loss & Loss Adjustment | 70.56 |
| | |
| Premium Discount | 8.38 |
| Acquisition | 7.77 |
| General Expenses | 3.26 |
| Profit and Contingencies | 1.08 |
| Taxes | 2.33 |
| Uncollectible Premium | 1.10 |
| Workers' Compensation Fund | 3.00 |
| Administrative Assessment | 2.52 |
| | 29.44 |

lf

T = Tax multiplier

E = Expense provision in rates (General, Acquisition, and Profit), less premium discount

L = Loss provision in rates

C = Loss conversion factor

B = Assessments made on premiums

A = Assessments made on losses (adjusted so as not to collect profit and general expense dollars on the extra premium generated by the assessments)

Using average discount (Schedule Y) this yields:

$$ACQ \qquad GEN \qquad PROFIT \qquad PREM DISC$$

$$E = 0.0373 = 0.0777 + 0.0326 + 0.0108 - 0.0838$$

$$A = 0.0418 = 0.0431 \times \frac{1 - 0.0373 - 0.0643}{1 - 0.0099 - 0.0643}$$

<u>Then</u>

$$T = \underbrace{\begin{array}{ccc} 0.0373 + 0.5838 & (1 + 0.2087 + 0.0418) \\ 0.0373 + 0.5838 & (1 + 0.2087) \end{array}}_{} x \underbrace{\begin{array}{ccc} 1 \\ 1 - 0.0643 - 0.0255 \end{array}}_{} = \underbrace{\begin{array}{ccc} 1.1347 \\ 1 - 0.0643 - 0.0255 \end{array}}_{}$$

Manual Rates, Loss Costs and Expected Loss Rates

| | DCRB* | ASSIGNED | ASSIGNED | | ERIENCE RA | | HAZ |
|------|------------------------|---------------------|-------------------|------|------------|---------------|--------|
| CODE | | RISK MANUAL | | | | | |
| CODE | ADVISORY LOSS COSTS | RISK MANUAL RATE | RISK MIN PREM. | | | CTORS TABLE** | GRP |
| NO | 1033 00313 | KAIE | PKEWI. | A-1 | A-2 | A-3 | A-G |
| 005 | 20.68 | 28.50 | 2,000 | 6.49 | 8.09 | 9.09 | F |
| 0006 | 5.42 | 7.48 | 1,285 | 1.70 | 2.12 | 2.39 | D |
| | | | • | | | | |
| 007 | 6.64 | 9.15 | 2,000 | 2.08 | 2.60 | 2.92 | С |
| 8000 | 4.93 | 6.79 | 2,000 | 1.55 | 1.93 | 2.17 | D |
| 009 | 30.82 | 42.47 | 2,000 | 9.68 | 12.06 | 13.55 | G |
| 0011 | 4.37 | 6.02 | 1,890 | 1.37 | 1.71 | 1.92 | В |
| 0012 | 5.39 | 7.44 | 2,000 | 1.69 | 2.11 | 2.37 | D |
| 0013 | 5.39 | 7.44 | 2,000 | 1.69 | 2.11 | 2.37 | С |
| 015 | 18.34 | 25.28 | 2,000 | 5.76 | 7.18 | 8.06 | Ε |
| 0016 | 3.65 | 5.03 | 960 | 1.15 | 1.43 | 1.61 | С |
| 0034 | 4.30 | 5.94 | 1,080 | 1.35 | 1.69 | 1.89 | С |
| | | | · | | | | |
| 0036 | 5.03 | 6.93 | 1,215 | 1.58 | 1.97 | 2.21 | C |
| 055 | 5.55 | 7.65 | 2,000 | 1.47 | 1.89 | 2.18 | F |
| 059 | 6.35 | 8.75 | 2,000 | 1.68 | 2.16 | 2.49 | Е |
| 0083 | 5.96 | 8.21 | 1,385 | 1.87 | 2.33 | 2.62 | С |
| 101 | 4.99 | 6.88 | 2,000 | 1.26 | 1.75 | 1.77 | Ē |
| 104 | 5.28 | 7.27 | 2,000 | 1.34 | 1.85 | 1.87 | В |
| 105 | 5.56 | 7.66 | 2,000 | 1.41 | 1.95 | 1.98 | D |
| 106 | 8.89 | 12.25 | 2,000 | 2.25 | 3.12 | 3.16 | C |
| 100 | 0.09 | 12.25 | 2,000 | 2.23 | 3.12 | 3.10 | C |
| 107 | 4.11 | 5.66 | 1,795 | 1.04 | 1.44 | 1.46 | В |
| 108 | 5.69 | 7.84 | 2,000 | 1.44 | 2.00 | 2.02 | С |
| 109 | 6.85 | 9.44 | 2,000 | 1.73 | 2.41 | 2.43 | С |
| 110 | 4.89 | 6.74 | 2,000 | 1.24 | 1.72 | 1.74 | В |
| 111 | 8.53 | 11.75 | 2,000 | 2.16 | 2.99 | 3.03 | С |
| | | | , | | | | |
| 112 | 15.36 | 21.17 | 2,000 | 3.89 | 5.39 | 5.46 | С |
| 113 | 3.74 | 5.16 | 1,660 | 0.95 | 1.31 | 1.33 | С |
| 114 | 10.60 | 14.62 | 2,000 | 2.69 | 3.72 | 3.77 | Е |
| 115 | 3.31 | 4.56 | 1,505 | 0.84 | 1.16 | 1.18 | D |
| 119 | 6.04 | 8.32 | 2,000 | 1.53 | 2.12 | 2.14 | С |
| | | | · | | | | |
| 130 | 8.52 | 11.74 | 2,000 | 2.16 | 2.99 | 3.03 | Е |
| 132 | 2.27 | 3.13 | 1,125 | 0.58 | 0.80 | 0.81 | С |
| 134 | 5.33 | 7.34 | 2,000 | 1.35 | 1.87 | 1.89 | С |
| 135 | 4.26 | 5.88 | 1,855 | 1.08 | 1.50 | 1.51 | С |
| 136 | 4.18 | 5.76 | 1,820 | 1.06 | 1.47 | 1.49 | С |
| 139 | 6.64 | 9.15 | 2,000 | 1.68 | 2.33 | 2.36 | С |
| 141 | 7.55 | 10.41 | 2,000 | 1.91 | 2.65 | 2.68 | В |
| 142 | 3.49 | 4.81 | 1,570 | | 1.22 | 1.24 | 5 |
| | | | · | 0.88 | | | С |
| 161 | 3.09 | 4.26 | 1,425 | 0.78 | 1.09 | 1.10 | C C |
| 163 | 6.37 | 8.77 | 2,000 | 1.61 | 2.23 | 2.26 | C |
| 165 | 8.43 | 11.63 | 2,000 | 2.14 | 2.96 | 3.00 | В |
| 166 | 4.69 | 6.47 | 2,000 | 1.19 | 1.65 | 1.67 | С |
| 185 | 5.28 | 7.27 | 2,000 | 1.34 | 1.85 | 1.87 | В |
| 187 | 4.11 | 5.66 | 1,795 | 1.04 | 1.44 | 1.46 | В |
| 191 | 3.09 | 4.26 | 1,425 | 0.78 | 1.09 | 1.10 | C |
| 131 | 5.05 | 7.20 | 1,720 | 0.70 | 1.03 | 1.10 | J |

^{*} Loss, loss adjustment expense and administrative fund assessment provision for use in conjunction with individual carrier expense provisions in writing non-assigned risk business.

^{**} Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

| | DCRB* | ASSIGNED | ASSIGNED | | ERIENCE RA | | HAZ |
|------------|------------|---------------------|----------|------|------------|---------------|-----|
| CODE | | RISK MANUAL | | | | | |
| CODE NO | ADVISORY | RISK MANUAL RATE | RISK MIN | | | CTORS TABLE** | GRP |
| NO | LOSS COSTS | KAIE | PREM. | A-1 | A-2 | A-3 | A-G |
| 201 | 6.53 | 9.01 | 2,000 | 1.65 | 2.30 | 2.32 | D |
| | | | · | | | | |
| 204 | 4.16 | 5.73 | 1,815 | 1.05 | 1.46 | 1.48 | В |
| 205 | 4.81 | 6.63 | 2,000 | 1.22 | 1.69 | 1.71 | В |
| 221 | 3.61 | 4.97 | 1,610 | 0.91 | 1.27 | 1.28 | С |
| 222 | 5.60 | 7.71 | 2,000 | 1.42 | 1.97 | 1.99 | С |
| 225 | 4.22 | 5.82 | 1,835 | 1.07 | 1.48 | 1.50 | С |
| 227 | 3.38 | 4.65 | 1,525 | 0.85 | 1.19 | 1.20 | С |
| 255 | 4.21 | 5.80 | 1,830 | 1.07 | 1.48 | 1.50 | Ε |
| 257 | 4.22 | 5.82 | 1,835 | 1.07 | 1.48 | 1.50 | С |
| 259 | 3.51 | 4.84 | 1,580 | 0.89 | 1.23 | 1.25 | С |
| 261 | 4.40 | 6.06 | 1,900 | 1.11 | 1.54 | 1.56 | С |
| 263 | 3.49 | 4.82 | 1,570 | 0.89 | 1.23 | 1.24 | Ċ |
| 265 | 4.31 | 5.95 | 1,870 | 1.09 | 1.52 | 1.53 | Ċ |
| | | | • | | | | |
| 275 | 3.61 | 4.97 | 1,610 | 0.91 | 1.27 | 1.28 | С |
| 276 | 5.60 | 7.71 | 2,000 | 1.42 | 1.97 | 1.99 | С |
| 281 | 3.51 | 4.85 | 1,580 | 0.89 | 1.24 | 1.25 | В |
| 282 | 9.69 | 13.35 | 2,000 | 2.45 | 3.40 | 3.44 | D |
| 285 | 4.18 | 5.76 | 1,820 | 1.06 | 1.47 | 1.49 | В |
| 297 | 3.51 | 4.85 | 1,580 | 0.89 | 1.24 | 1.25 | В |
| 301 | 8.78 | 12.10 | 2,000 | 2.22 | 3.08 | 3.12 | F |
| 305 | 7.18 | 9.89 | 2,000 | 1.82 | 2.52 | 2.55 | Ď |
| | | | · | | | | |
| 306 | 6.41 | 8.83 | 2,000 | 1.62 | 2.25 | 2.28 | В |
| 309 | 4.52 | 6.24 | 1,950 | 1.15 | 1.59 | 1.61 | В |
| 311 | 4.60 | 6.34 | 1,975 | 1.16 | 1.61 | 1.63 | С |
| 319 | 6.34 | 8.74 | 2,000 | 1.61 | 2.23 | 2.25 | Α |
| 323 | 6.08 | 8.38 | 2,000 | 1.54 | 2.14 | 2.16 | С |
| 327 | 5.15 | 7.10 | 2,000 | 1.30 | 1.81 | 1.83 | С |
| 402 | 6.98 | 9.62 | 2,000 | 1.77 | 2.45 | 2.48 | Ē |
| 403 | 4.06 | 5.60 | 1,780 | 1.03 | 1.43 | 1.44 | Ċ |
| 403 | 4.00 | 3.00 | 1,700 | 1.03 | 1.45 | 1.44 | C |
| 404 | 4.99 | 6.88 | 2,000 | 1.26 | 1.75 | 1.77 | E |
| 406 | 7.08 | 9.76 | 2,000 | 1.79 | 2.49 | 2.52 | Ε |
| 407 | 5.44 | 7.50 | 2,000 | 1.38 | 1.91 | 1.93 | С |
| 411 | 9.04 | 12.46 | 2,000 | 2.29 | 3.17 | 3.21 | Ε |
| 413 | 10.04 | 13.84 | 2,000 | 2.54 | 3.53 | 3.57 | Е |
| 415 | 5.30 | 7.30 | 2,000 | 1.34 | 1.86 | 1.88 | Е |
| 416 | 3.45 | 4.76 | 1,555 | 0.87 | 1.21 | 1.23 | C |
| 421 | 9.11 | 12.55 | • | 2.31 | 3.20 | 3.24 | |
| | | | 2,000 | 2.31 | | | E |
| 425 | 11.82 | 16.29 | 2,000 | | 4.15 | 4.20 | E |
| 427 | 6.10 | 8.41 | 2,000 | 1.55 | 2.14 | 2.17 | E |
| 429 | 6.90 | 9.51 | 2,000 | 1.75 | 2.42 | 2.45 | D |
| 431 | 8.54 | 11.77 | 2,000 | 2.16 | 3.00 | 3.03 | С |
| 433 | 4.80 | 6.62 | 2,000 | 1.22 | 1.69 | 1.71 | С |
| 435 | 6.56 | 9.05 | 2,000 | 1.66 | 2.31 | 2.33 | С |
| 441 | 2.05 | 2.84 | 1,050 | 0.52 | 0.72 | 0.73 | С |
| | - | • | , | - | | | - |

^{*} Loss, loss adjustment expense and administrative fund assessment provision for use in conjunction with individual carrier expense provisions in writing non-assigned risk business.

^{**} Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

| | DCRB* | ASSIGNED | | ASSIGNED | | RIENCE RA | | HAZ |
|------------|------------|-------------|---|----------------|------|-----------|---------------|--------|
| CODE | ADVISORY | RISK MANUAL | | RISK MIN | | | CTORS TABLE** | GRP |
| NO | LOSS COSTS | RATE | | PREM. | A-1 | A-2 | A-3 | A-G |
| | 2000 00010 | NAIL | | i itziii. | Α. | ~- | A G | Α.Ο |
| 445 | 4.65 | 6.42 | | 1,995 | 1.18 | 1.64 | 1.66 | С |
| 446 | 2.43 | 3.36 | | 1,185 | 0.62 | 0.86 | 0.87 | В |
| 447 | 7.59 | 10.46 | | 2,000 | 1.92 | 2.66 | 2.70 | Е |
| 449 | 3.52 | 4.86 | | 1,585 | 0.89 | 1.24 | 1.25 | D |
| 451 | 5.20 | 7.16 | | 2,000 | 1.32 | 1.82 | 1.85 | D |
| 454 | 8.75 | 12.07 | | 2,000 | 2.22 | 3.07 | 3.11 | Č |
| 404 | 0.70 | 12.07 | | 2,000 | 2.22 | 0.01 | 0.11 | Ü |
| 456 | 7.21 | 9.94 | | 2,000 | 1.83 | 2.53 | 2.56 | D |
| 457 | 5.39 | 7.43 | | 2,000 | 1.36 | 1.89 | 1.91 | С |
| 458 | 3.05 | 4.21 | | 1,410 | 0.77 | 1.07 | 1.09 | В |
| 459 | 1.65 | 2.28 | | 900 | 0.42 | 0.58 | 0.59 | С |
| 461 | 5.53 | 7.61 | | 2,000 | 1.40 | 1.94 | 1.96 | D |
| | | | | | | | | |
| 463 | 4.37 | 6.02 | | 1,890 | 1.11 | 1.53 | 1.55 | D |
| 464 | 4.55 | 6.28 | | 1,960 | 1.15 | 1.60 | 1.62 | С |
| 465 | 5.27 | 7.26 | | 2,000 | 1.33 | 1.85 | 1.87 | D |
| 467 | 6.58 | 9.08 | | 2,000 | 1.67 | 2.31 | 2.34 | В |
| 471 | 1.62 | 2.24 | | 890 | 0.41 | 0.57 | 0.58 | В |
| | | | | | | | | _ |
| 472 | 1.80 | 2.48 | | 950 | 0.45 | 0.63 | 0.64 | В |
| 473 | 3.40 | 4.68 | | 1,535 | 0.86 | 1.19 | 1.21 | В |
| 474 | 2.73 | 3.77 | | 1,295 | 0.69 | 0.96 | 0.97 | С |
| 475 | 4.19 | 5.77 | | 1,825 | 1.06 | 1.47 | 1.49 | D |
| 476 | 2.21 | 3.04 | | 1,100 | 0.56 | 0.77 | 0.78 | С |
| 477 | 2.20 | 4.50 | | 1 105 | 0.02 | 4 45 | 4.47 | 0 |
| 477 483 | 3.28 | 4.52 | | 1,495 | 0.83 | 1.15 | 1.17 | С |
| | 2.29 | 3.15 | | 1,130 | 0.58 | 0.80 | 0.81 | В |
| 485 | 2.09 | 2.88 | | 1,060 | 0.53 | 0.73 | 0.74 | В |
| 486 | 2.54 | 3.50 | | 1,225 | 0.64 | 0.89 | 0.90 | С |
| 487 | 1.71 | 2.35 | | 920 | 0.43 | 0.60 | 0.61 | С |
| 488 | 1.10 | 1.51 | | 695 | 0.28 | 0.38 | 0.39 | В |
| 489 | 2.27 | 3.13 | | 1,125 | 0.58 | 0.80 | 0.81 | В |
| 491 | 4.06 | 5.60 | | 1,780 | 1.03 | 1.43 | 1.44 | С |
| 495 | 5.20 | 7.16 | | 2,000 | 1.32 | 1.82 | 1.85 | D |
| 497 | 1.80 | 2.48 | | 950 | 0.45 | 0.63 | 0.64 | В |
| | | | | | | | | |
| 499 | 4.19 | 5.77 | | 1,825 | 1.06 | 1.47 | 1.49 | D |
| 501 | 5.21 | 7.18 | | 2,000 | 1.32 | 1.83 | 1.85 | Е |
| 502 | 5.47 | 7.55 | | 2,000 | 1.39 | 1.92 | 1.95 | Α |
| 506 | 2.98 | 4.11 | | 1,385 | 0.75 | 1.05 | 1.06 | С |
| 507 | 3.68 | 5.07 | | 1,640 | 0.93 | 1.29 | 1.31 | F |
| 509 | 8.94 | 12.32 | | 2,000 | 2.26 | 3.14 | 3.17 | C |
| | | | | | | | | G E |
| 511 512 | 8.99 | 12.39 | h | 2,000 | 2.28 | 3.16 | 3.19 | E |
| 512 512 | | a 10.13 | p | 2,000 2,000 | 1.86 | 2.58 | 2.61 | |
| 513 | | c 7.17 | d | , | 1.32 | 1.83 | 1.85 | В |
| 535 | 4.32 | 5.96 | | 1,875 | 1.09 | 1.52 | 1.54 | С |

^{*} Loss, loss adjustment expense and administrative fund assessment provision for use in conjunction with individual carrier expense provisions in writing non-assigned risk business.

^{**} Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

a OD: \$1.47 Supplementary is not subject to experience or retrospective rating. Code as 0175.

b OD: \$2.02 Supplementary is not subject to experience or retrospective rating. Code as 0175.

c OD: \$0.52 Supplementary is not subject to experience or retrospective rating. Code as 0176.

d OD: \$0.72 Supplementary is not subject to experience or retrospective rating. Code as 0176.

| | | oseu Ellective Decell | | | | | |
|------------|------------|-----------------------|----------|------|------------|---------------|-----|
| | DCRB* | ASSIGNED | ASSIGNED | | ERIENCE RA | | HAZ |
| CODE | ADVISORY | RISK MANUAL | RISK MIN | | | CTORS TABLE** | GRP |
| NO | LOSS COSTS | RATE | PREM. | A-1 | A-2 | A-3 | A-G |
| 536 | 8.54 | 11.77 | 2,000 | 2.16 | 3.00 | 3.03 | С |
| 544 | 9.78 | 13.48 | 2,000 | 2.48 | 3.43 | 3.47 | Ē |
| 551 | | 2.79 | • | | | 0.72 | F |
| | 2.02 | | 1,035 | 0.51 | 0.71 | | |
| 553 | 5.73 | 7.90 | 2,000 | 1.45 | 2.01 | 2.04 | G |
| 555 | 1.44 | 1.98 | 820 | 0.36 | 0.51 | 0.51 | В |
| 563 | 2.13 | 2.94 | 1,075 | 0.54 | 0.75 | 0.76 | С |
| 571 | 4.02 | 5.54 | 1,765 | 1.02 | 1.41 | 1.43 | С |
| 573 | 6.20 | 8.55 | 2,000 | 1.57 | 2.18 | 2.20 | F |
| 581 | 2.16 | 2.97 | 1,080 | 0.55 | 0.76 | 0.77 | E |
| | | | • | | | | |
| 587 | 2.13 | 2.94 | 1,075 | 0.54 | 0.75 | 0.76 | С |
| 601 | 11.71 | 16.14 | 2,000 | 2.90 | 3.72 | 4.30 | G |
| 602 | 6.65 | 9.16 | 2,000 | 1.65 | 2.11 | 2.44 | F |
| 603 | 9.48 | 13.07 | 2,000 | 2.36 | 3.03 | 3.50 | F |
| 605 | 10.21 | 14.08 | 2,000 | 2.55 | 3.27 | 3.78 | E. |
| 607 | 7.51 | 10.37 | · · | 1.90 | 2.43 | 2.81 | F |
| 007 | 7.51 | 10.37 | 2,000 | 1.90 | 2.43 | 2.01 | Г |
| 608 | 6.84 | 9.43 | 2,000 | 1.65 | 2.11 | 2.44 | F |
| 609 | 6.21 | 8.57 | 2,000 | 1.57 | 2.01 | 2.32 | F |
| 611 | 12.79 | | • | | 4.10 | 4.73 | |
| | | 17.62 | 2,000 | 3.20 | | | E |
| 615 | 13.64 | 18.80 | 2,000 | 3.40 | 4.36 | 5.04 | G |
| 617 | 5.68 | 7.82 | 2,000 | 1.41 | 1.81 | 2.09 | F |
| 625 | 7.57 | 10.43 | 2,000 | 1.90 | 2.44 | 2.82 | F |
| 643 | 15.59 | 21.49 | 2,000 | 2.60 | 3.33 | 3.85 | G |
| 645 | 8.52 | 11.75 | 2,000 | 2.09 | 2.68 | 3.10 | F |
| 646 | 7.73 | 10.65 | 2,000 | 1.94 | 2.49 | 2.88 | E |
| 647 | | 14.22 | • | | | | D |
| 647 | 10.31 | 14.22 | 2,000 | 2.60 | 3.33 | 3.85 | D |
| 648 | 6.51 | 8.98 | 2,000 | 1.70 | 2.18 | 2.52 | Ε |
| 649 | 4.47 | 6.16 | 1,810 | 1.10 | 1.41 | 1.63 | Ē |
| 651 | 7.53 | 10.39 | 2,000 | 1.87 | 2.40 | 2.77 | F |
| | | | • | | | | |
| 652 | 10.26 | 14.15 | 2,000 | 2.66 | 3.41 | 3.94 | F |
| 653 | 8.77 | 12.09 | 2,000 | 2.27 | 2.91 | 3.36 | F |
| 654 | 7.41 | 10.23 | 2,000 | 1.80 | 2.31 | 2.67 | F |
| 655 | 18.72 | 25.80 | 2,000 | 4.68 | 6.01 | 6.94 | G |
| 656 | 9.53 | 13.13 | 2.000 | 2.38 | 3.05 | 3.52 | G |
| 657 | 11.45 | 15.78 | 2,000 | 2.86 | 3.66 | 4.23 | F |
| 658 | 12.42 | 17.12 | 2,000 | 3.12 | 4.00 | 4.63 | F |
| | | | | | | | |
| 659 | 23.84 | 32.87 | 2,000 | 6.04 | 7.74 | 8.95 | G |
| 660 | 2.79 | 3.85 | 1,315 | 0.74 | 0.95 | 1.10 | Е |
| 661 | 3.82 | 5.27 | 1,585 | 0.94 | 1.20 | 1.39 | Е |
| 662 | 6.77 | 9.34 | 2,000 | 1.80 | 2.30 | 2.66 | Е |
| 663 | 4.96 | 6.84 | 2,000 | 1.25 | 1.60 | 1.85 | Е |
| 604 | C 47 | 0.04 | 0.000 | 4.50 | 4.05 | 0.05 | _ |
| 664 665 | 6.47 | 8.91 | 2,000 | 1.52 | 1.95 | 2.25 | E |
| 665 | 9.92 | 13.67 | 2,000 | 2.54 | 3.26 | 3.77 | F |
| 666 | 9.26 | 12.76 | 2,000 | 2.33 | 2.98 | 3.45 | E |
| 667 | 2.63 | 3.63 | 1,205 | 0.66 | 0.85 | 0.98 | F |
| 668 | 8.61 | 11.87 | 2,000 | 2.16 | 2.77 | 3.20 | Е |
| | | | | | | | |

^{*} Loss, loss adjustment expense and administrative fund assessment provision for use in conjunction with individual carrier expense provisions in writing non-assigned risk business.

^{**} Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

| | - | osed Ellective Deceil | | | | | |
|------|------------|-----------------------|----------|---------|-------------|---------------|-----|
| | DCRB* | ASSIGNED | ASSIGNED | | ERIENCE RA | | HAZ |
| CODE | ADVISORY | RISK MANUAL | RISK MIN | EXPECTE | ED LOSS FAC | CTORS TABLE** | GRP |
| NO | LOSS COSTS | RATE | PREM. | A-1 | A-2 | A-3 | A-G |
| | | | | | | | |
| 669 | 9.42 | 12.98 | 2,000 | 2.35 | 3.01 | 3.48 | F |
| 670 | 7.04 | 9.70 | 2,000 | 1.86 | 2.39 | 2.76 | E |
| 673 | 7.26 | 10.00 | 2,000 | 1.92 | 2.47 | 2.85 | F |
| | | | • | | | | |
| 674 | 6.84 | 9.43 | 2,000 | 1.71 | 2.19 | 2.53 | E |
| 675 | 5.13 | 7.07 | 2,000 | 1.33 | 1.70 | 1.97 | F |
| 676 | 6.14 | 8.46 | 2,000 | 1.53 | 1.96 | 2.26 | Е |
| | | | • | | | | |
| 677 | 4.28 | 5.90 | 1,770 | 1.07 | 1.37 | 1.58 | G |
| 679 | 10.63 | 14.66 | 2,000 | 2.82 | 3.61 | 4.18 | F |
| 681 | 7.04 | 9.70 | 2,000 | 1.86 | 2.39 | 2.76 | F |
| 682 | 19.90 | 27.43 | 2,000 | 5.27 | 6.76 | 7.81 | Е |
| 601 | 6.21 | 0.57 | 2 000 | 1 57 | 2.01 | 2 22 | F |
| 691 | | 8.57 | 2,000 | 1.57 | 2.01 | 2.32 | |
| 693 | 7.53 | 10.39 | 2,000 | 1.87 | 2.40 | 2.77 | F |
| 695 | 3.82 | 5.27 | 1,585 | 0.94 | 1.20 | 1.39 | E |
| 709 | 2.44 | 3.37 | 1,190 | 0.65 | 0.83 | 0.96 | G |
| 716 | 3.47 | 4.79 | 1,565 | 0.92 | 1.18 | 1.36 | Е |
| 740 | 2.72 | E 11 | 1 655 | 0.00 | 4.07 | 1.46 | _ |
| 718 | 3.73 | 5.14 | 1,655 | 0.99 | 1.27 | 1.46 | E |
| 721 | 15.24 | 21.01 | 2,000 | 3.86 | 5.35 | 5.42 | F |
| 744 | 0.96 | 1.31 | 640 | 0.24 | 0.33 | 0.34 | D |
| 751 | 3.36 | 4.63 | 1,520 | 0.85 | 1.18 | 1.19 | Е |
| 752 | 1.51 | 2.09 | 850 | 0.38 | 0.53 | 0.54 | G |
| 753 | 5.59 | 7.70 | 2,000 | 1.42 | 1.96 | 1.99 | С |
| | | | • | | | | |
| 755 | 2.99 | 4.12 | 1,385 | 0.76 | 1.05 | 1.06 | F |
| 757 | 2.99 | 4.12 | 1,385 | 0.76 | 1.05 | 1.06 | E |
| 759 | 7.51 | 10.35 | 2,000 | 1.90 | 2.64 | 2.67 | Е |
| 801 | 10.30 | 14.21 | 2,000 | 3.24 | 4.03 | 4.53 | Е |
| 802 | 8.30 | 11.44 | 2,000 | 2.61 | 3.25 | 3.65 | E |
| | | | • | | | | Ē |
| 803 | 22.05 | 30.41 | 2,000 | 6.93 | 8.63 | 9.70 | |
| 804 | 3.89 | 5.37 | 1,720 | 1.22 | 1.53 | 1.71 | Е |
| 805 | 7.51 | 10.35 | 2,000 | 2.36 | 2.94 | 3.30 | E |
| 806 | 12.84 | 17.70 | 2,000 | 4.03 | 5.03 | 5.65 | Е |
| 807 | 7.80 | 10.74 | 2,000 | 2.45 | 3.05 | 3.43 | Е |
| 000 | 7.07 | 10.05 | 2 000 | 0.47 | 2.00 | 2.46 | _ |
| 808 | 7.87 | 10.85 | 2,000 | 2.47 | 3.08 | 3.46 | E |
| 809 | 5.28 | 7.27 | 2,000 | 1.66 | 2.07 | 2.32 | F |
| 811 | 9.33 | 12.86 | 2,000 | 2.93 | 3.65 | 4.10 | Е |
| 812 | 9.27 | 12.77 | 2,000 | 2.91 | 3.63 | 4.07 | F |
| 813 | 5.93 | 8.17 | 2,000 | 1.86 | 2.32 | 2.61 | D |
| 814 | 4.59 | 6.33 | 1,970 | 1.44 | 1.80 | 2.02 | C |
| | | | • | | | | С |
| 815 | 3.68 | 5.07 | 1,640 | 1.16 | 1.44 | 1.62 | D |
| 816 | 3.06 | 4.22 | 1,415 | 0.96 | 1.20 | 1.35 | D |
| 817 | 10.32 | 14.23 | 2,000 | 3.24 | 4.04 | 4.54 | Ε |
| 818 | 2.09 | 2.88 | 1,060 | 0.66 | 0.82 | 0.92 | D |
| 819 | 1.59 | 2.19 | 875 | 0.50 | 0.62 | 0.70 | D |
| | | | | | | | |
| 820 | 3.25 | 4.47 | 1,480 | 1.02 | 1.27 | 1.43 | D |
| 821 | 8.23 | 11.34 | 2,000 | 2.58 | 3.22 | 3.62 | С |
| 825 | 4.60 | 6.34 | 1,975 | 1.44 | 1.80 | 2.02 | С |
| 828 | 10.47 | 14.42 | 2,000 | 3.29 | 4.10 | 4.60 | Ε |
| 855 | 6.85 | 9.44 | 2,000 | 2.15 | 2.68 | 3.01 | Е |
| 857 | 7.28 | 10.04 | 2,000 | 2.29 | 2.85 | 3.20 | Ē |
| 551 | 0 | 10.07 | _,500 | 0 | 2.00 | 0.20 | _ |

^{*} Loss, loss adjustment expense and administrative fund assessment provision for use in conjunction with individual carrier expense provisions in writing non-assigned risk business.

^{**} Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

| | | A COLONED | | | | | |
|------|------------|-------------|----------|------|------------|---------------|-----|
| | DCRB* | ASSIGNED | ASSIGNED | | ERIENCE RA | | HAZ |
| CODE | ADVISORY | RISK MANUAL | RISK MIN | | | CTORS TABLE** | GRP |
| NO | LOSS COSTS | RATE | PREM. | A-1 | A-2 | A-3 | A-G |
| 050 | 0.07 | 40.04 | 0.000 | 0.04 | 0.07 | 4.40 | _ |
| 858 | 9.37 | 12.91 | 2,000 | 2.94 | 3.67 | 4.12 | F |
| 859 | 9.76 | 13.46 | 2,000 | 3.07 | 3.82 | 4.29 | Ε |
| 860 | 10.63 | 14.66 | 2,000 | 3.34 | 4.16 | 4.68 | Е |
| 862 | 9.47 | 13.06 | 2,000 | 2.97 | 3.71 | 4.17 | Е |
| 865 | 3.35 | 4.62 | 1,520 | 1.05 | 1.31 | 1.47 | С |
| 867 | 5.93 | 8.17 | 2,000 | 1.86 | 2.32 | 2.61 | D |
| 871 | 7.47 | 10.29 | 2,000 | 2.34 | 2.92 | 3.28 | D |
| 877 | 3.36 | 4.63 | 1,520 | 1.06 | 1.32 | 1.48 | В |
| 879 | 3.58 | 4.94 | 1,605 | 1.13 | 1.40 | 1.58 | В |
| | | | • | | | | |
| 880 | 7.78 | 10.71 | 2,000 | 2.44 | 3.04 | 3.42 | С |
| 881 | 3.63 | 5.00 | 1,620 | 1.14 | 1.42 | 1.60 | В |
| 882 | 7.99 | 11.02 | 2,000 | 2.51 | 3.13 | 3.52 | В |
| 883 | 3.35 | 4.61 | 1,515 | 1.05 | 1.31 | 1.47 | В |
| 884 | 1.09 | 1.50 | 695 | 0.34 | 0.43 | 0.48 | В |
| 885 | 3.98 | 5.49 | 1,750 | 1.25 | 1.56 | 1.75 | С |
| 000 | 0.07 | 4.00 | 4.000 | 0.00 | 4.40 | 4.00 | _ |
| 886 | 2.97 | 4.09 | 1,380 | 0.93 | 1.16 | 1.30 | В |
| 887 | 1.42 | 1.95 | 810 | 0.44 | 0.55 | 0.62 | С |
| 888 | 5.50 | 7.58 | 2,000 | 1.73 | 2.15 | 2.42 | С |
| 889 | 0.21 | 0.29 | 370 | 0.07 | 0.08 | 0.09 | В |
| 890 | 0.67 | 0.92 | 540 | 0.21 | 0.26 | 0.29 | С |
| 891 | 1.75 | 2.40 | 930 | 0.55 | 0.68 | 0.77 | В |
| 895 | 0.56 | 0.78 | 500 | 0.18 | 0.22 | 0.25 | В |
| 896 | 2.33 | 3.22 | 1,150 | 0.73 | 0.91 | 1.03 | A |
| 897 | 2.46 | 3.39 | 1,195 | 0.73 | 0.96 | 1.08 | |
| | | | • | | | | A |
| 898 | 4.99 | 6.88 | 2,000 | 1.57 | 1.95 | 2.20 | С |
| 899 | 1.89 | 2.61 | 985 | 0.59 | 0.74 | 0.83 | С |
| 903 | 0.45 | 0.63 | 460 | 0.14 | 0.18 | 0.20 | Ε |
| 904 | 1.76 | 2.42 | 935 | 0.55 | 0.69 | 0.77 | Ē |
| | | | | | | | |
| 905 | 0.24 | 0.33 | 380 | 0.07 | 0.09 | 0.10 | D |
| 907 | 5.63 | 7.76 | 2,000 | 1.77 | 2.20 | 2.47 | В |
| 910 | 7.06 | 9.73 | 2,000 | 2.22 | 2.76 | 3.10 | С |
| 911 | 4.90 | 6.75 | 2,000 | 1.54 | 1.92 | 2.15 | В |
| 914 | 3.36 | 4.63 | 1,520 | 1.06 | 1.32 | 1.48 | В |
| 915 | 3.43 | 4.73 | 1,550 | 1.08 | 1.34 | 1.51 | С |
| 916 | 2.47 | 3.40 | 1,195 | 0.77 | 0.97 | 1.08 | В |
| 917 | 4.25 | 5.87 | 1,850 | 1.34 | 1.67 | 1.87 | C |
| 918 | 3.33 | 4.58 | 1,510 | 1.04 | 1.30 | 1.46 | Ċ |
| | | | | | | | _ |
| 919 | 2.96 | 4.08 | 1,375 | 0.93 | 1.16 | 1.30 | В |
| 920 | 0.82 | 1.13 | 595 | 0.26 | 0.32 | 0.36 | С |
| 921 | 7.47 | 10.29 | 2,000 | 2.34 | 2.92 | 3.28 | D |
| 922 | 3.56 | 4.91 | 1,595 | 1.12 | 1.39 | 1.57 | D |
| 923 | 3.58 | 4.94 | 1,605 | 1.13 | 1.40 | 1.58 | В |
| 924 | 4.12 | 5.68 | 1,800 | 1.29 | 1.61 | 1.81 | В |
| 925 | 3.08 | 4.25 | 1,420 | 0.97 | 1.21 | 1.36 | В |
| | | | | | | | |
| 926 | 3.63 | 5.00 | 1,620 | 1.14 | 1.42 | 1.60 | В |
| 927 | 1.41 | 1.94 | 810 | 0.44 | 0.55 | 0.62 | В |
| 928 | 3.35 | 4.61 | 1,515 | 1.05 | 1.31 | 1.47 | В |

^{*} Loss, loss adjustment expense and administrative fund assessment provision for use in conjunction with individual carrier expense provisions in writing non-assigned risk business.

^{**} Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

| | - | oseu Ellective Decell | | | | | |
|------|------------|-----------------------|----------|------|------------|---------------|-----|
| | DCRB* | ASSIGNED | ASSIGNED | | ERIENCE RA | | HAZ |
| CODE | ADVISORY | RISK MANUAL | RISK MIN | | | CTORS TABLE** | GRP |
| NO | LOSS COSTS | RATE | PREM. | A-1 | A-2 | A-3 | A-G |
| 929 | 4.70 | 6.49 | 2.000 | 1.48 | 1.84 | 2.07 | С |
| 932 | 0.97 | 1.33 | 645 | 0.30 | 0.38 | 0.42 | Ċ |
| | | | | | | | |
| 933 | 5.76 | 7.94 | 2,000 | 1.81 | 2.25 | 2.53 | С |
| 934 | 3.50 | 4.83 | 1,575 | 1.10 | 1.37 | 1.54 | С |
| 935 | 1.76 | 2.42 | 935 | 0.55 | 0.69 | 0.77 | С |
| 936 | 0.43 | 0.60 | 455 | 0.14 | 0.17 | 0.19 | D |
| 937 | 10.25 | 14.12 | 2,000 | 3.22 | 4.01 | 4.51 | D |
| 939 | 7.26 | 10.00 | 2,000 | 2.28 | 2.84 | 3.19 | F |
| 940 | 6.31 | 8.70 | 2,000 | 1.98 | 2.47 | 2.78 | Ċ |
| | | | · | | | | |
| 941 | 3.73 | 5.15 | 1,660 | 1.17 | 1.46 | 1.64 | С |
| 942 | 3.02 | 4.16 | 1,395 | 0.95 | 1.18 | 1.33 | С |
| 943 | 5.75 | 7.93 | 2,000 | 1.81 | 2.25 | 2.53 | С |
| 944 | 3.51 | 4.85 | 1,580 | 1.10 | 1.38 | 1.55 | В |
| 945 | 3.55 | 4.90 | 1,595 | 1.12 | 1.39 | 1.56 | A |
| 946 | 3.79 | 5.23 | 1,680 | 1.19 | 1.48 | 1.67 | C |
| | | | | | | | |
| 947 | 6.79 | 9.36 | 2,000 | 2.13 | 2.66 | 2.99 | В |
| 948 | 2.32 | 3.19 | 1,140 | 0.73 | 0.91 | 1.02 | Α |
| 949 | 0.80 | 1.10 | 585 | 0.25 | 0.31 | 0.35 | С |
| 951 | 0.60 | 0.82 | 510 | 0.19 | 0.23 | 0.26 | Е |
| 952 | 0.69 | 0.95 | 545 | 0.22 | 0.27 | 0.30 | С |
| 050 | 0.04 | 0.00 | 270 | 0.07 | 0.00 | 0.00 | _ |
| 953 | 0.21 | 0.29 | 370 | 0.07 | 0.08 | 0.09 | C |
| 954 | 3.60 | 4.96 | 1,610 | 1.13 | 1.41 | 1.58 | E |
| 955 | 0.29 | 0.40 | 400 | 0.09 | 0.11 | 0.13 | D |
| 956 | 0.21 | 0.28 | 370 | 0.06 | 0.08 | 0.09 | D |
| 957 | 0.72 | 1.00 | 560 | 0.23 | 0.28 | 0.32 | С |
| 958 | 1.83 | 2.52 | 965 | 0.57 | 0.71 | 0.80 | С |
| 959 | 1.98 | 2.73 | 1,020 | 0.62 | 0.78 | 0.87 | Č |
| 960 | 4.49 | 6.19 | 1,935 | 1.41 | 1.76 | 1.98 | C |
| | | | • | | | | |
| 961 | 1.02 | 1.40 | 665 | 0.32 | 0.40 | 0.45 | C |
| 962 | 0.18 | 0.26 | 365 | 0.06 | 0.07 | 0.08 | F |
| 963 | 0.47 | 0.66 | 470 | 0.15 | 0.19 | 0.21 | В |
| 964 | 3.71 | 5.12 | 1,650 | 1.17 | 1.45 | 1.63 | В |
| 965 | 0.56 | 0.78 | 500 | 0.18 | 0.22 | 0.25 | В |
| 966 | 3.47 | 4.79 | 1,565 | 0.92 | 1.18 | 1.36 | Е |
| 967 | 1.09 | 1.50 | 695 | 0.34 | 0.43 | 0.48 | D |
| 000 | 4.04 | 0.00 | 005 | 0.54 | 0.00 | 0.74 | _ |
| 968 | 1.61 | 2.22 | 885 | 0.51 | 0.63 | 0.71 | В |
| 969 | 5.08 | 7.01 | 2,000 | 1.60 | 1.99 | 2.23 | С |
| 970 | 7.68 | 10.59 | 2,000 | 2.41 | 3.01 | 3.38 | В |
| 971 | 4.11 | 5.66 | 1,795 | 1.29 | 1.61 | 1.81 | С |
| 973 | 3.82 | 5.27 | 1,690 | 1.20 | 1.50 | 1.68 | В |
| 974 | 3.80 | 5.24 | 1,685 | 1.19 | 1.49 | 1.67 | С |
| 975 | 1.94 | | · | | | | |
| | | 2.68 | 1,005 | 0.61 | 0.76 | 0.86 | A |
| 976 | 1.96 | 2.70 | 1,010 | 0.62 | 0.77 | 0.86 | В |
| 977 | 0.60 | 0.82 | 510 | 0.19 | 0.23 | 0.26 | Α |
| 978 | 3.38 | 4.66 | 1,530 | 1.06 | 1.32 | 1.49 | С |
| | | | | | | | |

^{*} Loss, loss adjustment expense and administrative fund assessment provision for use in conjunction with individual carrier expense provisions in writing non-assigned risk business.

^{**} Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

Proposed Effective December 1, 2017 on New and Renewal Business

| | - | osed Effective Decem | | | | | |
|------------|--------------|----------------------|----------|---------|------------|---------------|-----|
| | DCRB* | ASSIGNED | ASSIGNED | | ERIENCE RA | | HAZ |
| CODE | ADVISORY | RISK MANUAL | RISK MIN | EXPECTE | D LOSS FAC | CTORS TABLE** | GRP |
| NO | LOSS COSTS | RATE | PREM. | A-1 | A-2 | A-3 | A-G |
| 979 | 5.06 | 6.97 | 2,000 | 1.59 | 1.98 | 2.23 | С |
| 980 | 4.63 | 6.39 | 1,990 | 1.46 | 1.81 | 2.04 | E |
| 981 | 3.28 | 4.52 | 1,495 | 1.03 | 1.28 | 1.44 | A |
| 983 | 3.26 9.36 | | | | | | C |
| | | 12.90 | 2,000 | 2.94 | 3.66 | 4.12 | C |
| 984 | 0.29 | 0.39 | 400 | 0.09 | 0.11 | 0.12 | C |
| 985 | 5.08 | 7.02 | 2,000 | 1.60 | 1.99 | 2.24 | Ε |
| 986 | 2.13 | 2.94 | 1,075 | 0.67 | 0.83 | 0.94 | С |
| 988 | 0.23 | 0.32 | 380 | 0.07 | 0.09 | 0.10 | С |
| 991 | 7.68 | 10.59 | 2,000 | 2.41 | 3.01 | 3.38 | Α |
| 992 | 5.28 | 7.27 | 2,000 | 1.66 | 2.07 | 2.32 | Ε |
| 995 | 9.40 | 12.95 | 2,000 | 2.95 | 3.68 | 4.13 | F |
| 997 | 1.27 | 1.76 | 760 | 0.40 | 0.50 | 0.56 | D |
| 999 | 6.05 | 8.34 | 2,000 | 1.90 | 2.37 | 2.66 | D |
| 4771 | 4.58 | 6.32 | 2,000 | 1.16 | 1.61 | 1.63 | G |
| 0771 | 1.14 | 1.57 | 2,000 | 1.10 | 1.01 | 1.00 | G |
| 0771 | 1.17 | 1.57 | | | | | O |
| 4777 | 9.33 | 12.86 | 2,000 | 2.93 | 3.65 | 4.10 | E |
| 7405 | 2.43 | 3.36 | 1,480 | 0.77 | 0.95 | 1.07 | Е |
| 7445 | 0.81 | 1.12 | | | | | G |
| 7413 | 1.06 | 1.46 | 765 | 0.33 | 0.41 | 0.47 | G |
| 7453 | 0.23 | 0.32 | | | | | G |
| 7421 | 1.28 | 1.77 | 765 | 0.40 | 0.50 | 0.56 | F |
| 7424 | 3.04 | 4.19 | 1,405 | 0.95 | 1.19 | 1.34 | G |
| 7428 | 2.24 | 3.09 | 1,115 | 0.70 | 0.88 | 0.99 | Ē |
| 9740 | 0.01 | 0.02 | 1,110 | 0.70 | 0.00 | 0.00 | _ |
| 9741 | 0.01 | 0.01 | | | | | |
| Per capita | ı | | | | | | |
| 0908 | 243.27 | 335.33 | 630 | 76.39 | 95.23 | 106.98 | С |
| 0909 | 104.84 | 144.51 | 440 | 32.92 | 41.04 | 46.10 | В |
| 0912 | 448.98 | 618.88 | 914 | 140.98 | 175.75 | 197.44 | В |
| 0912 | 569.83 | 785.47 | 1,080 | 178.93 | 223.05 | 250.58 | C |
| 0313 | 503.05 | 100.41 | 1,000 | 170.33 | 223.03 | 200.00 | O |
| A rated | | | | | | | |
| 9985 | Α | Α | Α | Α | Α | Α | |

^{*} Loss, loss adjustment expense and administrative fund assessment provision for use in conjunction with individual carrier expense provisions in writing non-assigned risk business.

Associated classes- both codes must be applied. The second code is not subject to experience rating and applies to the full payroll of the associated class.

^{**} Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

DECEMBER 1, 2017 RESIDUAL MARKET RATE AND VOLUNTARY MARKET LOSS COST FILING

INDEX TO CLASSIFICATION EXHIBITS

- 1 Composite Pure Premium Multipliers
- 2 Per Claim and Catastrophe Limitations
- 3 Credibility 100% Expected Loss Standard
- 4 Expected Loss Credibility Table
- 5 Payroll Conversion Factors
- 6 Payroll Credibility Table
- 7 Table V Total
- 8 Proposed Loss Cost Selections
- 9 Aircraft Procedure
- 10 Supplemental Class Book Pages Combined Classifications

Note: As described in Exhibit 15, for low credibility classifications, an alternative approach may be employed to derive classification rating values. In those instances the final indicated rating value will generally be different than that shown in the Class Book.

December 1, 2017 Residual Market Rate and Voluntary Market Loss Cost Filing

Calculation of Composite Pure Premium Multipliers

| Item | Manufacturing and Utilities | Contracting and Quarrying | Other Industries |
|-----------------------------------------------------------|-----------------------------------|---------------------------------|---------------------|
| (1) Pure Premium Test Correction Factor | 0.9857 | 1.0023 | 1.0145 |
| (2) Off-Balance Factor (Collectible Prem Ratio) | 1.0910 | 1.0442 | 0.9299 |
| (3) Expense Provision (= 1 / 0.7056) | 1.4172 | 1.4172 | 1.4172 |
| (4) Effect of 7/1/18 Benefit Change | 0.9948 | 0.9948 | 0.9948 |
| (5) Rate Test Correction Factor | 1.0341 | 0.9889 | 0.9683 |
| (6) Composite Pure Premium Multiplier (1)*(2)*(3)*(4)*(5) | 1.5678 | 1.4591 | 1.2879 |

CALCULATION OF PER CLAIM AND CATASTROPHE LIMITATIONS

All Death, Permanent Total and Major Disability claims in the Delaware experience for Manual Years 2010 through 2014 were translated using composite multipliers, yielding an average claim value of \$ 1,109,530 . Using twice this value as unity and using the indicated Hazard Group Relativities produced the following results:

| Hazard Group | Hazard Group Relativities * | Per Claim Limit (2) * \$1,109,530 | Per Accident Limit (3) * 2 |
|-----------------|--------------------------------|--------------------------------------|-------------------------------|
| (1) | (2) | (3) | (4) |
| А | 0.70 | 776,671 | 1,553,342 |
| В | 0.79 | 876,529 | 1,753,058 |
| С | 0.90 | 998,577 | 1,997,154 |
| D | 1.02 | 1,131,721 | 2,263,442 |
| Е | 1.15 | 1,275,960 | 2,551,920 |
| F | 1.30 | 1,442,389 | 2,884,778 |
| G | 1.47 | 1,631,009 | 3,262,018 |

[@] From Delaware 12/1/17 excess loss analysis materials

CREDIBILITY

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

Serious: 175 * Average Cost of Serious Case (including Medical)

Non-Serious: 500 * Average Cost of Non-Serious Case (including Medical)

Medical: 10 Percent of the Non-Serious

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

| | | | | | AVERAGE |
|-------------------|--------|-------------|-------------|-------------|-----------|
| | No. | INDEMNITY | MEDICAL | TOTAL | COST |
| _ | Cases | AMOUNT | AMOUNT | AMOUNT | (4) / (1) |
| | (1) | (2) | (3) | (4) | (5) |
| Death | 25 | 9,791,500 | 25,987,900 | 35,779,400 | 1,431,176 |
| Permanent Total | 12 | 19,750,500 | 41,809,500 | 61,560,000 | 5,130,000 |
| Major | 1,054 | 298,779,800 | 475,148,900 | 773,928,700 | 734,278 |
| Total Serious | 1,091 | 328,321,800 | 542,946,300 | 871,268,100 | 798,596 |
| Minor | 3,283 | 134,947,000 | 233,664,800 | 368,611,800 | 112,279 |
| Temporary | 6,778 | 100,766,900 | 174,453,000 | 275,219,900 | 40,605 |
| Total Non-Serious | 10,061 | 235,713,900 | 408,117,800 | 643,831,700 | 63,993 |

Accordingly, the criteria for 100 percent credibility will be:

| _ | Indicated Average Cost | Selected Average Cost | Criteria for 100% Credibility | _ |
|-------------|------------------------------|-----------------------------|-------------------------------------|-----|
| Serious | 798,596 | 1,109,530 | 194,167,750 | * |
| Non-Serious | 63,993 | 65,713 | 32,856,500 | ** |
| Medical | N/A | N/A | 3,285,650 | *** |

^{*} Serious Credibility = 175 x Selected Serious average cost

^{**} Non-Serious = 500 x Selected Non-Serious average cost

^{***} Medical = 10% of Non-Serious credibility criteria

EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

| Credibility | Serious | Non-Serious | Medical |
|--------------|----------------------------|--------------------------|------------------------|
| (1) | (2) | (3) | (4) |
| 1.00 | 102 712 207 | 22 (10 207 | 2 2 (1 0 4 0 |
| 1.00 | 192,713,387 189,815,615 | 32,610,397 | 3,261,040 |
| 0.99 | 186,932,514 | 32,120,045 | 3,212,005 |
| 0.98 0.97 | 184,064,158 | 31,632,175 31,146,800 | 3,163,218 3,114,680 |
| 0.96 | 181,210,624 | 30,663,933 | 3,066,393 |
| 0.95 | 178,371,989 | 30,183,588 | 3,000,393 |
| 0.94 | 175,548,331 | 29,705,777 | 2,970,578 |
| 0.93 | 172,739,730 | 29,230,513 | 2,923,051 |
| 0.92 | 169,946,269 | 28,757,812 | 2,875,781 |
| 0.91 | 167,168,028 | 28,287,686 | 2,828,769 |
| 0.90 | 164,405,092 | 27,820,150 | 2,782,015 |
| 0.89 | 161,657,547 | 27,355,219 | 2,735,522 |
| 0.88 | 158,925,479 | 26,892,906 | 2,689,291 |
| 0.87 | 156,208,976 | 26,433,227 | 2,643,323 |
| 0.86 | 153,508,127 | 25,976,198 | 2,597,620 |
| 0.85 | 150,823,025 | 25,521,833 | 2,552,183 |
| 0.84 | 148,153,763 | 25,070,148 | 2,507,015 |
| 0.83 | 145,500,434 | 24,621,159 | 2,462,116 |
| 0.82 | 142,863,135 | 24,174,883 | 2,417,488 |
| 0.81 | 140,241,964 | 23,731,336 | 2,373,134 |
| 0.80 | 137,637,021 | 23,290,535 | 2,329,054 |
| 0.79 | 135,048,408 | 22,852,498 | 2,285,250 |
| 0.78 | 132,476,228 | 22,417,241 | 2,241,724 |
| 0.77 | 129,920,588 | 21,984,783 | 2,198,478 |
| 0.76 | 127,381,594 | 21,555,142 | 2,155,514 |
| 0.75 | 124,859,358 | 21,128,337 | 2,112,834 |
| 0.74 | 122,353,990 | 20,704,386 | 2,070,439 |
| 0.73 | 119,865,606 | 20,283,308 | 2,028,331 |
| 0.72 | 117,394,321 | 19,865,125 | 1,986,513 |
| 0.71 | 114,940,256 | 19,449,855 | 1,944,986 |
| 0.70 | 112,503,532 | 19,037,520 | 1,903,752 |
| 0.69 | 110,084,273 | 18,628,140 | 1,862,814 |
| 0.68 | 107,682,607 | 18,221,737 | 1,822,174 |
| 0.67 | 105,298,663 | 17,818,333 | 1,781,833 |
| 0.66 | 102,932,574 100,584,475 | 17,417,950 17,020,612 | 1,741,795 1,702,061 |
| 0.65 0.64 | 98,254,507 | 16,626,341 | 1,662,634 |
| 0.63 | 95,942,810 | 16,235,163 | 1,623,516 |
| 0.62 | 93,649,531 | 15,847,101 | 1,584,710 |
| 0.61 | 91,374,819 | 15,462,181 | 1,546,218 |
| 0.60 | 89,118,827 | 15,080,428 | 1,508,043 |
| 0.59 | 86,881,710 | 14,701,870 | 1,470,187 |
| 0.58 | 84,663,631 | 14,326,533 | 1,432,653 |
| 0.57 | 82,464,754 | 13,954,445 | 1,395,445 |
| 0.56 | 80,285,248 | 13,585,636 | 1,358,564 |
| 0.55 | 78,125,287 | 13,220,133 | 1,322,013 |
| 0.54 | 75,985,049 | 12,857,969 | 1,285,797 |
| 0.53 | 73,864,718 | 12,499,172 | 1,249,917 |
| 0.52 | 71,764,483 | 12,143,777 | 1,214,378 |
| 0.51 | 69,684,537 | 11,791,814 | 1,179,181 |
| 0.50 | 67,625,082 | 11,443,319 | 1,144,332 |
| 0.49 | 65,586,322 | 11,098,326 | 1,109,833 |
| 0.48 | 63,568,471 | 10,756,871 | 1,075,687 |
| 0.47 | 61,571,746 | 10,418,992 | 1,041,899 |
| 0.46 | 59,596,375 | 10,084,725 | 1,008,473 |
| 0.45 | 57,642,590 | 9,754,111 | 975,411 |
| | | | |

EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

| Credibility | Serious | Non-Serious | Medical |
|-------------|------------|-------------|---------|
| (1) | (2) | (3) | (4) |
| | | | |
| 0.44 | 55,710,634 | 9,427,191 | 942,719 |
| 0.43 | 53,800,755 | 9,104,007 | 910,401 |
| 0.42 | 51,913,211 | 8,784,602 | 878,460 |
| 0.41 | 50,048,271 | 8,469,023 | 846,902 |
| 0.40 | 48,206,211 | 8,157,315 | 815,732 |
| 0.39 | 46,387,320 | 7,849,527 | 784,953 |
| 0.38 | 44,591,897 | 7,545,711 | 754,571 |
| 0.37 | 42,820,253 | 7,245,919 | 724,592 |
| 0.36 | 41,072,711 | 6,950,205 | 695,021 |
| 0.35 | 39,349,608 | 6,658,626 | 665,863 |
| 0.34 | 37,651,296 | 6,371,243 | 637,124 |
| 0.33 | 35,978,144 | 6,088,117 | 608,812 |
| 0.32 | 34,330,534 | 5,809,313 | 580,931 |
| 0.31 | 32,708,870 | 5,534,900 | 553,490 |
| 0.30 | 31,113,573 | 5,264,948 | 526,495 |
| 0.29 | 29,545,087 | 4,999,534 | 499,953 |
| 0.28 | 28,003,879 | 4,738,735 | 473,874 |
| 0.27 | 26,490,440 | 4,482,635 | 448,264 |
| 0.26 | 25,005,289 | 4,231,323 | 423,132 |
| 0.25 | 23,548,977 | 3,984,890 | 398,489 |
| 0.24 | 22,122,086 | 3,743,435 | 374,344 |
| 0.23 | 20,725,235 | 3,507,064 | 350,706 |
| 0.22 | 19,359,087 | 3,275,889 | 327,589 |
| 0.21 | 18,024,346 | 3,050,028 | 305,003 |
| 0.20 | 16,721,771 | 2,829,610 | 282,961 |
| 0.19 | 15,452,177 | 2,614,773 | 261,477 |
| 0.18 | 14,216,443 | 2,405,665 | 240,567 |
| 0.17 | 13,015,526 | 2,202,450 | 220,245 |
| 0.16 | 11,850,465 | 2,005,301 | 200,530 |
| 0.15 | 10,722,400 | 1,814,414 | 181,441 |
| 0.14 | 9,632,588 | 1,629,999 | 163,000 |
| 0.13 | 8,582,422 | 1,452,293 | 145,229 |
| 0.12 | 7,573,460 | 1,281,559 | 128,156 |
| 0.11 | 6,607,459 | 1,118,095 | 111,810 |
| 0.10 | 5,686,424 | 962,240 | 96,224 |
| 0.09 | 4,812,667 | 814,386 | 81,439 |
| 0.08 | 3,988,902 | 674,991 | 67,499 |
| 0.07 | 3,218,372 | 544,604 | 54,460 |
| 0.06 | 2,505,046 | 423,897 | 42,390 |
| 0.05 | 1,853,946 | 313,720 | 31,372 |
| 0.03 | 1,271,711 | 215,196 | 21,520 |
| 0.04 | 767,728 | 129,913 | 12,991 |
| 0.03 | 356,822 | 60,381 | 6,038 |
| 0.02 | 68,676 | 11,622 | 1,162 |
| 0.00 | 08,070 | 11,022 | 0 |
| 0.00 | U | U | U |

Classification Credibility Table

Payroll Conversion Factors

Convert the Expected Loss Credibility Table to a Payroll Basis

| A) | Five Year Payroll (00's) | | |
|---------|--------------------------|-------------------------|--------------|
| | | 715,564,010 | |
| В) | Fiv | e Year Expected Loss | es * |
| | Serious | Non-Serious | Medical Only |
| | 657,010,388 | 482,767,291 | 54,808,570 |
| C) =A/B | Rati | o Payroll to Expected I | oss |
| 0, 1,12 | Serious | Non-Serious | Medical Only |
| | 1.0891 | 1.4822 | 13.0557 |

^{*} Expected losses associated with payroll based classifications only

PAYROLL CREDIBILITY TABLE (IN 00'S)

Serious, Non-Serious and Medical

| Credibility | Serious | Non-Serious | Medical |
|--------------|----------------------------|--------------------------|--------------------------|
| (1) | (2) | (3) | (4) |
| 1.00 | 200 004 150 | 40 225 120 | 10 575 160 |
| 1.00 | 209,884,150 | 48,335,130 | 42,575,160 |
| 0.99 0.98 | 206,728,186 203,588,201 | 47,608,331 46,885,210 | 41,934,974 41,298,025 |
| 0.97 | 200,464,274 | 46,165,787 | 40,664,328 |
| 0.96 | 197,356,491 | 45,450,081 | 40,033,907 |
| 0.95 | 194,264,933 | 44,738,114 | 39,406,790 |
| 0.94 | 191,189,687 | 44,029,903 | 38,782,975 |
| 0.93 | 188,130,840 | 43,325,466 | 38,162,477 |
| 0.92 | 185,088,482 | 42,624,829 | 37,545,334 |
| 0.91 | 182,062,699 | 41,928,008 | 36,931,559 |
| 0.90 | 179,053,586 | 41,235,026 | 36,321,153 |
| 0.89 | 176,061,234 | 40,545,906 | 35,714,155 |
| 0.88 | 173,085,739 | 39,860,665 | 35,110,577 |
| 0.87 | 170,127,196 | 39,179,329 | 34,510,432 |
| 0.86 | 167,185,701 | 38,501,921 | 33,913,747 |
| 0.85 | 164,261,357 | 37,828,461 | 33,320,536 |
| 0.84 | 161,354,263 | 37,158,973 | 32,730,836 |
| 0.83 0.82 | 158,464,523 155,592,240 | 36,493,482 35,832,012 | 32,144,648 31,561,998 |
| 0.82 | 152,737,523 | 35,174,586 | 30,982,926 |
| 0.80 | 149,900,480 | 34,521,231 | 30,407,430 |
| 0.79 | 147,081,221 | 33,871,973 | 29,835,538 |
| 0.78 | 144,279,860 | 33,226,835 | 29,267,276 |
| 0.77 | 141,496,512 | 32,585,845 | 28,702,669 |
| 0.76 | 138,731,294 | 31,949,031 | 28,141,744 |
| 0.75 | 135,984,327 | 31,316,421 | 27,584,527 |
| 0.74 | 133,255,731 | 30,688,041 | 27,031,030 |
| 0.73 | 130,545,631 | 30,063,919 | 26,481,281 |
| 0.72 | 127,854,155 | 29,444,088 | 25,935,318 |
| 0.71 | 125,181,433 | 28,828,575 | 25,393,154 |
| 0.70 | 122,527,597 | 28,217,412 | 24,854,815 |
| 0.69 | 119,892,782 | 27,610,629 | 24,320,341 |
| 0.68 | 117,277,127 | 27,008,259 | 23,789,757 |
| 0.67 | 114,680,774 | 26,410,333 | 23,263,077 |
| 0.66 | 112,103,866 | 25,816,885 | 22,740,353 |
| 0.65 0.64 | 109,546,552 | 25,227,951 | 22,221,598 21,706,851 |
| 0.63 | 107,008,984 104,491,314 | 24,643,563 24,063,759 | 21,196,138 |
| 0.62 | 101,993,704 | 23,488,573 | 20,689,498 |
| 0.61 | 99,516,315 | 22,918,045 | 20,186,958 |
| 0.60 | 97,059,314 | 22,352,210 | 19,688,557 |
| 0.59 | 94,622,870 | 21,791,112 | 19,194,320 |
| 0.58 | 92,207,161 | 21,234,787 | 18,704,288 |
| 0.57 | 89,812,364 | 20,683,278 | 18,218,511 |
| 0.56 | 87,438,664 | 20,136,630 | 17,737,004 |
| 0.55 | 85,086,250 | 19,594,881 | 17,259,805 |
| 0.54 | 82,755,317 | 19,058,082 | 16,786,980 |
| 0.53 | 80,446,064 | 18,526,273 | 16,318,541 |
| 0.52 | 78,158,698 | 17,999,506 | 15,854,555 |
| 0.51 | 75,893,429 | 17,477,827 | 15,395,033 |
| 0.50 | 73,650,477 | 16,961,287 | 14,940,055 |
| 0.49 | 71,430,063 | 16,449,939 | 14,489,647 |
| 0.48 | 69,232,422 67,057,789 | 15,943,834 | 14,043,847 |
| 0.47 0.46 | 64,906,412 | 15,443,030 14,947,579 | 13,602,721 13,166,321 |
| 0.45 | 62,778,545 | 14,457,543 | 12,734,673 |
| 0.50 | 02,110,575 | 17,731,373 | 12,737,073 |

PAYROLL CREDIBILITY TABLE (IN 00'S)

Serious, Non-Serious and Medical

| Credibility | Serious | Non-Serious | Medical |
|-------------|------------|-------------|------------|
| (1) | (2) | (3) | (4) |
| 0.44 | 60,674,451 | 13,972,983 | 12,307,856 |
| 0.43 | 58,594,402 | 13,493,959 | 11,885,922 |
| 0.42 | 56,538,678 | 13,020,537 | 11,468,910 |
| 0.41 | 54,507,572 | 12,552,786 | 11,056,898 |
| 0.40 | 52,501,384 | 12,090,772 | 10,649,952 |
| 0.39 | 50,520,430 | 11,634,569 | 10,248,111 |
| 0.38 | 48,565,035 | 11,184,253 | 9,851,453 |
| 0.37 | 46,635,538 | 10,739,901 | 9,460,056 |
| 0.36 | 44,732,290 | 10,301,594 | 9,073,986 |
| 0.35 | 42,855,658 | 9,869,415 | 8,693,308 |
| 0.34 | 41,006,026 | 9,443,456 | 8,318,100 |
| 0.33 | 39,183,797 | 9,023,807 | 7,948,467 |
| 0.32 | 37,389,385 | 8,610,564 | 7,584,461 |
| 0.31 | 35,623,230 | 8,203,829 | 7,226,199 |
| 0.30 | 33,885,792 | 7,803,706 | 6,873,761 |
| 0.29 | 32,177,554 | 7,410,309 | 6,527,236 |
| 0.28 | 30,499,025 | 7,023,753 | 6,186,757 |
| 0.27 | 28,850,738 | 6,644,162 | 5,852,400 |
| 0.26 | 27,233,260 | 6,271,667 | 5,524,284 |
| 0.25 | 25,647,191 | 5,906,404 | 5,202,553 |
| 0.24 | 24,093,164 | 5,548,519 | 4,887,323 |
| 0.23 | 22,571,853 | 5,198,170 | 4,578,712 |
| 0.22 | 21,083,982 | 4,855,523 | 4,276,904 |
| 0.21 | 19,630,315 | 4,520,752 | 3,982,028 |
| 0.20 | 18,211,681 | 4,194,048 | 3,694,254 |
| 0.19 | 16,828,966 | 3,875,617 | 3,413,765 |
| 0.18 | 15,483,128 | 3,565,677 | 3,140,771 |
| 0.17 | 14,175,209 | 3,264,471 | 2,875,453 |
| 0.16 | 12,906,341 | 2,972,257 | 2,618,060 |
| 0.15 | 11,677,766 | 2,689,324 | 2,368,839 |
| 0.14 | 10,490,852 | 2,415,985 | 2,128,079 |
| 0.13 | 9,347,116 | 2,152,589 | 1,896,066 |
| 0.12 | 8,248,255 | 1,899,527 | 1,673,166 |
| 0.11 | 7,196,184 | 1,657,240 | 1,459,758 |
| 0.10 | 6,193,084 | 1,426,232 | 1,256,272 |
| 0.09 | 5,241,476 | 1,207,083 | 1,063,243 |
| 0.08 | 4,344,313 | 1,000,472 | 881,247 |
| 0.07 | 3,505,129 | 807,212 | 711,013 |
| 0.06 | 2,728,246 | 628,300 | 553,431 |
| 0.05 | 2,019,133 | 464,996 | 409,583 |
| 0.04 | 1,385,020 | 318,964 | 280,959 |
| 0.03 | 836,133 | 192,557 | 169,607 |
| 0.02 | 388,615 | 89,497 | 78,830 |
| 0.01 | 74,795 | 17,226 | 15,171 |
| 0.00 | 0 | 0 | 0 |

TABLE V

TOTAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 2010 - 2014

| MAN YEAR (1) | PAYROLL IN THOUS | ALL LOSSES (3) | DEATH NO. COMP. IN HUNDRED (4) (5) | NO. | TOTAL COMP. IN HUNDREDS (7) | MAJ0 NO. | OR PERM. COMP. IN HUNDREDS (9) | MINO NO. | R PERM. COMP. IN HUNDREDS (11) | TEMP NO. | ORARY COMP. IN HUNDREDS (13) | MEDICAL IN HUNDREDS (14) | PURE PREM. |
|--------------------|---------------------|----------------------|------------------------------------|----------|-----------------------------------------|-------------|--------------------------------|-------------|--------------------------------------------|-------------|------------------------------------------|-----------------------------------|---------------|
| | | | | | A. EXPER | IENCE | AS REPORTE | D | | | | | |
| | | | | | | | | | | | | | |
| 10 | 13,242,559 | 157,810,013 | | | 21,722 | 227 | 362,877 | 656 | 131,258 | 1474 | 89,343 | 972,438 | 1.192 |
| 11 | 13,760,081 | 143,995,310 | | | 11,560 | 211 | 333,134 | 646 | 139,405 | 1342 | 77,321 | 870,349 | 1.046 |
| 12 | 14,100,016 | 121,030,277 | | | 1,609 | 184 | 258,063 | 609 | 132,105 | 1317 | 92,036 | 711,250 | . 858 |
| 13 | 15,056,188 | 121,347,254 | • | | - 0 | 157 | 212,744 | 751 | 153,211 | 1472 | 123,002 | 710,757 | . 806 |
| 14 | 15,395,351 | 92,050,015 | 5 9 25,70 |)2 1 | 5,182 | 50 | 77,743 | 318 | 74,028 | 1710 | 146,227 | 591,617 | . 598 |
| ALL | 71,554,195 | 636,232,869 | 9 26 63,34 | 16 10 | 40,073 | 829 | 1,244,561 | 2980 | 630,007 | 7315 | 527,929 | 3,856,411 | . 889 |
| | | B. REPORT | TED PAYROLLS, 1 | RANSLATE | D LOSSES & | PURE | PREMIUMS | (EXCLUD | ING IBNR AND | FREQU | ENCY TREND) | | |
| 10 | 10 040 EE0 | 224 026 054 | | 10 4 | GE 040 | 007 | 640 744 | e E e | 269,603 | 1474 | 040 450 | 0 100 101 | 0 500 |
| 10 | 13,242,559 | 331,036,851 | | | 65,840 | 227 | 643,744 | 656 656 | | 1474 | 219,159 | 2,108,104 | |
| 11 | 13,760,081 | 310,049,047 | | | 49,371 | 213 | 603,587 | 656 | 269,627 | 1329 | 197,649 | 1,960,683 | 2.253 |
| 12 | 14,100,016 | 296,490,925 | | | 32,921 | 200 | 566,880 | 623 | 256,067 | 1285 | 190,950 | 1,898,511 | 2.103 |
| 13 | 15,056,188 | 332,879,847 | | | 16,456 | 230 | 651,953 | 752 | 309,274 | 1396 | 207,542 | 2,123,996 | 2.211 |
| 14 | 15,395,351 | 289,411,385 | 5 9 35,26 | 32 2 | 32,917 | 184 | 521,634 | 596 | 244,899 | 1294 | 192,369 | 1,867,033 | 1.880 |
| ALL | 71,554,195 | 1,559,868,055 | 5 25 97,91 | 5 12 | 197,505 | 1054 | 2,987,798 | 3283 | 1,349,470 | 6778 | 1,007,669 | 9,958,327 | 2.180 |
| PURE | PREMIUM | 2.180 | . 014 | ŀ | . 028 | | . 418 | | . 189 | | . 141 | 1.392 | |
| | | C. REPORT | TED PAYROLLS, 1 | RANSLATE | D LOSSES & | PURE | PREMIUMS | (INCLUD | ING IBNR AND | FREQU | ENCY TREND) | | |
| 10 | 13,242,559 | 218,329,365 | 5 4 15,67 | '5 3 | 49,374 | 125 | 354,531 | 489 | 200,956 | 1006 | 149,561 | 1,413,197 | 1.649 |
| 11 | 13,760,081 | 216,439,468 | | | 49,371 | 127 | 360,034 | 498 | 204,525 | 1022 | 151,904 | 1,382,904 | 1.573 |
| 12 | 14,100,016 | 223,796,034 | | | 49,380 | 129 | 363,529 | 503 | 206,689 | 1036 | 153,918 | 1,448,789 | 1.587 |
| 13 | 15,056,188 | 236,371,031 | | | 49,364 | 136 | 384,578 | 528 | 217,353 | 1089 | 161,999 | 1,530,838 | 1.570 |
| 14 | 15,395,351 | 234,980,859 | | | 49,504 | 136 | 386,456 | 533 | 218,688 | 1103 | 163,908 | 1,511,659 | 1.526 |
| ALL | 71,554,195 | 1,129,916,757 | • | | 246,993 | 653 | 1,849,128 | 2551 | 1,048,211 | 5256 | 781,290 | | 1.579 |
| | , , | , , , , | -, | | , | _ | , , , | - | , , , | _ | , | , , | _ |
| PURE | PREMIUM | 1.579 | . 012 | ? | . 035 | | . 258 | | . 146 | | . 109 | 1.018 | |

TABLE V

TOTAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 2010 - 2014

| MAN YEAR | PAYROLL IN THOUS | ALL LOSSES (3) | DEATH NO. COMP. IN HUNDREDS (4) (5) | PERM. NO. | TOTAL COMP. IN HUNDREDS (7) | MAJO! NO. | R PERM. COMP. IN HUNDREDS (9) | MINOR NO. (10) | PERM. COMP. IN HUNDREDS (11) | TEMP(NO. | DRARY COMP. IN HUNDREDS (13) | MEDICAL IN HUNDREDS (14) | PURE PREM. |
|-------------|---------------------|----------------------|-------------------------------------|--------------|-----------------------------------------|--------------|-------------------------------------------|----------------------|------------------------------------------|--------------|------------------------------------------|-----------------------------------|---------------|
| | | | | | A. EXPER | IENCE | AS REPORTED | 1 | | | | | |
| | | | | | | | | | | | | | |
| 10 | 708,450 | 20,133,866 | 1 0 | 1 | 47 | 29 | 53,492 | 65 | 13,380 | 113 | 4,290 | 130,130 | 2.842 |
| 11 | 775,675 | 17,554,227 | | 1 | 3,439 | 21 | 41,053 | 58 | 13,097 | 111 | 4,269 | 113,685 | 2.263 |
| 12 | 773,365 | 13,466,727 | 0 | | 0 | 17 | 28,859 | 53 | 12,606 | 103 | 6,362 | 86,840 | 1.741 |
| 13 | 830,395 | 6,923,081 | 0 | | 0 | 7 | 9,326 | 62 | 8,935 | 97 | 8,565 | 42,404 | . 834 |
| 14 | 854,791 | 9,391,528 | 0 | | 0 | 7 | 15,763 | 20 | 5,922 | 129 | 15,084 | 57,146 | 1.099 |
| ALL | 3,942,676 | 67,469,429 | 1 0 | 2 | 3,486 | 81 | 148,493 | 258 | 53,940 | 553 | 38,570 | 430,205 | 1.711 |
| | | B. REPORT | ED PAYROLLS, TR | ANSLATE | D LOSSES & | PURE | PREMIUMS (| EXCLUDI | NG IBNR AND | FREQUI | ENCY TREND) | | |
| | | | | | | | | | | | | | |
| 10 | 708,450 | 35,565,326 | 0 | 1 | 141 | 29 | 94,895 | 65 | 27,483 | 113 | 10,523 | 222,611 | 5.020 |
| 11 | 775,675 | 39,639,349 | 0 | 1 | 13,725 | 21 | 73,807 | 59 | 25, 196 | 110 | 11,851 | 271,815 | 5.110 |
| 12 | 773,365 | 33,322,739 | 0 | | 2,200 | 18 | 61,463 | 54 | 24,123 | 101 | 13,961 | 231,480 | 4.309 |
| 13 | 830,395 | 17,541,622 | | | 828 | 14 | 32,990 | 60 | 18,360 | 93 | 13,906 | 109,308 | 2.112 |
| 14 | 854,791 | 30,218,826 | 98 | | 2,271 | 15 | 64,761 | 43 | 24,341 | 97 | 20,435 | 190,283 | 3.535 |
| ALL | 3,942,676 | 156,287,862 | 121 | 2 | 19,165 | 97 | 327,916 | 281 | 119,503 | 514 | 70,676 | 1,025,497 | 3.964 |
| PURE | PREMIUM | 3.964 | .000 | | . 049 | | . 832 | | . 303 | | . 179 | 2.601 | |
| | | C. REPORT | ED PAYROLLS, TRA | ANSLATE | D LOSSES & | PURE | PREMIUMS (| INCLUDI | NG IBNR AND | FREQUI | ENCY TREND) | | |
| 10 | 708,450 | 26,372,537 | • | 1 | 106 | 16 | 52,262 | 48 | 20,485 | 77 | 7,181 | 183,691 | 3.723 |
| 11 | 775,675 | 28,471,225 | | i | 13,725 | 13 | 44,025 | 45 | 19,104 | 85 | 9,122 | 198,736 | 3.671 |
| 12 | 773,365 | 24,397,211 | - | - | 3,300 | 12 | 39,409 | 44 | 19,446 | 82 | 11,280 | 170,537 | 3.155 |
| 13 | 830,395 | 12,562,435 | | | 2,483 | 8 | 19,453 | 42 | 12,935 | 72 | 10,831 | 79,899 | 1.513 |
| 14 | 854,791 | 24,055,556 | 54 | | 3,421 | 11 | 47,760 | 39 | 21,807 | 82 | 17,346 | 150, 167 | 2.814 |
| ALL | 3,942,676 | 115,858,964 | 77 | 2 | 23,035 | 60 | 202,909 | 218 | 93,777 | 398 | 55,760 | 783,030 | 2.939 |
| PURE | PREMIUM | 2.939 | .000 | | . 058 | | . 515 | | . 238 | | . 141 | 1.986 | |

TABLE V

TOTAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 2010 - 2014

| MAN YEAR | PAYROLL IN THOUS | ALL LOSSES | NO . | DEATH COMP. IN HUNDREDS | PERM. NO. | TOTAL COMP. IN HUNDREDS | NO . | R PERM. COMP. IN HUNDREDS | NO . | PERM. COMP. IN HUNDREDS | NO . | ORARY COMP. IN HUNDREDS | MEDICAL IN HUNDREDS | PURE PREM. |
|-------------|---------------------|--------------------------|-------|----------------------------------|--------------|----------------------------------|----------|------------------------------------|----------|----------------------------------|------------|----------------------------------|---------------------------|----------------|
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) |
| | | | | | | A. EXPER | IENCE | AS REPORTED | ס | | | | | |
| 10 | 746,854 | 28,783,734 | | 0 | 1 | 7,153 | 49 | 76,934 | 72 | 20,843 | 193 | 11,663 | 171,245 | 3.854 |
| 11 | 676,026 | 28,340,581 | 1 | | | 0 | 47 | 82,712 | 69 60 | 18,470 | 140 | 8,288 | 173,792 | 4.192 |
| 12 13 | 695,895 723,387 | 19,793,519 19,875,809 | | 0 5,841 | | 0 | 40 39 | 65,673 60,243 | 68 75 | 19,220 19,310 | 162 126 | 13,847 10,261 | 99,195 103,104 | 2.844 2.748 |
| 14 | 765,428 | 22,746,247 | | • | 1 | 5,182 | 10 | 21,322 | 75 46 | 12,560 | 164 | 21,659 | 163,104 | 2.748 |
| ALL | 3,607,590 | 119,539,890 | | , | 2 | 12,335 | 185 | 306,884 | 330 | 90,403 | 785 | 65,718 | 711,313 | |
| | | | | | | | | | | | | | | |
| | | B. REPORT | ED PA | YROLLS, TRA | NSLATE | D LOSSES 8 | PURE | PREMIUMS (| (EXCLUDI | NG IBNR AND | FREQU | ENCY TREND) | | |
| 10 | 746,854 | 62,058,444 | | 0 | 1 | 21,681 | 49 | 136,481 | 72 | 42,810 | 193 | 28,609 | 391,003 | 8.309 |
| 11 | 676,026 | 59,454,631 | 1 | | | 1,370 | 46 | 147,174 | 70 | 35,928 | 139 | 23,002 | 386,726 | 8.795 |
| 12 | 695,895 | 47,443,394 | | 0 | | 4,947 | 40 | 136,189 | 71 | 38,265 | 158 | 30,205 | 264,828 | 6.818 |
| 13 | 723,387 | 55,549,839 | | | | 3,707 | 42 | 143,682 | 76 | 39,538 | 121 | 20,899 | 339,439 | 7.679 |
| 14 | 765,428 | 72,110,353 | 3 | 4,473 | 1 | 21,404 | 24 | 98,667 | 69 | 39,617 | 126 | 29,947 | 526,995 | 9.421 |
| ALL | 3,607,590 | 296,616,661 | 5 | 13,051 | 2 | 53,109 | 201 | 662,193 | 358 | 196,158 | 737 | 132,662 | 1,908,991 | 8.222 |
| PURE | PREMIUM | 8.222 | | . 036 | | . 147 | | 1.836 | | . 544 | | . 368 | 5.292 | |
| | | C. REPORT | ED PA | YROLLS, TRA | NSLATE | D LOSSES 8 | PURE | PREMIUMS (| (INCLUDI | NG IBNR AND | FREQU | ENCY TREND) | | |
| 10 | 746,854 | 38,662,160 | | 0 | 1 | 16,259 | 27 | 75,165 | 54 | 31,910 | 132 | 19,524 | 243,765 | 5.177 |
| 11 | 676,026 | 38,537,389 | | | | 1,370 | 27 | 87,788 | 53 | 27,249 | 107 | 17,685 | 251,005 | 5.701 |
| 12 | 695,895 | 34,635,198 | | 0 | | 7,421 | 26 | 87,321 | 57 | 30,897 | 127 | 24,336 | 196,377 | 4.977 |
| 13 14 | 723,387 765,428 | 38,798,605 | | , | 2 | 11,122 | 25 18 | 84,788 74,020 | 53 62 | 27,676 25,212 | 95 108 | 16,394 25,575 | 239,773 436,804 | 5.363 7.921 |
| 14 | 700,428 | 60,633,323 | 2 | 2,480 | 2 | 32,135 | 16 | 74,020 | 02 | 35,313 | 108 | 25,5/5 | 430,604 | 1.821 |
| ALL | 3,607,590 | 211,266,675 | 4 | 10,995 | 3 | 68,307 | 123 | 409,082 | 279 | 153,045 | 569 | 103,514 | 1,367,724 | 5.856 |
| PURE | PREMIUM | 5.856 | | . 030 | | . 189 | | 1.134 | | . 424 | | . 287 | 3.791 | |

TABLE V

TOTAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 2010 - 2014

| MAN YEAR (1) | PAYROLL IN THOUS | ALL LOSSES (3) | DEATH NO. COMP. IN HUNDRE (4) (5) | NO. | TOTAL COMP. IN HUNDREDS (7) | MAJO NO. | PERM. COMP. IN HUNDREDS (9) | MINO NO. (10) | R PERM. COMP. IN HUNDREDS (11) | TEMP(NO. | COMP. IN HUNDREDS (13) | MEDICAL IN HUNDREDS (14) | PURE PREM. |
|--------------------|---------------------|----------------------|-----------------------------------------------|-----------|-----------------------------------------|-------------|-----------------------------|---------------------|--------------------------------------------|----------|------------------------|-----------------------------------|---------------|
| | | | | | A. EXPER | IENCE | AS REPORTE |) | | | | | |
| | | | | | | | | | | | | | |
| 10 | 11,787,255 | 108,892,413 | | 62 2 | 14,522 | 149 | 232,451 | 519 | 97,035 | 1168 | 73,390 | 671,063 | .924 |
| 11 | 12,308,380 | 98,100,502 | | | 8,121 | 143 | 209,369 | 519 | 107,838 | 1091 | 64,764 | 582,872 | . 797 |
| 12 | 12,630,756 | 87,770,031 | | | 1,609 | 127 | 163,531 | 488 | 100,279 | 1052 | 71,828 | 525,214 | . 695 |
| 13 | 13,502,406 | 94,548,364 | • | | 0 | 111 | 143,175 | 614 | 124,966 | 1249 | 104, 177 | 565,249 | . 700 |
| 14 | 13,775,132 | 59,912,240 | 0 6 22,9 | 40 | 0 | 33 | 40,658 | 252 | 55,546 | 1417 | 109,484 | 370,494 | . 435 |
| ALL | 64,003,929 | 449,223,550 | 0 20 54,5 | 99 6 | 24,252 | 563 | 789,184 | 2392 | 485,664 | 5977 | 423,643 | 2,714,892 | . 702 |
| | | B. REPORT | TED PAYROLLS, | TRANSLATE | D LOSSES & | PURE | PREMIUMS | (EXCLUD | ING IBNR AND | FREQUI | ENCY TREND) | | |
| | | | | | | | | | | | | | |
| 10 | 11,787,255 | 233,413,081 | 1 1 3,9 | 19 2 | 44,017 | 149 | 412,368 | 519 | 199,310 | 1168 | 180,027 | 1,494,490 | 1.980 |
| 11 | 12,308,380 | 210,955,067 | 7 4 19,2 | | 34,275 | 146 | 382,606 | 527 | 208,503 | 1080 | 162,795 | 1,302,142 | 1.714 |
| 12 | 12,630,756 | 215,724,792 | 2 5 19,5 | 81 2 | 25,773 | 142 | 369,229 | 498 | 193,679 | 1026 | 146,784 | 1,402,203 | 1.708 |
| 13 | 13,502,406 | 259,788,386 | 3 4 11,3 | 21 1 | 11,920 | 174 | 475,281 | 616 | 251,376 | 1182 | 172,738 | 1,675,248 | 1.924 |
| 14 | 13,775,132 | 187,082,206 | 6 30,6 | 91 1 | 9,242 | 145 | 358,205 | 484 | 180,941 | 1071 | 141,987 | 1,149,755 | 1.358 |
| ALL | 64,003,929 | 1,106,963,532 | 2 20 84,7 | 42 8 | 125,227 | 756 | 1,997,689 | 2644 | 1,033,809 | 5527 | 804,331 | 7,023,838 | 1.730 |
| PURE | PREMIUM | 1.730 | .01 | 3 | . 020 | | . 312 | | . 162 | | . 126 | 1.097 | |
| | | C. REPORT | TED PAYROLLS, | TRANSLATE | D LOSSES & | PURE | PREMIUMS | (INCLUD | ING IBNR AND | FREQUI | ENCY TREND) | | |
| 10 | 11,787,255 | 153,294,668 | 3 4 15,6 | 75 1 | 33,009 | 82 | 227,105 | 387 | 148,561 | 797 | 122,855 | 985.741 | 1.301 |
| 11 | 12,308,380 | 149,430,854 | | | 34,275 | 87 | 228,221 | 400 | 158,172 | 830 | 125.096 | 933.164 | 1.214 |
| 12 | 12,630,756 | 164,763,625 | , | | 38,659 | 91 | 236,799 | 402 | 156,346 | 827 | 118,302 | 1,081,875 | 1.304 |
| 13 | 13,502,406 | 185,009,991 | | | 35,760 | 103 | 280,337 | 433 | 176,743 | 922 | 134,773 | 1,211,166 | 1.370 |
| 14 | 13,775,132 | 150,291,980 | | | 13,948 | 107 | 264,675 | 432 | 161,568 | 913 | 120,987 | 924,688 | 1.091 |
| ALL | 64,003,929 | 802,791,118 | B 18 75,0 | 86 11 | 155,651 | 470 | 1,237,137 | 2054 | 801,390 | 4289 | 622,013 | 5,136,634 | 1.254 |
| PURE | PREMIUM | 1.254 | .01 | 2 | . 024 | | . 193 | | . 125 | | . 097 | . 803 | |

TABLE V

TOTAL MEDICAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 2010 - 2014

| MAN Year | PAYROLL IN THOUS | ALL LOSSES | NO . | DEATH COMP. IN HUNDREDS | NO . | TOTAL COMP. IN HUNDREDS | MAJ(NO. | OR PERM. COMP. IN HUNDREDS | MINO No. | R PERM. COMP. IN HUNDREDS | TEMP NO. | ORARY COMP. IN HUNDREDS | MEDICAL ONLY IN HUNDREDS | PURE PREM. |
|-------------|---------------------|---------------|-------|----------------------------------|---------|----------------------------------|-------------|-------------------------------------|-------------|------------------------------------|-------------|----------------------------------|--------------------------------|---------------|
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) |
| | | | | | | A. EXPER | IENCE | AS REPORTE | D | | | | | |
| | | | | | | | | | | | | | | |
| 10 | 13,242,559 | 97,243,828 | 3 2 | 2 37,703 | 4 | 53,240 | 227 | 436,461 | 656 | 202,764 | 1474 | 156,218 | 86,052 | . 734 |
| 11 | 13,760,081 | 87,034,860 | | | 3 | 24,884 | 211 | 432,439 | 646 | 194,894 | 1342 | 136,180 | 81,952 | .633 |
| 12 | 14,100,016 | 71,125,002 | | | 2 | 3,919 | 184 | 271,967 | 609 | 195,515 | 1317 | 157,226 | 82,618 | . 504 |
| 13 | 15,056,188 | 71,075,685 | | | | , O | 157 | 190,367 | 751 | 228,306 | 1472 | 197, 263 | 93,520 | . 472 |
| 14 | 15,395,351 | 59,161,704 | | 1,499 | 1 | 61,880 | 50 | 99,990 | 318 | 88,946 | 1710 | 249,564 | 89,738 | . 384 |
| ALL | 71,554,195 | 385,641,079 | 26 | 40,508 | 10 | 143,923 | 829 | 1,431,224 | 2980 | 910,425 | 7315 | 896,451 | 433,880 | . 539 |
| | | B. REPORT | ED PA | YROLLS, TRA | NSLATED | LOSSES & | PURE | PREMIUMS | (EXCLUD | ING IBNR AND | FREQU | IENCY TREND) | | |
| | | | | | | | | | | | | | | |
| 10 | 13,242,559 | 210,810,388 | 3 1 | 13,008 | 4 | 139,382 | 227 | 1,023,502 | 656 | 466,966 | 1474 | 379,453 | 85,794 | 1.592 |
| 11 | 13,760,081 | 196,068,286 | | | 3 | 104,511 | 213 | 960,278 | 656 | 466,753 | 1329 | 342,026 | 87,115 | 1.425 |
| 12 | 14,100,016 | 189,851,094 | | | 2 | 69,662 | 200 | 901,250 | 623 | 443,561 | 1285 | 330,747 | 88,319 | 1.346 |
| 13 | 15,056,188 | 212,399,553 | | | 1 | 34,834 | 230 | 1,036,935 | 752 | 535,214 | 1396 | 359,260 | 92,772 | 1.411 |
| 14 | 15,395,351 | 186,703,266 | 6 9 | 116,918 | 2 | 69,706 | 184 | 829,524 | 596 | 424,154 | 1294 | 333,044 | 93,686 | 1.213 |
| ALL | 71,554,195 | 995,832,587 | 25 | 259,879 | 12 | 418,095 | 1054 | 4,751,489 | 3283 | 2,336,648 | 6778 | 1,744,530 | 447,686 | 1.392 |
| PURE | PREMIUM | 1.392 | | . 036 | | . 058 | | . 664 | | . 327 | | . 244 | . 063 | |
| | | C. REPORT | ED PA | YROLLS, TRA | NSLATED | LOSSES & | PURE | PREMIUMS | (INCLUD | ING IBNR AND | FREQU | JENCY TREND) | | |
| 10 | 13,242,559 | 141,302,220 |) 4 | 51,992 | 4 | 104,563 | 125 | 563,472 | 489 | 347,943 | 1006 | 259,009 | 86,043 | 1.067 |
| 11 | 13,760,081 | 138,365,516 | | 0 0 | 3 | 104,500 | 127 | 572,426 | 500 | 356,308 | 1022 | 263,034 | 87,376 | 1.006 |
| 12 | 14,100,016 | 144,831,375 | | • | 3 | 104,487 | 129 | 577,182 | 506 | 359,964 | 1033 | 266,092 | 88,610 | 1.027 |
| 13 | 15,056,188 | 152,909,361 | | | 3 | 104,503 | 135 | 609,828 | 529 | 376,586 | 1087 | 279,663 | 93,532 | 1.016 |
| 14 | 15,395,351 | 151,490,324 | | | 4 | 104,786 | 134 | 602,006 | 519 | 369,544 | 1080 | 278,105 | 95,495 | .984 |
| ALL | 71,554,195 | 728,898,796 | 3 18 | 3 233,919 | 17 | 522,850 | 650 | 2,924,914 | 2543 | 1,810,345 | 5228 | 1,345,903 | 451,056 | 1.019 |
| PURE | PREMIUM | 1.019 | | . 033 | | . 073 | | . 409 | | . 253 | | . 188 | . 063 | |

TABLE V

TOTAL MEDICAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 2010 - 2014

| MAN YEAR | PAYROLL IN THOUS | ALL LOSSES | NO . | DEATH COMP. IN Hundreds | PERM. NO. | TOTAL COMP. IN HUNDREDS | NO . | R PERM. COMP. IN HUNDREDS | NO . | PERM. COMP. IN HUNDREDS | NO . | ORARY COMP. In Hundreds | MEDICAL ONLY IN HUNDREDS | PURE PREM. |
|-------------|---------------------|---------------|-------|----------------------------------|--------------|----------------------------------|-------|------------------------------------|---------|----------------------------------|--------|----------------------------------|--------------------------------|---------------|
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) |
| | | | | | | A. EXPER | IENCE | AS REPORTED |) | | | | | |
| 10 | 708,450 | 13,013,004 | 1 | 36,107 | 1 | 755 | 29 | 50,809 | 65 | 24,794 | 113 | 9,999 | 7,666 | 1.837 |
| 11 | 775,675 | 11,368,491 | | 0 | 1 | 12,264 | 21 | 60,504 | 58 | 23,827 | 111 | 9,018 | 8,072 | 1.466 |
| 12 | 773,365 | 8,684,035 | | 0 | | 0 | 17 | 46,825 | 53 | 17,913 | 103 | 12,085 | 10,017 | 1.123 |
| 13 | 830,395 | 4,240,409 | | 0 | | 0 | 7 | 4,438 | 62 | 13,713 | 97 | 14,760 | 9,493 | .511 |
| 14 | 854,791 | 5,714,597 | | 0 | | 0 | 7 | 22,011 | 20 | 6,128 | 129 | 20,184 | 8,823 | . 669 |
| ALL | 3,942,676 | 43,020,536 | 1 | 36,107 | 2 | 13,019 | 81 | 184,587 | 258 | 86,375 | 553 | 66,046 | 44,071 | 1.091 |
| | | B. REPORTE | ED PA | YROLLS, TRAI | NSLATEI | D LOSSES & | PURE | PREMIUMS (| EXCLUDI | NG IBNR AND | FREQUI | ENCY TREND) | | |
| 10 | 708,450 | 22,261,119 | | 12,457 | 1 | 1,976 | 29 | 119,148 | 65 | 57,100 | 113 | 24,287 | 7,643 | 3.142 |
| 11 | 775,675 | 27, 181, 479 | | 0 | 1 | 48,332 | 21 | 134,279 | 59 | 56,484 | 110 | 24, 139 | 8,581 | 3.504 |
| 12 | 773,365 | 23,148,033 | | 0 | | 7,637 | 18 | 144,740 | 54 | 41,524 | 101 | 26,872 | 10,708 | 2.993 |
| 13 | 830,395 | 10,930,847 | | 664 | | 1,221 | 14 | 39,887 | 60 | 32,385 | 93 | 25,734 | 9,417 | 1.316 |
| 14 | 854,791 | 19,028,283 | | 1,465 | | 1,694 | 15 | 112,193 | 43 | 36,981 | 97 | 28,739 | 9,211 | 2.226 |
| ALL | 3,942,676 | 102,549,761 | | 14,586 | 2 | 60,860 | 97 | 550,247 | 281 | 224,474 | 514 | 129,771 | 45,560 | 2.601 |
| PURE | PREMIUM | 2.601 | | . 037 | | . 154 | | 1.396 | | . 569 | | . 329 | . 116 | |
| | | C. REPORTE | ED PA | YROLLS, TRAI | NSLATEI | D LOSSES & | PURE | PREMIUMS (| INCLUDI | NG IBNR AND | FREQUI | ENCY TREND) | | |
| 10 | 708,450 | 18,365,845 | | 49,792 | 1 | 1,482 | 16 | 65,595 | 48 | 42,546 | 77 | 16,578 | 7,665 | 2.592 |
| 11 | 775,675 | 19,863,384 | | 0 | 1 | 48,332 | 13 | 80,045 | 45 | 43,049 | 85 | 18,602 | 8,607 | 2.561 |
| 12 | 773,365 | 17,019,085 | | 0 | | 11,455 | 12 | 92,688 | 44 | 33,662 | 81 | 21,643 | 10,744 | 2.201 |
| 13 | 830,395 | 8,011,515 | | 664 | | 3,662 | 8 | 23,448 | 42 | 22,867 | 72 | 19,980 | 9,495 | . 965 |
| 14 | 854,791 | 14,995,515 | | 814 | | 2,566 | 11 | 80,969 | 37 | 32,207 | 8 1 | 24,010 | 9,389 | 1.754 |
| ALL | 3,942,676 | 78,255,344 | | 51,270 | 2 | 67,497 | 60 | 342,745 | 216 | 174,331 | 396 | 100,813 | 45,900 | 1.985 |
| PURE | PREMIUM | 1.985 | | . 130 | | . 171 | | . 869 | | . 442 | | . 256 | . 116 | |

TABLE V

TOTAL MEDICAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 2010 - 2014

| MAN YEAR | PAYROLL IN THOUS | ALL LOSSES | NO. | DEATH COMP. IN HUNDREDS | PERM. NO. | TOTAL COMP. IN HUNDREDS | NO. | R PERM. COMP. IN HUNDREDS | NO . | PERM. COMP. IN HUNDREDS | NO . | ORARY COMP. In Hundreds | MEDICAL ONLY IN HUNDREDS | PURE PREM. |
|-------------|---------------------|---------------|-------|----------------------------------|--------------|----------------------------------|-------|------------------------------------|---------|----------------------------------|-------|----------------------------------|--------------------------------|---------------|
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) |
| | | | | | | A. EXPER | IENCE | AS REPORTED | 1 | | | | | |
| 10 | 746,854 | 17,124,483 | | 0 | 1 | 11,713 | 49 | 102,900 | 72 | 21,493 | 193 | 24,096 | 11,042 | 2.293 |
| 11 | 676,026 | 17,379,175 | 1 | ١ ٥ | | 0 | 47 | 130,214 | 69 | 19,835 | 140 | 15,348 | 8,395 | 2.571 |
| 12 | 695,895 | 9,919,539 | | 0 | | 0 | 40 | 44,710 | 68 | 27,391 | 162 | 20,269 | 6,825 | 1.425 |
| 13 | 723,387 | 10,310,370 | | | | 0 | 39 | 53,801 | 75 | 24,638 | 126 | 16,247 | 8,417 | 1.425 |
| 14 | 765,428 | 16,397,670 | 3 | 3 1,441 | 1 | 61,880 | 10 | 48,540 | 46 | 13,559 | 164 | 29,109 | 9,447 | 2.142 |
| ALL | 3,607,590 | 71,131,237 | E | 1,441 | 2 | 73,593 | 185 | 380,165 | 330 | 106,916 | 785 | 105,069 | 44,126 | 1.972 |
| | | B. REPORT | ED PA | AYROLLS, TRA | NSLATE | D LOSSES & | PURE | PREMIUMS (| EXCLUDI | NG IBNR AND | FREQU | ENCY TREND) | | |
| 10 | 746,854 | 39,100,290 | | 0 | 1 | 30,665 | 49 | 241,300 | 72 | 49,499 | 193 | 58,530 | 11,009 | 5.235 |
| 11 | 676,026 | 38,672,637 | | - | | 2,710 | 46 | 283,542 | 70 | 49,934 | 139 | 41,616 | 8,924 | 5.721 |
| 12 | 695,895 | 26,482,773 | | 0 | | 7,377 | 40 | 144,755 | 71 | 62, 160 | 158 | 43,240 | 7,296 | 3.806 |
| 13 | 723,387 | 33,943,932 | | 6,237 | | 8,032 | 42 | 222,935 | 76 | 60,789 | 121 | 33,097 | 8,350 | 4.692 |
| 14 | 765,428 | 52,699,473 | 3 | 111,964 | 1 | 62,559 | 24 | 232,810 | 69 | 64,868 | 126 | 44,931 | 9,863 | 6.885 |
| ALL | 3,607,590 | 190,899,105 | 5 | 118,201 | 2 | 111,343 | 201 | 1,125,342 | 358 | 287,250 | 737 | 221,414 | 45,442 | 5.292 |
| PURE | PREMIUM | 5.292 | | . 328 | | . 309 | | 3.119 | | . 796 | | . 614 | . 126 | |
| | | C. REPORT | ED P | AYROLLS, TRA | NSLATE | D LOSSES & | PURE | PREMIUMS (| INCLUDI | NG IBNR AND | FREQU | ENCY TREND) | | |
| 10 | 746,854 | 24,372,333 | | 0 | 1 | 23,004 | 27 | 132,844 | 54 | 36,882 | 132 | 39,952 | 11,041 | 3.263 |
| 11 | 676,026 | 25,081,395 | | 0 | | 2,710 | 27 | 169,020 | 53 | 38 , 138 | 107 | 31,994 | 8,951 | 3.710 |
| 12 | 695,895 | 19,630,495 | | 0 | | 11,064 | 26 | 92,697 | 58 | 50,418 | 127 | 34,806 | 7,320 | 2.821 |
| 13 | 723,387 | 23,831,668 | 1 | 6,237 | | 24,097 | 25 | 131,081 | 53 | 42,617 | 95 | 25,866 | 8,418 | 3.294 |
| 14 | 765,428 | 43,168,333 | 2 | 62,215 | 2 | 93,934 | 18 | 171,462 | 60 | 56,260 | 106 | 37,760 | 10,053 | 5.640 |
| ALL | 3,607,590 | 136,084,224 | 3 | 68,452 | 3 | 154,809 | 123 | 697,104 | 278 | 224,315 | 567 | 170,378 | 45,783 | 3.772 |
| PURE | PREMIUM | 3.772 | | . 190 | | . 429 | | 1.932 | | . 622 | | . 472 | . 127 | |

TABLE V

TOTAL MEDICAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 2010 - 2014

| MAN YEAR (1) | PAYROLL IN THOUS | ALL LOSSES (3) | NO. | DEATH COMP. IN HUNDREDS (5) | PERM. NO. | TOTAL COMP. IN HUNDREDS (7) | MAJO NO. | PERM. COMP. IN HUNDREDS (9) | MINO NO. (10) | R PERM. COMP. IN HUNDREDS (11) | TEMP NO. | ORARY COMP. IN HUNDREDS (13) | MEDICAL ONLY IN HUNDREDS (14) | PURE PREM. |
|--------------------|---------------------|----------------------|-------|-----------------------------------------|--------------|-----------------------------------------|-------------|-----------------------------|---------------------|--------------------------------------------|-------------|------------------------------------------|----------------------------------------|---------------|
| | | | | | | A. EXPER | IENCE | AS REPORTED |) | | | | | |
| | | | | | | | | | | | | | | |
| 10 | 11,787,255 | 67,106,341 | | 1,596 | 2 | 40,772 | 149 | 282,752 | 519 | 156,477 | 1168 | 122,123 | 67,343 | . 569 |
| 11 | 12,308,380 | 58,287,194 | 4 | 0 | 2 | 12,620 | 143 | 241,721 | 519 | 151,232 | 1091 | 111,815 | 65,484 | . 474 |
| 12 | 12,630,756 | 52,521,428 | 5 | 5 | 2 | 3,919 | 127 | 180,432 | 488 | 150,211 | 1052 | 124,872 | 65,777 | . 416 |
| 13 | 13,502,406 | 56,524,906 | 4 | 1,301 | | 0 | 111 | 132,128 | 614 | 189,955 | 1249 | 166,256 | 75,609 | . 419 |
| 14 | 13,775,132 | 37,049,437 | 6 | 58 | | 0 | 33 | 29,439 | 252 | 69,258 | 1417 | 200,271 | 71,468 | . 269 |
| ALL | 64,003,929 | 271,489,306 | 20 | 2,960 | 6 | 57,311 | 563 | 866,472 | 2392 | 717,133 | 5977 | 725,337 | 345,681 | . 424 |
| | | B. REPORT | ED PA | YROLLS, TRA | NSLATE | D LOSSES & | PURE | PREMIUMS (| EXCLUD | ING IBNR AND | FREQU | ENCY TREND) | | |
| 10 | 11,787,255 | 149,448,979 | 1 | 551 | 2 | 106,741 | 149 | 663.054 | 519 | 360,367 | 1168 | 296,636 | 67,141 | 1.268 |
| 11 | 12,308,380 | 130,214,170 | 4 | 0 | 2 | 53,469 | 146 | 542,457 | 527 | 360,335 | 1080 | 276,271 | 69,610 | 1.058 |
| 12 | 12,630,756 | 140,220,288 | 5 | 64,972 | 2 | 54,648 | 142 | 611,755 | 498 | 339,877 | 1026 | 260,635 | 70,315 | 1.110 |
| 13 | 13,502,406 | 167,524,774 | 4 | 58,080 | 1 | 25,581 | 174 | 774,114 | 616 | 442,040 | 1182 | 300,429 | 75,004 | 1.241 |
| 14 | 13,775,132 | 114,975,510 | | 3,489 | i | 5,453 | 145 | 484,520 | 484 | 322,305 | 1071 | 259,374 | 74,613 | .835 |
| | ,, | ,, | | -, | | -, | | , | | , | | , | , | |
| ALL | 64,003,929 | 702,383,721 | 20 | 127,092 | 8 | 245,892 | 756 | 3,075,900 | 2644 | 1,824,924 | 5527 | 1,393,345 | 356,683 | 1.097 |
| PURE | PREMIUM | 1.097 | | . 020 | | . 038 | | . 481 | | . 285 | | . 218 | . 056 | |
| | | C. REPORT | ED PA | YROLLS, TRA | NSLATE | D LOSSES & | PURE | PREMIUMS (| INCLUD | ING IBNR AND | FREQU | ENCY TREND) | | |
| 10 | 11,787,255 | 98,564,042 | 4 | 2,201 | 2 | 80,077 | 82 | 365,033 | 387 | 268,515 | 797 | 202,479 | 67,336 | . 836 |
| 11 | 12,308,380 | 93,420,737 | | -,-0 | 2 | 53,469 | 87 | 323,361 | 402 | 275,120 | 830 | 212,439 | 69,819 | . 759 |
| 12 | 12,630,756 | 108,181,795 | | 51,978 | 3 | 81,968 | 91 | 391,797 | 404 | 275,885 | 825 | 209,643 | 70,547 | .856 |
| 13 | 13,502,406 | 121,066,178 | 4 | 58,080 | 3 | 76,744 | 102 | 455,299 | 434 | 311,102 | 920 | 233,818 | 75,619 | .897 |
| 14 | 13,775,132 | 93,326,476 | 3 | 1,939 | 2 | 8,286 | 105 | 349,575 | 422 | 281,077 | 893 | 216,335 | 76,053 | .677 |
| | • | | | • | | • | | , | | , | | , | • | |
| ALL | 64,003,929 | 514,559,228 | 15 | 114,198 | 12 | 300,544 | 467 | 1,885,065 | 2049 | 1,411,699 | 4265 | 1,074,714 | 359,374 | . 804 |
| PURE | PREMIUM | . 804 | | .018 | | .047 | | . 295 | | . 221 | | . 168 | . 056 | |

DELAWARE COMPENSATION RATING BUREAU, INC. DECEMBER 1, 2017 LOSS COST REVISION RATE SELECTIONS Before DCCPAP Surcharges

| Code | Selection | Basis for Rate Selection |
|--------|-----------|--------------------------------------------------------------------------------|
| | | Temporary Staffing Classifications |
| 185 | 7.08 | Use rate for associated non-temporary class 104 |
| 187 | 5.51 | Use rate for associated non-temporary class 107 |
| 191 | 4.15 | Use rate for associated non-temporary class 161 |
| 275 | 4.84 | Use rate for associated non-temporary class 221 |
| 276 | 7.51 | Use rate for associated non-temporary class 222 |
| 297 | 4.72 | Use rate for associated non-temporary class 281 |
| 491 | 5.45 | Use rate for associated non-temporary class 403 |
| 495 | 6.97 | Use rate for associated non-temporary class 451 |
| 497 | 2.41 | Use rate for associated non-temporary class 472 |
| 499 | 5.62 | Use rate for associated non-temporary class 475 |
| 587 | 2.86 | Use rate for associated non-temporary class 563 |
| 691 | 7.93 | Use rate for associated non-temporary class 609 |
| 693 | 9.46 | Use rate for associated non-temporary class 651 |
| 695 | 4.74 | Use rate for associated non-temporary class 661 |
| 867 | 7.95 | Use rate for associated non-temporary class 813 |
| 871 | 10.02 | Use rate for associated non-temporary class 921 |
| 877 | 4.51 | Use rate for associated non-temporary class 914 |
| 879 | 4.81 | Use rate for associated non-temporary class 923 |
| 881 | 4.87 | Use rate for associated non-temporary class 926 |
| 883 | 4.49 | Use rate for associated non-temporary class 928 |
| 889 | 0.28 | Use rate for associated non-temporary class 953 |
| 895 | 0.76 | Use rate for associated non-temporary class 965 |
| | | Aircraft Classifications |
| * 7413 | 1.42 | Aircraft Procedure |
| * 7421 | 1.72 | Aircraft Procedure |
| * 7424 | 4.08 | Aircraft Procedure |
| * 7453 | 0.31 | Aircraft Procedure |
| | | Other Classifications |
| 0175 | 1.97 | Supplemental load, 20% of 512 |
| 0176 | 0.70 | Supplemental load, 10% of 513 |
| 309 | 6.07 | No comparable Pa. code, use industry group change |
| 464 | 6.11 | No comparable Pa. code, use industry group change |
| 625 | 9.63 | No comparable Pa. code, use industry group change |
| 643 | 19.76 | Asbestos encap., 150% of 647, |
| | | Expected loss rates = 100% of 647 |
| * 670 | 9.44 | Use combined experience of 670, 681 |
| * 681 | 9.44 | Use combined experience of 670, 681 |
| 682 | | Based on percentage change of combined experience for 544, 682, 929, 937 & 947 |
| 809 | 7.08 | Use combined experience of 809, 992 |
| 811 | 12.52 | Use combined experience of 811, 4777 |
| 929 | 6.32 | Based on percentage change of combined experience for 544, 682, 929, 937 & 947 |
| 947 | | Based on percentage change of combined experience for 544, 682, 929, 937 & 947 |
| 955 | 0.39 | Capped due to secondary capping procedure |
| 962 | 0.25 | Capped due to secondary capping procedure |
| * 970 | 10.31 | Use combined experience of 970, 991 |
| * 991 | 10.31 | Use combined experience of 970, 991 |
| 992 | 7.08 | Use combined experience of 809, 992 |
| 4777 | | Use combined experience of 811, 4777 |
| 7445 | 1.09 | Catastrophe load, 1/3 of 7405 |
| 9985 | "A" | "A" Rated |

^{*} These classifications, along with their respective companion classifications, are combined for ratemaking purposes. However, even on a combined basis the volume of experience remains small and is therefore subject to the "non-reviewed" classification ratemaking procedure.

Delaware Compensation Rating Bureau. Inc.

Aircraft Operations Classifications *

| | | 5 Year Payroll (000) | 12/1/16 Manual | 12/1/17 Indicated | 12/1/17 Adjusted |
|-------|-----------------------------|----------------------------|-------------------|----------------------|---------------------|
| INDEX | 7413, 7421, 7424, 7453 | | | 3.03 | |
| Code | Rate Index | | | | |
| 7413 | 0.70 * Index * 0.825 | 37 | 1.63 | 1.75 | 1.58 |
| 7421 | 0.70 * Index | 26,055 | 1.98 | 2.12 | 1.92 |
| 7424 | 1.65 * Index | 19,518 | 4.66 | 5.00 | 4.53 |
| 7453 | 0.70 * Index * 0.175 | 37 | 0.35 | 0.37 | 0.33 |
| | Total | 45,647 | | | |
| | Average weighted by payroll | | 3.12 | 3.35 | 3.03 |

^{*} See Page 8 for the loss cost selections for these classes.

| Manual | Payroll | Total Rept | Total Trans | Pure Prem | Claim | Claim | | | Number of Cas | ses | | |
|--------|-----------|------------|-------------|-----------|----------|-----------|-------|---------|---------------|-------|------|-----|
| Year | in Thous. | Losses | Losses | Reported | Severity | Frequency | Death | P.T. | Major | Minor | Temp | All |
| 2010 | 34,171 | 709,950 | 1,445,674 | 2.078 | 29,227 | 0.644 | 0 | 0 | 1 | 7 | 14 | 22 |
| 2011 | 35,558 | 1,449,098 | 3,015,754 | 4.075 | 40,552 | 0.956 | 0 | 0 | 4 | 12 | 18 | 34 |
| 2012 | 43,002 | 1,945,266 | 4,423,681 | 4.524 | 53,498 | 0.814 | 0 | 0 | 3 | 11 | 21 | 35 |
| 2013 | 66,801 | 1,742,771 | 4,848,952 | 2.609 | 22,455 | 1.033 | 0 | 0 | 1 | 28 | 40 | 69 |
| 2014 | 68,360 | 943,035 | 3,088,752 | 1.380 | 20,706 | 0.585 | 0 | 0 | 0 | 4 | 36 | 40 |
| TOTAL | 247,892 | 6,790,120 | 16,822,813 | 2.739 | 31,359 | 0.807 | 0 | 0 | 9 | 62 | 129 | 200 |
| O.D. | | 0 | | 0.000 | | ļ | 0 | 0 | 0 | 0 | 0 | 0 |
| | | | | | REPORTE | D LOSSES | | | | | | |
| Manual | | | Indomnity | | | | | Modical | | | | |

| | | | | | | REPORTE | D LOSSES | | | | | |
|--------|------|-----|------|-----------|-----------|---------|----------|------|-----------|-----------|---------|-----------|
| Manual | | | | Indemnity | | | | | Medical | | | <u> </u> |
| Year | Deat | h F | P.T. | Major | Minor | Temp | Death | P.T. | Major | Minor | Temp | Med. Only |
| 2010 | (|) | 0 | 142,926 | 148,755 | 20,204 | 0 | 0 | 45,886 | 239,341 | 45,891 | 66,947 |
| 2011 | (|) | 0 | 371,451 | 243,332 | 54,879 | 0 | 0 | 410,497 | 164,968 | 133,649 | 70,322 |
| 2012 | (|) | 0 | 413,954 | 239,620 | 97,672 | 0 | 0 | 720,047 | 281,584 | 119,538 | 72,851 |
| 2013 | (|) | 0 | 75,770 | 517,103 | 130,703 | 0 | 0 | 285,003 | 422,826 | 117,997 | 193,369 |
| 2014 | (|) | 0 | 0 | 97,522 | 192,486 | 0 | 0 | 0 | 118,273 | 419,978 | 114,776 |
| TOTAL | (|) | 0 | 1,004,101 | 1,246,332 | 495,944 | 0 | 0 | 1,461,433 | 1,226,992 | 837,053 | 518,265 |
| O.D. | (|) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

| | | | | | TRANSLAT | TED LOSSES | | | | | |
|--------|-------|--------|-----------|-----------|----------|------------|---------|-----------|-----------|-----------|-----------|
| Manual | | | Indemnity | | | | | Medical | | | |
| Year | Death | P.T. | Major | Minor | Temp | Death | P.T. | Major | Minor | Temp | Med. Only |
| 2010 | 0 | 0 | 253,551 | 305,543 | 49,560 | 0 | 0 | 107,603 | 551,202 | 111,469 | 66,746 |
| 2011 | 0 | 6,166 | 675,327 | 462,716 | 147,810 | 0 | 8,538 | 907,849 | 398,126 | 334,470 | 74,752 |
| 2012 | 0 | 26,501 | 766,570 | 447,375 | 210,575 | 0 | 98,809 | 1,889,290 | 627,905 | 278,778 | 77,878 |
| 2013 | 200 | 16,383 | 748,446 | 874,241 | 242,873 | 33,725 | 52,150 | 1,561,092 | 863,244 | 264,776 | 191,822 |
| 2014 | 368 | 8,913 | 498,823 | 307,498 | 241,184 | 2,831 | 7,185 | 752,830 | 620,202 | 529,092 | 119,826 |
| TOTAL | 568 | 57,963 | 2,942,717 | 2,397,373 | 892,002 | 36,556 | 166,682 | 5,218,664 | 3,060,679 | 1,518,585 | 531,024 |
| O.D. | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

| | | SERIOUS | NON-SER | MED ONLY | TOTAL |
|-------------------------|----------|-------------|-------------|-------------|--------|
| TOTAL TRANSLATED LOSSE | S | 8,423,150 | 7,868,639 | 531,024 | |
| IBNR + FREQ. ADJUSTMENT | | (6,259,844) | (2,566,470) | 6,854 | |
| TOTAL LOSSES | | 2,163,306 | 5,302,169 | 537,878 | |
| EXPECTED LOSSES | | 14,320,721 | 9,618,210 | 808,128 | |
| CREDIBILITY | | 0.05 | 0.14 | 0.15 | |
| PURE PREMIUMS | | | | | |
| INDICATED (PRE-TEST) | | 0.873 | 2.139 | 0.217 | 3.229 |
| INDICATED (POST-TEST) | | 1.073 | 2.629 | 0.267 | 3.969 |
| PRES. ON RATE LEVEL | | 5.722 | 3.843 | 0.323 | 9.888 |
| DERIVED BY FORMULA | | 5.490 | 3.673 | 0.315 | 9.478 |
| UNDERLYING PRES. RATE | | 5.777 | 3.880 | 0.326 | 9.983 |
| PROPOSED | | 5.490 | 3.673 | 0.315 | 9.478 |
| YEAR | 12-01-16 | 12-01-17 | | IND. RATE = | 12.207 |
| IND. RATE | | 12.21 | | | |
| MAN. RATE | 12.5 | 59 12.21 | | ADJ. RATE = | 12.21 |

Combined 12/1/16 rating value 12.59 Indicated percentage change -3.02%

| 670 + 681 |
|-----------|
| 0.0.0. |

CODE:

| House Furni | isnings & Canvas | Goods Erection | | | 2 | | | | | | 670 + 681 | |
|--------------|------------------|----------------|----------------|--------------|--------------|-------------|-------------|----------------|--------------|--------------|-------------|----|
| Manual | Payroll | Total Rept | Total Trans | Pure Prem | Claim | Claim | | | Number of C | ases | | |
| Year | in Thous. | Losses | Losses | Reported | Severity | Frequency | Death | P.T. | Major | Minor | Temp | А |
| 2010 | 6,169 | 22,633 | 51,744 | 0.367 | 20,174 | 0.162 | 0 | 0 | 0 | 0 | 1 | 1 |
| 2011 | 6,501 | 1,254,213 | 1,917,319 | 19.293 | 624,287 | 0.308 | 0 | 0 | 2 | 0 | 0 | 2 |
| 2012 | 6,772 | 163,921 | 338,694 | 2.421 | 78,530 | 0.295 | 0 | 0 | 1 | 0 | 1 | 2 |
| 2013 | 6,552 | 468,820 | 1,438,333 | 7.155 | 76,827 | 0.916 | 0 | 0 | 1 | 3 | 2 | 6 |
| 2014 | 5,898 | 185,037 | 635,576 | 3.137 | 92,007 | 0.339 | 0 | 0 | 0 | 2 | 0 | 2 |
| TOTAL | 31,892 | 2,094,624 | 4,381,666 | 6.568 | 159,291 | 0.408 | 0 | 0 | 4 | 5 | 4 | 13 |
| O.D. | | 0 | | 0.000 | | | 0 | 0 | 0 | 0 | 0 | (|
| | | | | | REPORTE | D LOSSES | | | | | | |
| Manual | 5 11 | | Indemnity | | + | Б : | | Medical | | | | |
| Year | Death | P.T. | Major | Minor | Temp | Death | P.T. | Major | Minor | Temp | Med. Only | |
| 2010 | 0 | 0 | 0 | 0 | 12,073 | 0 | 0 | 0 | 0 | 8,101 | 2,459 | |
| 2011 | 0 | 0 | 779,169 | 0 | 0 | 0 | 0 | 469,405 | 0 | 0 | 5,639 | |
| 2012 | 0 | 0 | 140,000 | 0 | 2,190 | 0 | 0 | 1,593 | 0 | 13,276 | 6,862 | |
| 2013 | 0 | 0 | 113,695 | 49,286 | 17,823 | 0 | 0 | 173,149 | 89,728 | 17,280 | 7,859 | |
| 2014 | 0 | 0 | 0 | 71,004 | 0 | 0 | 0 | 0 | 113,010 | 0 | 1,023 | |
| OTAL | 0 | 0 | 1,032,864 | 120,290 | 32,086 | 0 | 0 | 644,147 | 202,738 | 38,657 | 23,842 | |
| O.D. | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | | | | | TRANSLAT | ED LOSSES | | | | | | |
| Manual | | | Indemnity | | | | | Medical | | | | |
| Year | Death | P.T. | Major | Minor | Temp | Death | P.T. | Major | Minor | Temp | Med. Only | |
| 2010 | 0 | 0 | 0 | 0 | 29,615 | 0 | 0 | 0 | 0 | 19,677 | 2,452 | |
| 2011 | 0 | 10,049 | 1,060,094 | 5,501 | 22,561 | 0 | 7,540 | 782,130 | 9,566 | 13,884 | 5,994 | |
| 2012 | 0 | 10,131 | 267,471 | 5,000 | 11,923 | 0 | 290 | 7,371 | 3,215 | 25,958 | 7,335 | |
| 2013 | 265 | 7,235 | 282,736 | 94,194 | 38,418 | 19,972 | 25,701 | 712,259 | 197,862 | 51,895 | 7,796 | |
| 2014 | 99 | 2,201 | 130,165 | 85,027 | 13,299 | 859 | 2,170 | 219,804 | 156,282 | 24,602 | 1,068 | |
| OTAL O.D. | 364 0 | 29,616 0 | 1,740,466 0 | 189,722 0 | 115,816 0 | 20,831 0 | 35,701 0 | 1,721,564 0 | 366,925 0 | 136,016 0 | 24,645 0 | |
| O.D. | 9 | | | | | | | | | · · | · · | |
| | | | | | | SERIOUS | NON-SER | MED ONLY | TOTAL | | | |
| | | | TOTAL TRANSL | LATED LOSSES | | 3,548,542 | 808,479 | 24,645 | | | | |
| | | | IBNR + FREQ. A | ADJUSTMENT | | (479,075) | (242,767) | 349 | | | | |
| | | | TOTAL LOSSES | 3 | | 3,069,467 | 565,712 | 24,994 | | | | |
| | | | EXPECTED LOS | SSES | | 1,037,128 | 877,668 | 51,665 | | | | |
| | | | CREDIBILITY | | | 0.01 | 0.03 | 0.04 | | | | |
| | | | PURE PREMIUN | MS | | | | | | | | |
| | | | INDICATED (I | PRE-TEST) | | 9.625 | 1.774 | 0.078 | 11.477 | | | |
| | | | INDICATED (F | , | | 11.832 | 2.181 | 0.096 | 14.109 | | | |
| | | | PRES. ON RA | , | | 3.221 | 2.726 | 0.160 | 6.107 | | | |
| | | | DERIVED BY | | | 3.307 | 2.710 | 0.157 | 6.174 | | | |
| | | | UNDERLYING | | | 3.252 | 2.752 | 0.162 | 6.166 | | | |
| | | | PROPOSED | | | 3.307 | 2.710 | 0.157 | 6.174 | | | |
| | | | \/FAD | | 10.04.46 | 10.01.17 | | IND DATE | | | | |
| | | | YEAR | 1 | 12-01-16 | 12-01-17 | | IND. RATE = | 9.008 | | | |
| | | | IND. RATE | | | 9.01 | | | | | | |
| | | | MAN. RATE | | 9.15 | 9.01 | | ADJ. RATE = | 9.01 | | | |

3

DUP: CODE: 809 + 992

| i dei Distii | Dution | | | | | | | | | | | |
|--------------|-----------|------------|-------------|-----------|----------|-----------|-------|------|--------------|-------|------|-----|
| Manual | Payroll | Total Rept | Total Trans | Pure Prem | Claim | Claim | | | Number of Ca | ases | | |
| Year | in Thous. | Losses | Losses | Reported | Severity | Frequency | Death | P.T. | Major | Minor | Temp | All |
| 2010 | 14,819 | 440,577 | 967,055 | 2.973 | 38,376 | 0.742 | 0 | 0 | 0 | 4 | 7 | 11 |
| 2011 | 13,104 | 294,309 | 703,181 | 2.246 | 44,619 | 0.458 | 0 | 0 | 0 | 0 | 6 | 6 |
| 2012 | 13,690 | 184,217 | 390,883 | 1.346 | 29,232 | 0.365 | 0 | 0 | 0 | 1 | 4 | 5 |
| 2013 | 15,689 | 818,830 | 2,179,931 | 5.219 | 56,933 | 0.892 | 0 | 0 | 0 | 3 | 11 | 14 |
| 2014 | 20,590 | 455,181 | 1,464,931 | 2.211 | 42,341 | 0.437 | 0 | 0 | 0 | 1 | 8 | 9 |
| TOTAL | 77,892 | 2,193,114 | 5,705,981 | 2.816 | 44,759 | 0.578 | 0 | 0 | 0 | 9 | 36 | 45 |
| O.D. | | 0 | | 0.000 | | | 0 | 0 | 0 | 0 | 0 | 0 |

| | | | | | REPORTED I | _OSSES | | | | | |
|--------|-------|------|-----------|---------|------------|--------|------|---------|---------|---------|-----------|
| Manual | | | Indemnity | | | | | Medical | | | |
| Year | Death | P.T. | Major | Minor | Temp | Death | P.T. | Major | Minor | Temp | Med. Only |
| 2010 | 0 | 0 | 0 | 119,390 | 14,127 | 0 | 0 | 0 | 256,087 | 32,532 | 18,441 |
| 2011 | 0 | 0 | 0 | 0 | 59,702 | 0 | 0 | 0 | 0 | 208,010 | 26,597 |
| 2012 | 0 | 0 | 0 | 7,865 | 31,807 | 0 | 0 | 0 | 33,896 | 72,593 | 38,056 |
| 2013 | 0 | 0 | 0 | 79,203 | 175,942 | 0 | 0 | 0 | 125,129 | 416,790 | 21,766 |
| 2014 | 0 | 0 | 0 | 16,448 | 131,927 | 0 | 0 | 0 | 66,878 | 165,816 | 74,112 |
| TOTAL | 0 | 0 | 0 | 222,906 | 413,505 | 0 | 0 | 0 | 481,990 | 895,741 | 178,972 |
| O.D. | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

| | | | | | TRANSLA | TED LOSSES | | | | | |
|--------|-------|-------|-----------|---------|---------|------------|--------|---------|-----------|-----------|-----------|
| Manual | | | Indemnity | | | | | Medical | | | |
| Year | Death | P.T. | Major | Minor | Temp | Death | P.T. | Major | Minor | Temp | Med. Only |
| 2010 | 0 | 0 | 0 | 245,227 | 34,654 | 0 | 0 | 0 | 589,768 | 79,020 | 18,386 |
| 2011 | 0 | 0 | 5,749 | 4,472 | 141,147 | 0 | 0 | 12,460 | 21,300 | 489,780 | 28,273 |
| 2012 | 0 | 178 | 11,871 | 19,646 | 59,427 | 0 | 406 | 30,872 | 84,445 | 143,356 | 40,682 |
| 2013 | 35 | 5,256 | 201,463 | 197,263 | 262,581 | 3,960 | 10,006 | 372,187 | 422,320 | 683,268 | 21,592 |
| 2014 | 181 | 4,547 | 249,507 | 150,409 | 155,866 | 1,271 | 3,224 | 336,486 | 272,778 | 213,289 | 77,373 |
| TOTAL | 216 | 9,981 | 468,590 | 617,017 | 653,675 | 5,231 | 13,636 | 752,005 | 1,390,611 | 1,608,713 | 186,306 |
| O.D. | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

| | | SERIOUS | NON-SER | MED ONLY | TOTAL |
|-------------------------|----------|-------------|-----------|-------------|-------|
| TOTAL TRANSLATED LOSSE | S | 1,249,659 | 4,270,016 | 186,306 | |
| IBNR + FREQ. ADJUSTMENT | | (1,119,035) | (403,773) | 1,271 | |
| TOTAL LOSSES | | 130,624 | 3,866,243 | 187,577 | |
| EXPECTED LOSSES | | 2,497,218 | 1,507,210 | 159,679 | |
| CREDIBILITY | | 0.02 | 0.06 | 0.07 | |
| PURE PREMIUMS | | | | | |
| INDICATED (PRE-TEST) | | 0.168 | 4.964 | 0.241 | 5.373 |
| INDICATED (POST-TEST) | | 0.207 | 6.102 | 0.296 | 6.605 |
| PRES. ON RATE LEVEL | | 3.176 | 1.917 | 0.203 | 5.296 |
| DERIVED BY FORMULA | | 3.117 | 2.168 | 0.210 | 5.495 |
| UNDERLYING PRES. RATE | | 3.206 | 1.935 | 0.205 | 5.346 |
| PROPOSED | | 3.117 | 2.168 | 0.210 | 5.495 |
| YEAR | 12-01-16 | 12-01-17 | | IND. RATE = | 7.077 |
| IND. RATE | | 7.08 | | | |
| MAN. RATE | 7. | 22 7.08 | A | ADJ. RATE = | 7.08 |

811 + 4777

3

| Manual | Payroll | Total Rept | Total Trans | Pure Prem | Claim | Claim | | | Number of Cas | ses | | |
|--------|-----------|------------|-------------|-----------|----------|-----------|-------|------|---------------|-------|------|-----|
| Year | in Thous. | Losses | Losses | Reported | Severity | Frequency | Death | P.T. | Major | Minor | Temp | All |
| 2010 | 39,288 | 4,290,885 | 7,689,618 | 10.922 | 117,080 | 0.916 | 1 | | 10 | 4 | 21 | 36 |
| 2011 | 40,841 | 2,447,488 | 5,174,974 | 5.993 | 73,278 | 0.808 | 1 | | 6 | 10 | 16 | 33 |
| 2012 | 50,406 | 2,578,019 | 5,398,224 | 5.115 | 66,986 | 0.754 | | | 4 | 12 | 22 | 38 |
| 2013 | 52,175 | 2,160,826 | 5,098,600 | 4.141 | 60,895 | 0.671 | 1 | | 3 | 10 | 21 | 35 |
| 2014 | 64,204 | 2,400,537 | 8,030,302 | 3.739 | 44,664 | 0.810 | | | 3 | 12 | 37 | 52 |
| TOTAL | 246,914 | 13,877,755 | 31,391,718 | 5.620 | 70,270 | 0.786 | 3 | 0 | 26 | 48 | 117 | 194 |
| O.D. | | 0 | | 0.000 | | | 0 | 0 | 0 | 0 | 0 | 0 |

| | | | | | REPORTE | DLOSSES | | | | | |
|--------|-----------|------|-----------|-----------|-----------|---------|------|-----------|-----------|-----------|-----------|
| Manual | | | Indemnity | | | | | Medical | | | |
| Year | Death | P.T. | Major | Minor | Temp | Death | P.T. | Major | Minor | Temp | Med. Only |
| 2010 | 46,176 | 0 | 1,723,685 | 67,243 | 75,329 | 159,594 | 0 | 2,025,636 | 40,020 | 77,209 | 75,993 |
| 2011 | 335,569 | 0 | 870,057 | 237,652 | 91,347 | 0 | 0 | 432,172 | 300,523 | 150,844 | 29,324 |
| 2012 | 0 | 0 | 726,223 | 291,654 | 209,849 | 0 | 0 | 864,703 | 282,080 | 170,966 | 32,544 |
| 2013 | 706,028 | 0 | 278,523 | 279,006 | 175,320 | 1,553 | 0 | 225,005 | 249,035 | 216,841 | 29,515 |
| 2014 | 0 | 0 | 313,903 | 367,843 | 464,746 | 0 | 0 | 224,149 | 315,874 | 635,993 | 78,029 |
| TOTAL | 1,087,773 | 0 | 3,912,391 | 1,243,398 | 1,016,591 | 161,147 | 0 | 3,771,665 | 1,187,532 | 1,251,853 | 245,405 |
| O.D. | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

| | | | | | TRANSLAT | ED LOSSES | | | | | |
|--------|-----------|---------|-----------|-----------|-----------|-----------|---------|------------|-----------|-----------|-----------|
| Manual | | | Indemnity | | | | | Medical | | | |
| Year | Death | P.T. | Major | Minor | Temp | Death | P.T. | Major | Minor | Temp | Med. Only |
| 2010 | 391,850 | 0 | 2,806,207 | 138,117 | 184,782 | 55,060 | 0 | 3,758,130 | 92,166 | 187,541 | 75,765 |
| 2011 | 802,513 | 14,443 | 1,551,999 | 459,359 | 252,527 | 0 | 8,989 | 967,402 | 707,449 | 379,122 | 31,171 |
| 2012 | 0 | 44,850 | 1,281,544 | 567,025 | 434,835 | 0 | 99,691 | 1,914,860 | 641,301 | 379,328 | 34,790 |
| 2013 | 978,948 | 23,498 | 940,821 | 534,241 | 299,781 | 77,158 | 40,361 | 1,191,283 | 587,413 | 395,817 | 29,279 |
| 2014 | 2,580 | 58,144 | 2,021,160 | 946,792 | 644,065 | 18,709 | 27,134 | 2,171,259 | 1,195,178 | 863,819 | 81,462 |
| TOTAL | 2,175,891 | 140,935 | 8,601,731 | 2,645,534 | 1,815,990 | 150,927 | 176,175 | 10,002,934 | 3,223,507 | 2,205,627 | 252,467 |
| O.D. | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

| | | SERIOUS | NON-SER | MED ONLY | TOTAL |
|-------------------------|----------|-------------|-------------|-------------|--------|
| TOTAL TRANSLATED LOSSE | S | 21,248,593 | 9,890,658 | 252,467 | |
| IBNR + FREQ. ADJUSTMENT | | (7,334,650) | (1,834,761) | 2,121 | |
| TOTAL LOSSES | | 13,913,943 | 8,055,897 | 254,588 | |
| EXPECTED LOSSES | | 16,575,337 | 6,923,469 | 266,667 | |
| CREDIBILITY | | 0.05 | 0.14 | 0.15 | |
| PURE PREMIUMS | | | | | |
| INDICATED (PRE-TEST) | | 5.635 | 3.263 | 0.103 | 9.001 |
| INDICATED (POST-TEST) | | 6.927 | 4.011 | 0.127 | 11.065 |
| PRES. ON RATE LEVEL | | 6.649 | 2.777 | 0.107 | 9.533 |
| DERIVED BY FORMULA | | 6.663 | 2.950 | 0.110 | 9.723 |
| UNDERLYING PRES. RATE | | 6.713 | 2.804 | 0.108 | 9.625 |
| PROPOSED | | 6.663 | 2.950 | 0.110 | 9.723 |
| YEAR | 12-01-16 | 12-01-17 | | IND. RATE = | 12.522 |
| IND. RATE | | 12.52 | | | |
| MAN. RATE | 13.0 | 00 12.52 | A | ADJ. RATE = | 12.52 |

CLASSIFICATION STUDY -

PROPOSED

YEAR

IND. RATE

MAN. RATE

DELAWARE

CLASS: Contact + Non-contact sports INDUSTRY GROUP:

3

CODE: 970 + 991

| Manual | Payroll | Total Rept | Total Trans | Pure Prem | Claim | Claim | · | | Number of Ca | | | |
|--------|-----------|------------|----------------|-------------|-------------|-----------|----------|------------|--------------|-------------|-------------|-----|
| Year | in Thous. | Losses | Losses | Reported | Severity | Frequency | Death | P.T. | Major | Minor | Temp | - / |
| 2010 | 764 | 0 | 0 | 0.000 | 0 | 0.000 | 0 | 0 | 0 | 0 | 0 | |
| 2011 | 661 | 0 | 0 | 0.000 | 0 | 0.000 | 0 | 0 | 0 | 0 | 0 | |
| 2012 | 411 | 0 | 0 | 0.000 | 0 | 0.000 | 0 | 0 | 0 | 0 | 0 | |
| 2013 | 900 | 51,757 | 97,520 | 5.751 | 4,772 | 6.667 | 0 | 0 | 0 | 0 | 6 | |
| 2014 | 746 | 309 | 323 | 0.041 | 0 | 0.000 | 0 | 0 | 0 | 0 | 0 | |
| TOTAL | 3,482 | 52,066 | 97,843 | 1.495 | 4,772 | 1.723 | 0 | 0 | 0 | 0 | 6 | |
| O.D. | | 0 | | 0.000 | | | 0 | 0 | 0 | 0 | 0 | |
| | | | | | REPORTE | D LOSSES | | | | | | |
| Manual | | | Indemnity | | | | | Medical | | | | |
| Year | Death | P.T. | Major | Minor | Temp | Death | P.T. | Major | Minor | Temp | Med. Only | |
| 2010 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 2011 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 2012 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 2013 | 0 | 0 | 0 | 0 | 11,296 | 0 | 0 | 0 | 0 | 17,334 | 23,127 | |
| 2014 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 309 | |
| ΓΟΤΑL | 0 | 0 | 0 | 0 | 11,296 | 0 | 0 | 0 | 0 | 17,334 | 23,436 | |
| O.D. | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | | | | | TRANSLAT | ED LOSSES | | | | | | |
| Manual | | | Indemnity | | | | | Medical | | | | |
| Year | Death | P.T. | Major | Minor | Temp | Death | P.T. | Major | Minor | Temp | Med. Only | |
| 2010 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 2011 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 2012 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 2013 | 2 | 243 | 7,930 | 4,658 | 16,387 | 165 | 255 | 9,007 | 8,197 | 27,734 | 22,942 | |
| 2014 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 323 | |
| O.D. | 2 | 243 0 | 7,930 0 | 4,658 0 | 16,387 0 | 165 0 | 255 0 | 9,007 0 | 8,197 0 | 27,734 0 | 23,265 0 | |
| O.D. | 0 | U | U | U | U | U | U | U | U | U | U | |
| | | • | | | | SERIOUS | NON-SER | MED ONLY | TOTAL | | | |
| | | | TOTAL TRANSL | ATED LOSSES | | 17,602 | 56,976 | 23,265 | | | | |
| | | | IBNR + FREQ. A | ADJUSTMENT | | (72,460) | (33,537) | 420 | | | | |
| | | | TOTAL LOSSES | 8 | | 0 | 23,439 | 23,685 | | | | |
| | | | EXPECTED LOS | SSES | | 155,680 | 118,179 | 56,408 | | | | |
| | | | CREDIBILITY | 3020 | | 0.00 | 0.01 | 0.01 | | | | |
| | | | | | | | | | | | | |
| | | | PURE PREMIUN | | | 0.000 | 0.670 | 0.600 | 4.252 | | | |
| | | | INDICATED (| , | | 0.000 | 0.673 | 0.680 | 1.353 | | | |
| | | | INDICATED (F | | | 0.000 | 0.827 | 0.836 | 1.663 | | | |
| | | | PRES. ON RA | | | 4.429 | 3.362 | 1.605 | 9.396 | | | |
| | | | DERIVED BY | | | 4.429 | 3.337 | 1.597 | 9.363 | | | |
| | | | UNDERLYING | PRES. RATE | | 4.471 | 3.394 | 1.620 | 9.485 | | | |

4.429

12.06

12.06

12-01-17

12-01-16

11.73

3.337

1.597

IND. RATE =

ADJ. RATE =

9.363

12.059

12.06

CLASSIFICATION STUDY - DELAWARE INDUSTRY GROUP

CLASS:

Aircraft

INDUSTRY GROUP: CODE: 3 7413 + 7421 + 7424 + 7453

| Manual | Payroll | Total Rept | Total Trans | Pure Prem | Claim | Claim | | | Number of Cas | ses | | |
|--------|-----------|------------|-------------|-----------|----------|-----------|-------|---------|---------------|-------|------|-----|
| Year | in Thous. | Losses | Losses | Reported | Severity | Frequency | Death | P.T. | Major | Minor | Temp | All |
| 2010 | 8,327 | 23,307 | 23,237 | 0.280 | 0 | 0.000 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2011 | 9,274 | 3,106 | 3,302 | 0.033 | 0 | 0.000 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2012 | 9,027 | 15,310 | 16,366 | 0.170 | 0 | 0.000 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2013 | 9,985 | 0 | 0 | 0.000 | 0 | 0.000 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2014 | 8,997 | 1,828,135 | 2,415,698 | 20.319 | 609,378 | 0.333 | 3 | 0 | 0 | 0 | 0 | 3 |
| TOTAL | 45,610 | 1,869,858 | 2,458,603 | 4.100 | 609,378 | 0.066 | 3 | 0 | 0 | 0 | 0 | 3 |
| O.D. | | 0 | | 0.000 | | | 0 | 0 | 0 | 0 | 0 | 0 |
| _ | | | | | REPORTE | D LOSSES | | | | | | |
| Manual | | | Indemnity | | | | | Medical | | | | |

| | | | | | REPORTED L | OSSES | | | | | |
|--------|-----------|------|-----------|-------|------------|-------|------|---------|-------|------|-----------|
| Manual | | | Indemnity | | | | | Medical | | | |
| Year | Death | P.T. | Major | Minor | Temp | Death | P.T. | Major | Minor | Temp | Med. Only |
| 2010 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 23,307 |
| 2011 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 3,106 |
| 2012 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 15,310 |
| 2013 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2014 | 1,828,135 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| TOTAL | 1,828,135 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 41,723 |
| O.D. | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

| | TRANSLATED LOSSES | | | | | | | | | | |
|--------|-------------------|------|-----------|-------|------|-------|------|---------|-------|------|-----------|
| Manual | | | Indemnity | | | | | Medical | | | <u>.</u> |
| Year | Death | P.T. | Major | Minor | Temp | Death | P.T. | Major | Minor | Temp | Med. Only |
| 2010 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 23,237 |
| 2011 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 3,302 |
| 2012 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 16,366 |
| 2013 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2014 | 2,415,698 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| TOTAL | 2,415,698 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 42,905 |
| O.D. | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

| | | | SERIOUS | NON-SER | MED ONLY | TOTAL |
|-------------------------|----------|------|-----------|----------|-------------|-------|
| TOTAL TRANSLATED LOSSE | S | | 2,415,698 | 0 | 42,905 | |
| IBNR + FREQ. ADJUSTMENT | | | (397,763) | (43,289) | 224 | |
| TOTAL LOSSES | | | 2,017,935 | 0 | 43,129 | |
| EXPECTED LOSSES | | | 866,134 | 156,898 | 31,927 | |
| CREDIBILITY | | | 0.02 | 0.04 | 0.05 | |
| PURE PREMIUMS | | | | | | |
| INDICATED (PRE-TEST) | | | 4.424 | 0.000 | 0.095 | 4.519 |
| INDICATED (POST-TEST) | | | 5.438 | 0.000 | 0.117 | 5.555 |
| PRES. ON RATE LEVEL | | | 1.881 | 0.341 | 0.069 | 2.291 |
| DERIVED BY FORMULA | | | 1.952 | 0.327 | 0.071 | 2.350 |
| UNDERLYING PRES. RATE | | | 1.899 | 0.344 | 0.070 | 2.313 |
| PROPOSED | | | 1.952 | 0.327 | 0.071 | 2.350 |
| YEAR | 12-01-16 | | 12-01-17 | | IND. RATE = | 3.027 |
| IND. RATE | | | 3.03 | | | |
| MAN. RATE | 3 | 3.07 | 3.03 | A | ADJ. RATE = | 3.03 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | NUMBER OF CASES | | | | | |
|--------|----------|-------------|------------|--|-----------------|-----------------|------|-------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 5,970 | 10,432 | .174 | | 5,970 | | | | | 3 | 3 |
| 2011 | 6,539 | 137,592 | 2.104 | | 6,539 | | | | 1 | 3 | 4 |
| 2012 | 7,181 | 322,633 | 4.492 | | 7,181 | | | 1 | 2 | 1 | 4 |
| 2013 | 7,366 | 169,600 | 2.302 | | 7,366 | | | | 2 | 2 | 4 |
| 2014 | 7,297 | 222,244 | 3.045 | | 7,297 | | | | 1 | 4 | 5 |
| TOTAL | 34,353 | 862,501 | 2.511 | | 34,353 | | | 1 | 6 | 13 | 20 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|--------|--------------|------|--------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 4,299 | | | | | 6,133 | |
| 2011 | | | | 35,571 | 16,833 | | | | 23,979 | 58,394 | 2,815 |
| 2012 | | | 123,853 | 72,291 | 2,572 | | | 39,010 | 57,821 | 8,761 | 18,325 |
| 2013 | | | | 73,604 | 2,754 | | | | 72,023 | 13,356 | 7,863 |
| 2014 | | | | 55,874 | 48,334 | | | | 47,520 | 65,088 | 5,428 |
| TOTAL | | | 123,853 | 237,340 | 74,792 | | | 39,010 | 201,343 | 151,732 | 34,431 |
| | | | | | | | | | | | _ |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|---------|---------|---------------|--------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 10,546 | | | | | 14,897 | |
| 2011 | | | 4,432 | 67,804 | 40,409 | | | 5,581 | 60,285 | 138,088 | 2,992 |
| 2012 | | 9,465 | 263,535 | 130,656 | 14,715 | | 6,635 | 139,919 | 119,633 | 22,190 | 19,589 |
| 2013 | | 1,392 | 74,359 | 117,024 | 10,812 | 127 | 2,418 | 96,487 | 135,952 | 30,815 | 7,800 |
| 2014 | 120 | 3,200 | 182,799 | 114,808 | 66,440 | 663 | 1,668 | 173,453 | 136,483 | 88,349 | 5,667 |
| TOTAL | 120 | 14,057 | 525,125 | 430,292 | 142,922 | 790 | 10,721 | 415,440 | 452,353 | 294,339 | 36,048 |
| | | | | | | | | | | | |

| SERIOUS NON-SERIOUS MED. ONLY TOTAL | | | | | | | | | | | | |
|-------------------------------------|---------------------|---------|-----------|-----------------------|--------|-----------|--------|--|--|--|--|--|
| | | | SERIOUS | NON-SEF | RIOUS | MED. ONLY | TOTAL | | | | | |
| TOTAL TRAN | S. LOSSES F | PG B | 966,25 | 3 1,3 | 19,906 | 36,048 | | | | | | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -2,396,92 | 24 -5 | 53,509 | 1,354 | | | | | | |
| TOTAL LOSS | ES | | | 7 | 66,397 | 37,402 | | | | | | |
| EXPECTED L | OSSES | | 5,280,74 | 3 2,0 | 32,667 | 187,225 | | | | | | |
| CREDIBILITY | | | .0 |)1 | .04 | .04 | | | | | | |
| PURE PREMI | JMS | • | | • | | | ! | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 00 | 2.231 | .109 | 2.340 | | | | | |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | 2.742 | .134 | 2.876 | | | | | |
| PRES. C | N RATE LEVE | EL | 15.22 | 26 | 5.861 | .540 | 21.627 | | | | | |
| DERIVE | D BY FORMUI | LA. | 15.07 | '4 | 5.736 | .524 | 21.334 | | | | | |
| UNDERL | YING PRES. | RATE | 15.37 | '2 | 5.917 | .545 | 21.834 | | | | | |
| PROPOS | PROPOSED | | | '4 | 5.736 | .524 | 21.334 | | | | | |
| | | | | | | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 27.476 | | | | | |
| IND. RATES | ND. RATES | | | 27.48 MINIMUM PREMIUM | | | 2000 | | | | | |
| MAN. RATES | AN. RATES 26.10 29. | | | + 27.48 | PRESE | NT | 2000 | | | | | |

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| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | NUMBER OF CASES | | | | | |
|--------|----------|-------------|------------|--|--|-----------------|------|-------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 3,498 | 116,641 | 3.334 | | | | | | | 2 | 2 |
| 2011 | 5,023 | 130,426 | 2.596 | | | | | | | 2 | 2 |
| 2012 | 5,672 | 1,097,925 | 19.356 | | | | | 2 | 2 | 3 | 7 |
| 2013 | 5,529 | 195,118 | 3.528 | | | | | | | 3 | 3 |
| 2014 | 6,271 | 19,430 | .309 | | | | | | | | |
| TOTAL | 25,993 | 1,559,540 | 6.000 | | | | | 2 | 2 | 10 | 14 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|--------|---------|--------------|------|---------|--------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 54,970 | | | | | 57,572 | 4,099 |
| 2011 | | | | | 3,425 | | | | | 20,010 | 106,991 |
| 2012 | | | 588,308 | 39,513 | 39,103 | | | 349,683 | 59,969 | 21,202 | 147 |
| 2013 | | | | | 68,152 | | | | | 126,545 | 421 |
| 2014 | | | | | | | | | | | 19,430 |
| TOTAL | | | 588,308 | 39,513 | 165,650 | | | 349,683 | 59,969 | 225,329 | 131,088 |
| | | | · | | | | | | | | |

| | TRANSLATED LOSSES | | | | | | | | | | | |
|--------|-------------------|--------|-----------|---------|---------|-------|--------|-----------|---------|---------|-----------|--|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | |
| 2010 | | | | | 134,842 | | | | | 139,842 | 4,087 | |
| 2011 | | | 328 | 257 | 8,097 | | | 1,198 | 2,051 | 47,115 | 113,731 | |
| 2012 | | 40,440 | 1,074,927 | 94,300 | 105,147 | | 54,653 | 1,001,356 | 146,366 | 61,495 | 157 | |
| 2013 | 17 | 1,426 | 47,829 | 28,110 | 98,859 | 1,430 | 1,867 | 65,765 | 59,831 | 202,465 | 418 | |
| 2014 | | | | | | | | | | | 20,285 | |
| TOTAL | 17 | 41,866 | 1,123,084 | 122,667 | 346,945 | 1,430 | 56,520 | 1,068,319 | 208,248 | 450,917 | 138,678 | |
| | | | | | | | | | | | | |

| | | | | | - | | |
|-------------------|-------------|---------|----------|---------|-------------------|-----------|--------|
| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
| TOTAL TRAN | S. LOSSES F | G B | 2,291,23 | 6 1, | 28,777 | 138,678 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -432,09 | 2 | -98,887 | 425 | |
| TOTAL LOSS | ES | | 1,859,14 | 4 1,0 | 029,890 | 139,103 | |
| EXPECTED L | OSSES | | 974,47 | 7 : | 373,259 | 55,365 | |
| CREDIBILITY | | | .0 | 1 | .03 | .03 | |
| PURE PREMI | JMS | • | | • | | | |
| INDICAT | ED (PRE-TE | ST) | 7.15 | 2 | 3.962 | .535 | 11.649 |
| INDICAT | ED (POST-TE | ST) | 8.79 | 0 | 4.869 | .658 | 14.317 |
| PRES. C | N RATE LEVI | EL | 3.71 | 4 | 1.422 | .211 | 5.347 |
| DERIVE | D BY FORMU | LA. | 3.76 | 5 | 1.525 | .224 | 5.514 |
| UNDERL | YING PRES. | RATE | 3.74 | 9 | 1.436 | .213 | 5.398 |
| PROPOS | | | 3.76 | 5 | 1.525 | .224 | 5.514 |
| | | • | | - | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 7.101 |
| IND. RATES | ND. RATES | | | 7.10 | 0 MINIMUM PREMIUM | | 1235 |
| MAN. RATES | 5.97 | 6.89 | 7.29 | + 7.10 | PRESE | NT | 1285 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|-----------------|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 905 | | | | 905 | | | | | | |
| 2011 | 1,168 | 4,712 | .403 | | 1,168 | | | | | | |
| 2012 | 1,089 | | | | 1,089 | | | | | | |
| 2013 | 1,400 | | | | 1,400 | | | | | | |
| 2014 | 1,216 | 256,166 | 21.066 | | 1,216 | 1 | | | | | 1 |
| TOTAL | 5,778 | 260,878 | 4.515 | | 5,778 | 1 | | | | | 1 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|---------|------|-----------|-------|------|--------------|------|-------|-------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2011 | | | | | | | | | | | 4,712 |
| 2014 | 250,755 | | | | | 3,000 | | | | | 2,411 |
| TOTAL | 250,755 | | | | | 3,000 | | | | | 7,123 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|---------|------|-----------|-------|------|---------------|------|-------|---------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2011 | | | | | | | | | | | 5,009 |
| 2014 | 331,339 | | | | | 13,765 | | | | | 2,517 |
| TOTAL | 331,339 | | | | | 13,765 | | | | | 7,526 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | SIONS | MED. ONLY | TOTAL |
|-------------|----------------------|------|---------|---------|---------|------------|-------|
| ======== | | | | | XIOU3 | | TOTAL |
| TOTAL TRAN | | | 345,10 | 4 | | 7,526 | 1 |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -85,01 | 0 | -50,908 | 112 | |
| TOTAL LOSS | ES | | 260,09 | 4 | | 7,638 | |
| EXPECTED L | OSSES | | 187,26 | 5 1 | 185,590 | 15,138 | |
| CREDIBILITY | | | .0 | 0 | .01 | .01 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | 4.50 | 1 | .000 | .132 | 4.633 |
| INDICAT | ED (POST-TE | ST) | 5.53 | 2 | .000 | .162 | 5.694 |
| PRES. C | N RATE LEVE | EL | 3.21 | 0 | 3.181 | .260 | 6.651 |
| DERIVE | D BY FORMUI | _A | 3.21 | 0 | 3.149 | .259 | 6.618 |
| UNDERI | YING PRES. | RATE | 3.24 | 1 | 3.212 | .262 | 6.715 |
| PROPOS | PROPOSED | | 3.21 | 0 | 3.149 | .259 | 6.618 |
| | | | | | | | |
| YEAR | YEAR 12-1-14 12-1-15 | | | 12-1-17 | IND. R | ATE | 8.523 |
| IND. RATES | ND. RATES | | | 8.52 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | AN. RATES 7.74 8. | | | + 8.52 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|---|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 1,138 | 4,820 | .423 | | | | | | | | |
| 2011 | 1,351 | 560,976 | 41.523 | | | | | 1 | | | 1 |
| 2012 | 1,345 | | | | | | | | | | |
| 2013 | 1,378 | | | | | | | | | | |
| 2014 | 1,219 | | | | | | | | | | |
| TOTAL | 6,431 | 565,796 | 8.798 | | | | | 1 | | | 1 |
| | | | | | _ | | , i | | , i | | |

| ' | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|--------------|------|---------|-------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 4,820 |
| 2011 | | | 226,185 | | | | | 334,103 | | | 688 |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| TOTAL | | | 226,185 | | | | | 334,103 | | | 5,508 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|-------|-------|---------------|-------|---------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 4,806 |
| 2011 | | 3,656 | 386,672 | 2,013 | 8,240 | | 6,786 | 703,241 | 8,620 | 12,490 | 731 |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| TOTAL | | 3,656 | 386,672 | 2,013 | 8,240 | | 6,786 | 703,241 | 8,620 | 12,490 | 5,537 |
| | | • | | | | | • | | | | • |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|--------------|---------|-------------------|---------|---------|------------|--------|
| TOTAL TRAN | S. LOSSES P | G B | 1,100,35 | 5 | 31,363 | 5,537 | |
| TOTAL TRAN | S. LOSSES PO | 3 A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -88,92 | 3 | -26,299 | 83 | |
| TOTAL LOSS | ES | | 1,011,42 | 7 | 5,064 | 5,620 | |
| EXPECTED L | OSSES | | 193,50 | 9 | 95,437 | 11,962 | |
| CREDIBILITY | | | .00 |) | .01 | .01 | |
| PURE PREMI | JMS | | | • | | | |
| INDICAT | ED (PRE-TES | ST) | 15.72 | 7 | .079 | .087 | 15.893 |
| INDICAT | ED (POST-TE | ST) | 19.32 | 3 | .097 | .107 | 19.532 |
| PRES. C | N RATE LEVE | L | 2.98 | 1 | 1.470 | .184 | 4.635 |
| DERIVE | D BY FORMUL | _A | 2.98 | 1 | 1.456 | .183 | 4.620 |
| UNDERI | YING PRES. I | RATE | 3.009 | 9 | 1.484 | .186 | 4.679 |
| PROPOS | PROPOSED | | 2.99 ⁻ | 1 | 1.461 | .183 | 4.635 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. RA | ATE | 5.969 |
| IND. RATES | | | | 5.97 | MINIMU | JM PREMIUM | 1875 |
| MAN. RATES | 4 50 | 5 64 | 6.32 | + 5 97 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|-----------------|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 106 | 48,973 | 46.200 | | 106 | | | | 1 | | 1 |
| 2011 | | | | | | | | | | | |
| 2012 | 1 | | | | 1 | | | | | | |
| 2013 | | | | | | | | | | | |
| 2014 | 1 | | | | 1 | | | | | | |
| TOTAL | 108 | 48,973 | 45.345 | | 108 | | | | 1 | | 1 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|--------|------|--------------|------|-------|--------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | DICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 28,555 | | | | | 20,418 | | |
| TOTAL | | | | 28,555 | | | | | 20,418 | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|--------|------|---------------|------|-------|---------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 58,652 | | | | | 47,023 | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| TOTAL | | | | 58,652 | | | | | 47,023 | | |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SEF | RIOUS | MED. ONLY | TOTAL |
|--------------|-------------------|---------|---------|---------|----------|------------|---------|
| TOTAL TRANS | S. LOSSES P | G B | | 1 | 05,675 | | |
| TOTAL TRANS | S. LOSSES PO | 3 A | | | | | |
| IBNR + FREQU | JENCY ADJU | ST. | -16,22 | 6 | -2,648 | 1 | |
| TOTAL LOSSI | ES | | | 1 | 03,027 | 1 | |
| EXPECTED LO | OSSES | | 27,15 | 8 | 7,402 | 223 | |
| CREDIBILITY | | | .0 | 0 | .00 | .00 | |
| PURE PREMIL | JMS | - | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | 95.395 | .001 | 95.396 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 1 | 17.240 | .001 | 117.241 |
| PRES. O | N RATE LEVE | L | 24.90 | 8 | 6.788 | .205 | 31.901 |
| DERIVE | BY FORMUL | -A | 24.90 | 8 | 6.788 | .205 | 31.901 |
| UNDERL | YING PRES. I | RATE | 25.14 | 7 | 6.853 .2 | | 32.207 |
| PROPOS | PROPOSED | | 24.90 | 8 | 6.788 | .205 | 31.901 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 41.085 |
| IND. RATES | | | | 41.09 | MINIM | JM PREMIUM | 2000 |
| MAN. RATES | 38.48 | 42.87 | 43.50 | + 41.09 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|-----------------|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 244 | 3,021 | 1.238 | | 244 | | | | | | |
| 2011 | 225 | | | | 225 | | | | | | |
| 2012 | 217 | | | | 217 | | | | | | |
| 2013 | 178 | | | | 178 | | | | | | |
| 2014 | 276 | | | | 276 | | | | | | |
| TOTAL | 1,140 | 3,021 | .265 | | 1,140 | | | | | | |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|--------------|------|-------|-------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 3,021 |
| TOTAL | | | | | | | | | | | 3,021 |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|---------------|------|-------|---------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 3,012 |
| TOTAL | | | | | | | | | | | 3,012 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|--------------|-------------|---------|---------|----------------------|--------|-----------|-------|
| TOTAL TRANS | S. LOSSES F | G B | | | | 3,012 | |
| TOTAL TRANS | S. LOSSES P | G A | | | | | |
| IBNR + FREQU | UENCY ADJU | ST. | -11,29 | 3 | -5,939 | 38 | |
| TOTAL LOSSI | ES | | | | | 3,050 | |
| EXPECTED LO | OSSES | | 24,73 | 9 | 22,081 | 5,085 | |
| CREDIBILITY | | | .0 | 0 | .00 | .00 | |
| PURE PREMIL | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .000 | .268 | .268 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .000 | .329 | .329 |
| PRES. O | N RATE LEVE | EL | 2.14 | 9 | 1.919 | .442 | 4.510 |
| DERIVE | D BY FORMU | _A | 2.14 | 9 | 1.919 | .442 | 4.510 |
| UNDERL | YING PRES. | RATE | 2.17 | 0 | 1.937 | .446 | 4.553 |
| PROPOS | PROPOSED | | | 9 | 1.919 | .442 | 4.510 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 5.808 |
| IND. RATES | _ | | | 5.81 MINIMUM PREMIUM | | | 1835 |
| MAN. RATES | 5.30 | 6.00 | 6.15 | + 5.81 | PRESE | NT | 1970 |

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| BA A BULLA L | DAVDOLL | TOTAL DEDT | DUDE DDEM | ı | | T | ı | NII. | IMPED OF | 04050 | | |
|--------------|----------|-------------|------------|---|--|---|-------|------|----------|-------|------|-----|
| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | | NU | IMBER OF | | | |
| YEAR | IN THOUS | LOSSES | REPORTED | | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 41,186 | 1,212,615 | 2.944 | | | | | | 2 | 8 | 11 | 21 |
| 2011 | 45,263 | 1,006,804 | 2.224 | | | | | | 3 | 7 | 14 | 24 |
| 2012 | 47,269 | 1,325,571 | 2.804 | | | | | | 1 | 7 | 15 | 23 |
| 2013 | 53,455 | 1,401,822 | 2.622 | | | | 1 | | 3 | 6 | 19 | 29 |
| 2014 | 60,804 | 1,300,077 | 2.138 | | | | | | 1 | 10 | 16 | 27 |
| TOTAL | 247,977 | 6,246,889 | 2.519 | | | | 1 | | 10 | 38 | 75 | 124 |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|--------|------|-----------|---------|---------|--------------|------|---------|-----------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | - |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 178,579 | 156,955 | 72,551 | | | 314,335 | 314,271 | 107,618 | 68,306 |
| 2011 | | | 284,101 | 174,900 | 42,947 | | | 128,748 | 149,005 | 130,566 | 96,537 |
| 2012 | | | 156,055 | 236,806 | 143,100 | | | 52,542 | 521,473 | 170,529 | 45,066 |
| 2013 | 41,125 | | 338,895 | 106,752 | 128,131 | 7 | | 412,025 | 84,616 | 153,803 | 136,468 |
| 2014 | | | 125,810 | 204,053 | 178,395 | | | 73,237 | 313,192 | 359,501 | 45,889 |
| TOTAL | 41,125 | | 1,083,440 | 879,466 | 565,124 | 7 | | 980,887 | 1,382,557 | 922,017 | 392,266 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|--------|--------|-----------|-----------|-----------|---------------|--------|-----------|-----------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 316,800 | 322,385 | 177,967 | | | 737,116 | 723,766 | 261,405 | 68,101 |
| 2011 | | 4,710 | 515,715 | 333,009 | 115,164 | | 2,678 | 298,492 | 354,221 | 316,039 | 102,619 |
| 2012 | | 13,351 | 425,369 | 444,863 | 284,461 | | 12,089 | 424,872 | 1,080,871 | 363,627 | 48,175 |
| 2013 | 57,666 | 19,578 | 753,910 | 244,264 | 215,865 | 38,537 | 47,407 | 1,297,115 | 277,984 | 280,574 | 135,376 |
| 2014 | 1,047 | 24,742 | 900,778 | 439,509 | 259,628 | 8,488 | 14,655 | 1,306,716 | 845,809 | 509,708 | 47,908 |
| TOTAL | 58,713 | 62,381 | 2,912,572 | 1,784,030 | 1,053,085 | 47,025 | 76,829 | 4,064,311 | 3,282,651 | 1,731,353 | 402,179 |
| | · | | | | | <u> </u> | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL | |
|----------------------|-------------------|------|-----------|----------------|---------|------------|-------|--|
| TOTAL TRAN | S. LOSSES F | G B | 7,221,83 | 1 7,8 | 351,119 | 402,179 | | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -3,395,27 | 4 -1,6 | 610,684 | 3,937 | | |
| TOTAL LOSS | ES | | 3,826,55 | 7 6,2 | 240,435 | 406,116 | | |
| EXPECTED L | OSSES | | 7,578,17 | 7 5,9 | 996,083 | 508,352 | | |
| CREDIBILITY | | | .0 | 5 | .14 | .15 | | |
| PURE PREMI | UMS | | | | | | | |
| INDICAT | ED (PRE-TES | ST) | 1.54 | 3 | 2.517 | .164 | 4.224 | |
| INDICAT | ED (POST-TE | ST) | 1.89 | 6 | 3.093 | .202 | 5.191 | |
| PRES. C | N RATE LEVE | EL É | 3.02 | 7 | 2.395 | .203 | 5.625 | |
| DERIVE | D BY FORMU | LA. | 2.97 | 0 | 2.493 | .203 | 5.666 | |
| UNDERI | YING PRES. | RATE | 3.05 | 6 | 2.418 | .205 | 5.679 | |
| PROPOS | PROPOSED | | 2.94 | 8 | 2.475 | .202 | 5.625 | |
| | | • | _ | | | | | |
| YEAR 12-1-14 12-1-15 | | | 12-1-16 | 12-1-17 | IND. R. | ATE | 7.244 | |
| IND. RATES | | | | 7.24 | MINIM | UM PREMIUM | 2000 | |
| MAN. RATES | • | | | + 7.24 PRESENT | | | 2000 | |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | NUMBER OF CASES | | | , | | |
|--------|----------|-------------|------------|--|-----------------|-----------------|------|-------|-------|------|----------|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 2,691 | 663 | .024 | | 2,691 | | | | | | <u>.</u> |
| 2011 | 2,305 | 48,320 | 2.096 | | 2,305 | | | | | 2 | 2 |
| 2012 | 2,189 | 1,945 | .088 | | 2,189 | | | | | | |
| 2013 | 2,478 | 9,121 | .368 | | 2,478 | | | | | 1 | 1 |
| 2014 | 2,046 | 24,180 | 1.181 | | 2,046 | | | | | 2 | 2 |
| TOTAL | 11,709 | 84,229 | .719 | | 11,709 | | | | | 5 | 5 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-------|--------|--------------|------|-------|-------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 663 |
| 2011 | | | | | 19,382 | | | | | 27,962 | 976 |
| 2012 | | | | | | | | | | | 1,945 |
| 2013 | | | | | 610 | | | | | 5,460 | 3,051 |
| 2014 | | | | | 11,768 | | | | | 12,412 | |
| TOTAL | | | | | 31,760 | | | | | 45,834 | 6,635 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|--------|--------|---------------|------|--------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 661 |
| 2011 | | | 1,867 | 1,453 | 45,823 | | | 1,675 | 2,864 | 65,840 | 1,037 |
| 2012 | | | | | | | | | | | 2,079 |
| 2013 | | 17 | 428 | 251 | 887 | 64 | 81 | 2,835 | 2,582 | 8,735 | 3,027 |
| 2014 | 12 | 353 | 19,567 | 11,662 | 13,626 | 50 | 143 | 15,449 | 13,500 | 14,875 | |
| TOTAL | 12 | 370 | 21,862 | 13,366 | 60,336 | 114 | 224 | 19,959 | 18,946 | 89,450 | 6,804 |
| | | | | | | | | | | | |

| | SERIOUS NON-SERIOUS MED. ONLY TOTAL | | | | | | | | | | | | | |
|-------------|-------------------------------------|------|---------|----------------|----------------------|-----------|-------|--|--|--|--|--|--|--|
| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL | | | | | | | |
| TOTAL TRAN | S. LOSSES F | PG B | 42,54 | 1 1 | 182,098 | 6,804 | | | | | | | | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | | | | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -161,90 | 6 | -80,579 | 169 | | | | | | | | |
| TOTAL LOSS | ES | | | , | 101,519 | 6,973 | | | | | | | | |
| EXPECTED L | OSSES | | 344,71 | 2 2 | 285,114 | 25,525 | | | | | | | | |
| CREDIBILITY | | | .0 | 1 | .02 | .02 | | | | | | | | |
| PURE PREMI | JMS | • | | • | | | ! | | | | | | | |
| INDICAT | ED (PRE-TE | ST) | .00 | 0 | .867 | .060 | .927 | | | | | | | |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | 1.066 | .074 | 1.140 | | | | | | | |
| PRES. C | N RATE LEVI | EL | 2.91 | 6 | 2.412 | .216 | 5.544 | | | | | | | |
| DERIVE | D BY FORMU | LA | 2.88 | 7 | 2.385 | .213 | 5.485 | | | | | | | |
| UNDERL | YING PRES. | RATE | 2.94 | 4 | 2.435 | .218 | 5.597 | | | | | | | |
| PROPOS | PROPOSED | | | 7 | 2.385 | .213 | 5.485 | | | | | | | |
| | | • | | • | | | | | | | | | | |
| YEAR | YEAR 12-1-14 12-1-15 | | | 12-1-17 | IND. R | ATE | 7.064 | | | | | | | |
| IND. RATES | | | | 7.06 | 7.06 MINIMUM PREMIUM | | 2000 | | | | | | | |
| MAN. RATES | MAN. RATES 6.72 7 | | | + 7.06 PRESENT | | | 2000 | | | | | | | |

IND. RATES

MAN. RATES

24.05

2000

2000

| MANUAL | PAYROLL | TOTAL REPT. | | PREM. | | | | | | | UMBER OF | | | |
|--------------|----------|----------------------------------|-----------|---------|---------|----------------|----------------|--------|-------|--------|----------|-------|------|------|
| YEAR | IN THOUS | LOSSES | REPC | RTED | | | | | DEATH | P.T. | MAJOR | MINOR | TEMP | AL |
| 2010 | 100 | | | | | | | | | | | | | |
| 2011 | | | | | | | | | | | | | | |
| 2012 2013 | 9 | | | | | | | | | | | | | |
| 2013 | | | | | | | | | | | | | | |
| TOTAL | 109 | | | | | | | | | | + | | | |
| IOIAL | 103 | | | | | | | | | | | | | |
| • | | | | | | DED | ORTED LOSSES | | | • | | | | |
| MANUAL | | | INDE | MNITY | | REP | DKIED LOSSES | | MEDIO | :ΔΙ | | | | |
| YEAR | DEATH | P.T. | MA | | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOF | ₹ . | TEMP | MED | ONLY |
| | | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | | |
| | | | | 1 | | TRAN | SLATED LOSSES | | | | I | | | |
| IANUAL | | | INDE | MNITY | | 110 | DERVIED EGGGEG | | М | EDICAL | | | | |
| YEAR | DEATH | P.T. MAJOR | | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | | TEMP | MED | ONLY | |
| | | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | • | | | | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | | | | | |
| | | TOTAL TRANS. L | | | | | | | | | | | | |
| | | TOTAL TRANS. L IBNR + FREQUEI | | | -9,754 | -1,588 | | | | | | | | |
| | | TOTAL LOSSES | NOT ADJUS |)1. | -9,754 | -1,588 | | | | | | | | |
| | • | EXPECTED LOSS | SES | | 16,658 | 4,542 | 130 | | | | | | | |
| | | CREDIBILITY | | | .00 | | .00 | | | | | | | |
| | | PURE PREMIUM | S | Į. | | | | | | | | | | |
| | • | INDICATED | (PRE-TES | T) | .000 | .000 | .000 | .000 | | | | | | |
| | | INDICATED | | | .000 | | .000 | .000 | | | | | | |
| | | PRES. ON F | | | 15.138 | | .118 | 19.383 | | | | | | |
| | | DERIVED B | | | 15.138 | | .118 | 19.383 | | | | | | |
| | | UNDERLYII | | ATE | 15.283 | | .119 | 19.569 | | | | | | |
| | | PROPOSED |) | | 15.138 | 4.127 | .118 | 19.383 | | | | | | |
| | • | YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 IND. R | ΔTF | 24.963 | | | | | | |
| | | IND DATES | | 12 1 13 | 12 1 10 | 24 06 MINIM | | 2000 | | | | | | |

24.96 MINIMUM PREMIUM

26.43 + 24.96 PRESENT

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | NUMBER OF CASES | | | | | |
|--------|----------|-------------|------------|--|--|-----------------|------|-------|-------|------|----------|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | | | | | | | | | | | <u>.</u> |
| 2011 | 1,510 | 10,908 | .722 | | | | | | | 1 | 1 |
| 2012 | 1,501 | 252,274 | 16.807 | | | | | 1 | | 1 | 2 |
| 2013 | 1,577 | | | | | | | | | | |
| 2014 | 143 | | | | | | | | | | |
| TOTAL | 4,731 | 263,182 | 5.563 | | | | | 1 | | 2 | 3 |
| | | | | | | | | | | | |

| | REPORTED LOSSES | | | | | | | | | | | | |
|--------------|-----------------|------|-----------|-------|----------------|-------|------|---------|-------|----------------|-----------|--|--|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | |
| 2011 2012 | | | 116,762 | | 4,910 1,508 | | | 131,895 | | 4,888 2,109 | 1,110 | | |
| TOTAL | | | 116,762 | | 6,418 | | | 131,895 | | 6,997 | 1,110 | | |
| | | | | | | | | | | | | | |

| | TRANSLATED LOSSES | | | | | | | | | | | | |
|--------------|-------------------|-------|----------------|--------------|-----------------|-------|--------|----------------|--------------|------------------|-----------|--|--|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | |
| 2011 2012 | | 8,508 | 472 222,983 | 367 4,121 | 11,608 9,347 | | 21,117 | 293 377,863 | 500 9,094 | 11,509 10,680 | 1,180 | | |
| TOTAL | | 8,508 | 223,455 | 4,488 | 20,955 | | 21,117 | 378,156 | 9,594 | 22,189 | 1,180 | | |
| | | | | | | | | | | | | | |

| | | | SERIOUS | NON-SEF | RIOUS | MED. ONLY | TOTAL |
|-------------|--------------------|------|---------|----------------------|---------|-----------|--------|
| TOTAL TRAN | S LOSSES E | PG B | 631.23 | | 57.226 | 1.180 | 101712 |
| TOTAL TRAN | | | 001,20 | | 01,220 | 1,100 | |
| IBNR + FREQ | UENCY ADJU | ST. | -36,81 | 3 . | -24,350 | 63 | |
| TOTAL LOSS | ES | | 594,42 | 3 | 32,876 | 1,243 | |
| EXPECTED LO | OSSES | | 79,62 | 3 | 85,678 | 12,633 | |
| CREDIBILITY | | | .0 | 0 | .01 | .01 | |
| PURE PREMI | JMS | | | • | ' | | |
| INDICAT | ED (PRE-TES | ST) | 12.56 | 4 | .695 | .026 | 13.285 |
| INDICAT | ED (POST-TE | ST) | 15.44 | 1 | .854 | .032 | 16.327 |
| PRES. O | N RATE LEVE | EL | 1.66 | 7 | 1.794 | .264 | 3.725 |
| DERIVE | D BY FORMU | LA | 1.66 | 7 | 1.785 | .262 | 3.714 |
| UNDERL | YING PRES. | RATE | 1.68 | 3 | 1.811 | .267 | 3.761 |
| PROPOS | PROPOSED | | | 2 | 1.790 | .263 | 3.725 |
| | | | | | | | |
| YEAR | | | | 12-1-17 | IND. R | ATE | 4.797 |
| IND. RATES | IND. RATES | | | 4.80 MINIMUM PREMIUM | | | 930 |
| MAN. RATES | IAN. RATES 4.56 5. | | | + 4.80 | PRESE | ENT | 985 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | NUMBER OF CASES | | | | | |
|--------|----------|-------------|------------|--|-----------------|-----------------|------|-------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 22,690 | 1,613,170 | 7.109 | | 22,690 | | | 3 | 3 | 14 | 20 |
| 2011 | 26,318 | 616,660 | 2.343 | | 26,318 | | | | 4 | 3 | 7 |
| 2012 | 44,687 | 353,325 | .790 | | 44,687 | | | | 4 | 2 | 6 |
| 2013 | 28,214 | 385,508 | 1.366 | | 28,214 | | | | 6 | 3 | 9 |
| 2014 | 33,580 | 257,626 | .767 | | 33,580 | | | | 2 | 1 | 3 |
| TOTAL | 155,489 | 3,226,289 | 2.075 | | 155,489 | | | 3 | 19 | 23 | 45 |
| | | | | | | | | | | | |

| | REPORTED LOSSES | | | | | | | | | | | | |
|--------|-----------------|------|-----------|---------|---------|-------|------|---------|---------|---------|-----------|--|--|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | |
| 2010 | | | 268,275 | 82,946 | 222,478 | | | 545,863 | 82,890 | 314,604 | 96,114 | | |
| 2011 | | | | 76,511 | 166,060 | | | | 178,518 | 119,900 | 75,671 | | |
| 2012 | | | | 122,163 | 54,001 | | | | 110,376 | 11,124 | 55,661 | | |
| 2013 | | | | 92,995 | 24,882 | | | | 121,047 | 36,438 | 110,146 | | |
| 2014 | | | | 60,125 | 22,740 | | | | 117,200 | 27,679 | 29,882 | | |
| TOTAL | | | 268,275 | 434,740 | 490,161 | • | | 545,863 | 610,031 | 509,745 | 367,474 | | |
| | | | | | | | | | | | _ | | |

| | TRANSLATED LOSSES | | | | | | | | | | | | |
|--------|-------------------|-------|-----------|---------|-----------|-------|-------|-----------|-----------|-----------|-----------|--|--|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | |
| 2010 | | | 475,919 | 170,371 | 545,738 | | | 1,280,048 | 190,896 | 764,173 | 95,826 | | |
| 2011 | | | 22,033 | 155,571 | 393,916 | | | 22,679 | 416,565 | 286,719 | 80,438 | | |
| 2012 | | 948 | 60,404 | 223,156 | 105,402 | | 719 | 52,819 | 222,206 | 27,732 | 59,502 | | |
| 2013 | 5 | 2,203 | 108,967 | 156,677 | 44,709 | 445 | 4,262 | 169,438 | 235,117 | 74,177 | 109,265 | | |
| 2014 | 103 | 2,548 | 148,040 | 94,541 | 37,596 | 1,036 | 2,568 | 262,417 | 192,156 | 58,684 | 31,197 | | |
| TOTAL | 108 | 5,699 | 815,363 | 800,316 | 1,127,361 | 1,481 | 7,549 | 1,787,401 | 1,256,940 | 1,211,485 | 376,228 | | |
| | | | | | | | | | | | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|-----------|--------------------------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 2,617,60 | 1 4,3 | 396,102 | 376,228 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | • | |
| IBNR + FREQ | UENCY ADJU | ST. | -1,966,12 | 2 - | 575,078 | 3,000 | |
| TOTAL LOSS | ES | | 651,47 | 9 3,8 | 321,024 | 379,228 | |
| EXPECTED L | OSSES | | 4,437,65 | 7 2, | 187,730 | 419,821 | |
| CREDIBILITY | | | .0 | 4 | .10 | .11 | |
| PURE PREMI | JMS | | | | | | - |
| INDICAT | ED (PRE-TES | ST) | .41 | 9 | 2.457 | .244 | 3.120 |
| INDICAT | ED (POST-TE | ST) | .51 | 5 | 3.020 | .300 | 3.835 |
| PRES. C | N RATE LEVE | EL | 2.82 | 7 | 1.394 | .267 | 4.488 |
| DERIVE | D BY FORMUI | _A | 2.73 | 5 | 1.557 | .271 | 4.563 |
| UNDERL | YING PRES. | RATE | 2.85 | 4 | 1.407 | .270 | 4.531 |
| PROPOS | PROPOSED | | | 0 | 1.531 | .267 | 4.488 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 5.780 |
| IND. RATES | D. RATES | | | 5.78 | MINIM | UM PREMIUM | 1060 |
| MAN. RATES | AN. RATES 5.65 5. | | | 5.95 6.12 + 5.78 PRESENT | | | 1130 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | NUMBER OF CASES | | | | | |
|--------|----------|-------------|------------|--|--|-----------------|------|-------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 791 | 9,155 | 1.157 | | | | | | | | |
| 2011 | 896 | 2,222 | .247 | | | | | | | | |
| 2012 | 936 | 4,735 | .505 | | | | | | | | |
| 2013 | 1,300 | | | | | | | | | | |
| 2014 | 1,565 | 14,939 | .954 | | | | | | | 1 | 1 |
| TOTAL | 5,488 | 31,051 | .566 | | | | | | | 1 | 1 |
| | | | | | | | | | | | |

| | REPORTED LOSSES | | | | | | | | | | | | |
|--------|-----------------|------|-----------|-------|-------|-------|------|-------|-------|--------|-----------|--|--|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | |
| 2010 | | | | | | | | | | | 9,155 | | |
| 2011 | | | | | | | | | | | 2,222 | | |
| 2012 | | | | | | | | | | | 4,735 | | |
| | | | | | | | | | | | | | |
| 2014 | | | | | 4,310 | | | | | 10,629 | | | |
| TOTAL | | | | | 4,310 | | | | | 10,629 | 16,112 | | |
| - | | | | | | • | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|-------|-------|---------------|------|--------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 9,128 |
| 2011 | | | | | | | | | | | 2,362 |
| 2012 | | | | | | | | | | | 5,062 |
| | | | | | | | | | | | |
| 2014 | 5 | 132 | 7,167 | 4,270 | 4,995 | 51 | 124 | 13,232 | 11,559 | 12,740 | |
| TOTAL | 5 | 132 | 7,167 | 4,270 | 4,995 | 51 | 124 | 13,232 | 11,559 | 12,740 | 16,552 |
| | | | | | | | | | | | |

| - | | | SERIOUS | NON-SEF | RIOUS | MED. ONLY | TOTAL |
|-------------|-----------------------------------|---------|---------|---------|--------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 20,71 | 1 | 33,564 | 16,552 | |
| TOTAL TRAN | S. LOSSES PO | 3 A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -45,33 | 3 | 40,420 | 235 | |
| TOTAL LOSS | ES | | | | | 16,787 | |
| EXPECTED L | OSSES | | 103,44 | 19 1 | 52,951 | 27,605 | |
| CREDIBILITY | | | .0 | 00 | .01 | .01 | |
| PURE PREMI | URE PREMIUMS INDICATED (PRE-TEST) | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 00 | .000 | .306 | .306 |
| INDICAT | ED (POST-TE | ST) | .00 | 00 | .000 | .376 | .376 |
| PRES. C | N RATE LEVE | EL | 1.86 | 57 | 2.761 | .498 | 5.126 |
| DERIVE | D BY FORMUL | -A | 1.86 | 57 | 2.733 | .497 | 5.097 |
| UNDERI | YING PRES. | RATE | 1.88 | 5 | 2.787 | .503 | 5.175 |
| PROPOS | SED | | 1.86 | 57 | 2.733 | .497 | 5.097 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 6.564 |
| IND. RATES | | | | 6.56 | MINIM | UM PREMIUM | 1165 |
| MAN. RATES | MAN. RATES 6.12 6.8 | | | + 6.56 | PRESE | 1245 | |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | NUMBER OF CASES | | | | | |
|--------|----------|-------------|------------|--|-----------------|-----------------|------|-------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 5,445 | 1,076 | .019 | | 5,445 | | | | | | |
| 2011 | 5,682 | 690,980 | 12.160 | | 5,682 | | | 1 | 2 | | 3 |
| 2012 | 5,302 | 177,048 | 3.339 | | 5,302 | | | 1 | | 1 | 2 |
| 2013 | 5,013 | 150,283 | 2.997 | | 5,013 | | | | 1 | 2 | 3 |
| 2014 | 2,656 | 156,527 | 5.893 | | 2,656 | | | | 2 | | 2 |
| TOTAL | 24,098 | 1,175,914 | 4.880 | | 24,098 | | | 2 | 5 | 3 | 10 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|---------|--------|--------------|------|---------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 1,076 |
| 2011 | | | 263,450 | 87,365 | | | | 243,855 | 94,920 | | 1,390 |
| 2012 2013 | | | 68,081 | | 291 | | | 104,139 | | 3,522 | 1,015 |
| 2013 | | | | 39,205 | 34,140 | | | | 53,461 | 16,882 | 6,595 |
| 2014 | | | | 70,082 | | | | | 85,592 | | 853 |
| TOTAL | | | 331,531 | 196,652 | 34,431 | | | 347,994 | 233,973 | 20,404 | 10,929 |
| - | | | | • | | | | | | | |

| | TRANSLATED LOSSES | | | | | | | | | | | | |
|--------|-------------------|--------|-----------|---------|--------|-------|--------|-----------|---------|--------|-----------|--|--|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | |
| 2010 | | | | | | | | | | | 1,073 | | |
| 2011 | | 4,365 | 468,485 | 165,846 | 11,347 | | 5,074 | 534,289 | 221,411 | 11,681 | 1,478 | | |
| 2012 | | 4,946 | 129,850 | 2,293 | 4,357 | | 16,674 | 298,739 | 7,616 | 12,052 | 1,085 | | |
| 2013 | 8 | 1,432 | 62,537 | 75,806 | 53,153 | 191 | 1,901 | 75,248 | 104,216 | 34,028 | 6,542 | | |
| 2014 | 89 | 2,169 | 128,487 | 83,938 | 13,119 | 662 | 1,640 | 166,481 | 118,352 | 18,637 | 891 | | |
| TOTAL | 97 | 12,912 | 789,359 | 327,883 | 81,976 | 853 | 25,289 | 1,074,757 | 451,595 | 76,398 | 11,069 | | |
| | | | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL | | |
|-------------|--------------------|---------|----------|----------------|---------|------------|--------|--|--|
| TOTAL TRAN | S. LOSSES P | G B | 1,903,26 | | 937,852 | 11,069 | | | |
| TOTAL TRAN | S. LOSSES PO | 3 A | ,, | | , | , | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -408,22 | 9 | -90,549 | 136 | | | |
| TOTAL LOSS | ES | | 1,495,03 | 8 | 847,303 | 11,205 | | | |
| EXPECTED L | OSSES | | 849,45 | 5 | 313,756 | 24,339 | | | |
| CREDIBILITY | | | .0 | 1 | .03 | .03 | | | |
| PURE PREMI | UMS | - | | • | | | | | |
| INDICAT | ED (PRE-TES | ST) | 6.20 | 4 | 3.516 | .046 | 9.766 | | |
| INDICAT | ED (POST-TE | ST) | 7.62 | 5 | 4.321 | .057 | 12.003 | | |
| PRES. C | N RATE LEVE | L | 3.49 | 2 | 1.290 | .099 | 4.881 | | |
| DERIVE | D BY FORMUL | -A | 3.53 | 3 | 1.381 | .098 | 5.012 | | |
| UNDERI | YING PRES. I | RATE | 3.52 | 5 | 1.302 | .101 | 4.928 | | |
| PROPOS | SED | | 3.53 | 3 | 1.381 | .098 | 5.012 | | |
| | | | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 7.313 | | |
| IND. RATES | | | | 7.31 | MINIM | UM PREMIUM | 2000 | | |
| MAN. RATES | MAN. RATES 6.60 7. | | | + 7.31 PRESENT | | | 2000 | | |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | NUMBER OF CASES | | | | | |
|--------|----------|-------------|------------|--|--|-----------------|------|-------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 225 | | | | | | | | | | |
| 2011 | 322 | 19,175 | 5.954 | | | | | | | 1 | 1 |
| 2012 | 216 | | | | | | | | | | |
| 2013 | 334 | 2,016 | .603 | | | | | | | | |
| 2014 | 201 | | | | | | | | | | |
| TOTAL | 1,298 | 21,191 | 1.633 | | | | | | | 1 | 1 |
| | | | | | | | | | | | |

| | REPORTED LOSSES | | | | | | | | | | | | |
|--------|-----------------|------|-----------|-------|-------|-------|------|-------|-------|--------|-----------|--|--|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | |
| 2011 | | | | | 1,062 | | | | | 14,822 | 3,291 | | |
| 2013 | | | | | | | | | | | 2,016 | | |
| TOTAL | | | | | 1,062 | | | | | 14,822 | 5,307 | | |
| | | | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|-------|-------|---------------|------|-------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2011 | | | 103 | 80 | 2,511 | | | 888 | 1,518 | 34,902 | 3,498 |
| 2013 | | | | | | | | | | | 2,000 |
| TOTAL | | | 103 | 80 | 2,511 | | | 888 | 1,518 | 34,902 | 5,498 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL | | |
|-------------|---------------|---------|---------|----------------|----------------|------------|-------|--|--|
| TOTAL TRAN | S. LOSSES P | G B | 99 | 1 | 39,011 | 5,498 | | | |
| TOTAL TRAN | S. LOSSES PO | A 6 | | | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -21,11 | 0 | -6,695 | 26 | | | |
| TOTAL LOSS | ES | | | | 32,316 | 5,524 | | | |
| EXPECTED L | OSSES | | 44,89 | 8 | 23,480 | 3,920 | | | |
| CREDIBILITY | | | .0 | 0 | .00 | .00 | | | |
| PURE PREMI | UMS | | | | | | | | |
| INDICAT | TED (PRE-TES | ST) | .00 | 0 | 2.490 | .426 | 2.916 | | |
| INDICAT | TED (POST-TE | ST) | .00 | 0 | 3.060 | .524 | 3.584 | | |
| PRES. C | N RATE LEVE | L | 3.42 | :6 | 1.792 | .299 | 5.517 | | |
| DERIVE | D BY FORMUL | .A | 3.42 | :6 | 1.792 | .299 | 5.517 | | |
| UNDERI | LYING PRES. F | RATE | 3.45 | 9 | 1.809 | .302 | 5.570 | | |
| PROPOS | PROPOSED | | | 6 | 1.792 | .299 | 5.517 | | |
| | | | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 8.049 | | |
| IND. RATES | | | | 8.05 MINIMUM P | | UM PREMIUM | 2000 | | |
| MAN. RATES | 7.27 | 8.14 | 8.42 | + 8.05 | + 8.05 PRESENT | | | | |

7.952

1350

1440

YEAR

IND. RATES

MAN. RATES

12-1-14

7.40

12-1-15

8.29

| MANUAL | | | | | | | TOTAL PAYRO | OLL | | NI | JMBER OF | CASES | | |
|--------|----------|-----------------|------------|---------|-------------|---------------|-------------|-----|----------|--------|----------|-------|------|---------|
| YEAR | IN THOUS | LOSSES | REPORTED | | | | EXCL S/C PG | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 366 | | | | | | | 366 | | | | | | |
| 2011 | 39 | | | | | | | 39 | | | | | | |
| 2012 | 41 | | | | | | | 41 | | | | | | |
| 2013 | 40 | | | | | | | 40 | | | | | | |
| 2014 | 41 | | | | | | | 41 | | | | | | |
| TOTAL | 527 | | | | | | | 527 | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | REPO | RTED LOSSES | | | | | | | | |
| MANUAL | | | INDEMNITY | | | | | | MEDIC | CAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJ | OR | MINOR | | TEMP | MED | O. ONLY |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | TDANS | SLATED LOSSES | | | | | | | | |
| MANUAL | | | INDEMNITY | | INAIN | DEATED EGGGEG | | | М | EDICAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJ | | MINOR | ! | TEMP | MED | D. ONLY |
| | | | | | | | | , | <u> </u> | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | | | | | | |
| | ; | TOTAL TRANS. LO | SSES PG B | | | - | | | | | | | | |
| | | TOTAL TRANS. LO | | | | | | | | | | | | |
| | | IBNR + FREQUENC | CY ADJUST. | -9,584 | -3,903 | 15 | | | | | | | | |
| | | TOTAL LOSSES | | • | | 15 | | | | | | | | |
| | Ī | EXPECTED LOSSE | S | 17,502 | 11,900 | 3,452 | | | | | | | | |
| | | CREDIBILITY | | .00 | .00 | .00 | | | | | | | | |
| | į | PURE PREMIUMS | | | | | | | | | | | | |
| | • | INDICATED (| | .000 | .000 | .003 | .003 | | | | | | | |
| | | INDICATED (F | | .000 | .000 | .004 | .004 | | | | | | | |
| | | PRES. ON RA | | 3.289 | 2.237 | .649 | 6.175 | | | | | | | |
| | | DERIVED BY | | 3.289 | 2.237 | .649 | 6.175 | | | | | | | |
| | | UNDERLYING | PRES. RATE | 3.321 | 2.258 | .655 | 6.234 | | | | | | | |
| | | PROPOSED | | 3.289 | 2.237 | .649 | 6.175 | | | | | | | |

+PROPOSED

12-1-16 12-1-17 IND. RATE

7.95 MINIMUM PREMIUM 8.42 + 7.95 PRESENT

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | NUMBER OF CASES | | | | | |
|--------|----------|-------------|------------|--|--|-----------------|------|-------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 7,607 | 3,874 | .050 | | | | | | | 1 | 1 |
| 2011 | 7,898 | 4,934 | .062 | | | | | | | | |
| 2012 | 6,144 | 33,229 | .540 | | | | | | | 1 | 1 |
| 2013 | 7,024 | 11,334 | .161 | | | | | | | | |
| 2014 | 8,385 | 15,410 | .183 | | | | | | | | |
| TOTAL | 37,058 | 68,781 | .186 | | | | | | | 2 | 2 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-------|-------|--------------|------|-------|-------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | - |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 337 | | | | | 123 | 3,414 |
| 2011 | | | | | | | | | | | 4,934 |
| 2012 | | | | | 9,030 | | | | | 21,951 | 2,248 |
| 2013 | | | | | | | | | | | 11,334 |
| 2014 | | | | | | | | | | | 15,410 |
| TOTAL | | | | | 9,367 | | | | | 22,074 | 37,340 |
| | | | | 1 | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|-------|--------|---------------|------|-------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 827 | | | | | 299 | 3,404 |
| 2011 | | | | | | | | | | | 5,245 |
| 2012 | | 31 | 2,545 | 1,681 | 16,781 | | 53 | 4,649 | 5,142 | 42,789 | 2,403 |
| 2013 | | | | | | | | | | | 11,243 |
| 2014 | | | | | | | | | | | 16,088 |
| TOTAL | | 31 | 2,545 | 1,681 | 17,608 | | 53 | 4,649 | 5,142 | 43,088 | 38,383 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|-----------------|---------|-------------------|---------|--------------------|-----------|-------|
| TOTAL TRAN | S. LOSSES F | G B | 7,27 | 3 | 67,519 | 38,383 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -530,85 | 3 -1 | 103,966 | 477 | |
| TOTAL LOSS | ES | | | | | 38,860 | |
| EXPECTED LO | OSSES | | 1,152,87 | 5 3 | 379,475 | 65,221 | |
| CREDIBILITY | | | .0. | 1 | .04 | .04 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 |) | .000 | .105 | .105 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .000 | .129 | .129 |
| PRES. O | N RATE LEVE | EL | 3.08 | 2 | 1.014 | .174 | 4.270 |
| DERIVE | D BY FORMU | _A | 3.05 | 1 | .973 | .172 | 4.196 |
| UNDERL | YING PRES. | RATE | 3.11° | 1 | 1.024 | .176 | 4.311 |
| PROPOS | SED | | 3.05 ⁻ | 1 | .973 | .172 | 4.196 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 6.578 |
| IND. RATES | ID. RATES | | | 6.58 | 58 MINIMUM PREMIUM | | 2000 |
| MAN. RATES | N. RATES 5.82 6 | | 6.51 | + 6.58 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 32,909 | 361,936 | 1.099 | | | | | | 4 | 4 | 8 |
| 2011 | 32,036 | 820,000 | 2.559 | | | | | 1 | 1 | 3 | 5 |
| 2012 | 32,699 | 528,055 | 1.614 | | | | | 1 | 4 | 1 | 6 |
| 2013 | 25,448 | 357,066 | 1.403 | | | | | | 6 | | 6 |
| 2014 | 37,520 | 1,232,169 | 3.284 | | | | | 1 | | 4 | 5 |
| TOTAL | 160,612 | 3,299,226 | 2.054 | | | | | 3 | 15 | 12 | 30 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|--------|--------------|------|-----------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 135,678 | 11,582 | | | | 165,727 | 22,479 | 26,470 |
| 2011 | | | 156,333 | 41,977 | 7,914 | | | 512,941 | 37,415 | 7,451 | 55,969 |
| 2012 | | | 75,935 | 110,523 | 1,754 | | | 153,256 | 84,058 | 1,496 | 101,033 |
| 2013 | | | | 56,345 | | | | | 152,914 | | 147,807 |
| 2014 | | | 668,006 | | 48,824 | | | 380,797 | | 115,612 | 18,930 |
| TOTAL | | | 900,274 | 344,523 | 70,074 | | | 1,046,994 | 440,114 | 147,038 | 350,209 |
| - | | | | | | | | | · | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|---------|---------|---------------|--------|-----------|-----------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | N | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 278,682 | 28,410 | | | | 381,669 | 54,602 | 26,390 |
| 2011 | | 1,581 | 171,482 | 79,992 | 23,003 | | 6,526 | 679,971 | 93,786 | 30,474 | 59,495 |
| 2012 | | 6,218 | 186,110 | 195,612 | 12,097 | | 25,064 | 477,292 | 177,580 | 15,151 | 108,004 |
| 2013 | | 1,021 | 55,439 | 88,712 | 5,218 | | 4,709 | 190,119 | 275,251 | 20,065 | 146,625 |
| 2014 | 967 | 21,768 | 439,844 | 77,013 | 79,652 | 7,258 | 8,164 | 525,614 | 159,031 | 154,881 | 19,763 |
| TOTAL | 967 | 30,588 | 852,875 | 720,011 | 148,380 | 7,258 | 44,463 | 1,872,996 | 1,087,317 | 275,173 | 360,277 |
| | | | | | | | | | | | |

| | - | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|--------------------|---------|------------|----------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 2,809,147 | 2,2 | 230,881 | 360,277 | |
| TOTAL TRAN | S. LOSSES PO | A E | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -2,230,340 | -(| 528,794 | 2,009 | |
| TOTAL LOSS | ES | | 578,807 | 1,6 | 602,087 | 362,286 | |
| EXPECTED L | OSSES | | 4,892,242 | 2,3 | 340,116 | 276,252 | |
| CREDIBILITY | | | .04 | l I | .10 | .11 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | T) | .360 |) | .997 | .226 | 1.583 |
| INDICAT | ED (POST-TE | ST) | .442 | 2 | 1.225 | .278 | 1.945 |
| PRES. C | N RATE LEVE | L | 3.017 | <i>'</i> | 1.443 | .171 | 4.631 |
| DERIVE | D BY FORMUL | .A | 2.914 | l I | 1.421 | .183 | 4.518 |
| UNDERL | YING PRES. F | RATE | 3.046 | 6 | 1.457 | .172 | 4.675 |
| PROPOS | SED | | 2.914 | l l | 1.421 | .183 | 4.518 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 7.083 |
| IND. RATES | D. RATES | | | 7.08 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | N. RATES 6.37 7.04 | | 7.06 | + 7.08 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|---|-----------------|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 1,021 | 69,898 | 6.846 | | 1,021 | | | | 1 | | 1 |
| 2011 | 1,629 | 95,369 | 5.854 | | 1,629 | | | | 1 | 1 | 2 |
| 2012 | 1,186 | 494 | .041 | | 1,186 | | | | | | |
| 2013 | 1,176 | 796 | .067 | | 1,176 | | | | | | |
| 2014 | 1,426 | 950 | .066 | | 1,426 | | | | | | |
| TOTAL | 6,438 | 167,507 | 2.602 | | 6,438 | | | | 2 | 1 | 3 |
| - | | | | · | | | | | | - | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|---------|-------|--------------|------|-------|--------|-------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 50,965 | | | | | 18,906 | | 27 |
| 2011 | | | | 62,936 | 3,074 | | | | 23,668 | 4,631 | 1,060 |
| 2012 2013 | | | | | | | | | | | 494 |
| 2013 | | | | | | | | | | | 796 |
| 2014 | | | | | | | | | | | 950 |
| TOTAL | | | | 113,901 | 3,074 | | | | 42,574 | 4,631 | 3,327 |
| | | | | | | · | | | | | |

| | | | | | TRANS | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|---------|-------|---------------|------|-------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 104,682 | | | | | 43,541 | | 27 |
| 2011 | | | 5,269 | 117,968 | 8,355 | | | 2,331 | 54,072 | 11,487 | 1,127 |
| 2012 | | | | | | | | | | | 528 |
| 2013 | | | | | | | | | | | 790 |
| 2014 | | | | | | | | | | | 992 |
| TOTAL | | | 5,269 | 222,650 | 8,355 | | | 2,331 | 97,613 | 11,487 | 3,464 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------------|--------------------|---------|---------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 7,60 | 0 : | 340,105 | 3,464 | |
| TOTAL TRAN | S. LOSSES PO | 3 A | • | | | • | |
| IBNR + FREQ | UENCY ADJU | ST. | -79,96 | 8 | -29,856 | 53 | |
| TOTAL LOSS | ES | | | - ; | 310,249 | 3,517 | |
| EXPECTED L | OSSES | | 175,11 | 3 ' | 110,733 | 7,468 | |
| CREDIBILITY | | | .0 | 0 | .01 | .01 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | 4.819 | .055 | 4.874 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | 5.923 | .068 | 5.991 |
| PRES. C | N RATE LEVE | EL | 2.69 | 4 | 1.704 | .115 | 4.513 |
| DERIVE | D BY FORMUL | -A | 2.69 | 4 | 1.746 | .115 | 4.555 |
| UNDERL | YING PRES. I | RATE | 2.72 | 0 | 1.720 | .116 | 4.556 |
| PROPOS | SED | | 2.69 | 4 | 1.746 | .115 | 4.555 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 7.141 |
| IND. RATES | ID. RATES | | | 7.14 | MINIM | JM PREMIUM | 2000 |
| MAN. RATES | N. RATES 5.92 6.63 | | 6.88 | + 7.14 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|-----------------|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 1,548 | 26,135 | 1.688 | | 1,548 | | | | 1 | | 1 |
| 2011 | 1,572 | 323 | .020 | | 1,572 | | | | | | |
| 2012 | 1,542 | 121,192 | 7.859 | | 1,542 | | | 1 | | 1 | 2 |
| 2013 | 1,609 | | | | 1,609 | | | | | | |
| 2014 | 1,637 | 89,259 | 5.452 | | 1,637 | | | | 1 | | 1 |
| TOTAL | 7,908 | 236,909 | 2.996 | | 7,908 | | | 1 | 2 | 1 | 4 |
| | | | | | | | | | | - | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|--------|------|--------------|------|--------|--------|-------|-----------|
| MANUAL | | | INDEMNITY | | | MEDICAL | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 6,861 | | | | | 18,047 | | 1,227 |
| 2011 | | | | | | | | | | | 323 |
| 2012 | | | 94,305 | | 826 | | | 21,200 | | 1,302 | 3,559 |
| | | | | | | | | | | | |
| 2014 | | | | 21,629 | | | | | 65,949 | | 1,681 |
| TOTAL | | | 94,305 | 28,490 | 826 | | | 21,200 | 83,996 | 1,302 | 6,790 |
| - | • | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|--------------------------|-------|---------|--------|--------|---------------|-------|---------|---------|--------|-----------|
| MANUAL | MANUAL INDEMNITY MEDICAL | | | | | | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 14,092 | | | | | 41,562 | | 1,223 |
| 2011 | | | | | | | | | | | 343 |
| 2012 | | 6,849 | 179,982 | 3,254 | 6,819 | | 3,397 | 60,939 | 1,690 | 3,594 | 3,805 |
| | | | | | | | | | | | |
| 2014 | 28 | 671 | 39,657 | 25,905 | 4,047 | 506 | 1,263 | 128,274 | 91,190 | 14,360 | 1,755 |
| TOTAL | 28 | 7,520 | 219,639 | 43,251 | 10,866 | 506 | 4,660 | 189,213 | 134,442 | 17,954 | 7,126 |
| | | | | | | | | | | | |

| <u> </u> | • | | SERIOUS | NON-SER | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|---------|---------|---------|------------|--------|
| TOTAL TRAN | S. LOSSES P | G B | 421,56 | 6 2 | 206,513 | 7,126 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -172,44 | 1 | -58,619 | 141 | |
| TOTAL LOSS | ES | | 249,12 | 5 1 | 147,894 | 7,267 | |
| EXPECTED L | OSSES | | 375,39 | 3 2 | 213,280 | 19,849 | |
| CREDIBILITY | | | .0 | 1 | .01 | .02 | |
| PURE PREMI | UMS | | | • | - | | |
| INDICAT | ED (PRE-TES | ST) | 3.15 | 0 | 1.870 | 5.112 | |
| INDICAT | ED (POST-TE | ST) | 3.87 | 1 | 2.298 | .113 | 6.282 |
| PRES. C | N RATE LEVE | EL | 4.70 | 2 | 2.671 | .249 | 7.622 |
| DERIVE | D BY FORMUL | _A | 4.69 | 4 | 2.667 | .246 | 7.607 |
| UNDERI | LYING PRES. I | RATE | 4.74 | 7 | 2.697 | .251 | 7.695 |
| PROPOS | SED | | 4.69 | 4 | 2.667 | .246 | 7.607 |
| | | | | • | - | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 11.926 |
| IND. RATES | | | | 11.93 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | 9.93 | 11.40 | 11.62 | + 11.93 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 1,594 | 433 | .027 | | | | | | | | |
| 2011 | 1,499 | 1,676 | .111 | | | | | | | | |
| 2012 | 1,713 | 3,069 | .179 | | | | | | | | |
| 2013 | 1,351 | 15,485 | 1.146 | | | | | | | 2 | 2 |
| 2014 | 1,389 | 922 | .066 | | | | | | | | |
| TOTAL | 7,546 | 21,585 | .286 | | | | | | | 2 | 2 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------------------------|-------|------|-------|-------|-------|--------------|------|----------|-------|-------|-----------|
| MANUAL INDEMNITY MEDICAL | | | | | | | | <u> </u> | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 433 |
| 2011 | | | | | | | | | | | 1,676 |
| 2012 2013 | | | | | | | | | | | 3,069 |
| 2013 | | | | | 6,219 | | | | | 9,266 | |
| 2014 | | | | | | | | | | | 922 |
| TOTAL | | | | | 6,219 | | | | | 9,266 | 6,100 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------------------------|------|-------|-------|-------|---------------|------|-------|-------|--------|-----------|
| MANUAL | ANUAL INDEMNITY MEDICAL | | | | | | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 431 |
| 2011 | | | | | | | | | | | 1,782 |
| 2012 | | | | | | | | | | | 3,281 |
| 2013 | 2 | 133 | 4,368 | 2,563 | 9,021 | 128 | 147 | 4,810 | 4,376 | 14,825 | |
| 2014 | | | | | | | | | | | 963 |
| TOTAL | 2 | 133 | 4,368 | 2,563 | 9,021 | 128 | 147 | 4,810 | 4,376 | 14,825 | 6,457 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|----------------------|-------------------|---------|-----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | G B | 9,588 30, | | 30,785 | 6,457 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -67,61 | 4 | -30,376 | 60 | |
| TOTAL LOSS | ES | | | | 409 | 6,517 | |
| EXPECTED L | OSSES | | 145,93 | 9 ′ | 110,246 | 9,132 | |
| CREDIBILITY | | | .0 | 1 | .01 | .01 | |
| PURE PREMI | UMS | | | | | | |
| INDICATED (PRE-TEST) | | | .00 | 0 | .005 | .086 | .091 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .006 | .106 | .112 |
| PRES. C | N RATE LEVE | EL | 1.91 | 6 | 1.447 | .120 | 3.483 |
| DERIVE | D BY FORMUI | _A | 1.89 | 7 | 1.433 | .120 | 3.450 |
| UNDERL | YING PRES. | RATE | 1.93 | 4 | 1.461 | .121 | 3.516 |
| PROPOS | SED | | 1.89 | 7 | 1.433 | .120 | 3.450 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 5.408 |
| IND. RATES | | | | 5.41 | MINIM | UM PREMIUM | 1730 |
| MAN. RATES | 4.55 | 5.15 | 5.31 | + 5.41 | PRESE | NT | 1740 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | IMBER OF | CASES | | |
|--------|----------|-------------|------------|---|--|-------|------|----------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 3,023 | 82,216 | 2.719 | | | | | | | 3 | 3 |
| 2011 | 3,982 | 62,478 | 1.569 | | | | | | 1 | 1 | 2 |
| 2012 | 4,474 | 24,469 | .546 | | | | | | | | |
| 2013 | 5,089 | 24,168 | .474 | | | | | | | 1 | 1 |
| 2014 | 5,658 | 7,658 | .135 | | | | | | | 1 | 1 |
| TOTAL | 22,226 | 200,989 | .904 | | | | | | 1 | 6 | 7 |
| | | · | | · | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | | |
|--------|-------|------|-----------|--------|--------|--------------|------|-------|--------|--------|-----------|--|
| MANUAL | | | INDEMNITY | | | MEDICAL | | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | |
| 2010 | | | | | 55,947 | | | | | 22,642 | 3,627 | |
| 2011 | | | | 11,166 | 607 | | | | 34,066 | 10,611 | 6,028 | |
| 2012 | | | | | | | | | | | 24,469 | |
| 2013 | | | | | 1,764 | | | | | 19,688 | 2,716 | |
| 2014 | | | | | 5,209 | | | | | | 2,449 | |
| TOTAL | | | | 11,166 | 63,527 | | | | 34,066 | 52,941 | 39,289 | |
| | · | | | | | · | | | | | | |

| | | | | | TRANS | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|--------|---------|---------------|------|--------|---------|---------|--------------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | - |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 137,238 | | | | | 54,997 | 3,616 |
| 2011 | | | 940 | 20,934 | 1,629 | | | 3,594 | 78,235 | 25,822 | 6,408 |
| 2012 | | | | | | | | | | | 26,157 |
| 2013 | | 41 | 1,237 | 728 | 2,557 | 223 | 288 | 10,234 | 9,307 | 31,502 | 2,694 |
| 2014 | 6 | 155 | 8,659 | 5,159 | 6,031 | | | | | | 2,557 |
| TOTAL | 6 | 196 | 10,836 | 26,821 | 147,455 | 223 | 288 | 13,828 | 87,542 | 112,321 | 41,432 |
| | | | · | · | · | | · | | | | · |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|--------------------|-------------|---------|---------|----------------|----------------------|-----------|-------|
| TOTAL TRAN | S. LOSSES F | PG B | 25,37 | 77 | 374,139 | 41,432 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -258,50 |)2 - | 131,152 | 412 | |
| TOTAL LOSS | ES | | | | 242,987 | 41,844 | |
| EXPECTED L | OSSES | | 585,65 | 55 4 | 494,307 | 51,786 | |
| CREDIBILITY | | | .(|)1 | .03 | .03 | |
| PURE PREMI | JMS | | | | - | | • |
| INDICAT | ED (PRE-TE | ST) | .00 | 00 | 1.093 | .188 | 1.281 |
| INDICAT | ED (POST-TE | ST) | .00 | 00 | 1.343 | .231 | 1.574 |
| PRES. C | N RATE LEVI | EL | 2.61 | 0 | 2.203 | .231 | 5.044 |
| DERIVE | D BY FORMU | LA | 2.58 | 34 | 2.177 | .231 | 4.992 |
| UNDERI | YING PRES. | RATE | 2.63 | 35 | 2.224 | .233 | 5.092 |
| PROPOS | SED | | 2.58 | 34 | 2.177 | .231 | 4.992 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 7.826 |
| IND. RATES | | | | 7.83 | 7.83 MINIMUM PREMIUM | | |
| MAN. RATES 6.94 7. | | | 7.69 | + 7.83 PRESENT | | | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | NUMBER OF CASES | | | | | |
|--------|----------|-------------|------------|--|--|-----------------|------|-------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 1,980 | 10,498 | .530 | | | | | | | 2 | 2 |
| 2011 | 1,326 | 1,382,770 | 104.281 | | | | | 1 | | 1 | 2 |
| 2012 | 1,896 | 71,026 | 3.746 | | | | | | 1 | | 1 |
| 2013 | 2,657 | 202,324 | 7.614 | | | | | | 1 | 5 | 6 |
| 2014 | 2,760 | 201,261 | 7.292 | | | | | 1 | | 1 | 2 |
| TOTAL | 10,619 | 1,867,879 | 17.590 | | | | | 2 | 2 | 9 | 13 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | | | |
|--------------|-------|------|-----------|--------|--------|--------------|------|---------|---------|--------|-----------|--|--|
| MANUAL | | | INDEMNITY | | | MEDICAL | | | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | |
| 2010 | | | | | 639 | | | | | 4,499 | 5,360 | | |
| 2011 | | | 545,760 | | 838 | | | 830,727 | | 2,574 | 2,871 | | |
| 2012 2013 | | | | 22,776 | | | | | 48,250 | | | | |
| 2013 | | | | 1,814 | 20,499 | | | | 86,152 | 85,645 | 8,214 | | |
| 2014 | | | 93,513 | | 910 | | | 101,500 | | 584 | 4,754 | | |
| TOTAL | | | 639,273 | 24,590 | 22,886 | | | 932,227 | 134,402 | 93,302 | 21,199 | | |
| | | | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|--------|--------|---------------|--------|-----------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 1,568 | | | | | 10,928 | 5,344 |
| 2011 | | 3,162 | 334,673 | 1,805 | 9,112 | | 6,050 | 627,226 | 7,950 | 17,198 | 3,052 |
| 2012 | | 142 | 8,423 | 39,730 | 942 | | 302 | 22,058 | 95,995 | 2,647 | |
| 2013 | 8 | 477 | 16,166 | 11,309 | 29,902 | 953 | 3,921 | 151,629 | 195,570 | 148,336 | 8,148 |
| 2014 | 436 | 9,705 | 172,526 | 14,561 | 12,070 | 6,109 | 6,196 | 347,250 | 30,888 | 15,534 | 4,963 |
| TOTAL | 444 | 13,486 | 531,788 | 67,405 | 53,594 | 7,062 | 16,469 | 1,148,163 | 330,403 | 194,643 | 21,507 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SER | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|----------|---------|---------|------------|----------|
| TOTAL TRAN | S. LOSSES F | G B | 1,717,41 | 2 6 | 646,045 | 21,507 | <u> </u> |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -166,39 | 3 | -61,793 | 223 | |
| TOTAL LOSS | ES | | 1,551,01 | 9 5 | 84,252 | 21,730 | |
| EXPECTED L | OSSES | | 374,10 | 7 2 | 227,990 | 27,291 | |
| CREDIBILITY | | | .0 | 1 | .02 | .02 | |
| PURE PREMI | UMS | • | | • | | | |
| INDICAT | ED (PRE-TES | ST) | 14.60 | 6 | 5.502 | .205 | 20.313 |
| INDICAT | ED (POST-TE | ST) | 17.95 | 1 | 6.762 | .252 | 24.965 |
| PRES. C | N RATE LEVE | EL É | 3.48 | 9 | 2.127 | .255 | 5.871 |
| DERIVE | D BY FORMU | LA. | 3.63 | 4 | 2.220 | .255 | 6.109 |
| UNDERI | LYING PRES. | RATE | 3.52 | 3 | 2.147 | .257 | 5.927 |
| PROPOS | | | 3.63 | | 2.220 | .255 | 6.109 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 9.577 |
| IND. RATES | | | | | | UM PREMIUM | 2000 |
| MAN. RATES | 7.83 | 8.85 | 8.95 | | | | 2000 |

2000

2000

IND. RATES

MAN. RATES

5.68

6.35

CODE

| MANUAL | PAYROLL | TOTAL REPT. | PURE | PREM. | | | I | | | N | UMBER OF | CASES | | |
|----------|----------|-----------------|--------|---------|---------|----------------|---------------|-------|-------|--------|----------|-------|------|---------|
| YEAR | IN THOUS | LOSSES | | ORTED | | | | | DEATH | P.T. | MAJOR | | TEMP | ALL |
| 2010 | 196 | | | | | | | | | | | | | |
| 2011 | 78 | | | | | | | | | | | | | |
| 2012 | 118 | | | | | | | | | | | | | |
| 2013 | 257 | | | | | | | | | | | | | |
| 2014 | 257 | | | | | | | | | | | | | |
| TOTAL | 906 | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | REP | ORTED LOSSES | | | | | | | |
| MANUAL | | | | MNITY | | | | | MEDI | | _ | | | |
| YEAR | DEATH | P.T. | M.A | AJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOF | ₹ | TEMP | MED | O. ONLY |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | TRAN | SLATED LOSSES | | | | | | | |
| //ANUAL_ | | | | EMNITY | | | | | | EDICAL | | | | |
| YEAR | DEATH | P.T. | M/ | AJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOF | ₹ | TEMP | MEL | ONLY |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | - | | | | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | | | | | |
| | | TOTAL TRANS. LO | | | | | İ | | | | | | | |
| | | TOTAL TRANS. LO | | | | | | | | | | | | |
| | | BNR + FREQUEN | | | -7,758 | -5,102 | 24 | | | | | | | |
| | | TOTAL LOSSES | | İ | ,,,,,, | -,, | 24 | | | | | | | |
| | | EXPECTED LOSS | ES | İ | 17,432 | 18,546 | 2,602 | | | | | | | |
| | | CREDIBILITY | | | .00 | | .00 | | | | | | | |
| | | PURE PREMIUMS | | L. | | | | | | | | | | |
| | <u>-</u> | INDICATED | | ST) | .000 | .000 | .003 | .003 | | | | | | |
| | | INDICATED | | | .000 | | .004 | .004 | | | | | | |
| | | PRES. ON R | | | 1.906 | | .284 | 4.218 | | | | | | |
| | | DERIVED BY | | | 1.906 | 2.028 | .284 | 4.218 | | | | | | |
| | | UNDERLYIN | | | 1.924 | 2.026 | .287 | 4.218 | | | | | | |
| | | PROPOSED | | RAIE | | | | | | | | | | |
| | = | PRUPUSED | | | 1.906 | 2.028 | .284 | 4.218 | | | | | | |
| | - | YEAR 1 | 2-1-14 | 12-1-15 | 12-1-16 | 12-1-17 IND. R | ATE | 6.612 | | | | | | |

+PROPOSED

6.61 MINIMUM PREMIUM
6.43 + 6.61 PRESENT

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | TOTAL PAYROLL | | NU | IMBER OF | CASES | | |
|--------|----------|-------------|------------|-------|------|--------------|-----------------|-------|-------|----------|-------|------|--------|
| YEAR | IN THOUS | LOSSES | REPORTED | | | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 66 | | | | | | 66 | | | | | | |
| 2011 | 65 | | | | | | 65 | | | | | | |
| 2012 | 63 | | | | | | 63 | | | | | | |
| 2013 | 66 | | | | | | 66 | | | | | | |
| 2014 | 74 | | | | | | 74 | | | | | | |
| TOTAL | 334 | | | | | | 334 | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | REP | ORTED LOSSES | | | | | | | |
| MANUAL | | | INDEMNITY | | | | | MEDIC | AL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. MA | IOR | MINOR | | TEMP | MED | . ONLY |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |

| TOTAL | | | | | | | | | | | |
|--------|-------|------|-----------|-------|------|---------------|------|-------|---------|------|-----------|
| | | | | | | | | | | | |
| | | | | | TRAN | SLATED LOSSES | | | | | |
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| ΤΟΤΔΙ | | | 1 | 1 | | 1 | 1 | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|---------|---------|--------|------------|-------|
| TOTAL TRAN | S. LOSSES P | PG B | | | | | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -3,48 | 1 | -3,513 | 4 | |
| TOTAL LOSS | ES | | | | | 4 | |
| EXPECTED L | OSSES | | 7,61 | 1 | 12,863 | 801 | |
| CREDIBILITY | | | .0 | 0 | .00 | .00 | |
| PURE PREMI | UMS | | | | | | • |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .000 | .001 | .001 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .000 | .001 | .001 |
| PRES. C | N RATE LEVE | EL | 2.25 | 7 | 3.814 | .238 | 6.309 |
| DERIVE | D BY FORMUL | _A | 2.25 | 7 | 3.814 | .238 | 6.309 |
| UNDERI | LYING PRES. I | RATE | 2.27 | 9 | 3.851 | .240 | 6.370 |
| PROPOS | SED | | 2.25 | 7 | 3.814 | .238 | 6.309 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 9.891 |
| IND. RATES | | | | 9.89 | MINIM | JM PREMIUM | 2000 |
| MAN. RATES | 6.46 | 8.18 | 9.62 | + 9.89 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|-----------------|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 7,425 | 335,353 | 4.516 | | 7,425 | | | 1 | 1 | 8 | 10 |
| 2011 | 9,872 | 321,416 | 3.255 | | 9,872 | | | | 5 | 10 | 15 |
| 2012 | 10,135 | 140,355 | 1.384 | | 10,135 | | | | 1 | 12 | 13 |
| 2013 | 10,280 | 698,949 | 6.799 | | 10,280 | | | | 1 | 13 | 14 |
| 2014 | 10,405 | 92,973 | .893 | | 10,405 | | | | | 14 | 14 |
| TOTAL | 48,117 | 1,589,046 | 3.302 | | 48,117 | | | 1 | 8 | 57 | 66 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|---------|---------|--------------|------|--------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | - |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 178,802 | 34,974 | 9,947 | | | 64,147 | 15,157 | 13,454 | 18,872 |
| 2011 | | | | 91,815 | 29,688 | | | | 145,403 | 34,290 | 20,220 |
| 2012 2013 | | | | 35,500 | 16,104 | | | | 14,102 | 42,794 | 31,855 |
| 2013 | | | | 4,039 | 207,322 | | | | 3,997 | 474,360 | 9,231 |
| 2014 | | | | | 26,070 | | | | | 40,633 | 26,270 |
| TOTAL | | | 178,802 | 166,328 | 289,131 | | | 64,147 | 178,659 | 605,531 | 106,448 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|---------|---------|---------------|-------|---------|---------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | ı | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 317,195 | 71,837 | 24,401 | | | 150,425 | 34,907 | 32,680 | 18,815 |
| 2011 | | | 10,113 | 173,988 | 71,776 | | | 14,672 | 332,797 | 84,326 | 21,494 |
| 2012 | | 264 | 17,670 | 64,927 | 31,390 | | 188 | 15,517 | 38,077 | 84,191 | 34,053 |
| 2013 | 49 | 4,400 | 149,467 | 91,866 | 301,112 | 5,277 | 7,109 | 251,517 | 231,501 | 759,504 | 9,157 |
| 2014 | 26 | 772 | 43,344 | 25,830 | 30,187 | 181 | 475 | 50,590 | 44,178 | 48,680 | 27,426 |
| TOTAL | 75 | 5,436 | 537,789 | 428,448 | 458,866 | 5,458 | 7,772 | 482,721 | 681,460 | 1,009,381 | 110,945 |
| | | | | | · | | · | | | | |

| | - | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|--------------|---------|------------|---------|---------|------------|--------|
| TOTAL TRAN | S. LOSSES P | G B | 1,039,251 | 2, | 578,155 | 110,945 | |
| TOTAL TRAN | S. LOSSES PO | Α | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -1,672,961 | | 674,439 | 1,999 | |
| TOTAL LOSS | ES | | | 1,9 | 903,716 | 112,944 | |
| EXPECTED L | OSSES | | 3,704,528 | 3 2,4 | 495,829 | 274,268 | |
| CREDIBILITY | | | .02 | 2 | .05 | .05 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | T) | .000 |) | 3.956 | .235 | 4.191 |
| INDICAT | ED (POST-TE | ST) | .000 |) | 4.862 | .289 | 5.151 |
| PRES. C | N RATE LEVE | L | 7.626 | 6 | 5.138 | .564 | 13.328 |
| DERIVE | D BY FORMUL | .A | 7.473 | 3 | 5.124 | .550 | 13.147 |
| UNDERL | YING PRES. F | RATE | 7.699 |) | 5.187 | .570 | 13.456 |
| PROPOS | SED | | 7.473 | 3 | 5.124 | .550 | 13.147 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 20.611 |
| IND. RATES | | | | 20.61 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | 17.76 | 19.89 | 20.32 | + 20.61 | PRESE | ENT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 5,747 | 83,161 | 1.447 | | | | | | | 2 | 2 |
| 2011 | 6,660 | 91,000 | 1.366 | | | | | | 1 | 5 | 6 |
| 2012 | 6,817 | 62,871 | .922 | | | | | | | 3 | 3 |
| 2013 | 305 | | | | | | | | | | |
| 2014 | 118 | | | | | | | | | | |
| TOTAL | 19,647 | 237,032 | 1.206 | | | | | | 1 | 10 | 11 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-------|--------|--------------|------|-------|--------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 28,087 | | | | | 39,606 | 15,468 |
| 2011 | | | | 8,594 | 29,614 | | | | 16,510 | 30,753 | 5,529 |
| 2012 | | | | | 12,840 | | | | | 19,557 | 30,474 |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| TOTAL | | | | 8,594 | 70,541 | | | | 16,510 | 89,916 | 51,471 |
| | | | | | | | | | | | |

| | | | | | TRANS | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|--------|---------|---------------|------|-------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 68,898 | | | | | 96,203 | 15,422 |
| 2011 | | | 3,530 | 18,296 | 70,161 | | | 3,276 | 40,538 | 72,819 | 5,877 |
| 2012 | | 50 | 3,620 | 2,390 | 23,860 | | 44 | 4,140 | 4,584 | 38,124 | 32,577 |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| TOTAL | | 50 | 7,150 | 20,686 | 162,919 | | 44 | 7,416 | 45,122 | 207,146 | 53,876 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|---------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 14,66 | 0 4 | 135,873 | 53,876 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -171,26 | 8 | -70,228 | 150 | |
| TOTAL LOSS | ES | | | | 365,645 | 54,026 | |
| EXPECTED L | OSSES | | 337,73 | 1 2 | 244,212 | 49,119 | |
| CREDIBILITY | | | .0 | 1 | .03 | .03 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | 1.861 | .275 | 2.136 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | 2.287 | .338 | 2.625 |
| PRES. C | N RATE LEVE | EL | 1.70 | 3 | 1.231 | .247 | 3.181 |
| DERIVE | D BY FORMUL | _A | 1.68 | 6 | 1.263 | .250 | 3.199 |
| UNDERI | YING PRES. | RATE | 1.71 | 9 | 1.243 | .250 | 3.212 |
| PROPOS | SED | | 1.67 | 6 | 1.256 | .249 | 3.181 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | | 4.987 |
| IND. RATES | | | | 4.99 | MINIMU | JM PREMIUM | 1615 |
| MAN. RATES | 4.17 | 4.71 | 4.85 | + 4.99 | PRESE | NT | 1615 |

114

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|-----|---------------|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 105 | | | | | | | | | | |
| 2011 | 99 | | | | | | | | | | |
| 2012 | 101 | | | | | | | | | | |
| 2013 | 114 | | | | | | | | | | |
| 2014 | 104 | | | | | | | | | | |
| TOTAL | 523 | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | REI | PORTED LOSSES | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|--------------|------|-------|-------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|---------------|------|-------|---------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | |
| | | | | | | | | | • | | |

| <u>, </u> | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|----------------------------------------------|------------------|---------|---------|---------|--------|------------|--------|
| TOTAL TRANS | LOSSES P | G B | | | | | |
| TOTAL TRANS | . LOSSES PO | 3 A | | | | | |
| IBNR + FREQU | ENCY ADJU | ST. | -11,00 | 7 | -6,309 | 15 | |
| TOTAL LOSSE | S | | | | | 15 | |
| EXPECTED LO | SSES | | 23,89 | 1 | 22,752 | 2,228 | |
| CREDIBILITY | | | .0 | 0 | .00 | .00 | |
| PURE PREMIU | MS | | | | | | |
| INDICATE | D (PRE-TES | ST) | .00 | 0 | .000 | .003 | .003 |
| INDICATE | D (POST-TE | ST) | .00 | 0 | .000 | .004 | .004 |
| PRES. ON | NRATE LEVE | EL | 4.52 | 4 | 4.309 | .422 | 9.255 |
| DERIVED | BY FORMUL | -A | 4.52 | 4 | 4.309 | .422 | 9.255 |
| UNDERLY | YING PRES. I | RATE | 4.56 | В | 4.350 | .426 | 9.344 |
| PROPOSI | ED | | 4.52 | 4 | 4.309 | .422 | 9.255 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 14.509 |
| IND. RATES | | | | 14.51 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | 12.80 | 14.15 | 14.11 | + 14.51 | PRESE | NT | 2000 |

+PROPOSED

4.258

1425

1420

YEAR

IND. RATES

MAN. RATES

12-1-14

3.40

12-1-15

3.93

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | | | NUMBER OF CASES DEATH P.T. MAJOR MINOR | | | | | |
|--------|----------|----------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------|---------------------------------------------------------|-------------------------------------------------|------------------------------------------------|-----------------------|----------|----------------------------------------|-------|-------|-----------|--------|--|
| YEAR | IN THOUS | LOSSES | REPORTED | | | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 218 | | | | | | | | | | | | | |
| 2011 | 153 | | | | | | | | | | | | | |
| 2012 | 165 | | | | | | | | | | | | | |
| 2013 | | | | | | | | | | | | | | |
| 2014 | F00 | | | | | | | | | | | | | |
| TOTAL | 536 | | | | | | | | | | | | | |
| | | | 1 | | <u> </u> | | | <u> </u> | | | | | | |
| | | | | | REPO | RTED LOSSES | | | | | | | | |
| MANUAL | DEATH | | INDEMNITY | MINOD | TEMP | DEATH | | | ICAL | | TEMP | MED. ONLY | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | | TEMP | MED | . ONLY | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| TOTAL | | | + | - | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | | |
| | | | | | TRANS | . ATER 000E0 | | | | | | | | |
| MANUAL | | | INDEMNITY | | IRANS | LATED LOSSES | | | MEDICAL | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | | TEMP | MED | . ONLY | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | | | | | | |
| | | TOTAL TRANS. LO | | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | | | | | | |
| | | TOTAL TRANS. LO | SSES PG A | | | | TOTAL | | | | | | | |
| | | TOTAL TRANS. LO IBNR + FREQUENC | SSES PG A | SERIOUS | NON-SERIOUS | 5 | TOTAL | | | | | | | |
| | | TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES | DSSES PG A CY ADJUST. | -3,383 | -1,934 | 5 5 | TOTAL | | | | | | | |
| | | TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE | DSSES PG A CY ADJUST. | -3,383 6,474 | -1,934 6,486 | 5 5 1,737 | TOTAL | | | | | | | |
| | | TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE CREDIBILITY | DSSES PG A CY ADJUST. | -3,383 | -1,934 | 5 5 | TOTAL | | | | | | | |
| | | TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE CREDIBILITY PURE PREMIUMS | DSSES PG A CY ADJUST. | -3,383 6,474 .00 | -1,934 6,486 .00 | 5 5 1,737 .00 | | | | | | | | |
| | | TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE CREDIBILITY PURE PREMIUMS INDICATED (| OSSES PG A CY ADJUST. ES (PRE-TEST) | -3,383 6,474 .00 | -1,934 6,486 .00 | 5 5 1,737 .00 | .001 | | | | | | | |
| | | TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE CREDIBILITY PURE PREMIUMS INDICATED (INDICATED (FREED) | PSSES PG A CY ADJUST. ES (PRE-TEST) POST-TEST) | -3,383 6,474 .00 .000 | -1,934 6,486 .00 .000 | 5 5 1,737 .00 .001 | .001 .001 | | | | | | | |
| | | TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE CREDIBILITY PURE PREMIUMS INDICATED (INDICATED (FORE) PRES. ON RA | PRE-TEST) POST-TEST) ATE LEVEL | -3,383 6,474 .00 .000 .000 .000 1.197 | -1,934 6,486 .00 .000 .000 1.198 | 5 5 1,737 .00 .001 .001 .321 | .001 .001 2.716 | | | | | | | |
| | | TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE CREDIBILITY PURE PREMIUMS INDICATED (I INDICATED (F PRES. ON RA DERIVED BY | PRE-TEST) POST-TEST) ATE LEVEL | -3,383 6,474 .00 .000 | -1,934 6,486 .00 .000 | 5 5 1,737 .00 .001 | .001 .001 | | | | | | | |

+PROPOSED

12-1-17 IND. RATE

4.26 MINIMUM PREMIUM + 4.26 PRESENT

12-1-16

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|-----------------|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 721 | | | | 721 | | | | | | |
| 2011 | 844 | 14,418 | 1.708 | | 844 | | | | | 2 | 2 |
| 2012 | 781 | | | | 781 | | | | | | |
| 2013 | 775 | 25,001 | 3.225 | | 775 | | | | | 1 | 1 |
| 2014 | 864 | 4,242 | .490 | | 864 | | | | | | |
| TOTAL | 3,985 | 43,661 | 1.096 | | 3,985 | | | | | 3 | 3 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-------|--------|--------------|------|-------|-------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2011 | | | | | 3,652 | | | | | 10,766 | |
| 2013 | | | | | 25,000 | | | | | 1 | |
| 2014 | | | | | | | | | | | 4,242 |
| TOTAL | | | | | 28,652 | | | | | 10,767 | 4,242 |
| | | | | | | | | | | | _ |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------------|-------|------|-----------|--------|--------|---------------|------|-------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2011 | | 528 | 352 | 274 | 8,636 | | | 646 | 1,102 | 25,350 | |
| 2013 2014 | 5 | 528 | 17,544 | 10,314 | 36,266 | | | | | 2 | 4,429 |
| TOTAL | 5 | 528 | 17,896 | 10,588 | 44,902 | | | 646 | 1,102 | 25,352 | 4,429 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL | |
|-------------|--------------|-------------------------------|---------|---------|----------------------|-----------|-------|--|
| TOTAL TRAN | S. LOSSES P | G B | 19,07 | 5 | 81,944 | 4,429 | | |
| TOTAL TRAN | S. LOSSES PO | 3 A | • | | | • | | |
| IBNR + FREQ | UENCY ADJU | ST. | -55,64 | 6 | -20,583 | 127 | | |
| TOTAL LOSS | ES | | | | 61,361 | 4,556 | | |
| EXPECTED L | OSSES | | 121,86 | 2 | 75,715 | 17,494 | | |
| CREDIBILITY | | | .0 | 0 | .01 | .01 | | |
| PURE PREMI | UMS | | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | 1.540 | .114 | 1.654 | |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | 1.893 | .140 | 2.033 | |
| PRES. C | N RATE LEVE | L | 3.02 | 9 | 1.882 | .435 | 5.346 | |
| DERIVE | D BY FORMUL | _A | 3.02 | 9 | 1.882 | .432 | 5.343 | |
| UNDERI | YING PRES. I | RATE | 3.05 | В | 1.900 | .439 | 5.397 | |
| PROPOS | SED | | 3.02 | 9 | 1.882 | .432 | 5.343 | |
| | | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. RA | ATE | 8.376 | |
| IND. RATES | | • | | 8.38 | 8.38 MINIMUM PREMIUM | | | |
| MAN RATES | 7 61 | 7.61 8.30 8.15 + 8.38 PRESENT | | | | 2000 | | |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | IMBER OF | CASES | | |
|--------|----------|-------------|------------|--|---|-------|------|----------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 145 | 76,665 | 52.872 | | | | | | 2 | | 2 |
| 2011 | 127 | | | | | | | | | | |
| 2012 | 61 | | | | | | | | | | |
| 2013 | | | | | | | | | | | |
| 2014 | | | | | | | | | | | |
| TOTAL | 333 | 76,665 | 23.023 | | | | | | 2 | | 2 |
| | | | | | - | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|--------|------|--------------|------|-------|--------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 49,045 | | | | | 27,620 | | |
| TOTAL | | | | 49,045 | | | | | 27,620 | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|---------|------|---------------|------|-------|---------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 100,738 | | | | | 63,609 | | |
| TOTAL | | | | 100,738 | | | | | 63,609 | | |
| , | | | | | | | | | | | |

| INDICATED (POST-TEST) .000 59.895 .000 59.895 .000 59.895 .000 59.895 .000 59.895 .000 59.895 .000 59.895 .0065 .0065 .0065 .0065 .0065 .0065 .0066 .0066 .0066 .0066 .0066 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .006 | | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------|-------------------|---------|---------|---------|---------|-----------|--------|
| IBNR + FREQUENCY ADJUST. | TOTAL TRAN | S. LOSSES F | G B | | , | 164,347 | | |
| TOTAL LOSSES 162,289 | TOTAL TRAN | S. LOSSES P | G A | | | | | |
| EXPECTED LOSSES 17,576 6,681 220 | IBNR + FREQ | UENCY ADJU | ST. | -9,51 | 4 | -2,058 | | |
| CREDIBILITY .00 .00 .00 PURE PREMIUMS INDICATED (PRE-TEST) .000 48.735 .000 48.735 INDICATED (POST-TEST) .000 59.895 .000 59.895 .000 59.895 PRES. ON RATE LEVEL 5.228 1.987 .065 065 065 DERIVED BY FORMULA 5.228 1.987 .065 066 066 066 066 066 066 066 066 065 065 065 065 065 065 065 065 065 065 065 066 066 066 066 066 065 065 065 065 065 065 065 065 065 065 065 065 065 065 065 065 065 065 065 065 065 065 065 065 065 065 065 065 065 065 065 065 065 065 065 065 065 <td>TOTAL LOSS</td> <td>ES</td> <td></td> <td></td> <td>,</td> <td>162,289</td> <td></td> <td></td> | TOTAL LOSS | ES | | | , | 162,289 | | |
| PURE PREMIUMS INDICATED (PRE-TEST) .000 48.735 .000 4 INDICATED (POST-TEST) .000 59.895 .000 5 PRES. ON RATE LEVEL 5.228 1.987 .065 DERIVED BY FORMULA 5.228 1.987 .065 UNDERLYING PRES. RATE 5.278 2.006 .066 PROPOSED 5.228 1.987 .065 YEAR 12-1-14 12-1-15 12-1-16 12-1-17 IND. RATE 1 | EXPECTED LO | OSSES | | 17,57 | 6 | 6,681 | 220 | |
| INDICATED (PRE-TEST) .000 48.735 .000 48.735 .000 48.735 .000 48.735 .000 48.735 .000 48.735 .000 48.735 .000 48.735 .000 48.735 .000 48.735 .000 48.735 .000 48.735 .000 48.735 .000 48.735 .000 48.735 .000 48.735 .000 48.735 .000 48.735 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 .000 | CREDIBILITY | | | .0 | 0 | .00 | .00 | |
| INDICATED (POST-TEST) .000 59.895 .000 59.895 .000 59.895 .000 59.895 .000 59.895 .000 59.895 .0065 .0065 .0065 .0065 .0065 .0065 .0066 .0066 .0066 .0066 .0066 .0066 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .0065 .006 | PURE PREMI | JMS | | | | | | |
| PRES. ON RATE LEVEL 5.228 1.987 .065 DERIVED BY FORMULA 5.228 1.987 .065 UNDERLYING PRES. RATE 5.278 2.006 .066 PROPOSED 5.228 1.987 .065 YEAR 12-1-14 12-1-15 12-1-16 12-1-17 IND. RATE 1 | INDICAT | ED (PRE-TES | ST) | .00 | 0 | 48.735 | .000 | 48.735 |
| DERIVED BY FORMULA 5.228 1.987 .065 UNDERLYING PRES. RATE 5.278 2.006 .066 PROPOSED 5.228 1.987 .065 YEAR 12-1-14 12-1-15 12-1-16 12-1-17 IND. RATE 1 | INDICAT | ED (POST-TE | ST) | .00 | 0 | 59.895 | .000 | 59.895 |
| UNDERLYING PRES. RATE 5.278 2.006 .066 PROPOSED 5.228 1.987 .065 YEAR 12-1-14 12-1-15 12-1-16 12-1-17 IND. RATE 1 | PRES. O | N RATE LEVE | EL | 5.22 | 8 | 1.987 | .065 | 7.280 |
| PROPOSED 5.228 1.987 .065 YEAR 12-1-14 12-1-15 12-1-16 12-1-17 IND. RATE 1 | DERIVE | D BY FORMUI | _A | 5.22 | 8 | 1.987 | .065 | 7.280 |
| YEAR 12-1-14 12-1-15 12-1-16 12-1-17 IND. RATE 1 | UNDERL | YING PRES. | RATE | 5.27 | 8 | 2.006 | .066 | 7.350 |
| | PROPOS | | | | 8 | 1.987 | .065 | 7.280 |
| | VEAD | 12 1 14 | 12 1 15 | 12 1 16 | 12 1 17 | IND D | ATE | 11.413 |
| | IND. RATES | 12-1-14 | 12-1-13 | 12-1-10 | 11.41 | | | 2000 |
| MAN. RATES 9.56 10.85 11.10 +11.41 PRESENT | | 0.56 | 10.95 | 11 10 | | | | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|--------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 11,392 | | | | | | | | | | |
| 2011 | 11,878 | 191 | .001 .003 | | | | | | | | |
| 2012 | 11,848 | 424 | .003 | | | | | | | | |
| 2013 | 11,783 | | | | | | | | | | |
| 2014 | 12,175 | | | | | | | | | | |
| TOTAL | 59,076 | 615 | .001 | | | | | | | | |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|-------|------|--------------|------|-------|-------|------|------------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2011 2012 | | | | | | | | | | | 191 424 |
| TOTAL | | | | | | | | | | | 615 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------------|-------|------|-----------|-------|------|---------------|------|-------|---------|------|------------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2011 2012 | | | | | | | | | | | 203 453 |
| TOTAL | | | | | | | | | | | 656 |
| | | | | | | | | | | | |

| | | | OFFICIA | NON OF | DIGUIO I | MED ONLY | TOTAL |
|-------------------|-------------------|---------|-------------------|---------|----------|------------|-------|
| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
| TOTAL TRAN | S. LOSSES P | G B | | | | 656 | |
| TOTAL TRAN | S. LOSSES PO | 3 A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -307,45 | 3 - | 122,768 | 588 | |
| TOTAL LOSS | ES | | | | | 1,244 | |
| EXPECTED L | OSSES | | 669,92 | 2 4 | 447,796 | 83,298 | |
| CREDIBILITY | | | .0: | 2 | .05 | .06 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | TED (PRE-TES | ST) | .00 | 0 | .000 | .002 | .002 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .000 | .002 | .002 |
| PRES. C | N RATE LEVE | L | 1.12 | 3 | .751 | .140 | 2.014 |
| DERIVE | D BY FORMUL | -A | 1.10 ⁻ | 1 | .713 | .132 | 1.946 |
| UNDERI | LYING PRES. I | RATE | 1.13 | 4 | .758 | .141 | 2.033 |
| PROPOS | SED | | 1.10 ⁻ | 1 | .713 | .132 | 1.946 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. RA | TE | 3.050 |
| IND. RATES | | • | | 3.05 | MINIMU | IM PREMIUM | 1105 |
| MAN RATES | 2 77 | 3.06 | 3 07 | + 3.05 | PRESE | NT | 1130 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 861 | 5,069 | .588 | | | | | | | | |
| 2011 | 840 | 1,133 | .134 | | | | | | | 1 | 1 |
| 2012 | 763 | | | | | | | | | | |
| 2013 | 652 | | | | | | | | | | |
| 2014 | 853 | 3,966 | .464 | | | | | | | | |
| TOTAL | 3,969 | 10,168 | .256 | | | | | | | 1 | 1 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|--------------|------|-------|-------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | <u> </u> |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 5,069 |
| 2011 | | | | | 165 | | | | | 279 | 689 |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| 2014 | | | | | | | | | | | 3,966 |
| TOTAL | | | | | 165 | | | | | 279 | 9,724 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|---------------|------|-------|---------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 5,054 |
| 2011 | | | 15 | 13 | 391 | | | 18 | 29 | 657 | 732 |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| 2014 | | | | | | | | | | | 4,141 |
| TOTAL | | | 15 | 13 | 391 | | | 18 | 29 | 657 | 9,927 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SEF | RIOUS | MED. ONLY | TOTAL |
|-------------|---------------------|---------|---------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | PG B | 3 | 3 | 1,090 | 9,927 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -51,02 | 0 | -16,001 | 119 | |
| TOTAL LOSS | ES | | | | | 10,046 | |
| EXPECTED LO | OSSES | | 110,37 | 7 | 58,582 | 16,868 | |
| CREDIBILITY | | | .0 | 0 | .01 | .01 | |
| PURE PREMI | JMS | | | | - | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .000 | .253 | .253 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .000 | .311 | .311 |
| PRES. O | N RATE LEVE | EL | 2.75 | 5 | 1.462 | .421 | 4.638 |
| DERIVE | D BY FORMU | LA . | 2.75 | 5 | 1.447 | .420 | 4.622 |
| UNDERL | YING PRES. | RATE | 2.78 | 1 | 1.476 | .425 | 4.682 |
| PROPOS | SED | | 2.75 | 5 | 1.447 | .420 | 4.622 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 7.246 |
| IND. RATES | D. RATES | | | 7.25 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | IAN. RATES 6.22 7.0 | | 7.07 | + 7.25 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT | Γ. PUR | E PREM. | | | | | | NI | JMBER OF | CASES | | | | |
|--------|----------|---------------------------------------------------------------------------------------|------------|---------|----------|----------------|---------------|-------|-------|-------|----------|-------|------|---------|--|--|
| YEAR | IN THOUS | LOSSES | | PORTED | | | | | DEATH | | MAJOR | MINOR | TEMP | ALL | | |
| 2010 | 241 | | | | | | | | | | | | | | | |
| 2011 | 204 | | | | | | | | | | | | | | | |
| 2012 | 328 | | | | | | | | | | | | | | | |
| 2013 | 398 | | | | | | | | | | | | | | | |
| 2014 | 482 | | | | | | | | | | | | | | | |
| TOTAL | 1,653 | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | |
| - | | | | | | REPO | ORTED LOSSES | | | | | | | | | |
| MANUAL | | | | EMNITY | | | | | MEDI | | | | | | | |
| YEAR | DEATH | P.T. | M | AJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | | TEMP | MED | O. ONLY | | |
| | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | |
| | | | | | | TRAN: | SLATED LOSSES | | | | | | | | | |
| MANUAL | | TRANSLATED LOSSES INDEMNITY MA JOR MINOR TEMP DEATH D.T. MA JOR MINOR TEMP MED CNLV | | | | | | | | | | | | | | |
| YEAR | DEATH | P.T. | | AJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | | TEMP | MED | O. ONLY | | |
| | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | |
| | • | | | | CEDIOLIC | NON-SERIOUS | MED ONLY | TOTAL | | | | | | | | |
| | ; | TOTAL TRANS. | LOSSES | DC B | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | | | | | | | |
| | | TOTAL TRANS. | | | | | | | | | | | | | | |
| | | IBNR + FREQU | | | -12,316 | -6,575 | 44 | | | | | | | | | |
| | | TOTAL LOSSES | | | 12,510 | 0,070 | 44 | | | | | | | | | |
| | | EXPECTED LOS | | | 28,465 | 25,093 | 5,108 | | | | | | | | | |
| | | CREDIBILITY | | | .00 | | .01 | | | | | | | | | |
| | | PURE PREMIU | MS | | | | | | | | | | | | | |
| | • | | D (PRE-TE | ST) | .000 | .000 | .003 | .003 | | | | | | | | |
| | | INDICATE | D (POST-T | EST) | .000 | | .004 | .004 | | | | | | | | |
| | | | I RATE LEV | | 1.706 | 1.504 | .305 | 3.515 | | | | | | | | |
| | | DERIVED | BY FORMU | ILA | 1.706 | 1.504 | .302 | 3.512 | | | | | | | | |
| | | UNDERLY | ING PRES. | RATE | 1.722 | | .309 | 3.549 | | | | | | | | |
| | | PROPOSE | | | 1.706 | | .302 | 3.512 | | | | | | | | |
| | • | YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 IND. R | ATE | 5.506 | | | | | | | | |
| | | IND. RATES | | | | | UM PREMIUM | 1755 | | | | | | | | |
| | | MAN. RATES | 4.61 | 5.3 | 23 5.36 | + 5.51 PRESI | ENT | 1755 | | | | | | | | |

| ΑG | |
|----|--|
| | |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | IMBER OF | CASES | | |
|--------------|----------|-------------|------------|--|--|-------|------|----------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 847 | 829 | .097 | | | | | | | | |
| 2011 2012 | 987 | 419 | .042 | | | | | | | | |
| 2012 | 1,006 | 47,501 | 4.721 | | | | | | 1 | | 1 |
| 2013 | 1,086 | 4,277 | .393 | | | | | | | | |
| 2014 | 965 | 247,760 | 25.674 | | | | | 1 | | | 1 |
| TOTAL | 4,891 | 300,786 | 6.150 | | | | | 1 | 1 | | 2 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|--------|------|--------------|------|---------|--------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 829 |
| 2011 | | | | | | | | | | | 419 |
| 2012 2013 | | | | 12,270 | | | | | 32,639 | | 2,592 |
| 2013 | | | | | | | | | | | 4,277 |
| 2014 | | | 143,554 | | | | | 102,639 | | | 1,567 |
| TOTAL | | | 143,554 | 12,270 | | | | 102,639 | 32,639 | | 9,684 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|--------|--------|---------------|-------|---------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 827 |
| 2011 | | | | | | | | | | | 445 |
| 2012 | | 71 | 4,540 | 21,404 | 510 | | 204 | 14,922 | 64,937 | 1,790 | 2,771 |
| 2013 | | | | | | | | | | | 4,243 |
| 2014 | 671 | 14,857 | 262,529 | 20,965 | 16,914 | 6,175 | 6,256 | 350,414 | 30,594 | 15,005 | 1,636 |
| TOTAL | 671 | 14,928 | 267,069 | 42,369 | 17,424 | 6,175 | 6,460 | 365,336 | 95,531 | 16,795 | 9,922 |
| - | · | | | • | · | | | | · | | |

| | - | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|--------------|---------|---------|---------|---------|------------|--------|
| TOTAL TRAN | S. LOSSES P | G B | 660,639 |) ' | 172,119 | 9,922 | |
| TOTAL TRAN | S. LOSSES PO | Α | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -67,128 | 3 | -32,314 | 102 | |
| TOTAL LOSS | ES | | 593,511 | 1 | 139,805 | 10,024 | |
| EXPECTED L | OSSES | | 146,779 |) ′ | 117,531 | 14,575 | |
| CREDIBILITY | | | .00 |) | .01 | .01 | |
| PURE PREMI | UMS | | | | - | | |
| INDICAT | ED (PRE-TES | ST) | 12.13 | 5 | 2.858 | .205 | 15.198 |
| INDICAT | ED (POST-TE | ST) | 14.914 | l l | 3.512 | .252 | 18.678 |
| PRES. C | N RATE LEVE | L | 2.973 | 3 | 2.380 | .295 | 5.648 |
| DERIVE | D BY FORMUL | Α. | 2.973 | 3 | 2.391 | .295 | 5.659 |
| UNDERI | YING PRES. F | RATE | 3.001 | 1 | 2.403 | .298 | 5.702 |
| PROPOS | SED | | 2.973 | 3 | 2.391 | .295 | 5.659 |
| | | | | | - | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 8.872 |
| IND. RATES | | • | | 8.87 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | 7.52 | 8.48 | 8.61 | + 8.87 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|-----------------|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 11,166 | 553,239 | 4.954 | | 11,166 | | | 1 | 2 | 2 | 5 |
| 2011 | 15,883 | 948,181 | 5.969 | | 15,883 | | | | 6 | 6 | 12 |
| 2012 | 13,821 | 207,722 | 1.502 | | 13,821 | | | | 1 | 3 | 4 |
| 2013 | 13,233 | 231,775 | 1.751 | | 13,233 | | | | 1 | 5 | 6 |
| 2014 | 13,126 | 215,209 | 1.639 | | 13,126 | | | | | 5 | 5 |
| TOTAL | 67,229 | 2,156,126 | 3.207 | | 67,229 | | | 1 | 10 | 21 | 32 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|---------|---------|--------------|------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 2011 | | | 172,121 | 49,395 | 523 | | | 255,411 | 50,401 | 2,407 | 22,981 |
| 2011 | | | | 134,286 | 12,641 | | | | 757,385 | 11,583 | 32,286 |
| 2012 2013 | | | | 33,907 | 44,683 | | | | 71,356 | 33,866 | 23,910 |
| 2013 | | | | 1,689 | 84,095 | | | | 2,030 | 102,723 | 41,238 |
| 2014 | | | | | 97,829 | | | | | 90,316 | 27,064 |
| TOTAL | | | 172,121 | 219,277 | 239,771 | | | 255,411 | 881,172 | 240,895 | 147,479 |
| - | | | | | | | | | • | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|---------|---------|---------------|-------|---------|-----------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 295,971 | 101,458 | 1,283 | | | 580,557 | 116,073 | 5,847 | 22,912 |
| 2011 | | | 11,232 | 238,043 | 32,075 | | | 56,161 | 1,448,058 | 43,009 | 34,320 |
| 2012 | | 377 | 25,133 | 67,469 | 84,434 | | 532 | 39,791 | 149,903 | 69,925 | 25,560 |
| 2013 | 22 | 1,793 | 60,677 | 37,346 | 122,142 | 1,113 | 1,570 | 55,906 | 52,226 | 164,625 | 40,908 |
| 2014 | 108 | 2,964 | 162,633 | 96,933 | 113,301 | 415 | 1,053 | 112,433 | 98,211 | 108,226 | 28,255 |
| TOTAL | 130 | 5,134 | 555,646 | 541,249 | 353,235 | 1,528 | 3,155 | 844,848 | 1,864,471 | 391,632 | 151,955 |
| | | | | | | <u> </u> | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|-----------|---------|---------|------------|--------|
| TOTAL TRAN | S. LOSSES F | G B | 1,410,44 | 1 3, | 150,587 | 151,955 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -1,070,07 | 3 -: | 511,639 | 1,258 | |
| TOTAL LOSS | ES | | 340,36 | 8 2,0 | 638,948 | 153,213 | |
| EXPECTED L | OSSES | | 2,329,48 | 5 1,8 | 372,999 | 182,864 | |
| CREDIBILITY | | | 0. | 2 | .06 | .06 | |
| PURE PREMI | JMS | | | • | | | 1 |
| INDICAT | ED (PRE-TES | ST) | .50 | 6 | 3.925 | .228 | 4.659 |
| INDICAT | ED (POST-TE | ST) | .62 | 2 | 4.824 | .280 | 5.726 |
| PRES. C | N RATE LEVE | ĒL É | 3.43 | 2 | 2.760 | .269 | 6.461 |
| DERIVE | D BY FORMUI | LA | 3.37 | 6 | 2.884 | .270 | 6.530 |
| UNDERL | YING PRES. | RATE | 3.46 | 5 | 2.786 | .272 | 6.523 |
| PROPOS | | | 3.34 | 0 | 2.854 | .267 | 6,461 |
| | | | | - • | | _ | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 10.129 |
| IND. RATES | | | | 10.13 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | 8.49 | 9.51 | 9.85 | + 10.13 | PRESE | NT | 2000 |

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| О٨ | GE | 36 |
|----|-----|----|
| ГΑ | GE. | JU |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 3,309 | | | | | | | | | | |
| 2011 | 2,967 | 1,236 | .041 | | | | | | | | |
| 2012 | 2,832 | 116,532 | 4.114 | | | | | | 1 | | 1 |
| 2013 | 2,786 | 26,352 | | | | | | | 1 | | 1 |
| 2014 | 2,367 | 23,590 | .996 | | | | | | | 1 | 1 |
| TOTAL | 14,261 | 167,710 | 1.176 | | | | | | 2 | 1 | 3 |
| | | | | | | | | | | • | |

| | | | | | REP | ORTED LOSSES | | | | | |
|------------------------------|-------|------|-------|------------------|--------|--------------|------|-------|------------------|--------|-----------------|
| MANUAL INDEMNITY MEDICAL | | | | | | | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2011 2012 2013 2014 | | | | 17,338 10,934 | 10,000 | | | | 35,815 15,418 | 13,590 | 1,236 63,379 |
| TOTAL | | | | 28,272 | 10,000 | | | | 51,233 | 13,590 | 64,615 |
| | | | | | | | | | | | • |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|--------|--------|---------------|------|--------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | | |
| 2011 | | | | | | | | | | | 1,314 |
| 2012 | | 102 | 6,414 | 30,246 | 718 | | 222 | 16,372 | 71,256 | 1,962 | 67,752 |
| 2013 | | 197 | 10,759 | 17,218 | 1,010 | | 478 | 19,173 | 27,754 | 2,024 | |
| 2014 | 12 | 306 | 16,627 | 9,908 | 11,581 | 66 | 158 | 16,920 | 14,775 | 16,288 | |
| TOTAL | 12 | 605 | 33,800 | 57,372 | 13,309 | 66 | 858 | 52,465 | 113,785 | 20,274 | 69,066 |
| | | | | | | | | | | | |

| - | | | SERIOUS | NON-SEF | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|---------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | G B | 87,80 | | 204,740 | 69,066 | |
| TOTAL TRAN | S. LOSSES PO | G A | • | | , | , | |
| IBNR + FREQ | UENCY ADJU | ST. | -117,82 | 5 | -43,508 | 104 | |
| TOTAL LOSS | ES | | | 1 | 161,232 | 69,170 | |
| EXPECTED L | OSSES | | 249,85 | 4 1 | 154,161 | 16,256 | |
| CREDIBILITY | | | .0 | 1 | .02 | .02 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | 1.131 | .485 | 1.616 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | 1.390 | .596 | 1.986 |
| PRES. C | N RATE LEVE | EL | 1.73 | 5 | 1.071 | .113 | 2.919 |
| DERIVE | D BY FORMUI | LA | 1.71 | В | 1.077 | .123 | 2.918 |
| UNDERI | YING PRES. | RATE | 1.75 | 2 | 1.081 | .114 | 2.947 |
| PROPOS | SED | | 1.71 | 8 | 1.077 | .123 | 2.918 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 4.574 |
| IND. RATES | | | | 4.57 | MINIM | JM PREMIUM | 1505 |
| MAN. RATES | 3.71 | 4.29 | 4.45 | + 4.57 | PRESE | NT | 1505 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | IMBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|----------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 2,324 | 11,259 | .484 | | | | | | | 1 | |
| 2011 | 1,894 | 699 | .036 | | | | | | | , l | |
| 2012 | 1,726 | 212 | .012 | | | | | | | , l | |
| 2013 | 1,627 | 118 | .007 | | | | | | | , l | |
| 2014 | 321 | | | | | | | | | , l | |
| TOTAL | 7,892 | 12,288 | .156 | | | | | | | | |
| | | | | | | | | | | 1 | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|-------|------|--------------|------|-------|-------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 11,259 |
| 2010 2011 | | | | | | | | | | | 699 |
| 2012 2013 | | | | | | | | | | | 212 |
| 2013 | | | | | | | | | | | 118 |
| | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | 12,288 |
| - | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|---------------|------|-------|---------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 11,225 |
| 2011 | | | | | | | | | | | 743 |
| 2012 | | | | | | | | | | | 227 |
| 2013 | | | | | | | | | | | 117 |
| | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | 12,312 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|--------------|---------|---------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | | | | 12,312 | |
| TOTAL TRAN | S. LOSSES PO | A A | | | | • | |
| IBNR + FREQ | UENCY ADJU | ST. | -53,10 | 9 | -30,469 | 40 | |
| TOTAL LOSS | ES | | | | | 12,352 | |
| EXPECTED L | OSSES | | 105,83 | 3 ′ | 100,624 | 8,839 | |
| CREDIBILITY | | | .0 | 1 | .01 | .02 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .000 | .157 | .157 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .000 | .193 | .193 |
| PRES. C | N RATE LEVE | L | 1.32 | 8 | 1.263 | .111 | 2.702 |
| DERIVE | D BY FORMUL | Α | 1.31 | 5 | 1.250 | .113 | 2.678 |
| UNDERI | YING PRES. I | RATE | 1.34 | 1 | 1.275 | .112 | 2.728 |
| PROPOS | SED | | 1.31 | 5 | 1.250 | .113 | 2.678 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 4.198 |
| IND. RATES | | | | 4.20 | MINIMU | UM PREMIUM | 1410 |
| MAN. RATES | 3.78 | 4.17 | 4.12 | + 4.20 | PRESE | NT | 1415 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 9,498 | 135,954 | 1.431 | | | | | | 1 | 5 | 6 |
| 2011 | 10,102 | 896,583 | 8.875 | | | | | 1 | 1 | 3 | 5 |
| 2012 | 11,852 | 110,943 | .936 | | | | | | | 4 | 4 |
| 2013 | 15,915 | 131,521 | .826 | | | | | | 2 | 2 | 4 |
| 2014 | 16,346 | 34,799 | .212 | | | | | | | 3 | 3 |
| TOTAL | 63,713 | 1,309,800 | 2.056 | | | | | 1 | 4 | 17 | 22 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|--------|--------------|------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 39,210 | 15,050 | | | | 22,439 | 39,462 | 19,793 |
| 2011 | | | 310,770 | 42,460 | 7,210 | | | 397,709 | 96,500 | 31,936 | 9,998 |
| 2012 | | | | | 49,799 | | | | | 36,311 | 24,833 |
| 2013 | | | | 24,753 | 6,476 | | | | 28,750 | 23,641 | 47,901 |
| 2014 | | | | | 6,996 | | | | | 11,627 | 16,176 |
| TOTAL | | | 310,770 | 106,423 | 85,531 | | | 397,709 | 147,689 | 142,977 | 118,701 |
| | | | | | | | | | | | _ |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|---------|---------|---------------|-------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 80,537 | 36,917 | | | | 51,677 | 95,853 | 19,734 |
| 2011 | | 3,099 | 331,825 | 81,680 | 24,764 | | 4,983 | 526,764 | 228,142 | 86,747 | 10,628 |
| 2012 | | 193 | 14,033 | 9,277 | 92,535 | | 89 | 7,690 | 8,506 | 70,776 | 26,546 |
| 2013 | 2 | 575 | 28,902 | 41,646 | 11,687 | 254 | 1,238 | 48,032 | 62,927 | 41,595 | 47,518 |
| 2014 | 6 | 210 | 11,627 | 6,935 | 8,098 | 50 | 137 | 14,470 | 12,636 | 13,937 | 16,888 |
| TOTAL | 8 | 4,077 | 386,387 | 220,075 | 174,001 | 304 | 6,447 | 596,956 | 363,888 | 308,908 | 121,314 |
| | | | | • | · | | · | | · | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | PG B | 994,17 | 79 1,0 | 066,872 | 121,314 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -591,12 | 20 - | 550,327 | 1,773 | |
| TOTAL LOSS | ES | | 403,0 | 59 5 | 516,545 | 123,087 | |
| EXPECTED L | OSSES | | 1,336,69 | 99 2,0 | 051,558 | 219,173 | |
| CREDIBILITY | | | .0 |)2 | .06 | .06 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .63 | 33 | .811 | .193 | 1.637 |
| INDICAT | ED (POST-TE | ST) | .77 | 78 | .997 | .237 | 2.012 |
| PRES. C | N RATE LEVE | EL | 2.07 | 78 | 3.189 | .341 | 5.608 |
| DERIVE | D BY FORMUI | LA | 2.0 | 52 | 3.057 | .335 | 5.444 |
| UNDERI | YING PRES. | RATE | 2.09 | 98 | 3.220 | .344 | 5.662 |
| PROPOS | SED | | 2.0 | 52 | 3.057 | .335 | 5.444 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 8.535 |
| IND. RATES | | | | 8.54 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | 7.15 | 8.3 | 2 8.55 | + 8.54 | PRESE | ENT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 1,160 | 8,479 | .730 | | | | | | | 1 | 1 |
| 2011 | 1,222 | 1,353 | .110 | | | | | | | 1 | 1 |
| 2012 | 1,196 | 1,059 | .088 | | | | | | | | |
| 2013 | 1,197 | 7,000 | .584 | | | | | | | 1 | 1 |
| 2014 | 1,259 | | | | | | | | | | |
| TOTAL | 6,034 | 17,891 | .297 | | | | | | | 3 | 3 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | _ |
|--------------|-------|------|-----------|-------|-------|--------------|------|-------|-------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 2011 | | | | | 1,511 | | | | | 6,968 | <u> </u> |
| 2011 | | | | | 430 | | | | | 923 | |
| 2012 2013 | | | | | | | | | | | 1,059 |
| 2013 | | | | | 4,000 | | | | | 3,000 | |
| | | | | | | | | | | | |
| TOTAL | | | | | 5,941 | | | | | 10,891 | 1,059 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|-------|--------|---------------|------|-------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 3,706 | | | | | 16,925 | |
| 2011 | | | 41 | 32 | 1,017 | | | 55 | 96 | 2,175 | |
| 2012 | | | | | | | | | | | 1,132 |
| 2013 | 2 | 75 | 2,809 | 1,648 | 5,803 | 32 | 43 | 1,562 | 1,420 | 4,801 | |
| | | | | | | | | | | | |
| TOTAL | 2 | 75 | 2,850 | 1,680 | 10,526 | 32 | 43 | 1,617 | 1,516 | 23,901 | 1,132 |
| | | | | | | | | | | | |

| - | | | SERIOUS | NON-SEF | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------|---------|---------|---------|---------|------------|--------|
| TOTAL TRAN | S I OSSES E | OG B | 4.61 | | 37.623 | 1,132 | TOTAL |
| TOTAL TRAN | | | 4,01 | 9 | 31,023 | 1,132 | |
| IBNR + FREQ | | | -93.10 | | -53.589 | 160 | |
| | | 31. | -93,10 | | -53,569 | | |
| TOTAL LOSS | | | | | | 1,292 | |
| EXPECTED LO | OSSES | | 202,98 | 3 1 | 95,682 | 22,507 | l I |
| CREDIBILITY | | | .0 | 0 | .01 | .01 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .000 | .021 | .021 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .000 | .026 | .026 |
| PRES. O | N RATE LEVE | EL | 3.33 | 2 | 3.212 | .370 | 6.914 |
| DERIVE | D BY FORMU | LA | 3.33 | 2 | 3.180 | .367 | 6.879 |
| UNDERL | YING PRES. | RATE | 3.36 | 4 | 3.243 | .373 | 6.980 |
| PROPOS | SED | | 3.33 | 2 | 3.180 | .367 | 6.879 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 10.784 |
| IND. RATES | | | | 10.78 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | 8.53 | 9.95 | 10.54 | + 10.78 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|---|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 231 | 1,934 | .837 | | | | | | | | |
| 2011 | 255 | | | | | | | | | | |
| 2012 | 283 | | | | | | | | | | |
| 2013 | 288 | | | | | | | | | | |
| 2014 | 386 | | | | | | | | | | |
| TOTAL | 1,443 | 1,934 | .134 | | | | | | | | |
| | | | | | _ | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|--------------|------|-------|-------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 1,934 |
| TOTAL | | | | | | | | | | | 1,934 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|---------------|------|-------|---------|------|---------------------------------------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 1,928 |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | 1,928 |
| - | | | | | | | | | | | , , , , , , , , , , , , , , , , , , , |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|--------------------|--------------|---------|---------|---------|--------|------------|-------|
| TOTAL TRANS | S. LOSSES P | G B | | | | 1,928 | |
| TOTAL TRANS | S. LOSSES PO | 3 A | | | | | |
| IBNR + FREQU | JENCY ADJU | ST. | -11,25 | 9 | -7,406 | 36 | |
| TOTAL LOSSI | ES | | | | | 1,964 | |
| EXPECTED LO | OSSES | | 25,42 | 5 | 28,067 | 4,415 | |
| CREDIBILITY | | | .0 | 0 | .00 | .00 | |
| PURE PREMIL | JMS | | | | | | - |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .000 | .136 | .136 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .000 | .167 | .167 |
| PRES. O | N RATE LEVE | EL | 1.74 | 5 | 1.927 | .303 | 3.975 |
| DERIVE | BY FORMUL | -A | 1.74 | 5 | 1.927 | .303 | 3.975 |
| UNDERL | YING PRES. I | RATE | 1.76 | 2 | 1.945 | .306 | 4.013 |
| PROPOS | SED | | 1.74 | 5 | 1.927 | .303 | 3.975 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | | 6.232 |
| IND. RATES | | | | 6.23 | | JM PREMIUM | 1945 |
| MAN. RATES | 5.20 | 5.89 | 6.06 | + 6.23 | PRESE | NT | 1945 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 553 | 44,532 | 8.052 | | | | | | | 2 | 2 |
| 2011 | 948 | 408 | .043 | | | | | | | | |
| 2012 | 904 | 187,428 | 20.733 | | | | | | 1 | 1 | 2 |
| 2013 | 795 | 37,546 | 4.722 | | | | | | | 2 | 2 |
| 2014 | 228 | | | | | | | | | | |
| TOTAL | 3,428 | 269,914 | 7.874 | | | | | | 1 | 5 | 6 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|--------|--------|--------------|------|-------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 8,858 | | | | | 35,324 | 350 |
| 2011 | | | | | | | | | | | 408 |
| 2012 2013 | | | | 28,332 | 3,500 | | | | 150,559 | 4,216 | 821 |
| 2013 | | | | | 18,351 | | | | | 19,195 | |
| | | | | | | | | | | | |
| TOTAL | | | | 28,332 | 30,709 | | | | 150,559 | 58,735 | 1,579 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|--------|--------|---------------|-------|--------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 21,729 | | | | | 85,802 | 349 |
| 2011 | | | | | | | | | | | 434 |
| 2012 | | 183 | 11,468 | 50,077 | 7,678 | | 958 | 69,725 | 300,531 | 16,473 | 878 |
| 2013 | 3 | 377 | 12,877 | 7,572 | 26,619 | 223 | 288 | 9,978 | 9,077 | 30,713 | |
| | | | | | | | | | | | |
| TOTAL | 3 | 560 | 24,345 | 57,649 | 56,026 | 223 | 1,246 | 79,703 | 309,608 | 132,988 | 1,661 |
| | | | | | | | • | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|---------|---------|---------|------------|--------|
| TOTAL TRAN | S. LOSSES P | G B | 106,08 | 0 | 556,271 | 1,661 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -53,27 | 4 | -12,583 | 27 | |
| TOTAL LOSS | ES | | 52,80 | 6 | 543,688 | 1,688 | |
| EXPECTED L | OSSES | | 111,20 | 4 | 43,638 | 5,416 | |
| CREDIBILITY | | | .0 | 0 | .01 | .01 | |
| PURE PREMI | UMS | - | | - | | | |
| INDICAT | ED (PRE-TES | ST) | 1.54 | 0 | 15.860 | .049 | 17.449 |
| INDICAT | ED (POST-TE | ST) | 1.89 | 3 | 19.492 | .060 | 21.445 |
| PRES. C | N RATE LEVE | EL | 3.21 | 3 | 1.261 | .157 | 4.631 |
| DERIVE | D BY FORMUL | _A | 3.21 | 3 | 1.443 | .156 | 4.812 |
| UNDERI | YING PRES. I | RATE | 3.24 | 4 | 1.273 | .158 | 4.675 |
| PROPOS | SED | | 3.21 | 3 | 1.443 | .156 | 4.812 |
| | | - | | - | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 7.544 |
| IND. RATES | | | | 7.54 | MINIM | JM PREMIUM | 2000 |
| MAN. RATES | 6.37 | 7.04 | 7.06 | + 7.54 | PRESE | NT | 2000 |

YEAR

IND. RATES

MAN. RATES

12-1-14

4.55

12-1-15

5.15

5.460

1740

1740

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | | | N | JMBER OF | | | |
|--------|----------------------|-----------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------|----------------------------------------|--------------------------------------------------------|-----------------------------------------|------------------------|-------|---------|----------|-------|------|--------|
| YEAR | IN THOUS | LOSSES | REPORTED | | | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALI |
| 2010 | | | | | | | | | | | | | |
| 2011 | 12 | | | | | | | | | | | | |
| 2012 | 194 | | | | | | | | | | | | |
| 2013 | | | | | | | | | | | | | |
| 2014 | 300 | | | | | | | | | | | | |
| TOTAL | 506 | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | REPO | ORTED LOSSES | | | | | | | |
| MANUAL | | | INDEMNITY | | | | | MEDI | CAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | | TEMP | MED | ONLY |
| | | | | | | | | | | | | | |
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| TOTAL | | | | | | | | | | | | | |
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| 1 | | | 1 | | | ı | ı. | ı | | ı | | 1 | |
| | | | | | TRANS | SLATED LOSSES | | | | | | | |
| MANUAL | | | INDEMNITY | | | | | N | IEDICAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | | TEMP | MED | . ONLY |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
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| | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | |
| IOIAL | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | • | | | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | | | | | |
| | - | TOTAL TRANS. LO | SSES PG B | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | TOTAL TRANS. LO | SSES PG A | | | | | | | | | | |
| | | | SSES PG A | -3,671 | -1,266 | 3 | | | | | | | |
| | <u>.</u> | TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES | SSES PG A CY ADJUST. | • | | 3 | | | | | | | |
| | ; ; ; | TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE | SSES PG A CY ADJUST. | -3,671 10,652 | -1,266 6,836 | | | | | | | | |
| | ; ; ; | TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES | SSES PG A CY ADJUST. | • | | 3 | | | | | | | |
| | <u>.</u> <u>.</u> | TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE | SSES PG A CY ADJUST. | 10,652 | 6,836 | 3 303 | | | | | | | |
| | <u>.</u> <u>.</u> | TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE CREDIBILITY PURE PREMIUMS | SSES PG A CY ADJUST. | 10,652 | 6,836 .00 | 3 303 .00 | .001 | | | | | | |
| | <u>.</u> <u>.</u> | TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE CREDIBILITY PURE PREMIUMS INDICATED (| SSES PG A CY ADJUST. SS PRE-TEST) | 10,652 .00 | 6,836 .00 | 3 303 .00 | .001 | | | | | | |
| | <u>.</u> <u>.</u> | TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE CREDIBILITY PURE PREMIUMS INDICATED (INDICATED (| PRE-TEST) | .000 .000 | 6,836 .00 .000 | 3 303 .00 | .001 | | | | | | |
| | <u>.</u> <u>.</u> | TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE CREDIBILITY PURE PREMIUMS INDICATED (INDICATED (PRES. ON RA | PRE-TEST) POST-TEST) TE LEVEL | .000 .000 .000 2.085 | 6,836 .00 .000 .000 1.338 | 3 303 .00 .001 .001 .060 | .001 3.483 | | | | | | |
| | <u>.</u> <u>.</u> | TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE CREDIBILITY PURE PREMIUMS INDICATED (I INDICATED (F PRES. ON RA DERIVED BY | PRE-TEST) POST-TEST) TTE LEVEL FORMULA | .000 .000 .000 2.085 2.085 | 6,836 .00 .000 .000 .000 1.338 1.338 | 3 303 .00 .001 .001 .060 | .001 3.483 3.483 | | | | | | |
| | <u>.</u> <u>.</u> | TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE CREDIBILITY PURE PREMIUMS INDICATED (I INDICATED (F PRES. ON RA DERIVED BY | PRE-TEST) POST-TEST) TE LEVEL | .000 .000 .000 2.085 | 6,836 .00 .000 .000 1.338 | 3 303 .00 .001 .001 .060 | .001 3.483 | | | | | | |

+PROPOSED

12-1-16 12-1-17 IND. RATE

5.46 MINIMUM PREMIUM 5.31 + 5.46 PRESENT

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | _ | | | | | | MBER OF | | | |
|--------|----------|-----------------|------------|---------------------------------------|-------------|---------------|-------|----------|--------|---------|-------|------|---------|
| YEAR | IN THOUS | LOSSES | REPORTED | | | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALI |
| 2010 | 304 | | | | | | | | | | | | |
| 2011 | 34 | | | | | | | | | | | | |
| 2012 | 25 | | | | | | | | | | | | |
| 2013 | 17 | | | | | | | | | | | | |
| 2014 | | | | | | | | | | | | | |
| TOTAL | 380 | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | REP | ORTED LOSSES | | | | | | | |
| MANUAL | DEATH | | INDEMNITY | MINIOD | TEMP | DEATH | | MEDIC | | | TEMP | | ON!! 1/ |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | | TEMP | MED | . ONLY |
| | | | | | | | | | | | | | |
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| TOTAL | | | | | | | | | | | | | |
| IOIAL | | | | | | | | | | | | | |
| I | | | | | | . | | <u>'</u> | | I. | | | |
| | | | | | TRAN | SLATED LOSSES | | | | | | | |
| MANUAL | | | INDEMNITY | | | | | | EDICAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | | TEMP | MED | . ONLY |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
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| TOTAL | | | Ĭ | | 1 | | | | | | | - | |
| TOTAL | | | Ĭ | | 1 | | | | | | | - | |
| | | | J | | | l | | L | | | | | |
| | · | | | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | | | | | |
| | | TOTAL TRANS. LC | | | | | | | | | | | |
| | | TOTAL TOANIO LO | | · · · · · · · · · · · · · · · · · · · | | | 1 | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------|---------|---------|---------|--------|------------|-------|
| TOTAL TRAN | S. LOSSES F | G B | | | | | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -3,21 | 3 | -1,499 | 1 | |
| TOTAL LOSS | ES | | | | | 1 | |
| EXPECTED LO | OSSES | | 5,56 | 57 | 4,347 | 452 | |
| CREDIBILITY | | | .0 | 00 | .00 | .00 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 00 | .000 | .000 | .000 |
| INDICAT | ED (POST-TE | ST) | .00 | 00 | .000 | .000 | .000 |
| PRES. O | N RATE LEVE | EL . | 1.45 | 51 | 1.133 | .118 | 2.702 |
| DERIVE | D BY FORMUI | _A | 1.45 | 51 | 1.133 | .118 | 2.702 |
| UNDERL | YING PRES. | RATE | 1.46 | 55 | 1.144 | .119 | 2.728 |
| PROPOS | SED | | 1.45 | 1 | 1.133 | .118 | 2.702 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 4.236 |
| IND. RATES | | | | 4.24 | MINIM | UM PREMIUM | 1420 |
| MAN. RATES | 3.78 | 4.1 | 7 4.12 | + 4.24 | PRESI | ENT | 1415 |

3.444

5.399

1725

1725

PROPOSED

12-1-14

4.45

12-1-15

5.05

YEAR

IND. RATES MAN. RATES 204

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | | | N | JMBER OF | CASES | | |
|--------|----------|-----------------|--------------|---------|-------------|----------------|-------|-------|---------|----------|-------|------|---------|
| YEAR | IN THOUS | LOSSES | REPORTED | | | | | DEATH | | MAJOR | | TEMP | ALL |
| 2010 | 167 | | | | | | | | | | | | |
| 2011 | 162 | | | | | | | | | | | | |
| 2012 | 163 | | | | | | | | | | | | |
| 2013 | 164 | | | | | | | | | | | | |
| 2014 | 168 | | | | | | | | | | | | |
| TOTAL | 824 | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | • | • | | | | |
| | | | | | REPO | ORTED LOSSES | | | | | | | |
| MANUAL | | | INDEMNITY | | | | | | ICAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOF | . | TEMP | MEL | O. ONLY |
| | | | | | | | | | | | | | |
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| | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | TRANS | SLATED LOSSES | | | | | | | |
| MANUAL | | | INDEMNITY | | 110 000 | DEPATED EGGGEG | | | MEDICAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | 2 | TEMP | MED | O. ONLY |
| | | | | | | | | | | | | | |
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| TOTAL | | | | | | | | | | | | | |
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| | | | l l | | | Į. | | | | ı. | | · · | |
| | | | | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | | | | | |
| | | TOTAL TRANS. LC | | | | | | | | | | | |
| | | TOTAL TRANS. LC | | | | | | | | | | | |
| | | IBNR + FREQUENC | CY ADJUST. | -5,058 | -4,159 | 18 | | | | | | | |
| | | TOTAL LOSSES | | | | 18 | | | | | | | |
| | | EXPECTED LOSSE | :8 | 10,983 | 15,103 | 2,562 | | | | | | | |
| | | CREDIBILITY | | .00 | .00 | .00 | | | | | | | |
| | | PURE PREMIUMS | (nn = | | | 1 | | | | | | | |
| | | INDICATED (| | .000 | .000 | .002 | .002 | | | | | | |
| | | INDICATED (| | .000 | .000 | .002 | .002 | | | | | | |
| | | PRES. ON RA | | 1.320 | 1.816 | .308 | 3.444 | | | | | | |
| | | DERIVED BY | | 1.320 | 1.816 | .308 | 3.444 | | | | | | |
| | | | 3 PRES. RATE | 1.333 | 1.833 | .311 | 3.477 | | | | | | |
| | | DDODOCED | | 4 220 | 4 046 | 200 | 2 444 | | | | | | |

+PROPOSED

12-1-16

1.816

12-1-17 IND. RATE

5.40 MINIMUM PREMIUM
5.25 + 5.40 PRESENT

205

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 75 | 7,086 | 9.448 | | | | | | | 1 | 1 |
| 2011 | 88 | | | | | | | | | | |
| 2011 2012 | 106 | 2,208 | 2.083 | | | | | | | 1 | 1 |
| 2013 | 124 | | | | | | | | | | |
| 2014 | 131 | 2,637 | 2.012 | | | | | | | | |
| TOTAL | 524 | 11,931 | 2.277 | | | | | | | 2 | 2 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|--------------|------|-------|-------|-------|-----------|
| MANUAL | | | INDEMNITY | | | | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 132 | | | | | 6,954 | |
| 2012 | | | | | 743 | | | | | 1,465 | |
| 2014 | | | | | | | | | | | 2,637 |
| TOTAL | | | | | 875 | • | | | | 8,419 | 2,637 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|-------|-------|---------------|------|-------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 324 | | | | | 16,891 | |
| 2012 | | | 210 | 138 | 1,380 | | | 311 | 344 | 2,856 | |
| 2014 | | | | | | | | | | | 2,753 |
| TOTAL | | | 210 | 138 | 1,704 | | | 311 | 344 | 19,747 | 2,753 |
| | | · | | | | | | | | | |

| | | | SERIOUS | NON-SEF | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|---------|---------|--------|------------|-------|
| TOTAL TRAN | S. LOSSES F | G B | 52 | 1 | 21,933 | 2,753 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -5,31 | 5 | -2,145 | 13 | |
| TOTAL LOSS | ES | | | | 19,788 | 2,766 | |
| EXPECTED LO | OSSES | | 12,02 | 2 | 8,039 | 1,419 | |
| CREDIBILITY | | | .0 | 0 | .00 | .00 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | 3.776 | .528 | 4.304 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | 4.641 | .649 | 5.290 |
| PRES. O | N RATE LEVE | EL | 2.27 | 2 | 1.519 | .269 | 4.060 |
| DERIVE | D BY FORMUI | LA | 2.27 | 2 | 1.519 | .269 | 4.060 |
| UNDERL | YING PRES. | RATE | 2.29 | 4 | 1.534 | .271 | 4.099 |
| PROPOS | SED | | 2.27 | 2 | 1.519 | .269 | 4.060 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 6.365 |
| IND. RATES | | | | 6.37 | MINIM | UM PREMIUM | 1985 |
| MAN. RATES | 5.19 | 5.97 | 6.19 | + 6.37 | PRESE | NT | 1980 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 7,242 | 275,112 | 3.798 | | | | | 1 | 2 | | 3 |
| 2011 | 9,042 | 228,443 | 2.526 | | | | | | 3 | | 3 |
| 2012 | 11,528 | 194,502 | 1.687 | | | | | | 1 | 2 | 3 |
| 2013 | 8,008 | 34,253 | .427 | | | | | | 2 | | 2 |
| 2014 | 7,080 | 29,843 | .421 | | | | | | | 3 | 3 |
| TOTAL | 42,900 | 762,153 | 1.777 | | | | | 1 | 8 | 5 | 14 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|---------|--------|--------------|------|---------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 94,387 | 27,770 | | | | 109,011 | 38,297 | | 5,647 |
| 2011 | | | | 91,372 | | | | | 131,664 | | 5,407 |
| 2012 2013 | | | | 59,147 | 12,399 | | | | 41,417 | 71,199 | 10,340 |
| 2013 | | | | 11,507 | | | | | 21,803 | | 943 |
| 2014 | | | | | 11,606 | | | | | 15,422 | 2,815 |
| TOTAL | | | 94,387 | 189,796 | 24,005 | | | 109,011 | 233,181 | 86,621 | 25,152 |
| | | | | | | | | | · | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|---------|--------|---------------|-------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | ı | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 167,443 | 57,040 | | | | 255,631 | 88,198 | | 5,630 |
| 2011 | | | 7,220 | 170,936 | 1,581 | | | 11,433 | 298,174 | 3,242 | 5,748 |
| 2012 | | 417 | 25,373 | 105,483 | 25,488 | | 426 | 34,015 | 99,084 | 141,057 | 11,053 |
| 2013 | | 209 | 11,322 | 18,115 | 1,065 | | 668 | 27,108 | 39,247 | 2,859 | 935 |
| 2014 | 11 | 353 | 19,294 | 11,497 | 13,442 | 76 | 179 | 19,196 | 16,769 | 18,478 | 2,939 |
| TOTAL | 11 | 979 | 230,652 | 363,071 | 41,576 | 76 | 1,273 | 347,383 | 541,472 | 165,636 | 26,305 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------|--------------|---------|----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 580,374 | 4 1,1 | 111,755 | 26,305 | |
| TOTAL TRAN | S. LOSSES PO | A A | • | | | • | |
| IBNR + FREQ | UENCY ADJU | ST. | -346,430 | 6 - | 160,908 | 372 | |
| TOTAL LOSS | ES | | 233,93 | 8 | 950,847 | 26,677 | |
| EXPECTED L | OSSES | | 755,040 | 0 ! | 589,876 | 58,344 | |
| CREDIBILITY | | | .0: | 2 | .04 | .05 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | T) | .54 | 5 | 2.216 | .062 | 2.823 |
| INDICAT | ED (POST-TE | ST) | .67 | 0 | 2.723 | .076 | 3.469 |
| PRES. C | N RATE LEVE | L | 1.74 | 3 | 1.362 | .135 | 3.240 |
| DERIVE | D BY FORMUL | .A | 1.72 | 2 | 1.416 | .132 | 3.270 |
| UNDERL | YING PRES. F | RATE | 1.76 | 0 | 1.375 | .136 | 3.271 |
| PROPOS | SED | | 1.72 | 2 | 1.416 | .132 | 3.270 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 5.126 |
| IND. RATES | | | | 5.13 | MINIM | UM PREMIUM | 1655 |
| MAN. RATES | 4.38 | 5.15 | 4.94 | + 5.13 | PRESE | NT | 1640 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 34,128 | 1,106,162 | 3.241 | | | | | 3 | 2 | 4 | 9 |
| 2011 | 33,911 | 964,881 | 2.845 | | | | | 1 | 2 | 3 | 6 |
| 2012 | 33,994 | 1,568,254 | 4.613 | | | | | 4 | 1 | 3 | 8 |
| 2013 | 38,698 | 280,834 | .725 | | | | | 1 | | 4 | 5 |
| 2014 | 36,717 | 301,240 | .820 | | | | | 1 | | 4 | 5 |
| TOTAL | 177,448 | 4,221,371 | 2.379 | | | | | 10 | 5 | 18 | 33 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|---------|--------------|------|-----------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 353,051 | 51,227 | 16,699 | | | 558,978 | 77,711 | 23,013 | 25,483 |
| 2011 | | | 288,637 | 57,965 | 3,222 | | | 470,037 | 99,655 | 3,667 | 41,698 |
| 2012 | | | 460,426 | 11,048 | 10,726 | | | 925,784 | 24,611 | 92,777 | 42,882 |
| 2013 | | | 81,824 | | 63,479 | | | 19,304 | | 90,240 | 25,987 |
| 2014 | | | 130,318 | | 36,924 | | | 54,844 | | 22,537 | 56,617 |
| TOTAL | | | 1,314,256 | 120,240 | 131,050 | | | 2,028,947 | 201,977 | 232,234 | 192,667 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|---------|---------|---------------|---------|-----------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | ı | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 626,313 | 105,220 | 40,963 | | | 1,310,804 | 178,968 | 55,899 | 25,407 |
| 2011 | | 3,025 | 324,890 | 110,350 | 15,442 | | 6,189 | 650,486 | 233,925 | 22,485 | 44,325 |
| 2012 | | 28,530 | 752,335 | 34,122 | 42,299 | | 111,730 | 2,021,309 | 116,055 | 216,851 | 45,841 |
| 2013 | 200 | 5,600 | 204,107 | 32,837 | 97,824 | 3,212 | 3,856 | 112,869 | 45,808 | 145,771 | 25,779 |
| 2014 | 644 | 14,597 | 299,704 | 55,620 | 58,120 | 3,398 | 3,603 | 215,295 | 40,860 | 35,027 | 59,108 |
| TOTAL | 844 | 51,752 | 2,207,349 | 338,149 | 254,648 | 6,610 | 125,378 | 4,310,763 | 615,616 | 476,033 | 200,460 |
| | | • | | | · | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|---------------------|-------------------|---------|-----------|---------|------------|-----------|-------|
| TOTAL TRAN | S. LOSSES F | G B | 6,702,69 | 1,0 | 684,446 | 200,460 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -2,642,58 | 32 - | 728,001 | 2,679 | |
| TOTAL LOSS | ES | | 4,060,11 | 4 | 956,445 | 203,139 | |
| EXPECTED L | OSSES | | 5,763,51 | 0 2, | 640,427 | 374,415 | |
| CREDIBILITY | | | .0 |)4 | .11 | .12 | |
| PURE PREMI | UMS | • | | | | | ! |
| INDICAT | ED (PRE-TE | ST) | 2.28 | 88 | .539 | .114 | 2.941 |
| INDICAT | ED (POST-TE | ST) | 2.81 | 2 | .662 | .140 | 3.614 |
| PRES. C | N RATE LEVI | EL | 3.21 | 7 | 1.474 | .209 | 4.900 |
| DERIVE | D BY FORMU | LA. | 3.20 |)1 | 1.385 | .201 | 4.787 |
| UNDERI | YING PRES. | RATE | 3.24 | 18 | 1.488 | .211 | 4.947 |
| PROPOS | | | 3.20 |)1 | 1.385 | .201 | 4.787 |
| | | • | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 7.505 |
| IND. RATES | | | 7.51 | MINIM | UM PREMIUM | 2000 | |
| MAN. RATES 6.62 7.3 | | 7.47 | + 7.51 | PRESE | NT | 2000 | |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 3,029 | 4,387 | .144 | | | | | | | | |
| 2011 | 2,972 | 709 | .023 | | | | | | | | |
| 2012 | 3,419 | 1,842 | | | | | | | | | |
| 2013 | 3,427 | 1,156 | .033 | | | | | | | | |
| 2014 | 3,468 | 84,000 | 2.422 | | | | | | 1 | 1 | 2 |
| TOTAL | 16,315 | 92,094 | .564 | | | | | | 1 | 1 | 2 |
| | | | | | | | | | | | |

| | | | | | REP(| ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|-------|-------|--------------|------|-------|-------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | - |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 4,387 |
| 2011 | | | | | | | | | | | 709 |
| 2012 2013 | | | | | | | | | | | 1,842 |
| 2013 | | | | | | | | | | | 1,156 |
| 2014 | | | | 9,916 | 6,598 | | | | 8,433 | 46,587 | 12,466 |
| TOTAL | | | | 9,916 | 6,598 | | | | 8,433 | 46,587 | 20,560 |
| | | | | | | | | | | | _ |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|--------|-------|---------------|------|--------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 4,374 |
| 2011 | | | | | | | | | | | 754 |
| 2012 | | | | | | | | | | | 1,969 |
| 2013 | | | | | | | | | | | 1,147 |
| 2014 | 20 | 508 | 29,146 | 18,412 | 9,494 | 283 | 703 | 74,393 | 62,312 | 57,662 | 13,015 |
| TOTAL | 20 | 508 | 29,146 | 18,412 | 9,494 | 283 | 703 | 74,393 | 62,312 | 57,662 | 21,259 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------|---------------------|---------|---------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | G B | 105,05 | 3 ′ | 147,880 | 21,259 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -216,85 | 0 | -30,851 | 157 | |
| TOTAL LOSS | ES | | | • | 117,029 | 21,416 | |
| EXPECTED L | OSSES | | 476,72 | 4 | 113,063 | 21,699 | |
| CREDIBILITY | | | .0 | 1 | .02 | .02 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .717 | .131 | .848 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .881 | .161 | 1.042 |
| PRES. C | N RATE LEVE | EL | 2.89 | 4 | .686 | .132 | 3.712 |
| DERIVE | D BY FORMUI | _A | 2.86 | 5 | .690 | .133 | 3.688 |
| UNDERI | YING PRES. | RATE | 2.92 | 2 | .693 | .133 | 3.748 |
| PROPOS | SED | | 2.86 | 5 | .690 | .133 | 3.688 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 5.782 |
| IND. RATES | | | | 5.78 | MINIM | JM PREMIUM | 1825 |
| MAN. RATES | AN. RATES 5.28 5.76 | | 5.66 | + 5.78 | PRESE | NT | 1835 |

| E | 227 | | ŀ |
|---|-----|--|---|
| | | | |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 27,655 | 1,300,977 | 4.704 | | | | | 2 | | 1 | 3 |
| 2011 | 27,006 | 516 | .001 | | | | | | | | |
| 2012 | 27,364 | 16,670 | .060 | | | | | | | 2 | 2 |
| 2013 | 36,426 | 2,654 | .007 | | | | | | | | |
| 2014 | 38,433 | 785 | .002 | | | | | | | | |
| TOTAL | 156,884 | 1,321,602 | .842 | | | | | 2 | | 3 | 5 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|-------|--------|--------------|------|---------|-------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 594,687 | | 11,083 | | | 658,666 | | 33,570 | 2,971 |
| 2011 | | | | | | | | | | | 516 |
| 2012 2013 | | | | | 1,107 | | | | | 2,793 | 12,770 |
| 2013 | | | | | | | | | | | 2,654 |
| 2014 | | | | | | | | | | | 785 |
| TOTAL | | | 594,687 | | 12,190 | | | 658,666 | | 36,363 | 19,696 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|-------|--------|---------------|------|---------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 822,461 | | 27,187 | | | 844,809 | | 81,542 | 2,962 |
| 2011 | | | | | | | | | | | 549 |
| 2012 | | | 312 | 203 | 2,058 | | 9 | 595 | 654 | 5,443 | 13,651 |
| 2013 | | | | | | | | | | | 2,633 |
| 2014 | | | | | | | | | | | 820 |
| TOTAL | | | 822,773 | 203 | 29,245 | | 9 | 845,404 | 654 | 86,985 | 20,615 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|--------------|---------|-----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 1,668,18 | 6 | 117,087 | 20,615 | |
| TOTAL TRAN | S. LOSSES PO | 3 A | | | | • | |
| IBNR + FREQ | UENCY ADJU | ST. | -1,710,03 | 3 -: | 241,019 | 1,090 | |
| TOTAL LOSS | ES | | | | | 21,705 | |
| EXPECTED L | OSSES | | 3,802,86 | 7 | 887,963 | 139,626 | |
| CREDIBILITY | | | .0 | 4 | .10 | .11 | |
| PURE PREMI | UMS | - | | • | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .000 | .014 | .014 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .000 | .017 | .017 |
| PRES. C | N RATE LEVE | EL | 2.40 | 1 | .561 | .088 | 3.050 |
| DERIVE | D BY FORMUL | Α | 2.30 | 5 | .505 | .080 | 2.890 |
| UNDERI | YING PRES. I | RATE | 2.42 | 4 | .566 | .089 | 3.079 |
| PROPOS | SED | | 2.30 | 5 | .505 | .080 | 2.890 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. RA | ATE | 4.530 |
| IND. RATES | | | | 4.53 | MINIMU | JM PREMIUM | 1495 |
| MAN. RATES | 4.46 | 4.7 | 4.65 | + 4.53 | PRESE | NT | 1560 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | IMBER OF | CASES | | - |
|--------|----------|-------------|------------|--|--|-------|------|----------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | | | | | | | | | | | |
| 2011 | | | | | | | | | | | |
| 2012 | | | | | | | | | | | |
| 2013 | 3,632 | 1,795 | .049 | | | | | | | | |
| 2014 | 3,491 | 70,426 | 2.017 | | | | | | | 2 | 2 |
| TOTAL | 7,123 | 72,221 | 1.014 | | | | | | | 2 | 2 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|----------|-------|------|-----------|-------|-------|--------------|------|-------|-------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| <u> </u> | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| 2013 | | | | | | | | | | | 1,795 |
| 2014 | | | | | 8,240 | | | | | 57,999 | 4,187 |
| TOTAL | | | | | 8,240 | | | | | 57,999 | 5,982 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|-------|-------|---------------|------|--------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| 2013 | | | | | | | | | | | 1,781 |
| 2014 | 8 | 248 | 13,698 | 8,164 | 9,541 | 273 | 674 | 72,199 | 63,065 | 69,502 | 4,371 |
| TOTAL | 8 | 248 | 13,698 | 8,164 | 9,541 | 273 | 674 | 72,199 | 63,065 | 69,502 | 6,152 |
| | | | | | | | | | | | _ |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|--------------------|---------|---------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 87,10 |) ' | 150,272 | 6,152 | |
| TOTAL TRAN | S. LOSSES PO | 3 A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -56,31 | 5 | -23,350 | 177 | |
| TOTAL LOSS | ES | | 30,78 | 5 | 126,922 | 6,329 | |
| EXPECTED LO | OSSES | | 147,23 | 2 | 91,958 | 13,605 | |
| CREDIBILITY | | | .00 |) | .01 | .01 | |
| PURE PREMI | JMS | - | | • | - | | |
| INDICAT | ED (PRE-TES | ST) | .43 | 2 | 1.782 | .089 | 2.303 |
| INDICAT | ED (POST-TE | ST) | .53 | 1 | 2.190 | .109 | 2.830 |
| PRES. O | N RATE LEVE | L | 2.04 | 7 | 1.279 | .189 | 3.515 |
| DERIVE | D BY FORMUL | -A | 2.04 | 7 | 1.288 | .188 | 3.523 |
| UNDERL | YING PRES. | RATE | 2.06 | 7 | 1.291 | .191 | 3.549 |
| PROPOS | SED | | 2.04 | 2 | 1.285 | .188 | 3.515 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 5.510 |
| IND. RATES | | | | 5.51 | MINIM | UM PREMIUM | 1755 |
| MAN. RATES | AN. RATES 4.41 5.1 | | | + 5.51 | PRESE | NT | 1755 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | IMBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|----------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 1,946 | 184,026 | 9.456 | | | | | | | 3 | 3 |
| 2011 | 1,278 | | | | | | | | | | |
| 2012 | 747 | | | | | | | | | | |
| 2013 | 103 | | | | | | | | | | |
| 2014 | 110 | | | | | | | | | | |
| TOTAL | 4,184 | 184,026 | 4.398 | | | | | | | 3 | 3 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-------|--------|--------------|------|-------|-------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 78,644 | | | | | 98,510 | 6,872 |
| TOTAL | | | | | 78,644 | | | | | 98,510 | 6,872 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|-------|---------|---------------|------|-------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 192,913 | | | | | 239,280 | 6,851 |
| TOTAL | | | | | 192,913 | | | | | 239,280 | 6,851 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|---------|---------|---------|------------|--------|
| TOTAL TRAN | S. LOSSES P | G B | | 4 | 132,193 | 6,851 | |
| TOTAL TRAN | S. LOSSES PO | 3 A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -48,67 | 6 | -15,715 | 35 | |
| TOTAL LOSS | ES | | | 4 | 116,478 | 6,886 | |
| EXPECTED LO | OSSES | | 90,87 | 6 | 50,920 | 10,293 | |
| CREDIBILITY | | | .0 | 0 | .01 | .01 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | 9.954 | .165 | 10.119 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | 12.233 | .203 | 12.436 |
| PRES. O | N RATE LEVE | L | 2.15 | 1 | 1.205 | .244 | 3.600 |
| DERIVE | D BY FORMUL | -A | 2.15 | 1 | 1.315 | .244 | 3.710 |
| UNDERL | YING PRES. | RATE | 2.17 | 2 | 1.217 | .246 | 3.635 |
| PROPOS | SED | | 2.15 | 1 | 1.315 | .244 | 3.710 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 5.816 |
| IND. RATES | | | | 5.82 | MINIM | UM PREMIUM | 1835 |
| MAN. RATES | 4.69 | 5.33 | 5.49 | + 5.82 | PRESE | NT | 1790 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | IMBER OF | CASES | | |
|--------|----------|-------------|--------------|--|--|-------|------|----------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 12,351 | 139,370 | 1.128 | | | | | | 1 | | 1 |
| 2011 | 12,622 | 124,156 | .983 .322 | | | | | | 1 | 1 | 2 |
| 2012 | 13,261 | 42,782 | .322 | | | | | | 1 | 1 | 2 |
| 2013 | 14,189 | 274,391 | 1.933 | | | | | 1 | 1 | | 2 |
| 2014 | 10,951 | 87,119 | .795 | | | | | | | 3 | 3 |
| TOTAL | 63,374 | 667,818 | 1.054 | | | | | 1 | 4 | 5 | 10 |
| | | | | | | | | | | | 1 |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|--------|--------|--------------|------|--------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 40,270 | | | | | 95,492 | | 3,608 |
| 2011 | | | | 28,758 | 975 | | | | 33,336 | 20,034 | 41,053 |
| 2012 | | | | 1,618 | 1,516 | | | | 9,845 | 29,079 | 724 |
| 2013 | | | 151,011 | 13,048 | | | | 85,908 | 3,447 | | 20,977 |
| 2014 | | | | | 14,100 | | | | | 51,215 | 21,804 |
| TOTAL | | | 151,011 | 83,694 | 16,591 | | | 85,908 | 142,120 | 100,328 | 88,166 |
| | · | | | • | | · | | | | | · |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|---------|--------|---------------|--------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 82,715 | | | | | 219,918 | | 3,597 |
| 2011 | | | 2,367 | 53,872 | 2,802 | | | 4,093 | 77,548 | 47,993 | 43,639 |
| 2012 | | 20 | 1,024 | 3,103 | 2,882 | | 133 | 10,662 | 26,402 | 57,225 | 774 |
| 2013 | 345 | 8,117 | 307,324 | 32,831 | 11,801 | 9,664 | 11,335 | 297,866 | 20,184 | 6,630 | 20,809 |
| 2014 | 16 | 427 | 23,436 | 13,970 | 16,325 | 237 | 597 | 63,755 | 55,689 | 61,370 | 22,763 |
| TOTAL | 361 | 8,564 | 334,151 | 186,491 | 33,810 | 9,901 | 12,065 | 376,376 | 399,741 | 173,218 | 91,582 |
| - | | • | · | · | · | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|----------|----------------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | PG B | 741,41 | 8 | 793,260 | 91,582 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -617,71 | 0 - | 128,852 | 891 | |
| TOTAL LOSS | ES | | 123,70 | 8 | 664,408 | 92,473 | |
| EXPECTED L | OSSES | | 1,331,48 | 39 | 460,729 | 133,720 | |
| CREDIBILITY | | | .0 |)2 | .06 | .06 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .19 | 95 | 1.048 | .146 | 1.389 |
| INDICAT | ED (POST-TE | ST) | .24 | 10 | 1.288 | .179 | 1.707 |
| PRES. C | N RATE LEVI | EL | 2.08 | 31 | .720 | .209 | 3.010 |
| DERIVE | D BY FORMU | LA | 2.04 | 14 | .754 | .207 | 3.005 |
| UNDERI | YING PRES. | RATE | 2.10 |)1 | .727 | .211 | 3.039 |
| PROPOS | PROPOSED | | 2.04 | 14 | .754 | .207 | 3.005 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 4.711 |
| IND. RATES | | | | 4.71 | MINIM | UM PREMIUM | 1545 |
| MAN. RATES | | | | + 4.71 PRESENT | | | 1545 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 4,306 | 48,556 | 1.127 | | | | | | | 2 | 2 |
| 2011 | 4,584 | 26,402 | .575 | | | | | | 1 | | 1 |
| 2012 | 3,908 | 491 | .012 | | | | | | | | |
| 2013 | 3,856 | | | | | | | | | | |
| 2014 | 119 | | | | | | | | | | |
| TOTAL | 16,773 | 75,449 | .450 | | | | | | 1 | 2 | 3 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | _ |
|--------|-------|------|-----------|-------|--------|--------------|------|-------|--------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 12,100 | | | | | 35,167 | 1,289 |
| 2011 | | | | 7,501 | | | | | 16,996 | | 1,905 |
| 2012 | | | | | | | | | | | 491 |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| TOTAL | | | | 7,501 | 12,100 | | | | 16,996 | 35,167 | 3,685 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|--------|--------|---------------|------|-------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 29,682 | | | | | 85,421 | 1,285 |
| 2011 | | | 593 | 14,033 | 130 | | | 1,475 | 38,489 | 418 | 2,025 |
| 2012 | | | | | | | | | | | 525 |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| TOTAL | | | 593 | 14,033 | 29,812 | | | 1,475 | 38,489 | 85,839 | 3,835 |
| | | | | • | • | | | | • | · | |

| | - | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|--------------|---------|---------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 2,06 | 8 ′ | 168,173 | 3,835 | |
| TOTAL TRAN | S. LOSSES PO | 3 A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -223,27 | 8 | -55,617 | 107 | |
| TOTAL LOSS | ES | | | , | 112,556 | 3,942 | |
| EXPECTED L | OSSES | | 443,31 | 0 ′ | 182,323 | 26,334 | |
| CREDIBILITY | | | .0 | 1 | .02 | .02 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .671 | .024 | .695 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .825 | .029 | .854 |
| PRES. C | N RATE LEVE | L | 2.61 | 8 | 1.077 | .155 | 3.850 |
| DERIVE | D BY FORMUL | -A | 2.59 | 2 | 1.072 | .152 | 3.816 |
| UNDERL | YING PRES. I | RATE | 2.64 | 3 | 1.087 | .157 | 3.887 |
| PROPOS | PROPOSED | | 2.59 | 2 | 1.072 | .152 | 3.816 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 5.982 |
| IND. RATES | | | | 5.98 | MINIM | UM PREMIUM | 1880 |
| MAN. RATES | 5.47 | 5.94 | 5.87 | + 5.98 | PRESE | NT | 1895 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|---|---|---|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 178 | | | | | | | | | | | |
| 2011 | 187 | | | | | | | | | | | |
| 2012 | 352 | | | | | | | | | | | |
| 2013 | 400 | | | | | | | | | | | |
| 2014 | 381 | | | | | | | | | | | |
| TOTAL | 1,498 | | | | | | | | | | | |
| | | | | | | | | | | | | |
| | • | | | • | • | • | | | • | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|--------------|------|-------|-------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
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| | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|---------------|------|-------|---------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | | |
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| | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|-----------------------|---------|---------|---------|--------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | | | | | |
| TOTAL TRAN | S. LOSSES PO | 3 A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -13,19 | 3 | -3,239 | 33 | |
| TOTAL LOSS | ES | | | | | 33 | |
| EXPECTED LO | OSSES | | 30,48 | 3 | 12,254 | 4,090 | |
| CREDIBILITY | | | .0 | 0 | .00 | | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .000 | .002 | .002 |
| INDICAT | INDICATED (POST-TEST) | | | 0 | .000 | .002 | .002 |
| PRES. O | N RATE LEVE | L | 2.01 | 6 | .810 | .270 | 3.096 |
| DERIVE | D BY FORMUL | -A | 2.01 | 6 | .810 | .270 | 3.096 |
| UNDERL | YING PRES. | RATE | 2.03 | 5 | .818 | .273 | 3.126 |
| PROPOSED | | | 2.01 | 6 | .810 | .270 | 3.096 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 4.853 |
| IND. RATES | | | | 4.85 | MINIM | JM PREMIUM | 1580 |
| MAN. RATES | 4.46 | 4.81 | 4.72 | + 4.85 | PRESE | NT | 1580 |

| MANUAL | PAYROLL | TOTAL REP | Γ. PUR | E PREM. | | | | | | NU | JMBER OF | CASES | | |
|--------|----------|--------------|-----------|---------|------------------|----------------|---------------|------------|-----------|---------|----------|-------|------|--------|
| YEAR | IN THOUS | LOSSES | REI | PORTED | | | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | | | | | | | | | | | | | | |
| 2011 | | | | | | | | | | | | | | |
| 2012 | | | | | | | | | | | | | | |
| 2013 | 4 | | | | | | | | | | | | | |
| 2014 | | | | | | | | | | | | | | |
| TOTAL | 4 | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | RFP | ORTED LOSSES | | | | | | | |
| MANUAL | | | IND | EMNITY | | I.E. | JANIES EGGGEG | | MEDI | CAL | | | | |
| YEAR | DEATH | P.T. | | AJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | | TEMP | MED | . ONLY |
| - | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | | |
| | | | • | | | TDANS | SLATED LOSSES | | | | | | | |
| MANUAL | | | IND | EMNITY | | IKAN | SLATED LUSSES | | N | IEDICAL | | | | |
| YEAR | DEATH | P.T. | | AJOR | MINOR TEMP DEATH | | | P.T. MAJOR | | MINOR | 1 | TEMP | MED | . ONLY |
| 12/11 | DEXTIL | | | 7.0011 | iiiii Cit | 12 | DEXIII | | III/ COTT | | | | | |
| | | | | | | | | | | | | | | |
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| TOTAL | | | | + | | | | | | | | | | |
| IOIAL | | | | | | | | | | | | | | |
| | | | | l. | | | | | | | l | | | |
| | | | | | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | | | | | |
| | | TOTAL TRANS | LOSSES | PG B | 02 | | | | | | | | | |
| | | TOTAL TRANS | | | | | | | | | | | | |
| | | IBNR + FREQU | | | -30 | -25 | | | | | | | | |
| | | TOTAL LOSSES | | | | 1 | | | | | | | | |
| | | EXPECTED LO | | | 64 | 72 | 14 | | | | | | | |
| | | CREDIBILITY | | | .00 | | .00 | | | | | | | |
| | | PURE PREMIUI | MS | I. | | | | | | | | | | |
| | | | D (PRE-TE | ST) | .000 | .000 | .000 | .000 | | | | | | |
| | | | D (POST-T | | .000 | | .000 | .000 | | | | | | |
| | | | RATE LEV | | 1.594 | | .343 | 3.725 | | | | | | |
| | | | BY FORMU | | 1.594 | | .343 | 3.725 | | | | | | |
| | | | ING PRES | | 1.610 | | .346 | 3.761 | | | | | | |
| | | PROPOSE | | | 1.594 | | .343 | 3.725 | | | | | | |
| | | YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 IND. R | ATE | 5.840 | | | | | | |
| | | IND. RATES | 14-1-14 | 12-1-13 | 12-1-10 | | UM PREMIUM | 1845 | | | | | | |
| | | MAN. RATES | 5.06 | 5.6 | 3 5.68 | + 5.84 PRESI | | 1840 | | | | | | |
| | | MAIN. NAILS | 3.00 | 3.0 | | + 5.04 FRESI | -171 | 1040 | | | | | | |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | NUMBER OF CASES | | | | | |
|--------|----------|-------------|------------|--|--|-----------------|------|-------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 2,369 | 59,459 | 2.509 | | | | | | 1 | 1 | 2 |
| 2011 | 2,008 | 3,261 | .162 | | | | | | 1 | 1 | 2 |
| 2012 | 1,055 | 5,677 | .538 | | | | | | 1 | | 1 |
| 2013 | 700 | | | | | | | | | | I |
| 2014 | 988 | 50,397 | 5.100 | | | | | | 1 | 2 | 3 |
| TOTAL | 7,120 | 118,794 | 1.668 | | | | | | 4 | 4 | 8 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|--------|-------|--------------|------|-------|--------|-------|-----------|
| MANUAL | | | INDEMNITY | | | MEDICAL | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 22,738 | 5,600 | | | | 19,360 | 7,054 | 4,707 |
| 2011 | | | | 906 | 268 | | | | 1,562 | 525 | |
| 2012 | | | | 165 | | | | | 366 | | 5,146 |
| | | | | | | | | | | | |
| 2014 | | | | 27,135 | 1,611 | | | | 15,774 | 1,679 | 4,198 |
| TOTAL | | | | 50,944 | 7,479 | | | | 37,062 | 9,258 | 14,051 |
| | | | | | | | | | | · | |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-------|------|-----------|--------|--------|---------|------|--------|--------|--------|-----------|
| MANUAL | | | INDEMNITY | | | MEDICAL | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 46,704 | 13,737 | | | | 44,586 | 17,134 | 4,693 |
| 2011 | | | 98 | 1,717 | 649 | | | 168 | 3,590 | 1,274 | |
| 2012 | | | 61 | 288 | 6 | | | 167 | 728 | 22 | 5,501 |
| | | | | | | | | | | | |
| 2014 | 38 | 893 | 52,423 | 34,096 | 6,949 | 131 | 320 | 32,768 | 23,638 | 5,450 | 4,383 |
| TOTAL | 38 | 893 | 52,582 | 82,805 | 21,341 | 131 | 320 | 33,103 | 72,542 | 23,880 | 14,577 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------|--------------|---------|---------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 87,067 | , ; | 200,568 | 14,577 | |
| TOTAL TRAN | S. LOSSES PO | Α | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -65,823 | 3 | -25,518 | 71 | |
| TOTAL LOSS | ES | | 21,244 | | 175,050 | 14,648 | |
| EXPECTED L | OSSES | | 131,934 | l I | 87,861 | 13,101 | |
| CREDIBILITY | | | .00 |) | .01 | .01 | |
| PURE PREMI | UMS | | | | - | | |
| INDICAT | ED (PRE-TES | ST) | .298 | 3 | 2.459 | | 2.963 |
| INDICAT | ED (POST-TE | ST) | .366 | 5 | 3.022 | .253 | 3.641 |
| PRES. C | N RATE LEVE | L | 1.836 | 6 | 1.222 | .182 | 3.240 |
| DERIVE | D BY FORMUL | Α. | 1.836 | 5 | 1.240 | .183 | 3.259 |
| UNDERI | YING PRES. F | RATE | 1.853 | 3 | 1.234 | .184 | 3.271 |
| PROPOS | SED | | 1.836 | 6 | 1.240 | .183 | 3.259 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 5.109 |
| IND. RATES | | • | | 5.11 | MINIM | UM PREMIUM | 1650 |
| MAN. RATES | 4.38 | 5.15 | 4.94 | + 5.11 | PRESE | NT | 1640 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 430 | 225 | .052 | | | | | | | | |
| 2011 | 1,079 | | | | | | | | | | |
| 2012 | 1,175 | 212,885 | 18.117 | | | | | 1 | | 1 | 2 |
| 2013 | 1,867 | 115,094 | 6.164 | | | | | | 1 | | 1 |
| 2014 | 527 | 3,370 | .639 | | | | | | | 1 | 1 |
| TOTAL | 5,078 | 331,574 | 6.530 | | | | | 1 | 1 | 2 | 4 |
| | | | | | | | | | | | |

| | | | | | REP(| ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|--------|-------|--------------|------|--------|--------|--------|--------------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 225 |
| 2012 2013 | | | 125,367 | 42.944 | 4,608 | | | 57,340 | 71,000 | 23,879 | 1,691 253 |
| 2014 | | | | 43,841 | 1,128 | | | | 71,000 | 1,788 | 454_ |
| TOTAL | | | 125,367 | 43,841 | 5,736 | | | 57,340 | 71,000 | 25,667 | 2,623 |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|--------|--------|---------------|--------|---------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 224 |
| 2012 | | 9,128 | 240,258 | 4,977 | 15,587 | | 9,241 | 169,139 | 9,335 | 49,404 | 1,808 |
| 2013 | | 794 | 43,139 | 69,028 | 4,063 | | 2,183 | 88,274 | 127,799 | 9,311 | 250 |
| 2014 | 2 | 35 | 1,875 | 1,120 | 1,308 | 10 | 21 | 2,229 | 1,946 | 2,141 | 474 |
| TOTAL | 2 | 9,957 | 285,272 | 75,125 | 20,958 | 10 | 11,445 | 259,642 | 139,080 | 60,856 | 2,756 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|---------|---------|---------|------------|--------|
| TOTAL TRAN | S. LOSSES P | G B | 566,32 | 28 2 | 296,019 | 2,756 | |
| TOTAL TRAN | S. LOSSES PO | G A | • | | | • | |
| IBNR + FREQ | UENCY ADJU | ST. | -72,52 | 9 | -23,293 | 79 | |
| TOTAL LOSS | ES | | 493,79 | 9 2 | 272,726 | 2,835 | |
| EXPECTED L | OSSES | | 157,92 | 27 | 80,843 | 12,442 | |
| CREDIBILITY | | | .0 | 00 | .01 | .01 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | 9.72 | 24 | 5.371 | .056 | 15.151 |
| INDICAT | ED (POST-TE | ST) | 11.95 | 51 | 6.601 | .069 | 18.621 |
| PRES. C | N RATE LEVE | EL | 3.08 | 30 | 1.577 | .243 | 4.900 |
| DERIVE | D BY FORMUL | LA | 3.08 | 80 | 1.627 | .241 | 4.948 |
| UNDERI | YING PRES. | RATE | 3.11 | 0 | 1.592 | .245 | 4.947 |
| PROPOS | SED | | 3.08 | 80 | 1.627 | .241 | 4.948 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 7.757 |
| IND. RATES | | _ | | 7.76 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | 6.62 | 7.3 | 2 7.47 | + 7.76 | PRESE | NT | 2000 |

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| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | IMBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|----------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 4,013 | 485 | .012 | | | | | | | | |
| 2011 | 3,802 | 3,870 | .101 | | | | | | | 1 | 1 |
| 2012 | 4,115 | 16,837 | .409 | | | | | | 1 | | 1 |
| 2013 | 4,086 | 1,541 | .037 | | | | | | | | |
| 2014 | 3,829 | 5,074 | .132 | | | | | | | | |
| TOTAL | 19,845 | 27,807 | .140 | | | | | | 1 | 1 | 2 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|--------|-------|--------------|------|-------|-------|-------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 485 |
| 2011 | | | | | 1,244 | | | | | 2,626 | |
| 2012 | | | | 16,687 | | | | | | | 150 |
| 2013 | | | | | | | | | | | 1,541 |
| 2014 | | | | | | | | | | | 5,074 |
| TOTAL | | | | 16,687 | 1,244 | | | | | 2,626 | 7,250 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------------|-------|------|-----------|--------|-------|---------------|------|-------|---------|-------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 484 |
| 2011 2012 | | | 120 | 93 | 2,942 | | | 158 | 269 | 6,183 | |
| 2012 | | 102 | 6,172 | 29,108 | 692 | | | | | | 160 |
| 2013 | | | | | | | | | | | 1,529 |
| 2014 | | | | | | | | | | | 5,297 |
| TOTAL | | 102 | 6,292 | 29,201 | 3,634 | | | 158 | 269 | 6,183 | 7,470 |
| | · | | | · | · | | | | | | <u> </u> |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|--------------------|---------|---------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 6,55 | 2 | 39,287 | 7,470 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -165,67 | 2 | -56,693 | 178 | |
| TOTAL LOSS | ES | | | | | 7,648 | |
| EXPECTED LO | OSSES | | 359,19 | 5 | 204,999 | 25,800 | |
| CREDIBILITY | | | .0 | 1 | .03 | .03 | |
| PURE PREMI | JMS | | | • | | | • |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .000 | .039 | .039 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .000 | .048 | .048 |
| PRES. O | N RATE LEVE | EL | 1.79 | 3 | 1.023 | .129 | 2.945 |
| DERIVE | D BY FORMUL | _A | 1.77 | 5 | .992 | .127 | 2.894 |
| UNDERL | YING PRES. | RATE | 1.81 | 0 | 1.033 | .130 | 2.973 |
| PROPOS | SED | | 1.77 | 5 | .992 | .127 | 2.894 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R. | ATE | 4.537 |
| IND. RATES | | _ | | 4.54 | MINIM | UM PREMIUM | 1500 |
| MAN. RATES | AN. RATES 4.02 4.4 | | 4.49 | + 4.54 | PRESE | NT | 1515 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 2,523 | 22,245 | .881 | | | | | | | 2 | 2 |
| 2011 | 2,124 | 1,604,614 | 75.546 | | | | 1 | | | 5 | 6 |
| 2012 | 1,960 | 2,348 | .119 | | | | | | | | |
| 2013 | 1,934 | 9,443 | .488 | | | | | | | 2 | 2 |
| 2014 | 2,007 | 23,486 | 1.170 | | | | | | 1 | 1 | 2 |
| TOTAL | 10,548 | 1,662,136 | 15.758 | | | | 1 | | 1 | 10 | 12 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|---------|-----------|-------|--------|--------------|-----------|-------|-------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 3,662 | | | | | 10,179 | 8,404 |
| 2011 | | 343,892 | | | 14,523 | | 1,226,405 | | | 9,898 | 9,896 |
| 2012 | | | | | | | | | | | 2,348 |
| 2013 | | | | | 2,414 | | | | | 5,956 | 1,073 |
| 2014 | | | | 887 | 4,674 | | | | 2,497 | 8,105 | 7,323 |
| TOTAL | | 343,892 | | 887 | 25,273 | | 1,226,405 | | 2,497 | 34,138 | 29,044 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|---------|-----------|-------|--------|---------------|---------|--------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 8,983 | | | | | 24,725 | 8,379 |
| 2011 | | 239,269 | 9,347 | 1,089 | 34,332 | | 863,392 | 21,702 | 1,016 | 23,305 | 10,519 |
| 2012 | | | | | | | | | | | 2,510 |
| 2013 | | 52 | 1,690 | 994 | 3,498 | 64 | 92 | 3,093 | 2,812 | 9,531 | 1,064 |
| 2014 | 7 | 167 | 9,398 | 5,697 | 5,578 | 50 | 142 | 14,950 | 12,263 | 10,259 | 7,645 |
| TOTAL | 7 | 239,488 | 20,435 | 7,780 | 52,391 | 114 | 863,626 | 39,745 | 16,091 | 67,820 | 30,117 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SEF | RIOUS | MED. ONLY | TOTAL |
|-------------|------------------------|------|----------|--------------|--------|------------|--------|
| TOTAL TRAN | S. LOSSES F | G B | 1,163,41 | 5 1 | 44,082 | 30,117 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -223,36 | 8 -1 | 00,300 | 330 | |
| TOTAL LOSS | ES | | 940,04 | 7 | 43,782 | 30,447 | |
| EXPECTED LO | OSSES | | 476,34 | 8 3 | 58,737 | 49,154 | |
| CREDIBILITY | | | .0 | 1 | .02 | .02 | |
| PURE PREMI | URE PREMIUMS | | | | | | |
| INDICAT | INDICATED (PRE-TEST) | | | 2 | .415 | .289 | 9.616 |
| INDICAT | ED (POST-TE | ST) | 10.95 | 3 | .510 | .355 | 11.818 |
| PRES. O | N RATE LEVE | EL | 4.47 | 2 | 3.369 | .462 | 8.303 |
| DERIVE | D BY FORMU | _A | 4.53 | 7 | 3.312 | .460 | 8.309 |
| UNDERL | YING PRES. | RATE | 4.51 | 6 | 3.401 | .466 | 8.383 |
| PROPOS | PROPOSED | | 4.53 | 7 | 3.312 | .460 | 8.309 |
| | | | | • | | | |
| YEAR | YEAR 12-1-14 12-1-15 | | 12-1-16 | 12-1-17 | IND. R | ATE | 13.026 |
| IND. RATES | ND. RATES | | | 13.03 MINIMU | | UM PREMIUM | 2000 |
| MAN. RATES | MAN. RATES 10.35 12.18 | | 12.66 | + 13.03 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | , |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 4,633 | 1,973 | .042 | | | | | | | | |
| 2011 | 3,938 | 1,919 | .048 | | | | | | | | |
| 2012 | 4,272 | 12,778 | .299 | | | | | | | 2 | 2 |
| 2013 | 4,410 | 7,632 | .173 | | | | | | | | |
| 2014 | 4,320 | 53,628 | 1.241 | | | | | | | 2 | 2 |
| TOTAL | 21,573 | 77,930 | .361 | | | | | | | 4 | 4 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|-------|--------|--------------|------|-------|-------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | <u> </u> |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 1,973 |
| 2011 | | | | | | | | | | | 1,919 |
| 2012 2013 | | | | | 3,351 | | | | | 5,740 | 3,687 |
| 2013 | | | | | | | | | | | 7,632 |
| 2014 | | | | | 19,310 | | | | | 26,421 | 7,897 |
| TOTAL | | | | | 22,661 | | | | | 32,161 | 23,108 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|--------|--------|---------------|------|--------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 1,967 |
| 2011 | | | | | | | | | | | 2,040 |
| 2012 | | 10 | 947 | 623 | 6,226 | | 18 | 1,216 | 1,345 | 11,191 | 3,941 |
| 2013 | | | | | | | | | | | 7,571 |
| 2014 | 22 | 582 | 32,102 | 19,131 | 22,365 | 127 | 307 | 32,892 | 28,730 | 31,663 | 8,244 |
| TOTAL | 22 | 592 | 33,049 | 19,754 | 28,591 | 127 | 325 | 34,108 | 30,075 | 42,854 | 23,763 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|--------------|---------|----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 68,223 | 3 | 121,274 | 23,763 | |
| TOTAL TRAN | S. LOSSES PO | Α | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -220,808 | 3 | -78,162 | 188 | |
| TOTAL LOSS | ES | | | | 43,112 | 23,951 | |
| EXPECTED L | OSSES | | 478,273 | 3 | 282,176 | 26,750 | |
| CREDIBILITY | | | .01 | | .03 | .03 | |
| PURE PREMI | UMS | | | • | - | | |
| INDICAT | ED (PRE-TES | T) | .000 |) | .200 | .111 | .311 |
| INDICAT | ED (POST-TE | ST) | .000 |) | .246 | .136 | .382 |
| PRES. C | N RATE LEVE | L | 2.196 | i | 1.296 | .122 | 3.614 |
| DERIVE | D BY FORMUL | .A | 2.174 | 1 | 1.265 | .122 | 3.561 |
| UNDERI | YING PRES. F | RATE | 2.217 | , | 1.308 | .124 | 3.649 |
| PROPOS | SED | | 2.174 | | 1.265 | .122 | 3.561 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 5.582 |
| IND. RATES | | | | 5.58 | MINIM | UM PREMIUM | 1775 |
| MAN. RATES | 4.73 | 5.40 | 5.51 | + 5.58 | PRESE | NT | 1795 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 815 | 6,107 | .749 | | | | | | | 1 | 1 |
| 2011 | 506 | | | | | | | | | | |
| 2012 | 771 | | | | | | | | | | |
| 2013 | 778 | | | | | | | | | | |
| 2014 | 835 | 1,460 | .174 | | | | | | | | |
| TOTAL | 3,705 | 7,567 | .204 | | | | | | | 1 | 1 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|-------|------|--------------|------|-------|-------|-------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 88 | | | | | 3,436 | 2,583 |
| 2014 | | | | | | | | | | | 1,460 |
| TOTAL | | , and the second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second | | | 88 | | · · | | | 3,436 | 4,043 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|---------------|------|-------|---------|-------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 216 | | | | | 8,346 | 2,575 |
| 2014 | | | | | | | | | | | 1,524 |
| TOTAL | | | | | 216 | | | | | 8,346 | 4,099 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|--------------|--------------|---------|---------|---------|---------|------------|-------|
| TOTAL TRANS | S. LOSSES P | G B | | | 8,562 | 4,099 | |
| TOTAL TRANS | S. LOSSES PO | G A | | | | | |
| IBNR + FREQU | JENCY ADJU | ST. | -30,29 | 0 | -10,224 | 45 | |
| TOTAL LOSSI | ES | | | | | 4,144 | |
| EXPECTED LO | OSSES | | 66,69 | 0 | 37,346 | 6,114 | |
| CREDIBILITY | | | 0. | 0 | .01 | .01 | |
| PURE PREMIL | JMS | - | | | | | • |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .000 | .112 | .112 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .000 | .138 | .138 |
| PRES. O | N RATE LEVE | EL | 1.78 | 3 | .998 | .164 | 2.945 |
| DERIVE | BY FORMUL | _A | 1.78 | 3 | .988 | .164 | 2.935 |
| UNDERL | YING PRES. I | RATE | 1.80 | 0 | 1.008 | .165 | 2.973 |
| PROPOS | SED | | 1.78 | 3 | .988 | .164 | 2.935 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | | 4.601 |
| IND. RATES | | | | 4.60 | MINIM | JM PREMIUM | 1515 |
| MAN. RATES | 4.02 | 4.47 | 4.49 | + 4.60 | PRESE | NT | 1515 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 12 | | | | | | | | | | |
| 2011 | 30 | | | | | | | | | | |
| 2012 | 28 | | | | | | | | | | |
| 2013 | | | | | | | | | | | |
| 2014 | | | | | | | | | | | |
| TOTAL | 70 | | | | | | | | | | |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|--------------|------|-------|-------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|---------------|------|-------|---------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|---------------------|---------|---------|---------|--------|------------|--------|
| TOTAL TRAN | S. LOSSES F | G B | | | | | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -1,31 | 7 | -694 | | |
| TOTAL LOSS | ES | | | | | | |
| EXPECTED LO | OSSES | | 2,66 | 0 | 2,522 | 144 | |
| CREDIBILITY | | | .0 | 00 | .00 | .00 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .000 | .000 | .000 |
| INDICAT | ED (POST-TE | ST) | .00 | 00 | .000 | .000 | .000 |
| PRES. O | N RATE LEVE | EL | 3.76 | 55 | 3.569 | .203 | 7.537 |
| DERIVE | D BY FORMU | LA. | 3.76 | 55 | 3.569 | .203 | 7.537 |
| UNDERL | YING PRES. | RATE | 3.80 |)1 | 3.603 | .205 | 7.609 |
| PROPOS | SED | | 3.76 | 55 | 3.569 | .203 | 7.537 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 11.816 |
| IND. RATES | | | | 11.82 | MINIM | JM PREMIUM | 2000 |
| MAN. RATES | IAN. RATES 9.91 11. | | 11.49 | + 11.82 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 7,291 | 388,901 | 5.333 | | | | | 1 | 3 | 3 | 7 |
| 2011 | 8,133 | 573,063 | 7.046 | | | | | 1 | 2 | 7 | 10 |
| 2012 | 8,258 | 381,269 | 4.616 | | | | | | 4 | 5 | 9 |
| 2013 | 8,167 | 79,787 | .976 | | | | | | 2 | 3 | 5 |
| 2014 | 8,896 | 207,937 | 2.337 | | | | | | 1 | 4 | 5 |
| TOTAL | 40,745 | 1,630,957 | 4.003 | | | | | 2 | 12 | 22 | 36 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|--------|--------------|------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | - |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 135,987 | 41,223 | 1,054 | | | 132,895 | 62,557 | 6,630 | 8,555 |
| 2011 | | | 212,964 | 43,851 | 21,326 | | | 92,311 | 94,247 | 92,185 | 16,179 |
| 2012 | | | | 58,690 | 45,115 | | | | 115,597 | 125,136 | 36,731 |
| 2013 | | | | 10,088 | 3,984 | | | | 9,068 | 4,292 | 52,355 |
| 2014 | | | | 42,568 | 24,951 | | | | 40,336 | 67,806 | 32,276 |
| TOTAL | | | 348,951 | 196,420 | 96,430 | | | 225,206 | 321,805 | 296,049 | 146,096 |
| | · | | <u> </u> | | | · | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|---------|---------|---------------|-------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 241,241 | 84,672 | 2,586 | | | 311,639 | 144,069 | 16,103 | 8,530 |
| 2011 | | 3,528 | 378,643 | 85,577 | 59,131 | | 1,920 | 212,836 | 225,320 | 222,919 | 17,198 |
| 2012 | | 538 | 34,420 | 110,775 | 86,265 | | 1,029 | 79,355 | 259,313 | 250,268 | 39,265 |
| 2013 | | 279 | 12,728 | 17,526 | 6,715 | 32 | 341 | 13,496 | 18,348 | 8,056 | 51,936 |
| 2014 | 81 | 2,072 | 119,522 | 75,706 | 36,866 | 621 | 1,560 | 162,872 | 129,504 | 90,032 | 33,696 |
| TOTAL | 81 | 6,417 | 786,554 | 374,256 | 191,563 | 653 | 4,850 | 780,198 | 776,554 | 587,378 | 150,625 |
| | | | | · | · | | | | | · | |

| - | | | SERIOUS | NON-SEF | lous | MED. ONLY | TOTAL |
|-------------|--------------------|---------|----------|---------|--------|------------|--------|
| TOTAL TRAN | S. LOSSES F | G B | 1,578,75 | | 29,751 | 150,625 | |
| TOTAL TRAN | | | .,0.0,.0 | .,, | | .00,020 | |
| IBNR + FREQ | UENCY ADJU | ST. | -622,59 | 8 -3 | 28,706 | 835 | |
| TOTAL LOSS | ES | | 956,15 | 5 1,6 | 01,045 | 151,460 | |
| EXPECTED L | OSSES | | 1,369,03 | 3 1,2 | 10,942 | 115,309 | |
| CREDIBILITY | | | .0. | 2 | .04 | .04 | |
| PURE PREMI | JMS | • | | • | • | | |
| INDICAT | ED (PRE-TES | ST) | 2.34 | 7 | 3.929 | .372 | 6.648 |
| INDICAT | ED (POST-TE | ST) | 2.88 | 4 | 4.829 | .457 | 8.170 |
| PRES. C | N RATE LEVE | EL | 3.32 | 8 | 2.944 | .280 | 6.552 |
| DERIVE | D BY FORMU | _A | 3.31 | 9 | 3.019 | .287 | 6.625 |
| UNDERI | YING PRES. | RATE | 3.36 | 0 | 2.972 | .283 | 6.615 |
| PROPOS | SED | | 3.31 | 9 | 3.019 | .287 | 6.625 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 10.386 |
| IND. RATES | | _ | | 10.39 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | AN. RATES 10.58 10 | | 9.99 | + 10.39 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | | | NU | MBER OF | CASES | | |
|--------|-----------------|-------------|------------|--|--|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | | | | | | | | | | | | | |
| 2011 | | | | | | | | | | | | | |
| 2012 | | | | | | | | | | | | | |
| 2013 | | | | | | | | | | | | | |
| 2014 | 23 | | | | | | | | | | | | |
| TOTAL | 23 | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| , | | | | | | | | | | | | | |
| | REPORTED LOSSES | | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|--------------|------|-------|-------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|---------------|------|-------|---------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SEF | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|---------|---------|--------|------------|-------|
| TOTAL TRAN | S. LOSSES F | G B | | | | | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -16 | 3 | -100 | 2 | |
| TOTAL LOSS | ES | | | | | 2 | |
| EXPECTED LO | OSSES | | 54 | 2 | 646 | 85 | |
| CREDIBILITY | | | .0 | 0 | .00 | .00 | |
| PURE PREMI | JMS | • | | • | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .000 | .009 | .009 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .000 | .011 | .011 |
| PRES. O | N RATE LEVE | EL | 2.33 | 6 | 2.780 | .367 | 5.483 |
| DERIVE | D BY FORMU | LA | 2.33 | 6 | 2.780 | .367 | 5.483 |
| UNDERL | YING PRES. | RATE | 2.35 | 8 | 2.807 | .371 | 5.536 |
| PROPOS | SED | | 2.33 | 6 | 2.780 | .367 | 5.483 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 8.596 |
| IND. RATES | IND. RATES | | | 8.60 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | MAN. RATES 7.19 8 | | | + 8.60 | PRESE | ENT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 4,331 | 48,617 | 1.122 | | | | | | 1 | 3 | 4 |
| 2011 | 3,843 | 18,620 | .484 | | | | | | | 2 | 2 |
| 2012 | 4,852 | 58,425 | 1.204 | | | | | | 1 | 3 | 4 |
| 2013 | 5,094 | 17,005 | .333 | | | | | | | 2 | 2 |
| 2014 | 4,511 | 6,639 | .147 | | | | | | | 1 | 1 |
| TOTAL | 22,631 | 149,306 | .660 | | | | | | 2 | 11 | 13 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|--------|--------|--------------|------|-------|--------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 2,825 | 7,905 | | | | 15,272 | 19,261 | 3,354 |
| 2011 | | | | | 2,816 | | | | | 9,670 | 6,134 |
| 2012 | | | | 16,860 | 3,732 | | | | 11,597 | 20,361 | 5,875 |
| 2013 | | | | | 5,012 | | | | | 5,147 | 6,846 |
| 2014 | | | | | 186 | | | | | 3,104 | 3,349 |
| TOTAL | | | | 19,685 | 19,651 | | | | 26,869 | 57,543 | 25,558 |
| | · | | | | | · | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|--------|--------|---------------|------|--------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 5,803 | 19,391 | | | | 35,171 | 46,785 | 3,344 |
| 2011 | | | 270 | 211 | 6,656 | | | 580 | 991 | 22,768 | 6,520 |
| 2012 | | 122 | 7,287 | 30,109 | 7,632 | | 115 | 9,620 | 27,845 | 40,328 | 6,280 |
| 2013 | 2 | 104 | 3,520 | 2,067 | 7,274 | 64 | 76 | 2,674 | 2,435 | 8,238 | 6,791 |
| 2014 | | 8 | 308 | 184 | 218 | 15 | 38 | 3,863 | 3,372 | 3,720 | 3,496 |
| TOTAL | 2 | 234 | 11,385 | 38,374 | 41,171 | 79 | 229 | 16,737 | 69,814 | 121,839 | 26,431 |
| | | • | | • | · | | · | | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|---------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | G B | 28,6 | 66 | 271,198 | 26,431 | |
| TOTAL TRAN | S. LOSSES PO | GΑ | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -241,4 | 70 - | 105,611 | 217 | |
| TOTAL LOSS | ES | | | | 165,587 | 26,648 | |
| EXPECTED L | OSSES | | 528,8 | 86 | 383,142 | 30,552 | |
| CREDIBILITY | | | | 01 | .03 | .03 | |
| PURE PREMI | UMS | | | • | | | |
| INDICAT | ED (PRE-TES | TE) | .0 | 00 | .732 | .118 | .850 |
| INDICAT | ED (POST-TE | ST) | .0 | 00 | .900 | .145 | 1.045 |
| PRES. C | N RATE LEVE | EL | 2.3 | 15 | 1.677 | .133 | 4.125 |
| DERIVE | D BY FORMUI | _A | 2.2 | 92 | 1.654 | .133 | 4.079 |
| UNDERI | YING PRES. | RATE | 2.3 | 37 | 1.693 | .135 | 4.165 |
| PROPOS | SED | | 2.2 | 92 | 1.654 | .133 | 4.079 |
| | | | | • | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. RA | ATE | 6.395 |
| IND. RATES | | | | 6.40 | MINIMU | JM PREMIUM | 1990 |
| MAN. RATES | 6.46 | 6.6 | 6.29 | + 6.40 | PRESE | NT | 2000 |

12-1-14

7.45

12-1-15

8.24

YEAR

IND. RATES

MAN. RATES

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | | | N | UMBER OF | CASES | | |
|--------|----------|-----------------|------------|---------|-------------|---------------|-------|-------|------------------|----------|-------|----------|---------|
| YEAR | IN THOUS | LOSSES | REPORTED | | | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | | | | | | | | | | | | ĺ | |
| 2011 | | | | | | | | | | | | ĺ | |
| 2012 | | | | | | | | | | | | ĺ | |
| 2013 | | | | | | | | | | | | Ĭ | |
| 2014 | 55 55 | | | | | | | | | | | ├ | |
| TOTAL | 55 | | | | | | | | | - | | — | |
| | | | | | | | | | | | | | |
| | | | | | REPO | ORTED LOSSES | | | | | | | |
| MANUAL | DEATH | р т | INDEMNITY | MINOD | TEMP | DEATH | D T | MED | | | TEMP | MEE | N ONLY |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | ζ | TEMP | MED | O. ONLY |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
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| | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | TRANS | SLATED LOSSES | | | | | | | |
| MANUAL | DEATH | р т | INDEMNITY | MINOR | TEMP | DEATH | D T | | MEDICAL MINOR | | TEMP | MEE | N ONLY |
| YEAR | DEATH | P.T. | MAJOR | MINOR | IEMP | DEATH | P.T. | MAJOR | MINOR | ι | TEMP | MED | O. ONLY |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | - | |
| | | | | | | | | | | | | | |
| | , | | | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | | | | | |
| | ; | TOTAL TRANS. LO | SSES DG B | SERIOUS | NON-SERIOUS | WED. UNLT | TOTAL | | | | | | |
| | | TOTAL TRANS. LO | | | | | | | | | | | |
| | | IBNR + FREQUENC | | -334 | -246 | 6 | | | | | | | |
| | | TOTAL LOSSES | | 334 | 240 | 6 | | | | | | | |
| | | EXPECTED LOSSE | S | 1,111 | 1,586 | 330 | | | | | | | |
| | • | CREDIBILITY | | .00 | .00 | .00 | | | | | | | |
| | | PURE PREMIUMS | | | | | | | | | | | |
| | | INDICATED (| | .000 | .000 | .011 | .011 | | | | | | |
| | | INDICATED (I | POST-TEST) | .000 | .000 | .014 | .014 | | | | | | |
| | | PRES. ON RA | | 2.001 | 2.856 | .594 | 5.451 | | | | | | |
| | | DERIVED BY | | 2.001 | 2.856 | .594 | 5.451 | | | | | | |
| | | UNDERLYING | PRES. RATE | 2.020 | 2.883 | .600 | 5.503 | | | | | | |

+PROPOSED

12-1-16 12-1-17 IND. RATE

2.856

8.55 MINIMUM PREMIUM
8.31 + 8.55 PRESENT

.594

5.451

8.546

2000

2000

2.001

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | | | NU | JMBER OF | CASES | | |
|--------|----------|-------------|------------|-------|------|--------------|------|-------|-------|----------|-------|------|--------|
| YEAR | IN THOUS | LOSSES | REPORTED | | | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 226 | | | | | | | | | | | | |
| 2011 | 356 | | | | | | | | | | | | |
| 2012 | 293 | | | | | | | | | | | | |
| 2013 | 334 | | | | | | | | | | | | |
| 2014 | 260 | | | | | | | | | | | | |
| TOTAL | 1,469 | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | REP | ORTED LOSSES | | | | | | | |
| MANUAL | | | INDEMNITY | | | | | MEDIC | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | | TEMP | MED | . ONLY |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
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| | | | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|---------------|------|-------|---------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
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| | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|--------------|---------|---------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | | | | | |
| TOTAL TRAN | S. LOSSES PO | A A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -16,95 | 3 | -9,495 | 22 | |
| TOTAL LOSS | ES | | | | | 22 | |
| EXPECTED L | OSSES | | 36,74 | 0 | 34,287 | 3,289 | |
| CREDIBILITY | | | .0 | 0 | .00 | .00 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .000 | .001 | .001 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .000 | .001 | .001 |
| PRES. C | N RATE LEVE | L | 2.47 | 7 | 2.312 | .222 | 5.011 |
| DERIVE | D BY FORMUL | .A | 2.47 | 7 | 2.312 | .222 | 5.011 |
| UNDERI | YING PRES. I | RATE | 2.50 | 1 | 2.334 | .224 | 5.059 |
| PROPOS | SED | | 2.47 | 7 | 2.312 | .222 | 5.011 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. RA | ATE | 7.856 |
| IND. RATES | | | | 7.86 | MINIMU | JM PREMIUM | 2000 |
| MAN RATES | 5 77 | 7 07 | 7 64 | + 786 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|-----------------|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 361 | | | | 361 | | | | | į į | |
| 2011 | 407 | | | | 407 | | | | | 1 ' | |
| 2012 | 446 | | | | 446 | | | | | 1 ' | |
| 2013 | 520 | | | | 520 | | | | | 1 ' | |
| 2014 | 553 | 17,394 | 3.145 | | 553 | | | | | 1 ' | |
| TOTAL | 2,287 | 17,394 | .761 | | 2,287 | | | | | | |
| | | | | | | | | | | 1 | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|--------------|------|-------|-------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| 2014 | | | | | | | | | | | 17,394 |
| | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | 17,394 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|---------------|------|-------|---------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| 2014 | | | | | | | | | | | 18,159 |
| TOTAL | | | | | | | | | | | 18,159 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|---------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | | | | 18,159 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -14,38 | 7 | -17,385 | 65 | |
| TOTAL LOSS | ES | | | | | 18,224 | |
| EXPECTED LO | OSSES | | 32,20 | 2 | 64,652 | 8,394 | |
| CREDIBILITY | | | .0 | 0 | .01 | .01 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .000 | .797 | .797 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .000 | .980 | .980 |
| PRES. O | N RATE LEVE | EL | 1.39 | 5 | 2.800 | .363 | 4.558 |
| DERIVE | D BY FORMU | _A | 1.39 | 5 | 2.772 | .369 | 4.536 |
| UNDERL | YING PRES. | RATE | 1.40 | 8 | 2.827 | .367 | 4.602 |
| PROPOS | SED | | 1.39 | 5 | 2.772 | .369 | 4.536 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 7.111 |
| IND. RATES | | | | 7.11 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | 6.17 | 6.96 | 6.95 | + 7.11 | PRESE | NT | 2000 |

402

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 645 | | | | | | | | | | |
| 2011 2012 | 855 | | | | | | | | | | |
| 2012 | 881 | | | | | | | | | | |
| 2013 | 987 | 19,303 | 1.955 | | | | | | | 1 | 1 |
| 2014 | 1,192 | 68,414 | 5.739 | | | | | | 1 | | 1 |
| TOTAL | 4,560 | 87,717 | 1.924 | | | | | | 1 | 1 | 2 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|--------|-------|--------------|------|-------|--------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| 2013 | | | | | 4,322 | | | | | 14,981 | |
| 2014 | | | | 36,376 | | | | | 32,038 | | |
| TOTAL | | | | 36,376 | 4,322 | | | | 32,038 | 14,981 | |
| | | | | | | | | | | | |

| | | | | | TRANS | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|--------|--------|---------------|------|--------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| 2013 | 2 | 93 | 3,033 | 1,783 | 6,269 | 159 | 217 | 7,782 | 7,080 | 23,968 | |
| 2014 | 47 | 1,125 | 66,694 | 43,569 | 6,810 | 243 | 613 | 62,317 | 44,299 | 6,976 | |
| TOTAL | 49 | 1,218 | 69,727 | 45,352 | 13,079 | 402 | 830 | 70,099 | 51,379 | 30,944 | |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SEF | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|---------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | G B | 142,32 | 5 1 | 140,754 | | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -72,56 | 9 | -28,591 | 95 | |
| TOTAL LOSS | ES | | 69,75 | 6 1 | 112,163 | 95 | |
| EXPECTED L | OSSES | | 164,11 | 4 1 | 108,073 | 11,947 | |
| CREDIBILITY | | | .0 | 0 | .01 | .01 | |
| PURE PREMI | UMS | | | | - | | • |
| INDICAT | ED (PRE-TES | ST) | 1.53 | 0 | 2.460 | .002 | 3.992 |
| INDICAT | ED (POST-TE | ST) | 1.88 | 0 | 3.023 | .002 | 4.905 |
| PRES. C | N RATE LEVE | EL | 3.56 | 5 | 2.347 | .260 | 6.172 |
| DERIVE | D BY FORMUI | _A | 3.56 | 5 | 2.354 | .257 | 6.176 |
| UNDERI | YING PRES. | RATE | 3.59 | 9 | 2.370 | .262 | 6.231 |
| PROPOS | SED | | 3.56 | 3 | 2.352 | .257 | 6.172 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. RA | ATE | 9.676 |
| IND. RATES | | | | 9.68 | MINIMU | JM PREMIUM | 2000 |
| MAN. RATES | 8.70 | 9.56 | 9.41 | + 9.68 | PRESE | NT | 2000 |

INDICATED (PRE-TEST)

INDICATED (POST-TEST)

PRES. ON RATE LEVEL

DERIVED BY FORMULA

PROPOSED

YEAR

IND. RATES

MAN. RATES

UNDERLYING PRES. RATE

12-1-14

4.82

12-1-15

5.28

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | | | | JMBER OF | | | |
|--------|----------|---------------------------|------------|---------|-------------|---------------------------------------|-------|-------|--------|----------|---------|-------|---------|
| YEAR | IN THOUS | LOSSES | REPORTED | | | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 145 | | | | | | | | | | | | |
| 2011 | | | | | | | | | | | | | |
| 2012 | | | | | | | | | | | | | |
| 2013 | | | | | | | | | | | | | |
| 2014 | | | | | | | | | | | | | |
| TOTAL | 145 | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | REPO | ORTED LOSSES | | | | | | | |
| MANUAL | | | INDEMNITY | | | | | MEDI | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | | TEMP | MED | . ONLY |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | |
| IOIAL | | | | | | | | | | | | | |
| | | l | <u>'</u> | | | · · · · · · · · · · · · · · · · · · · | | · | | | | II. | |
| MANUAL | | | INDEMNITY | | TRANS | SLATED LOSSES | | M | EDICAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | | TEMP | MED | . ONLY |
| ILAK | DEATH | F.I. | WAJOR | WIINOR | I CIVIF | DEATH | F.I. | WAJOR | WIINOR | • | I EIVIF | INIED | . UNL I |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
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| | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | |
| | | | l | | | | | Į. | | · | | 1 | |
| | | | | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | | | | | |
| | | TOTAL TRANS. LO | | | | | | | | | | | |
| | | TOTAL TRANS. LO | | | | | | | | | | | |
| | | IBNR + FREQUENC | CY ADJUST. | -1,554 | -762 | 1 | | | | | | | |
| | | TOTAL LOSSES | | | | 1 | | | | | | | |
| | | EXPECTED LOSSE | S | 2,581 | 2,111 | 368 | | | | | | | |
| | | ADEDIDII 1537 | | | | | | | | | | | |
| | | CREDIBILITY PURE PREMIUMS | | .00 | .00 | .00 | | | | | | | |

IND. RATE 5.42 MINIMUM PREMIUM + 5.42 PRESENT +PROPOSED

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.000

1.442

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1730

1730

.000

.000

1.763

1.763

1.780

1.763

12-1-16

12-1-17

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | NUMBER OF CASES | | | | | |
|--------|----------|-------------|------------|--|--|-----------------|------|-------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 13,815 | 79,342 | .574 | | | | | | | 2 | 2 |
| 2011 | 13,252 | 92,352 | .696 | | | | | | | 4 | 4 |
| 2012 | 13,680 | 225,362 | 1.647 | | | | | | 1 | 5 | 6 |
| 2013 | 14,679 | 16,947 | .115 | | | | | | | | |
| 2014 | 10,619 | 195,027 | 1.836 | | | | | | | 4 | 4 |
| TOTAL | 66,045 | 609,030 | .922 | | | | | | 1 | 15 | 16 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|--------|---------|--------------|------|-------|--------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 7,609 | | | | | 33,160 | 38,573 |
| 2011 | | | | | 21,337 | | | | | 68,279 | 2,736 |
| 2012 | | | | 32,805 | 73,512 | | | | 52,884 | 39,664 | 26,497 |
| 2013 | | | | | | | | | | | 16,947 |
| 2014 | | | | | 79,537 | | | | | 111,363 | 4,127 |
| TOTAL | | | | 32,805 | 181,995 | | | | 52,884 | 252,466 | 88,880 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|---------|---------|---------------|-------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 18,665 | | | | | 80,546 | 38,457 |
| 2011 | | | 2,055 | 1,599 | 50,443 | | | 4,090 | 6,995 | 160,774 | 2,908 |
| 2012 | | 488 | 32,851 | 70,922 | 137,958 | | 426 | 32,580 | 114,509 | 80,217 | 28,325 |
| 2013 | | | | | | | | | | | 16,811 |
| 2014 | 85 | 2,408 | 132,228 | 78,809 | 92,116 | 511 | 1,296 | 138,636 | 121,089 | 133,452 | 4,309 |
| TOTAL | 85 | 2,896 | 167,134 | 151,330 | 299,182 | 511 | 1,722 | 175,306 | 242,593 | 454,989 | 90,810 |
| | | | | | | | | | | | |

| | • | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|----------------------|------|----------------------|---------|---------|-----------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 347,65 | 4 1, | 148,094 | 90,810 | |
| TOTAL TRAN | S. LOSSES PO | 3 A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -691,91 | 1 | 430,377 | 1,118 | |
| TOTAL LOSS | ES | | | | 717,717 | 91,928 | |
| EXPECTED L | OSSES | | 1,478,08 | 7 1, | 524,318 | 173,038 | |
| CREDIBILITY | | | .0 | 2 | .06 | .06 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | TED (PRE-TES | ST) | .00 | 0 | 1.087 | .139 | 1.226 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | 1.336 | .171 | 1.507 |
| PRES. C | N RATE LEVE | EL | 2.21 | 7 | 2.286 | .259 | 4.762 |
| DERIVE | D BY FORMUL | _A | 2.17 | 3 | 2.229 | .254 | 4.656 |
| UNDERI | LYING PRES. I | RATE | 2.23 | 8 | 2.308 | .262 | 4.808 |
| PROPOS | PROPOSED | | | 3 | 2.229 | .254 | 4.656 |
| | | | | | | | |
| YEAR | YEAR 12-1-14 12-1-15 | | | 12-1-17 | IND. R | ATE | 7.299 |
| IND. RATES | | | 7.30 MINIMUM PREMIUM | | | | 2000 |
| MAN. RATES | 6.57 | 7.27 | 7.26 | + 7.30 | PRESE | 2000 | |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | NUMBER OF CASES | | | | | |
|--------|----------|-------------|------------|--|--|-----------------|------|-------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 7,340 | 285,277 | 3.886 | | | | | 1 | 1 | 3 | 5 |
| 2011 | 8,257 | 16,214 | .196 | | | | | | | 2 | 2 |
| 2012 | 6,717 | 2,159,490 | 32.149 | | | | | 3 | 2 | 3 | 8 |
| 2013 | 6,166 | 274,257 | 4.447 | | | | | 1 | | | 1 |
| 2014 | 5,646 | 23,477 | .415 | | | | | | | 1 | 1 |
| TOTAL | 34,126 | 2,758,715 | 8.084 | | | | | 5 | 3 | 9 | 17 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|--------|--------------|------|-----------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 106,421 | 38,448 | 7,619 | | | 108,491 | 11,819 | 8,371 | 4,108 |
| 2011 | | | | | 2,475 | | | | | 3,799 | 9,940 |
| 2012 | | | 715,533 | 127,434 | 2,753 | | | 978,704 | 302,063 | 21,747 | 11,256 |
| 2013 | | | 186,067 | | | | | 86,312 | | | 1,878 |
| 2014 | | | | | 5,000 | | | | | 12,500 | 5,977 |
| TOTAL | | | 1,008,021 | 165,882 | 17,847 | | | 1,173,507 | 313,882 | 46,417 | 33,159 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|---------|--------|---------------|---------|-----------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 188,791 | 78,972 | 18,690 | | | 254,411 | 27,219 | 20,333 | 4,096 |
| 2011 | | | 238 | 186 | 5,851 | | | 228 | 391 | 8,945 | 10,566 |
| 2012 | | 34,844 | 940,244 | 238,191 | 36,630 | | 99,179 | 1,880,974 | 645,661 | 89,206 | 12,033 |
| 2013 | 424 | 9,706 | 362,850 | 15,141 | 13,052 | 9,728 | 11,286 | 294,959 | 14,049 | 6,208 | 1,863 |
| 2014 | 6 | 151 | 8,313 | 4,953 | 5,791 | 61 | 145 | 15,561 | 13,593 | 14,979 | 6,240 |
| TOTAL | 430 | 44,701 | 1,500,436 | 337,443 | 80,014 | 9,789 | 110,610 | 2,446,133 | 700,913 | 139,671 | 34,798 |
| - | | • | | · | • | | | | | · | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|----------------------|-------------------|------|----------|---------|---------|-----------|--------|
| TOTAL TRAN | S. LOSSES F | PG B | 4,112,09 | 99 1,2 | 258,041 | 34,798 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -878,70 |)3 -2 | 256,899 | 438 | |
| TOTAL LOSS | ES | | 3,233,39 | 96 1,0 | 001,142 | 35,236 | |
| EXPECTED L | OSSES | | 1,861,57 | 72 9 | 916,625 | 69,276 | |
| CREDIBILITY | | |). |)1 | .04 | .04 | |
| PURE PREMI | UMS | • | | • | | | |
| INDICAT | ED (PRE-TE | ST) | 9.47 | 75 | 2.934 | .103 | 12.512 |
| INDICAT | ED (POST-TE | ST) | 11.64 | 15 | 3.606 | .127 | 15.378 |
| PRES. C | N RATE LEV | EL | 5.40 | 03 | 2.661 | .201 | 8.265 |
| DERIVE | D BY FORMU | LA | 5.40 | 65 | 2.699 | .198 | 8.362 |
| UNDERI | YING PRES. | RATE | 5.45 | 55 | 2.686 | .203 | 8.344 |
| PROPOS | PROPOSED | | | 65 | 2.699 | .198 | 8.362 |
| | | - | | | | | |
| YEAR 12-1-14 12-1-15 | | | 12-1-16 | 12-1-17 | IND. R | ATE | 13.109 |
| IND. RATES | | | | 13.11 | MINIM | 2000 | |
| MAN. RATES | 13.61 | 13.5 | 2 12.60 | + 13.11 | PRESE | 2000 | |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 10,210 | 764,675 | 7.489 | | | | | 1 | 1 | 1 | 3 |
| 2011 | 9,746 | 230,616 | 2.366 | | | | | 1 | | 4 | 5 |
| 2012 | 10,682 | 5,880 | .055 | | | | | | | 1 | 1 |
| 2013 | 10,024 | 52,263 | .521 | | | | | | | 1 | 1 |
| 2014 | 10,649 | 103,248 | .969 | | | | | | 1 | 3 | 4 |
| TOTAL | 51,311 | 1,156,682 | 2.254 | | | | | 2 | 2 | 10 | 14 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|---------|--------|--------------|------|---------|--------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 2011 | | | 393,250 | 53,256 | 1,951 | | | 264,935 | 3,133 | 1,240 | 46,910 |
| | | | 113,245 | | 7,751 | | | 39,177 | | 48,456 | 21,987 |
| 2012 2013 | | | | | 737 | | | | | 1,484 | 3,659 |
| 2013 | | | | | 4,664 | | | | | 31,700 | 15,899 |
| 2014 | | | | 58,123 | 4,860 | | | | 15,344 | 18,634 | 6,287 |
| TOTAL | | | 506,495 | 111,379 | 19,963 | | | 304,112 | 18,477 | 101,514 | 94,742 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|---------|--------|---------------|-------|---------|---------|---------|--------------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | - |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 674,913 | 109,388 | 4,786 | | | 601,046 | 7,215 | 3,012 | 46,769 |
| 2011 | | 1,876 | 199,157 | 1,614 | 22,552 | | 817 | 87,414 | 5,999 | 115,595 | 23,372 |
| 2012 | | | 208 | 136 | 1,368 | | | 315 | 348 | 2,893 | 3,911 |
| 2013 | 2 | 93 | 3,271 | 1,926 | 6,765 | 350 | 467 | 16,474 | 14,990 | 50,721 | 15,772 |
| 2014 | 80 | 1,947 | 114,643 | 74,426 | 16,510 | 207 | 510 | 53,041 | 41,476 | 25,670 | 6,564 |
| TOTAL | 82 | 3,916 | 992,192 | 187,490 | 51,981 | 557 | 1,794 | 758,290 | 70,028 | 197,891 | 96,388 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|-----------|---------|--------------------|-----------|--------|
| TOTAL TRAN | S. LOSSES F | G B | 1,756,83 | 31 | 507,390 | 96,388 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -1,427,24 | 18 -: | 355,716 | 1,028 | |
| TOTAL LOSS | ES | | 329,58 | 33 | 151,674 | 97,416 | |
| EXPECTED L | OSSES | | 3,114,57 | 77 1,2 | 299,707 | 145,723 | |
| CREDIBILITY | | |). |)2 | .05 | .05 | |
| PURE PREMI | UMS | • | | | | | ! |
| INDICAT | ED (PRE-TE | ST) | .64 | 12 | .296 | .190 | 1.128 |
| INDICAT | ED (POST-TE | ST) | .78 | 39 | .364 | .234 | 1.387 |
| PRES. C | N RATE LEVI | EL | 6.01 | 13 | 2.509 | .281 | 8.803 |
| DERIVE | D BY FORMU | LA. | 5.90 |)9 | 2.402 | .279 | 8.590 |
| UNDERL | YING PRES. | RATE | 6.07 | 70 | 2.533 | .284 | 8.887 |
| PROPOS | SED | | 5.90 |)9 | 2.402 | .279 | 8.590 |
| | | | | | - | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 13.467 |
| IND. RATES | | | | 13.47 | 17 MINIMUM PREMIUM | | 2000 |
| MAN. RATES | | | 13.42 | + 13.47 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 1,664 | 4,204,924 | 252.699 | | | 1 | | 1 | | | 2 |
| 2011 2012 | 940 | 4,557 | .484 | | | | | | | | |
| 2012 | 1,299 | 69,900 | 5.381 | | | | | | 1 | | 1 |
| 2013 | 1,241 | 14,489 | 1.167 | | | | | | | 1 | 1 |
| 2014 | 1,260 | | | | | | | | | | |
| TOTAL | 6,404 | 4,293,870 | 67.050 | | | 1 | | 1 | 1 | 1 | 4 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|--------|-------|--------------|------|---------|--------|-------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 347,245 | | | 3,610,709 | | 241,629 | | | 5,341 |
| 2011 | | | | | | | | | | | 4,557 |
| 2012 | | | | 38,007 | | | | | 30,687 | | 1,206 |
| 2013 | | | | | 8,304 | | | | | 6,185 | |
| | | | | | | | | | | | |
| TOTAL | | | 347,245 | 38,007 | 8,304 | 3,610,709 | | 241,629 | 30,687 | 6,185 | 11,104 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|--------|--------|---------------|------|---------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 616,013 | | | 998,577 | | 566,620 | | | 5,325 |
| 2011 | | | | | | | | | | | 4,844 |
| 2012 | | 234 | 14,060 | 66,298 | 1,573 | | 195 | 14,031 | 61,054 | 1,682 | 1,289 |
| 2013 | 2 | 174 | 5,828 | 3,426 | 12,045 | 95 | 92 | 3,218 | 2,925 | 9,894 | |
| | | | | | | | | | | | |
| TOTAL | 2 | 408 | 635,901 | 69,724 | 13,618 | 998,672 | 287 | 583,869 | 63,979 | 11,576 | 11,458 |
| | | | | | | | | | | | |

| • | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|--------------|---------|----------|---------|---------|------------|--------|
| TOTAL TRAN | S. LOSSES P | G B | 2,219,13 | 9 - | 158,897 | 11,458 | |
| TOTAL TRAN | S. LOSSES PO | 3 A | | | | • | |
| IBNR + FREQ | UENCY ADJU | ST. | -92,38 | 6 | -21,592 | 97 | |
| TOTAL LOSS | ES | | 2,126,75 | 3 | 137,305 | 11,555 | |
| EXPECTED L | OSSES | | 198,46 | 0 | 77,168 | 14,025 | |
| CREDIBILITY | | | .0 | 0 | .01 | .01 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | 33.21 | 0 | 2.144 | .180 | 35.534 |
| INDICAT | ED (POST-TE | ST) | 40.81 | 5 | 2.635 | .221 | 43.671 |
| PRES. C | N RATE LEVE | EL | 3.06 | 9 | 1.194 | .217 | 4.480 |
| DERIVE | D BY FORMUL | -A | 3.06 | 9 | 1.208 | .217 | 4.494 |
| UNDERL | YING PRES. I | RATE | 3.09 | 9 | 1.205 | .219 | 4.523 |
| PROPOS | SED | | 3.06 | 9 | 1.208 | .217 | 4.494 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 7.045 |
| IND. RATES | | | | 7.05 | MINIMU | JM PREMIUM | 2000 |
| MAN. RATES | 5.75 | 6.56 | 6.83 | + 7.05 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 2,016 | 50,381 | 2.499 | | | | | | 1 | | 1 |
| 2011 | 2,082 | 3,529 | .169 | | | | | | | | |
| 2012 | 2,209 | | | | | | | | | | |
| 2013 | 3,098 | | | | | | | | | | |
| 2014 | 3,147 | 72,340 | 2.298 | | | | | | | 2 | 2 |
| TOTAL | 12,552 | 126,250 | 1.006 | | | | | | 1 | 2 | 3 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-------|--------|--------------|------|-------|--------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 3,408 | | | | | 46,973 | | |
| 2011 | | | | | | | | | | | 3,529 |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| 2014 | | | | | 33,731 | | | | | 38,609 | |
| TOTAL | | | | 3,408 | 33,731 | | | | 46,973 | 38,609 | 3,529 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|--------|--------|---------------|------|--------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 7,000 | | | | | 108,179 | | |
| 2011 | | | | | | | | | | | 3,751 |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| 2014 | 36 | 1,021 | 56,074 | 33,418 | 39,063 | 182 | 450 | 48,067 | 41,979 | 46,265 | |
| TOTAL | 36 | 1,021 | 56,074 | 40,418 | 39,063 | 182 | 450 | 48,067 | 150,158 | 46,265 | 3,751 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|---------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 105,83 | 0 : | 275,904 | 3,751 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -118,16 | 7 | -39,257 | 75 | |
| TOTAL LOSS | ES | | | | 236,647 | 3,826 | |
| EXPECTED L | OSSES | | 264,97 | 3 | 145,227 | 9,539 | |
| CREDIBILITY | | | 0. | 1 | .02 | .02 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | TED (PRE-TES | ST) | .00 | 0 | 1.885 | .030 | 1.915 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | 2.317 | .037 | 2.354 |
| PRES. C | N RATE LEVE | EL | 2.09 | 1 | 1.146 | .075 | 3.312 |
| DERIVE | D BY FORMUL | _A | 2.07 | 0 | 1.169 | .074 | 3.313 |
| UNDERI | LYING PRES. I | RATE | 2.11 | 1 | 1.157 | .076 | 3.344 |
| PROPOS | SED | | 2.06 | 9 | 1.169 | .074 | 3.312 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 5.192 |
| IND. RATES | | | | 5.19 | MINIM | UM PREMIUM | 1670 |
| MAN. RATES | 6.11 | 5.75 | 5.05 | + 5.19 | PRESE | NT | 1670 |

1,017

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | | | NL | JMBER OF | CASES | | |
|--------|----------|-------------|------------|-------|------|---------------|------|-------|---------|----------|-------|------|--------|
| YEAR | IN THOUS | LOSSES | REPORTED | | | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 211 | | | | | | | | | | | | |
| 2011 | 226 | 957 | .423 | | | | | | | | | | |
| 2012 | 286 | | | | | | | | | | | | |
| 2013 | 348 | | | | | | | | | | | | |
| 2014 | 307 | | | | | | | | | | | | |
| TOTAL | 1,378 | 957 | .069 | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | REP | ORTED LOSSES | | | | | | | |
| MANUAL | | | INDEMNITY | | | | | MEDI | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | | TEMP | MED | . ONLY |
| | | | | | | | | | | | | | |
| 2011 | | | | | | | | | | | | | 957 |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | 957 |
| TOTAL | | | | | | | | | | | | | 331 |
| | | | | | I | | | | | | | | |
| | | | | | TRAN | SLATED LOSSES | | | | | | | |
| MANUAL | | | INDEMNITY | | | | | M | IEDICAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | | TEMP | MED | . ONLY |
| | | | | | | | | | | | | | |
| 2011 | | | | | | | | | | | | | 1,017 |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | 1 | | | | | | [| |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|---------|---------|--------|------------|-------|
| TOTAL TRAN | S. LOSSES F | G B | | | | 1,017 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -14,89 | 3 | -5,806 | 19 | |
| TOTAL LOSS | ES | | | | | 1,036 | |
| EXPECTED L | OSSES | | 33,29 | 3 | 21,360 | 2,384 | |
| CREDIBILITY | | | .(| 00 | .00 | .00 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 00 | .000 | .075 | .075 |
| INDICAT | ED (POST-TE | ST) | .00 | 00 | .000 | .092 | .092 |
| PRES. C | N RATE LEVE | EL | 2.39 |)3 | 1.535 | .172 | 4.100 |
| DERIVE | D BY FORMUI | LA. | 2.39 |)3 | 1.535 | .172 | 4.100 |
| UNDERI | YING PRES. | RATE | 2.41 | 6 | 1.550 | .173 | 4.139 |
| PROPOS | SED | | 2.39 |)3 | 1.535 | .172 | 4.100 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 6.427 |
| IND. RATES | | | | 6.43 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | 5.61 | 6.1 | 9 6.25 | + 6.43 | PRESE | NT | 1995 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | IMBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|----------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 329 | | | | | | | | | l | |
| 2011 | 428 | | | | | | | | | 1 | |
| 2012 | 444 | | | | | | | | | 1 | |
| 2013 | 430 | 810 | .188 | | | | | | | 1 | |
| 2014 | 671 | | | | | | | | | 1 | |
| TOTAL | 2,302 | 810 | .035 | | | | | | | i | |
| | | | | | | | | | | l | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|--------------|------|-------|-------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| 2013 | | | | | | | | | | | 810 |
| | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | 810 |
| _ | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|---------------|------|-------|---------|------|---------------------------------------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| 2013 | | | | | | | | | | | 804 |
| | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | 804 |
| | | | | | | | · | | · | | · · · · · · · · · · · · · · · · · · · |

| | | | SERIOUS | NON-SEF | RIOUS | MED. ONLY | TOTAL |
|--------------|--------------|---------|---------|---------|--------|------------|-------|
| TOTAL TRANS | S. LOSSES P | G B | | | | 804 | |
| TOTAL TRANS | S. LOSSES PO | G A | | | | | |
| IBNR + FREQU | UENCY ADJU | ST. | -9,42 | 5 | -4,499 | 25 | |
| TOTAL LOSSI | ES | | | | | 829 | |
| EXPECTED LO | OSSES | | 21,54 | 7 | 17,380 | 2,992 | |
| CREDIBILITY | | | .0 | 0 | .01 | .01 | |
| PURE PREMIL | JMS | - | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .000 | .036 | .036 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .000 | .044 | .044 |
| PRES. O | N RATE LEVE | EL | .92 | 7 | .748 | .129 | 1.804 |
| DERIVE | D BY FORMUL | _A | .92 | 7 | .741 | .128 | 1.796 |
| UNDERL | YING PRES. I | RATE | .93 | 6 | .755 | .130 | 1.821 |
| PROPOS | SED | | .92 | 7 | .741 | .128 | 1.796 |
| | | | - | - | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 2.815 |
| IND. RATES | | | | 2.82 | MINIMU | JM PREMIUM | 1040 |
| MAN. RATES | 2.51 | 2.76 | 2.75 | + 2.82 | PRESE | NT | 1040 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 3,262 | 33,981 | 1.041 | | | | | | 1 | | 1 |
| 2011 | 3,567 | 10,429 | .292 | | | | | | | | |
| 2012 | 3,654 | 11,734 | .321 | | | | | | | 1 | 1 |
| 2013 | 3,067 | 12,116 | .395 | | | | | | | 1 | 1 |
| 2014 | 3,207 | 72,634 | 2.264 | | | | | | | 2 | 2 |
| TOTAL | 16,757 | 140,894 | .841 | | | | | | 1 | 4 | 5 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|-------|--------|--------------|------|-------|--------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 3,840 | | | | | 27,058 | | 3,083 |
| 2011 | | | | | | | | | | | 10,429 |
| 2012 2013 | | | | | 591 | | | | | 6,658 | 4,485 |
| 2013 | | | | | 905 | | | | | 5,642 | 5,569 |
| 2014 | | | | | 22,167 | | | | | 47,009 | 3,458 |
| TOTAL | | | | 3,840 | 23,663 | | | | 27,058 | 59,309 | 27,024 |
| | | | | | | | | | | | _ |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|--------|--------|---------------|------|--------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 7,887 | | | | | 62,315 | | 3,074 |
| 2011 | | | | | | | | | | | 11,086 |
| 2012 | | | 168 | 109 | 1,099 | | 18 | 1,410 | 1,561 | 12,979 | 4,794 |
| 2013 | | 23 | 637 | 372 | 1,312 | 64 | 81 | 2,932 | 2,671 | 9,027 | 5,524 |
| 2014 | 24 | 667 | 36,852 | 21,963 | 25,673 | 218 | 548 | 58,522 | 51,115 | 56,334 | 3,610 |
| TOTAL | 24 | 690 | 37,657 | 30,331 | 28,084 | 282 | 647 | 62,864 | 117,662 | 78,340 | 28,088 |
| | | | | | | | | | | | |

| - | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|--------------------|--------------|---------|---------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 102,16 | 4 2 | 254,417 | 28,088 | - |
| TOTAL TRAN | S. LOSSES PO | 3 A | • | | , | , | |
| IBNR + FREQ | UENCY ADJU | ST. | -186,19 | 2 | -75,109 | 295 | |
| TOTAL LOSS | ES | | | • | 179,308 | 28,383 | |
| EXPECTED L | OSSES | | 403,50 | 8 2 | 273,976 | 43,736 | |
| CREDIBILITY | | | .0 | 1 | .02 | .02 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | 1.070 | .169 | 1.239 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | 1.315 | .208 | 1.523 |
| PRES. C | N RATE LEVE | EL | 2.38 | 5 | 1.619 | .259 | 4.263 |
| DERIVE | D BY FORMUL | -A | 2.36 | 1 | 1.613 | .258 | 4.232 |
| UNDERI | YING PRES. I | RATE | 2.40 | 8 | 1.635 | .261 | 4.304 |
| PROPOS | SED | | 2.36 | 1 | 1.613 | .258 | 4.232 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 6.634 |
| IND. RATES | | | | 6.63 | MINIM | JM PREMIUM | 2000 |
| MAN. RATES | 6.42 | 6.79 | 6.50 | + 6.63 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | IMBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|----------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 2,572 | 399 | .015 | | | | | | | | |
| 2011 | 2,562 | 9,012 | .351 | | | | | | | 2 | 2 |
| 2012 | 2,355 | · | | | | | | | | | |
| 2013 | 2,471 | 2,384 | .096 | | | | | | | | |
| 2014 | 2,458 | 181 | .007 | | | | | | | | |
| TOTAL | 12,418 | 11,976 | .096 | | | | | | | 2 | 2 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-------|-------|--------------|------|-------|-------|-------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 399 |
| 2011 | | | | | 2,229 | | | | | 6,783 | |
| | | | | | | | | | | | |
| 2013 | | | | | | | | | | | 2,384 |
| 2014 | | | | | | | | | | | 181 |
| TOTAL | | | | | 2,229 | | | | | 6,783 | 2,964 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|-------|-------|---------------|------|-------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 398 |
| 2011 | | | 216 | 167 | 5,270 | | | 406 | 696 | 15,971 | |
| | | | | | | | | | | | |
| 2013 | | | | | | | | | | | 2,365 |
| 2014 | | | | | | | | | | | 189 |
| TOTAL | | | 216 | 167 | 5,270 | | | 406 | 696 | 15,971 | 2,952 |
| | | | | | | | | | | | |

| | • | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|--------------|---------|---------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 62 | 2 | 22,104 | 2,952 | |
| TOTAL TRAN | S. LOSSES PO | 3 A | | | | · | |
| IBNR + FREQ | UENCY ADJU | ST. | -66,68 | 4 | -30,918 | 133 | |
| TOTAL LOSS | ES | | | | | 3,085 | |
| EXPECTED L | OSSES | | 143,92 | 4 | 111,636 | 19,123 | |
| CREDIBILITY | | | .0 | 1 | .02 | .02 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .000 | .025 | .025 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .000 | .031 | .031 |
| PRES. C | N RATE LEVE | L | 1.14 | 8 | .890 | .153 | 2.191 |
| DERIVE | D BY FORMUL | -A | 1.13 | 7 | .872 | .151 | 2.160 |
| UNDERI | YING PRES. I | RATE | 1.15 | 9 | .899 | .154 | 2.212 |
| PROPOS | SED | | 1.13 | 7 | .872 | .151 | 2.160 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. RA | ATE | 3.386 |
| IND. RATES | | | | 3.39 | MINIMU | JM PREMIUM | 1195 |
| MAN RATES | 3 10 | 3 40 | 3 34 | + 3 39 | PRESE | NT | 1205 |

| MANUAL | PAYROLL | TOTAL REP | T PUR | E PREM. | | | | | | NI | UMBER OF | CASES | | |
|--------|----------|--------------------|------------------|---------|---------|----------------|---------------|-------|-------|---------|----------|-------|------|--------|
| YEAR | IN THOUS | LOSSES | REP | ORTED | | | | | DEATH | | MAJOR | | TEMP | ALL |
| 2010 | 1,234 | | | | | | | | | | | | | |
| 2011 | 971 | | | | | | | | | | | | | |
| 2012 | 486 | | | | | | | | | | | | | |
| 2013 | 240 | | | | | | | | | | | | | |
| 2014 | 213 | | | | | | | | | | | | | |
| TOTAL | 3,144 | | | | | | | | | | 1 | | | |
| TOTAL | 0,144 | | | | | | | | | | | | | |
| | | 1 | | • | | PED | ORTED LOSSES | | • | • | | | | • |
| MANUAL | | | IND | EMNITY | | KLF | OKTED E033E3 | | MEDI | CAI | | | | |
| YEAR | DEATH | P.T. | | AJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | 2 | TEMP | MED | . ONLY |
| | | | | | - | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | TRAN | SLATED LOSSES | | | | | | | |
| MANUAL | | | | EMNITY | | | | | | IEDICAL | | | | |
| YEAR | DEATH | P.T. | M. | AJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | ₹ | TEMP | MED | ONLY |
| TOTAL | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | | | | | |
| | | TOTAL TRANS | LOSSES I | PG B | | | | | | | | | | |
| | | TOTAL TRANS | . LOSSES P | G A | | | | | | | | | | |
| | | IBNR + FREQU | ENCY ADJU | JST. | -29,535 | -10,871 | 20 | | | | | | | |
| | | TOTAL LOSSE | | ĺ | , | , | 20 | | | | | | | |
| | | EXPECTED LO | | İ | 56,750 | 35,937 | 4,968 | | | | | | | |
| | | CREDIBILITY | - | İ | .00 | | .01 | | | | | | | |
| | | PURE PREMIU | MS | | | | | | | | | | | |
| | | | D (PRE-TE | ST) | .000 | .000 | .001 | .001 | | | | | | |
| | | | D (POST-TI | | .000 | | .001 | .001 | | | | | | |
| | | | NRATE LEV | | 1.788 | | .156 | 3.076 | | | | | | |
| | | | BY FORMU | | 1.788 | | .154 | 3.063 | | | | | | |
| | | | YING PRES. | | 1.805 | | .158 | 3.106 | | | | | | |
| | | PROPOSI | FD | NATE | 1.788 | | .156 | 3.063 | | | | | | |
| | | 1 1101 001 | | 1 | 1.700 | 1.121 | .104 | 5.505 | | | | | | |
| | | | 40.4.4.4 | 40 4 45 | 40.4.40 | 40 4 47 IND D | ATE | 4.000 | | | | | | |
| | | YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 IND. R | AIL | 4.802 | | | | | | |
| | | YEAR IND. RATES | 12-1-14 | 12-1-15 | 12-1-16 | | UM PREMIUM | 1565 | | | | | | |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 617 | 1,010 | .163 | | | | | | | | |
| 2011 | 741 | 58,996 | 7.961 | | | | | | 1 | | 1 |
| 2012 | 784 | 610 | .077 | | | | | | | | |
| 2013 | 735 | 76,989 | 10.474 | | | | | | 2 | | 2 |
| 2014 | 593 | | | | | | | | | | |
| TOTAL | 3,470 | 137,605 | 3.966 | | | | | | 3 | | 3 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|--------|------|--------------|------|-------|--------|------|------------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 1,010 |
| 2011 | | | | 19,761 | | | | | 35,766 | | 3,469 |
| 2012 2013 | | | | | | | | | | | 610 428 |
| 2013 | | | | 22,583 | | | | | 53,978 | | 428 |
| | | | | | | | | | | | |
| TOTAL | | | | 42,344 | | | | | 89,744 | | 5,517 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|--------|-------|---------------|-------|--------|---------|-------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 1,007 |
| 2011 | | | 1,561 | 36,969 | 341 | | | 3,106 | 80,999 | 881 | 3,688 |
| 2012 | | | | | | | | | | | 652 |
| 2013 | | 412 | 22,219 | 35,558 | 2,090 | | 1,667 | 67,117 | 97,165 | 7,076 | 425 |
| | | | | | | | | | | | |
| TOTAL | | 412 | 23,780 | 72,527 | 2,431 | | 1,667 | 70,223 | 178,164 | 7,957 | 5,772 |
| | | | | | | | | | • | | <u> </u> |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|---------|---------|---------|------------|--------|
| TOTAL TRAN | S. LOSSES P | G B | 96,08 | 2 : | 261,079 | 5,772 | |
| TOTAL TRAN | S. LOSSES PO | G A | - | | | • | |
| IBNR + FREQ | UENCY ADJU | ST. | -42,81 | 4 | -15,959 | 58 | |
| TOTAL LOSS | ES | | 53,26 | В 2 | 245,120 | 5,830 | |
| EXPECTED L | OSSES | | 92,68 | 4 | 57,636 | 8,918 | |
| CREDIBILITY | | | .0 | 0 | .01 | .01 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | 1.53 | 5 | 7.064 | .168 | 8.767 |
| INDICAT | ED (POST-TE | ST) | 1.88 | 7 | 8.682 | .206 | 10.775 |
| PRES. C | N RATE LEVE | EL | 2.64 | 6 | 1.645 | .254 | 4.545 |
| DERIVE | D BY FORMUL | LA . | 2.64 | 6 | 1.715 | .254 | 4.615 |
| UNDERI | YING PRES. | RATE | 2.67 | 1 | 1.661 | .257 | 4.589 |
| PROPOS | SED | | 2.64 | 6 | 1.715 | .254 | 4.615 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 7.235 |
| IND. RATES | | | | 7.24 | MINIM | JM PREMIUM | 2000 |
| MAN. RATES | 6.41 | 7.00 | 6.93 | + 7.24 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 15,592 | 504,187 | 3.233 | | | | | 1 | 1 | 5 | 7 |
| 2011 | 16,424 | 180,298 | 1.097 | | | | | | 1 | 5 | 6 |
| 2012 | 17,396 | 135,678 | .779 | | | | | | 1 | 3 | 4 |
| 2013 | 16,826 | 390,088 | 2.318 | | | | | | 4 | 2 | 6 |
| 2014 | 17,177 | 252,300 | 1.468 | | | | | | 1 | 3 | 4 |
| TOTAL | 83,415 | 1,462,551 | 1.753 | | | | | 1 | 8 | 18 | 27 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|--------|--------------|------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 183,008 | 37,314 | 3,298 | | | 148,549 | 76,013 | 34,902 | 21,103 |
| 2011 | | | | 4,906 | 13,529 | | | | 9,005 | 128,396 | 24,462 |
| 2012 | | | | 21,744 | 5,946 | | | | 23,386 | 11,753 | 72,849 |
| 2013 | | | | 36,222 | 44,799 | | | | 198,307 | 56,684 | 54,076 |
| 2014 | | | | 38,443 | 31,233 | | | | 86,622 | 42,252 | 53,750 |
| TOTAL | | | 183,008 | 138,629 | 98,805 | | | 148,549 | 393,333 | 273,987 | 226,240 |
| | | | | | | • | | | | · | · |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|---------|---------|---------------|-------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | ı | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 324,656 | 76,643 | 8,089 | | | 348,347 | 175,058 | 84,777 | 21,040 |
| 2011 | | | 1,689 | 10,191 | 32,069 | | | 8,474 | 33,546 | 302,546 | 26,003 |
| 2012 | | 162 | 9,717 | 39,041 | 11,953 | | 178 | 13,185 | 49,284 | 24,188 | 77,876 |
| 2013 | 10 | 1,588 | 67,084 | 75,502 | 68,341 | 636 | 6,946 | 276,026 | 383,759 | 116,707 | 53,643 |
| 2014 | 85 | 2,130 | 122,405 | 76,988 | 43,370 | 866 | 2,154 | 221,092 | 165,721 | 69,494 | 56,115 |
| TOTAL | 95 | 3,880 | 525,551 | 278,365 | 163,822 | 1,502 | 9,278 | 867,124 | 807,368 | 597,712 | 234,677 |
| | | | | • | | | | | | | |

| - | | | SERIOUS | NON-SEI | PIOLIS I | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|-------------|---------|----------|------------|--------|
| TOTAL TRAN | S. LOSSES P | C P | 1,407,43 | | 347,267 | 234.677 | IOIAL |
| | S. LOSSES P | | 1,407,43 | 1,0 | 547,207 | 234,077 | |
| | | | 4 0 4 0 0 4 | 4 | 270 454 | 0.050 | |
| | <u>UENCY ADJU</u> | SI. | -1,643,04 | | 670,451 | 2,952 | |
| TOTAL LOSS | ES | | | 1, | 176,816 | 237,629 | |
| EXPECTED L | OSSES | | 3,592,68 | 34 2,4 | 452,401 | 417,909 | |
| CREDIBILITY | | | .0 | 12 | .07 | .07 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 00 | 1.411 | .285 | 1.696 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | 1.734 | .350 | 2.084 |
| PRES. C | N RATE LEVE | EL | 4.26 | 66 | 2.912 | .496 | 7.674 |
| DERIVE | D BY FORMUL | _A | 4.18 | 31 | 2.830 | .486 | 7.497 |
| UNDERI | YING PRES. I | RATE | 4.30 |)7 | 2.940 | .501 | 7.748 |
| PROPOS | SED | | 4.18 | 31 | 2.830 | .486 | 7.497 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 11.753 |
| IND. RATES | | | | 11.75 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | 10.38 | 11.53 | 11.70 | + 11.75 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | IMBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|----------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 16,459 | 732,295 | 4.449 | | | | | 1 | 8 | 1 | 10 |
| 2011 | 16,926 | 1,599,951 | 9.452 | | | | | 2 | 9 | 5 | 16 |
| 2012 | 16,290 | 2,685,824 | 16.487 | | | | | 1 | 8 | 1 | 10 |
| 2013 | 11,224 | 108,167 | .963 | | | | | | 2 | 2 | 4 |
| 2014 | 15,994 | 47,746 | .298 | | | | | | | 1 | 1 |
| TOTAL | 76,893 | 5,173,983 | 6.729 | | | | | 4 | 27 | 10 | 41 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|--------|--------------|------|-----------|-----------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | _ |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 78,403 | 136,186 | 1,085 | | | 49,803 | 409,751 | 24,454 | 32,613 |
| 2011 | | | 252,388 | 158,882 | 8,637 | | | 699,567 | 349,059 | 38,290 | 93,128 |
| 2012 | | | 435,661 | 212,532 | 6,702 | | | 1,707,799 | 275,495 | 22,949 | 24,686 |
| 2013 | | | | 28,042 | 2,911 | | | | 60,439 | 10,229 | 6,546 |
| 2014 | | | | | 675 | | | | | 24,804 | 22,267 |
| TOTAL | | | 766,452 | 535,642 | 20,010 | | | 2,457,169 | 1,094,744 | 120,726 | 179,240 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|-----------|--------|---------------|--------|-----------|-----------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 139,087 | 279,727 | 2,662 | | | 116,788 | 943,657 | 59,399 | 32,515 |
| 2011 | | 4,182 | 455,586 | 300,182 | 32,588 | | 14,562 | 1,541,718 | 812,918 | 125,567 | 98,995 |
| 2012 | | 7,064 | 230,686 | 374,575 | 25,677 | | 51,214 | 1,014,649 | 573,623 | 75,228 | 26,389 |
| 2013 | | 569 | 29,637 | 45,352 | 6,821 | 95 | 2,015 | 80,474 | 113,629 | 24,299 | 6,494 |
| 2014 | | 19 | 1,118 | 667 | 781 | 116 | 288 | 30,874 | 26,967 | 29,722 | 23,247 |
| TOTAL | | 11,834 | 856,114 | 1,000,503 | 68,529 | 211 | 68,079 | 2,784,503 | 2,470,794 | 314,215 | 187,640 |
| | | | | | | | | | | | |

| • | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|--------------|---------|------------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 3,720,741 | 3,8 | 354,041 | 187,640 | |
| TOTAL TRAN | S. LOSSES PO | A G | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -1,037,539 | -: | 539,213 | 2,925 | |
| TOTAL LOSS | ES | | 2,683,202 | 2 3,3 | 314,828 | 190,565 | |
| EXPECTED L | OSSES | | 2,243,738 | 1,9 | 986,147 | 429,063 | |
| CREDIBILITY | | | .02 | 2 | .06 | .07 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | 3.490 |) | 4.311 | .248 | 8.049 |
| INDICAT | ED (POST-TE | ST) | 4.289 |) | 5.298 | .305 | 9.892 |
| PRES. C | N RATE LEVE | L | 2.890 |) | 2.558 | .553 | 6.001 |
| DERIVE | D BY FORMUL | .A | 2.918 | 3 | 2.722 | .536 | 6.176 |
| UNDERL | YING PRES. I | RATE | 2.918 | 3 | 2.583 | .558 | 6.059 |
| PROPOS | SED | | 2.918 | 3 | 2.722 | .536 | 6.176 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 9.682 |
| IND. RATES | | | | 9.68 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | 6.99 | 8.55 | 9.15 | + 9.68 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 4,728 | 135,104 | 2.857 | | | | | | 1 | | 1 |
| 2011 | 3,114 | 1,205,409 | 38.709 | | | | | 1 | | 1 | 2 |
| 2012 | 2,470 | 21,518 | .871 | | | | | | | 1 | 1 |
| 2013 | 2,183 | 1,172 | .053 | | | | | | | | |
| 2014 | 2,108 | 892 | .042 | | | | | | | | |
| TOTAL | 14,603 | 1,364,095 | 9.341 | | | | | 1 | 1 | 2 | 4 |
| | | | | | | | | | | | |

| | REPORTED LOSSES | | | | | | | | | | | | | |
|--------------|-----------------|------|-----------|--------|------|-------|------|-----------|--------|-------|-----------|--|--|--|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | | |
| 2010 | | | | 26,205 | | | | | 53,865 | | 55,034 | | | |
| 2011 | | | 140,373 | | 290 | | | 1,063,850 | | 110 | 786 | | | |
| 2012 2013 | | | | | 518 | | | | | 6,741 | 14,259 | | | |
| 2013 | | | | | | | | | | | 1,172 | | | |
| 2014 | | | | | | | | | | | 892 | | | |
| TOTAL | | | 140,373 | 26,205 | 808 | | | 1,063,850 | 53,865 | 6,851 | 72,143 | | | |
| | | | | | | | | | | | _ | | | |

| | TRANSLATED LOSSES | | | | | | | | | | | | | |
|--------|-------------------|------|-----------|--------|-------|-------|-------|---------|---------|--------|-----------|--|--|--|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | | |
| 2010 | | | | 53,825 | | | | | 124,051 | | 54,869 | | | |
| 2011 | | 878 | 93,026 | 505 | 2,669 | | 8,371 | 867,814 | 10,648 | 15,672 | 836 | | | |
| 2012 | | | 147 | 96 | 963 | | 18 | 1,426 | 1,579 | 13,142 | 15,243 | | | |
| 2013 | | | | | | | | | | | 1,163 | | | |
| 2014 | | | | | | | | | | | 931 | | | |
| TOTAL | | 878 | 93,173 | 54,426 | 3,632 | | 8,389 | 869,240 | 136,278 | 28,814 | 73,042 | | | |
| | | | | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL | | |
|-------------|-------------------|---------|---------|----------------------|---------|-----------|-------|--|--|
| TOTAL TRAN | S. LOSSES F | G B | 971,68 | 0 2 | 223,150 | 73,042 | | | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -231,25 | 9 | -62,266 | 110 | | | |
| TOTAL LOSS | ES | | 740,42 | 11 | 160,884 | 73,152 | | | |
| EXPECTED L | OSSES | | 471,82 | 3 | 214,079 | 18,983 | | | |
| CREDIBILITY | | | .0 | 1 | .02 | .02 | | | |
| PURE PREMI | UMS | • | | | | | | | |
| INDICAT | FED (PRE-TES | ST) | 5.07 | 0 | 1.102 | .501 | 6.673 | | |
| INDICAT | ED (POST-TE | ST) | 6.23 | 1 | 1.354 | .616 | 8.201 | | |
| PRES. C | N RATE LEVE | EL | 3.20 | 0 | 1.452 | .129 | 4.781 | | |
| DERIVE | D BY FORMUI | _A | 3.23 | 0 | 1.450 | .139 | 4.819 | | |
| UNDERI | LYING PRES. | RATE | 3.23 | 1 | 1.466 | .130 | 4.827 | | |
| PROPOS | PROPOSED | | | 0 | 1.450 | .139 | 4.819 | | |
| | | | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 7.555 | | |
| IND. RATES | | | | 7.56 MINIMUM PREMIUM | | | 2000 | | |
| MAN. RATES | 7.01 | 7.51 | 7.29 | + 7.56 | PRESE | 2000 | | | |

1420

MAN. RATES

| YEAR | MANUAL | PAYROLL | TOTAL REP | T. PURI | E PREM. | | | I | | | NI | JMBER OF | CASES | | |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|----------|-----------|------------|---------|---------|-----------------|---------------|-------|-------|--------|----------|---------|-------|--------|
| 2011 365 2012 472 2013 457 2014 518 2014 518 2014 518 2014 518 2014 518 2014 518 2014 518 2014 518 2014 518 2014 518 2014 518 2014 518 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2 | | IN THOUS | | | | | | | | DEATH | | | | TEMP | ALL |
| 2012 472 2014 518 518 707AL 2,221 | 2010 | | | | | | | | | | | | | | |
| 2013 | | | | | | | | | | | | | | | |
| TOTAL 2,221 | | | | | | | | | | | | | | | |
| NOTAL 2.21 | | | | | | | | | | | | | | | |
| MANUAL INDEMNITY | | | | | | | | | | | | | | | |
| MANUAL | TOTAL | 2,221 | | | | | | | | | | | | | |
| MANUAL INDEMNITY MEDICAL MEDICAL MEDICAL MEDICAL MAJOR MINOR TEMP DEATH P.T. MAJOR MINOR TEMP MED. | | | | | | | | | | | | | | | |
| YEAR DEATH P.T. MAJOR MINOR TEMP DEATH P.T. MAJOR MINOR TEMP MED. | MANULAL | | | IND | EMAUTY | | REP | ORTED LOSSES | | MEDI | CAL | | | | |
| TOTAL INDEMNITY | | DEATH | РΤ | | | MINOR | TEMP | DEATH | РΤ | | |) | TEMP | MED | ONLY |
| TRANSLATED LOSSES | TEAR | DEATH | F.1. | IVI | AJUK | WINOR | IEMP | DEATH | F.11. | MAJOR | WIINOR | L | I EIVIP | IVIED | ONLT |
| TRANSLATED LOSSES | | | | | | | | | | | | | | | |
| TRANSLATED LOSSES | | | | | | | | | | | | | | | |
| NDEMNITY | TOTAL | | | | | | | | | | | | | | |
| TOTAL P. T. MAJOR MINOR TEMP DEATH P. T. MAJOR MINOR TEMP MED. | | | | | | | TRAN | SLATED LOSSES | | | | | | | |
| TOTAL | | | | | | | | | | | | | | | |
| SERIOUS NON-SERIOUS MED. ONLY TOTAL | YEAR | DEATH | P.T. | M | AJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | 2 | TEMP | MED | . ONLY |
| SERIOUS NON-SERIOUS MED. ONLY TOTAL | | | | | | | | | | | | | | | |
| TOTAL TRANS. LOSSES PG B TOTAL TRANS. LOSSES PG A IBNR + FREQUENCY ADJUST15,654 -6,604 13 TOTAL LOSSES -13 EXPECTED LOSSES 34,803 24,498 1,599 CREDIBILITY | TOTAL | | | | | | | | | | | | | | |
| TOTAL TRANS. LOSSES PG A | | | | | | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | | | | | |
| IBNR + FREQUENCY ADJUST. | | | | | | | | | | | | | | | |
| TOTAL LOSSES 13 13 | | | | | | -15 654 | -6 604 | 13 | | | | | | | |
| EXPECTED LOSSES 34,803 24,498 1,599 CREDIBILITY .00 .01 .01 .01 .01 .01 .01 .01 .01 .01 .01 .01 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .00 | | | | | | 10,001 | 0,004 | | | | | | | | |
| CREDIBILITY .00 .01 .01 .01 | | | | | | 34.803 | 24.498 | 1,599 | | | | | | | |
| PURE PREMIUMS | | | | | | | | | | | | | | | |
| INDICATED (PRE-TEST) .000 .000 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 | | | | JMS | | | | | | | | | | | |
| INDICATED (POST-TEST) .000 .000 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 .001 | | | | | ST) | .000 | .000 | .001 | .001 | | | | | | |
| PRES. ON RATE LEVEL 1.552 1.093 .071 2.716 DERIVED BY FORMULA 1.552 1.082 .070 2.704 UNDERLYING PRES. RATE 1.567 1.103 .072 2.742 PROPOSED 1.552 1.082 .070 2.704 YEAR 12-1-14 12-1-15 12-1-16 12-1-17 IND. RATE 4.239 IND. RATES 4.24 MINIMUM PREMIUM 1420 | | | | | | | | | | | | | | | |
| DERIVED BY FORMULA 1.552 1.082 .070 2.704 UNDERLYING PRES. RATE 1.567 1.103 .072 2.742 PROPOSED 1.552 1.082 .070 2.704 YEAR 12-1-14 12-1-15 12-1-16 12-1-17 IND. RATE 4.239 IND. RATES 4.24 MINIMUM PREMIUM 1420 | | | | | | 1.552 | 1.093 | .071 | | | | | | | |
| UNDERLYING PRES. RATE 1.567 1.103 .072 2.742 PROPOSED 1.552 1.082 .070 2.704 YEAR 12-1-14 12-1-15 12-1-16 12-1-17 IND. RATE 4.239 IND. RATES 4.24 MINIMUM PREMIUM 1420 | | | | | | | | .070 | | | | | | | |
| YEAR 12-1-14 12-1-15 12-1-16 12-1-17 IND. RATE 4.239 IND. RATES 4.24 MINIMUM PREMIUM 1420 | | | UNDERL | YING PRES. | RATE | 1.567 | 1.103 | .072 | | | | | | | |
| IND. RATES 4.24 MINIMUM PREMIUM 1420 | | | | | | | | | | | | | | | |
| IND. RATES 4.24 MINIMUM PREMIUM 1420 | | | VEAR | 12 1 14 | 12 4 45 | 12 1 16 | 12 1 17 IND 5 | ATE | 4 000 | | | | | | |
| | | | | 12-1-14 | 12-1-15 | 12-1-16 | | | | | | | | | |
| | | | MAN RATES | 3.87 | 1 22 | 4 14 | | | 1420 | | | | | | |

+PROPOSED

4.22

4.14 + 4.24 PRESENT

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | NUMBER OF CASES | | | | | |
|--------|----------|-------------|------------|--|--|-----------------|------|-------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 1,995 | 2,642 | .132 | | | | | | | | |
| 2011 | 1,595 | 469 | .029 | | | | | | | | |
| 2012 | 1,546 | 145 | .009 | | | | | | | | |
| 2013 | 1,646 | 547 | .033 | | | | | | | | |
| 2014 | 1,586 | 325 | .020 | | | | | | | | |
| TOTAL | 8,368 | 4,128 | .049 | | | | | | | | |
| | | | | | | | | | | | |

| | REPORTED LOSSES | | | | | | | | | | | | | |
|--------------------------------------|-----------------|------|-----------|-------|------|-------|------|-------|-------|------|-----------|--|--|--|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | | |
| 2010 2011 2012 2013 2014 | | | | | | | | | | | 2,642 | | | |
| 2011 | | | | | | | | | | | 469 | | | |
| 2012 | | | | | | | | | | | 145 | | | |
| 2013 | | | | | | | | | | | 547 | | | |
| 2014 | | | | | | | | | | | 325 | | | |
| TOTAL | | | | | | | | | | | 4,128 | | | |
| | | | | | | | | | | | | | | |

| | TRANSLATED LOSSES | | | | | | | | | | | | | |
|--------|-------------------|------|-----------|-------|------|-------|------|-------|---------|------|-----------|--|--|--|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | | |
| 2010 | | | | | | | | | | | 2,634 | | | |
| 2011 | | | | | | | | | | | 499 | | | |
| 2012 | | | | | | | | | | | 155 | | | |
| 2013 | | | | | | | | | | | 543 | | | |
| 2014 | | | | | | | | | | | 339 | | | |
| TOTAL | | | | | | | | | | | 4,170 | | | |
| | | | | | | | • | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|--------------|---------|---------|---------|---------|-----------|-------|
| TOTAL TRAN | S. LOSSES P | G B | | | | 4,170 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -30,08 | 7 | -14,976 | 54 | |
| TOTAL LOSS | ES | | | | | 4,224 | |
| EXPECTED L | OSSES | | 64,26 | 6 | 53,387 | 8,117 | |
| CREDIBILITY | | | .0 | 1 | .01 | .02 | |
| PURE PREMI | JMS | | | | | - | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .000 | .050 | .050 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .000 | .061 | .061 |
| PRES. C | N RATE LEVE | EL | .76 | 1 | .632 | .096 | 1.489 |
| DERIVE | D BY FORMUL | _A | .75 | 3 | .626 | .095 | 1.474 |
| UNDERL | YING PRES. | RATE | .76 | 8 | .638 | .097 | 1.503 |
| PROPOS | SED | | .75 | 3 | .626 | .095 | 1.474 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 2.310 |
| IND. RATES | | | | 2.31 | MINIM | 905 | |
| MAN. RATES | 2.19 | 2.34 | 2.27 | + 2.31 | PRESE | NT | 910 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 15,185 | 198,138 | 1.304 | | | | | | 1 | 5 | 6 |
| 2011 | 18,631 | 493,176 | 2.647 | | | | | 1 | 1 | 3 | 5 |
| 2012 | 20,182 | 257,368 | 1.275 | | | | | | 1 | 4 | 5 |
| 2013 | 19,733 | 400,771 | 2.030 | | | | | 2 | 2 | 3 | 7 |
| 2014 | 21,503 | 208,900 | .971 | | | | | | | 5 | 5 |
| TOTAL | 95,234 | 1,558,353 | 1.636 | | | | | 3 | 5 | 20 | 28 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|--------|---------|--------------|------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 11,072 | 14,942 | | | | 91,794 | 46,885 | 33,445 |
| 2011 | | | 146,968 | 53,877 | 7,590 | | | 188,244 | 71,563 | 9,316 | 15,618 |
| 2012 | | | | 4,053 | 76,951 | | | | 15,869 | 123,159 | 37,336 |
| 2013 | | | 230,991 | 18,792 | 14,658 | | | 81,501 | 12,086 | 38,263 | 4,480 |
| 2014 | | | | | 87,616 | | | | | 87,546 | 33,738 |
| TOTAL | | | 377,959 | 87,794 | 201,757 | | | 269,745 | 191,312 | 305,169 | 124,617 |
| | | | | | | | | | | | |

| | TRANSLATED LOSSES | | | | | | | | | | | | | |
|--------|-------------------|--------|-----------|---------|---------|--------|--------|---------|---------|---------|-----------|--|--|--|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | | |
| 2010 | | | | 22,742 | 36,653 | | | | 211,402 | 113,883 | 33,345 | | | |
| 2011 | | 2,435 | 262,485 | 102,701 | 24,363 | | 3,919 | 412,855 | 167,999 | 30,909 | 16,602 | | | |
| 2012 | | 315 | 23,181 | 21,401 | 143,150 | | 391 | 33,346 | 60,436 | 240,948 | 39,912 | | | |
| 2013 | 531 | 12,691 | 479,234 | 54,436 | 39,209 | 9,633 | 11,594 | 313,423 | 53,102 | 68,662 | 4,444 | | | |
| 2014 | 100 | 2,650 | 145,652 | 86,807 | 101,467 | 404 | 1,019 | 108,980 | 95,191 | 104,906 | 35,222 | | | |
| TOTAL | 631 | 18,091 | 910,552 | 288,087 | 344,842 | 10,037 | 16,923 | 868,604 | 588,130 | 559,308 | 129,525 | | | |
| | | | | | | | | | | | | | | |

| | | | SERIOUS | NON-SER | IOUS | MED. ONLY | TOTAL |
|-------------------|----------------------|---------|------------|----------------------|--------|-----------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 1,824,838 | 1,7 | 80,367 | 129,525 | |
| TOTAL TRAN | S. LOSSES PO | A A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -1,301,413 | -4 | 02,510 | 1,586 | |
| TOTAL LOSS | ES | | 523,425 | 1,3 | 77,857 | 131,111 | |
| EXPECTED L | OSSES | | 2,892,255 | 1,4 | 97,078 | 214,277 | |
| CREDIBILITY | | | .03 | 3 | .07 | .08 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .550 |) | 1.447 | .138 | 2.135 |
| INDICAT | ED (POST-TE | ST) | .676 | 6 | 1.778 | .170 | 2.624 |
| PRES. C | N RATE LEVE | L | 3.008 | 3 | 1.557 | .223 | 4.788 |
| DERIVE | D BY FORMUL | Α | 2.938 | 3 | 1.572 | .219 | 4.729 |
| UNDERI | YING PRES. I | RATE | 3.037 | , | 1.572 | .225 | 4.834 |
| PROPOS | SED | | 2.938 | В | 1.572 | .219 | 4.729 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 7.414 |
| IND. RATES | | | | 7.41 MINIMUM PREMIUM | | | 2000 |
| MAN. RATES | MAN. RATES 6.29 7.14 | | | + 7.41 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REP | r. PUR | E PREM. | | | | | | NI | UMBER OF | CASES | | |
|--------|----------|--------------|------------|---------|----------|----------------|---------------|-------|-------|---------|----------|-------|------|--------|
| YEAR | IN THOUS | LOSSES | | PORTED | | | | | DEATH | | MAJOR | | TEMP | ALL |
| 2010 | | | | | | | | | | | | | | |
| 2011 | | | | | | | | | | | | | | |
| 2012 | 761 | | | | | | | | | | | | | |
| 2013 | | | | | | | | | | | | | | |
| 2014 | 108 | | | | | | | | | | | | | |
| TOTAL | 869 | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | DED | 00750 00050 | | | | | | | |
| MANUAL | | | IND | EMNITY | | REP | ORTED LOSSES | | MEDI | CAI | | | | |
| YEAR | DEATH | P.T. | | AJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | 2 | TEMP | MED | . ONLY |
| | | | | | | | | | | | | | | - |
| | | | | | | | | | | | | | | |
| TOTAL | | | | 1 | | | | + | | | | | | |
| TOTAL | | | | | | | | | | | | | | |
| l e | | 1 | | ı | | I | l l | 1 | | | | | | |
| | | | | | | TRAN | SLATED LOSSES | | | | | | | |
| MANUAL | | | | EMNITY | | | | | | IEDICAL | | | | |
| YEAR | DEATH | P.T. | М | AJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | ζ | TEMP | MED | . ONLY |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | CEDIOLIC | NON CEDIOUS | MED ONLY | TOTAL | | | | | | |
| | | TOTAL TRANS | LOCCEC | DC B | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | | | | | |
| | | TOTAL TRANS | | | | | | | | | | | | |
| | | IBNR + FREQU | | | -5,115 | -3,602 | 13 | | | | | | | |
| | | TOTAL LOSSE | | JO1. | -5,115 | -3,002 | 13 | | | | | | | |
| | | EXPECTED LO | | | 13,157 | 16,650 | 2,477 | | | | | | | |
| | | CREDIBILITY | 0020 | | .00 | | .00 | | | | | | | |
| | | PURE PREMIUI | MS | | .00 | | .00 | | | | | | | |
| | | | D (PRE-TE | ST) | .000 | .000 | .001 | .001 | | | | | | |
| | | | D (POST-TI | | .000 | | .001 | .001 | | | | | | |
| | | | RATE LEV | | 1.500 | | .282 | 3.680 | | | | | | |
| | | | BY FORMU | | 1.500 | | .282 | 3.680 | | | | | | |
| | | | ING PRES. | | 1.514 | | .285 | 3.715 | | | | | | |
| | | PROPOSE | ED | | 1.500 | 1.898 | .282 | 3.680 | | | | | | |
| | | | | ' | | | | | | | | | | |
| | | YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 IND. R | | 5.769 | | | | | | |
| | | IND. RATES | | | | | UM PREMIUM | 1825 | | | | | | |
| | | MAN. RATES | 4.56 | 5.3 | 7 5.61 | + 5.77 PRESI | ENT | 1820 | | | | | | |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | NUMBER OF CASES | | | | | |
|--------|----------|-------------|------------|--|--|-----------------|------|-------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 1,149 | | | | | | | | | | |
| 2011 | 193 | 501 | .259 | | | | | | | | |
| 2012 | 223 | 18,432 | 8.265 | | | | | | | | |
| 2013 | 159 | 3,110 | 1.955 | | | | | | | | |
| 2014 | 345 | | | | | | | | | | |
| TOTAL | 2,069 | 22,043 | 1.065 | | | | | | | | |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|----------------------|-------|------|-----------|-------|------|--------------|------|-------|-------|------|------------------------|
| MANUAL | | | INDEMNITY | | | MEDICAL | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2011 2012 2013 | | | | | | | | | | | 501 18,432 3,110 |
| TOTAL | | | | | | | | | | | 22,043 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|----------------------|-------|------|-----------|-------|------|---------------|------|-------|---------|------|------------------------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | _ |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2011 2012 2013 | | | | | | | | | | | 533 19,704 3,085 |
| TOTAL | | | | | | | | | | | 23,322 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|----------------------------|--------------|---------|---------|---------|--------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | | | | 23,322 | |
| TOTAL TRAN | S. LOSSES PO | A A | | | | • | |
| IBNR + FREQ | UENCY ADJU | ST. | -27,13 | 3 | -7,731 | 28 | |
| TOTAL LOSS | ES | | | | | 23,350 | |
| EXPECTED L | OSSES | | 52,84 | 1 | 25,408 | 4,779 | |
| CREDIBILITY | | | .0 | 0 | .01 | .01 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .000 | 1.129 | 1.129 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .000 | 1.388 | 1.388 |
| PRES. C | N RATE LEVE | L | 2.53 | 0 | 1.216 | .229 | 3.975 |
| DERIVE | D BY FORMUL | .A | 2.53 | 0 | 1.204 | .241 | 3.975 |
| UNDERI | YING PRES. I | RATE | 2.55 | 1.228 | | .231 | 4.013 |
| PROPOS | SED | | 2.53 | 0 | 1.204 | .241 | 3.975 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 6.232 |
| IND. RATES | | | | 6.23 | MINIMU | JM PREMIUM | 1945 |
| MAN RATES 539 600 606 + 62 | | | | + 6.23 | PRESE | NT | 1945 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | NUMBER OF CASES | | | | | |
|--------|----------|-------------|------------|--|--|-----------------|------|-------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 3,236 | 303,862 | 9.390 | | | | | 1 | | 1 | 2 |
| 2011 | 4,407 | 1,009 | .022 | | | | | | | | |
| 2012 | 2,300 | | | | | | | | | | |
| 2013 | 1,915 | | | | | | | | | | |
| 2014 | 864 | | | | | | | | | | |
| TOTAL | 12,722 | 304,871 | 2.396 | | | | | 1 | | 1 | 2 |
| | | | | | | | | | | | |

| | REPORTED LOSSES | | | | | | | | | | | | | |
|--------|-----------------|------|-----------|-------|--------|-------|------|---------|-------|--------|-----------|--|--|--|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | | |
| 2010 | | | 97,395 | | 11,552 | | | 144,508 | | 30,229 | 20,178 | | | |
| 2011 | | | | | | | | | | | 1,009 | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| TOTAL | | | 97,395 | | 11,552 | | | 144,508 | | 30,229 | 21,187 | | | |
| | | | | | | | | | | | • | | | |

| | TRANSLATED LOSSES | | | | | | | | | | | | | |
|--------|-------------------|------|-----------|-------|--------|-------|------|---------|---------|--------|-----------|--|--|--|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | | |
| 2010 | | | 172,779 | | 28,337 | | | 338,871 | | 73,426 | 20,117 | | | |
| 2011 | | | | | | | | | | | 1,073 | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| TOTAL | | | 172,779 | | 28,337 | | | 338,871 | | 73,426 | 21,190 | | | |
| | | | • | | • | | | | | · | • | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|--------------------|--------------|---------|---------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 511,65 | 0 - | 101,763 | 21,190 | |
| TOTAL TRAN | S. LOSSES PO | 3 A | • | | | • | |
| IBNR + FREQ | UENCY ADJU | ST. | -52,53 | 4 | -17,354 | 63 | |
| TOTAL LOSS | ES | | 459,11 | 6 | 84,409 | 21,253 | |
| EXPECTED L | OSSES | | 104,57 | 5 | 58,775 | 13,612 | |
| CREDIBILITY | | | .0 | 1 | .02 | .02 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | 3.60 | 9 | .663 | .167 | 4.439 |
| INDICAT | ED (POST-TE | ST) | 4.43 | 5 | .815 | .205 | 5.455 |
| PRES. C | N RATE LEVE | EL | .81 | 4 | .458 | .106 | 1.378 |
| DERIVE | D BY FORMUL | _A | .85 | 0 | .465 | .108 | 1.423 |
| UNDERL | YING PRES. I | RATE | .82 | 2 | .462 | .107 | 1.391 |
| PROPOS | SED | | .85 | 0 | .465 | .108 | 1.423 |
| - | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | | 2.230 |
| IND. RATES | | | | 2.23 | | JM PREMIUM | 885 |
| MAN. RATES | 1.92 | 2.11 | 2.10 | + 2.23 | PRESE | NT | 865 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | NUMBER OF CASES | | | | | |
|--------|----------|-------------|------------|--|--|-----------------|------|-------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 3,639 | 2,051 | .056 | | | | | | | 1 | 1 |
| 2011 | 2,544 | 4,448 | .174 | | | | | | | | |
| 2012 | 2,379 | 17,770 | .746 | | | | | | | 1 | 1 |
| 2013 | 2,127 | | | | | | | | | | |
| 2014 | 2,212 | 5,011 | .226 | | | | | | | | |
| TOTAL | 12,901 | 29,280 | .227 | | | | | | | 2 | 2 |
| | | | | | | | | | | | |

| | REPORTED LOSSES | | | | | | | | | | | | |
|--------|-----------------|------|-----------|-------|--------|-------|------|-------|-------|-------|-----------|--|--|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | |
| 2010 | | | | | 964 | | | | | 255 | 832 | | |
| 2011 | | | | | | | | | | | 4,448 | | |
| 2012 | | | | | 11,149 | | | | | 6,621 | | | |
| | | | | | | | | | | | | | |
| 2014 | | | | | | | | | | | 5,011 | | |
| TOTAL | | | | | 12,113 | | | | | 6,876 | 10,291 | | |
| | | | | | | | | | | | | | |

| TRANSLATED LOSSES | | | | | | | | | | | | |
|-------------------|-------|------|-----------|-------|--------|---------|------|-------|-------|--------|-----------|--|
| MANUAL | | | INDEMNITY | | | MEDICAL | | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | |
| 2010 | | | | | 2,365 | | | | | 619 | 830 | |
| 2011 | | | | | | | | | | | 4,728 | |
| 2012 | | 41 | 3,141 | 2,078 | 20,717 | | 18 | 1,402 | 1,550 | 12,908 | | |
| | | | | | | | | | | | | |
| 2014 | | | | | | | | | | | 5,231 | |
| TOTAL | | 41 | 3,141 | 2,078 | 23,082 | | 18 | 1,402 | 1,550 | 13,527 | 10,789 | |
| | | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|--------------|---------|---------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 4,60 | 2 | 40,237 | 10,789 | |
| TOTAL TRAN | S. LOSSES PO | Α | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -56,88 | 7 | -20,642 | 100 | |
| TOTAL LOSS | ES | | | | 19,595 | 10,889 | |
| EXPECTED L | OSSES | | 119,07 | 6 | 72,634 | 15,868 | |
| CREDIBILITY | | | .0 | 1 | .02 | .02 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TES | T) | .00 | 0 | .152 | .084 | .236 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .187 | .103 | .290 |
| PRES. C | N RATE LEVE | L | .91 | 4 | .558 | .122 | 1.594 |
| DERIVE | D BY FORMUL | .A | .90 | 5 | .551 | .122 | 1.578 |
| UNDERI | YING PRES. F | RATE | .92 | 3 | .563 | .123 | 1.609 |
| PROPOS | SED | | .90 | 5 | .551 | .122 | 1.578 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 2.473 |
| IND. RATES | | • | | 2.47 | MINIM | JM PREMIUM | 950 |
| MAN. RATES | 2.40 | 2.5 | 2 2.43 | + 2.47 | PRESE | NT | 960 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | NUMBER OF CASES | | | | - | |
|--------|----------|-------------|------------|--|--|-----------------|------|-------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 6,519 | 9,677 | .148 | | | | | | | 1 | 1 |
| 2011 | 6,993 | 725 | .010 | | | | | | | | |
| 2012 | 7,087 | 1,503 | .021 | | | | | | | | |
| 2013 | 7,990 | 208 | .002 | | | | | | | | |
| 2014 | 7,925 | 15,883 | .200 | | | | | | | 2 | 2 |
| TOTAL | 36,514 | 27,996 | .077 | | | | | | | 3 | 3 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|-------|-------|--------------|------|-------|-------|--------|--------------|
| MANUAL | | | INDEMNITY | | | MEDICAL | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 1,554 | | | | | 6,992 | 1,131 |
| 2011 | | | | | | | | | | | 725 |
| 2012 2013 | | | | | | | | | | | 1,503 208 |
| 2013 | | | | | | | | | | | 208 |
| 2014 | | | | | 916 | | | | | 13,227 | 1,740 |
| TOTAL | | | | | 2,470 | | | | | 20,219 | 5,307 |
| | | | | | | | | | | | |

| TRANSLATED LOSSES | | | | | | | | | | | | |
|-------------------|-------|------|-----------|-------|-------|---------|------|--------|--------|--------|-----------|--|
| MANUAL | | | INDEMNITY | | | MEDICAL | | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | |
| 2010 | | | | | 3,812 | | | | | 16,984 | 1,128 | |
| 2011 | | | | | | | | | | | 771 | |
| 2012 | | | | | | | | | | | 1,607 | |
| 2013 | | | | | | | | | | | 206 | |
| 2014 | | 31 | 1,522 | 904 | 1,061 | 61 | 152 | 16,467 | 14,380 | 15,852 | 1,817 | |
| TOTAL | | 31 | 1,522 | 904 | 4,873 | 61 | 152 | 16,467 | 14,380 | 32,836 | 5,529 | |
| | · | | | | | | | | | | | |

| | • | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|--------------|---------|---------|---------|---------|-----------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 18,23 | 3 | 52,993 | 5,529 | |
| TOTAL TRAN | S. LOSSES PO | 3 A | • | | | • | |
| IBNR + FREQ | UENCY ADJU | ST. | -269,03 | 3 | -97,978 | 443 | |
| TOTAL LOSS | ES | | | | | 5,972 | |
| EXPECTED L | OSSES | | 591,52 | 7 : | 358,568 | 60,613 | |
| CREDIBILITY | | | .0 | 1 | .04 | .04 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .000 | .016 | .016 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .000 | | .020 |
| PRES. C | N RATE LEVE | L | 1.60 | 5 | .973 | .164 | 2.742 |
| DERIVE | D BY FORMUL | -A | 1.58 | 9 | .934 | .158 | 2.681 |
| UNDERI | YING PRES. I | RATE | 1.62 | 0 | .982 | .166 | 2.768 |
| PROPOS | SED | | 1.58 | 9 | .934 | | 2.681 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 4.203 |
| IND. RATES | | | | 4.20 | MINIMU | 1410 | |
| MAN. RATES | 3 59 | 3 98 | 4 18 | + 4 20 | PRESE | NT | 1430 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | | | | | | | | | | | |
| 2011 | | | | | | | | | | | |
| 2012 | | | | | | | | | | | |
| 2013 | 963 | | | | | | | | | | |
| 2014 | 2,100 | 13,402 | .638 | | | | | | | 1 | 1 |
| TOTAL | 3,063 | 13,402 | .438 | | | | | | | 1 | 1 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-------|-------|--------------|------|-------|-------|-------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| 2014 | | | | | 5,949 | | | | | 7,453 | |
| TOTAL | | | | | 5,949 | | | | | 7,453 | |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|-------|-------|---------------|------|-------|---------|-------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| 2014 | 6 | 178 | 9,889 | 5,896 | 6,889 | 30 | 86 | 9,276 | 8,106 | 8,931 | |
| TOTAL | 6 | 178 | 9,889 | 5,896 | 6,889 | 30 | 86 | 9,276 | 8,106 | 8,931 | |
| | · | • | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|---------|---------|--------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 19,46 | 5 | 29,822 | | |
| TOTAL TRAN | S. LOSSES PO | G A | • | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -14,99 | 7 | -4,567 | 49 | |
| TOTAL LOSS | ES | | 4,46 | В | 25,255 | 49 | |
| EXPECTED LO | OSSES | | 42,72 | 9 | 21,135 | 3,277 | |
| CREDIBILITY | | | .0 | 0 | .01 | .01 | |
| PURE PREMI | JMS | - | | | | | |
| INDICAT | ED (PRE-TES | ST) | .14 | 6 | .825 | .002 | .973 |
| INDICAT | ED (POST-TE | ST) | .17 | 9 | 1.014 | .002 | 1.195 |
| PRES. O | N RATE LEVE | EL | 1.38 | 2 | .683 | .106 | 2.171 |
| DERIVE | D BY FORMUL | _A | 1.38 | 2 | .686 | .105 | 2.173 |
| UNDERL | YING PRES. | RATE | 1.39 | 5 | .690 | .107 | 2.192 |
| PROPOS | SED | | 1.38 | 1 | .685 | .105 | 2.171 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 3.403 |
| IND. RATES | | | | 3.40 | MINIM | JM PREMIUM | 1195 |
| MAN. RATES | 2.18 | 2.92 | 3.31 | + 3.40 | PRESE | NT | 1195 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 18,517 | 10,596 | .057 | | | | | | | | |
| 2011 | 20,345 | 231,866 | 1.139 | | | | | 1 | | | 1 |
| 2012 | 17,372 | 6,053 | .034 | | | | | | | | |
| 2013 | 16,867 | 40,791 | .241 | | | | | | 1 | | 1 |
| 2014 | 17,051 | 84,497 | .495 | | | | | | | 1 | 1 |
| TOTAL | 90,152 | 373,803 | .415 | | | | | 1 | 1 | 1 | 3 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|-------|--------|--------------|------|--------|-------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | - |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 10,596 |
| 2011 | | | 193,790 | | | | | 21,963 | | | 16,113 |
| 2012 2013 | | | | | | | | | | | 6,053 |
| 2013 | | | | 4,659 | | | | | | | 36,132 |
| 2014 | | | | | 22,520 | | | | | 52,200 | 9,777 |
| TOTAL | | | 193,790 | 4,659 | 22,520 | | | 21,963 | | 52,200 | 78,671 |
| | | | | | | | | | | | |

| | | | | | TRANS | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|--------|--------|---------------|-------|---------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 10,564 |
| 2011 | | 3,210 | 339,532 | 1,768 | 7,235 | | 456 | 47,378 | 580 | 841 | 17,128 |
| 2012 | | | | | | | | | | | 6,471 |
| 2013 | | 81 | 4,583 | 7,334 | 434 | | | | | | 35,843 |
| 2014 | 25 | 683 | 37,439 | 22,309 | 26,079 | 243 | 609 | 64,979 | 56,757 | 62,550 | 10,207 |
| TOTAL | 25 | 3,974 | 381,554 | 31,411 | 33,748 | 243 | 1,065 | 112,357 | 57,337 | 63,391 | 80,213 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|--------------|---------|------------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 499,218 | 3 | 185,887 | 80,213 | |
| TOTAL TRAN | S. LOSSES PO | Α | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -1,164,522 | 2 -: | 204,570 | 1,023 | |
| TOTAL LOSS | ES | | | | | 81,236 | |
| EXPECTED L | OSSES | | 2,499,91 | 5 | 738,346 | 152,357 | |
| CREDIBILITY | | | .0: | 3 | .07 | .08 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TES | T) | .000 |) | .000 | .090 | .090 |
| INDICAT | ED (POST-TE | ST) | .000 |) | .000 | .111 | .111 |
| PRES. C | N RATE LEVE | L | 2.747 | 7 | .811 | .167 | 3.725 |
| DERIVE | D BY FORMUL | .A | 2.66 | 5 | .754 | .163 | 3.582 |
| UNDERI | YING PRES. F | RATE | 2.77 | 3 | .819 | .169 | 3.761 |
| PROPOS | SED | | 2.66 | 5 | .754 | .163 | 3.582 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 5.615 |
| IND. RATES | | | | 5.62 | MINIM | JM PREMIUM | 1785 |
| MAN. RATES | 5.11 | 5.68 | 5.68 | + 5.62 | PRESE | NT | 1840 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | - |
|--------|----------|-------------|---------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 747 | 388 | .051 | | | | | | | | |
| 2011 | 824 | 8,555 | 1.038 .076 | | | | | | | 1 | 1 |
| 2012 | 946 | 725 | .076 | | | | | | | | |
| 2013 | 952 | 705 | .074 | | | | | | | | |
| 2014 | 993 | 783 | .078 | | | | | | | | |
| TOTAL | 4,462 | 11,156 | .250 | | | | | | | 1 | 1 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|--------------|------|-------|-------|-------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 388 |
| 2011 | | | | | 171 | | | | | 7,739 | 645 |
| 2012 | | | | | | | | | | | 725 |
| 2013 | | | | | | | | | | | 705 |
| 2014 | | | | | | | | | | | 783 |
| TOTAL | | | | | 171 | | | | | 7,739 | 3,246 |
| · | | | | | | | | | | | - |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|---------------|------|-------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 387 |
| 2011 | | | 17 | 13 | 403 | | | 464 | 793 | 18,222 | 686 |
| 2012 | | | | | | | | | | | 775 |
| 2013 | | | | | | | | | | | 699 |
| 2014 | | | | | | | | | | | 817 |
| TOTAL | | | 17 | 13 | 403 | | | 464 | 793 | 18,222 | 3,364 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|--------------|---------|---------|---------|--------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 48 | 1 | 19,431 | 3,364 | |
| TOTAL TRAN | S. LOSSES PO | 3 A | | | | • | |
| IBNR + FREQ | UENCY ADJU | ST. | -23,37 | 0 | -7,440 | 35 | |
| TOTAL LOSS | ES | | | | 11,991 | 3,399 | |
| EXPECTED L | OSSES | | 51,84 | 9 | 27,531 | 4,819 | |
| CREDIBILITY | | | .0 | 0 | .01 | .01 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .269 | .076 | .345 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .331 | .093 | .424 |
| PRES. C | N RATE LEVE | EL | 1.15 | 1 | .611 | .107 | 1.869 |
| DERIVE | D BY FORMUL | -A | 1.15 | 1 | .608 | .107 | 1.866 |
| UNDERL | YING PRES. I | RATE | 1.16 | 2 | .617 | .108 | 1.887 |
| PROPOS | SED | | 1.15 | 1 | .608 | .107 | 1.866 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 2.925 |
| IND. RATES | | | | 2.93 | MINIMU | JM PREMIUM | 1070 |
| MAN. RATES | 2.38 | 2.75 | 2.85 | + 2.93 | PRESE | NT | 1070 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | IMBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|----------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 576 | | | | | | | | | l | |
| 2011 | 460 | | | | | | | | | 1 | |
| 2012 | 227 | | | | | | | | | 1 | |
| 2013 | 413 | 133 | .032 | | | | | | | 1 | |
| 2014 | 591 | 1,897 | .320 | | | | | | | 1 | |
| TOTAL | 2,267 | 2,030 | .090 | | | | | | | | |
| | | | | | | | | | | l | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|--------------|------|-------|-------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| 2013 | | | | | | | | | | | 133 |
| 2014 | | | | | | | | | | | 1,897 |
| TOTAL | | | | | | | | | | | 2,030 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|---------------|------|-------|---------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| 2013 | | | | | | | | | | | 132 |
| 2014 | | | | | | | | | | | 1,980 |
| TOTAL | | | | | | | | | | | 2,112 |
| | | | | | | | | | | | |

| | - | | SERIOUS | NON-SEF | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|---------|---------|--------|------------|-------|
| TOTAL TRAN | S. LOSSES F | G B | | | | 2,112 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -16,77 | 9 | -7,306 | 26 | |
| TOTAL LOSS | ES | | | | | 2,138 | |
| EXPECTED L | OSSES | | 36,09 | 1 | 26,410 | 3,402 | |
| CREDIBILITY | | | .0 | 0 | .01 | .01 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .000 | .094 | .094 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .000 | .116 | .116 |
| PRES. C | N RATE LEVE | EL | 1.57 | 7 | 1.154 | .148 | 2.879 |
| DERIVE | D BY FORMUI | _A | 1.57 | 7 | 1.142 | .148 | 2.867 |
| UNDERI | YING PRES. | RATE | 1.59 | 2 | 1.165 | .150 | 2.907 |
| PROPOS | SED | | 1.57 | 7 | 1.142 | .148 | 2.867 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 4.494 |
| IND. RATES | | | | 4.49 | MINIM | UM PREMIUM | 1485 |
| MAN. RATES | 4.01 | 4.4 | 1 4.39 | + 4.49 | PRESE | NT | 1490 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | | <u> </u> | NL | IMBER OF | CASES | | |
|--------|----------|-------------|------------|-------|------|--------------|------|----------|-------|----------|-------|------|--------|
| YEAR | IN THOUS | LOSSES | REPORTED | | | | | DEATH | | MAJOR | MINOR | TEMP | ALL |
| 2010 | 414 | | | | | | | | | | | | |
| 2011 | 276 | | | | | | | | | | | | |
| 2012 | 286 | | | | | | | | | | | | |
| 2013 | 453 | | | | | | | | | | | | |
| 2014 | 425 | | | | | | | | | | | | |
| TOTAL | 1,854 | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | REP | ORTED LOSSES | | | | | | | |
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | | TEMP | MED | . ONLY |

| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
|--------|-------|------|-----------|-------|------|-------|------|-------|-------|------|-----------|
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|---------------|------|-------|---------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SEF | RIOUS | MED. ONLY | TOTAL |
|----------------|------------|---------|---------|---------|--------|------------|-------|
| TOTAL TRANS. L | OSSES P | G B | | | | | |
| TOTAL TRANS. L | OSSES PG | A | | | | | |
| IBNR + FREQUEN | NCY ADJUS | ST. | -7,28 | 1 | -4,840 | 20 | |
| TOTAL LOSSES | | | | | | 20 | |
| EXPECTED LOSS | SES | | 15,88 | 3 | 17,353 | 2,726 | |
| CREDIBILITY | | | .0 | 0 | .01 | .01 | |
| PURE PREMIUMS | 3 | | | | | | |
| INDICATED | (PRE-TES | T) | .00 | 0 | .000 | .001 | .001 |
| INDICATED | (POST-TES | ST) | .00 | 0 | .000 | .001 | .001 |
| PRES. ON R | RATE LEVE | L | .84 | 9 | .927 | .146 | 1.922 |
| DERIVED B | Y FORMUL | Α | .84 | 9 | .918 | .145 | 1.912 |
| UNDERLYIN | IG PRES. F | RATE | .85 | 7 | .936 | .147 | 1.940 |
| PROPOSED | | | .84 | 9 | .918 | .145 | 1.912 |
| | | | | | | | |
| | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | | 2.997 |
| IND. RATES | | | | 3.00 | | JM PREMIUM | 1090 |
| MAN. RATES | 2.42 | 2.80 | 2.93 | + 3.00 | PRESE | NT | 1095 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 361 | 1,648 | .456 | | | | | | | 1 | 1 |
| 2011 | 366 | | | | | | | | | | |
| 2012 | 373 | | | | | | | | | | |
| 2013 | 366 | | | | | | | | | | |
| 2014 | 534 | | | | | | | | | | |
| TOTAL | 2,000 | 1,648 | .082 | | | | | | | 1 | 1 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|--------------|------|-------|-------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 664 | | | | | 984 | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| TOTAL | | | | | 664 | | | | | 984 | |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|-------|-------|---------------|------|-------|---------|-------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 1,629 | | | | | 2,390 | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| TOTAL | | | | | 1,629 | | | | | 2,390 | |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|--------------|--------------|---------|---------|---------|--------|------------|-------|
| TOTAL TRANS | S. LOSSES P | G B | | | 4,019 | | |
| TOTAL TRANS | S. LOSSES PO | G A | | | | | |
| IBNR + FREQU | UENCY ADJU | ST. | -10,45 | 5 | -3,053 | 16 | |
| TOTAL LOSSI | ES | | | | 966 | 16 | |
| EXPECTED LO | OSSES | | 23,40 | 0 | 11,519 | 2,039 | |
| CREDIBILITY | | | 0. | 0 | .01 | .01 | |
| PURE PREMIL | JMS | - | | • | | | • |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .048 | .001 | .049 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .059 | .001 | .060 |
| PRES. O | N RATE LEVE | EL | 1.15 | 9 | .571 | .100 | 1.830 |
| DERIVE | D BY FORMUL | _A | 1.15 | 9 | .566 | .099 | 1.824 |
| UNDERL | YING PRES. I | RATE | 1.17 | 0 | .576 | .102 | 1.848 |
| PROPOS | SED | | 1.15 | 9 | .566 | .099 | 1.824 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 2.859 |
| IND. RATES | | | | 2.86 | MINIM | JM PREMIUM | 1055 |
| MAN. RATES | 2.42 | 2.77 | 2.79 | + 2.86 | PRESE | NT | 1055 |

3.568

1240

1240

YEAR

IND. RATES

MAN. RATES

12-1-14

3.29

12-1-15

3.56

486

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | | | N | UMBER OF | CASES | | |
|---------|----------|------------------------|------------|----------------|--------------|---------------|----------------|-------|---------|----------|-------|------|------|
| YEAR | IN THOUS | LOSSES | REPORTED | | | | | DEATH | | MAJOR | | TEMP | ALL |
| 2010 | | | | | | | | | | | | | |
| 2011 | | | | | | | | | | | | | |
| 2012 | | | | | | | | | | | | | |
| 2013 | | | | | | | | | | | | | |
| 2014 | 150 | | | | | | | | | | | MEI | |
| TOTAL | 150 | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | REPO | ORTED LOSSES | | | | | | | |
| IANUAL | | | INDEMNITY | | KEI | DRIED EGGGEG | | MED | CAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOF | 2 | TEMP | MED | ONLY |
| | | | | _ | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | 1 | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| • | | | | • | | | | • | | • | | • | |
| | | | | | TRANS | SLATED LOSSES | | | | | | | |
| //ANUAL | | | INDEMNITY | | | | | | MEDICAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOF | ₹ | TEMP | MED | ONLY |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | | | | | |
| | | TOTAL TRANS. LO | | | | | | | | | | | |
| | | TOTAL TRANS. LO | | | | | | | | | | | |
| | | IBNR + FREQUENC | CY ADJUST. | -573 | -196 | 5 | | | | | | | |
| | | TOTAL LOSSES | | | | 5 | | | | | | | |
| | | EXPECTED LOSSE | S | 1,907 | 1,265 | 276 | | | | | | | |
| | | CREDIBILITY | | .00 | .00 | .00 | | | | | | | |
| | | PURE PREMIUMS | | - | | | | | | | | | |
| | | INDICATED (| | .000 | .000 | .003 | .003 | | | | | | |
| | | INDICATED (F | | .000 | .000 | .004 | .004 | | | | | | |
| | | PRES. ON RA | | 1.259 | .835 | .182 | 2.276 | | | | | | |
| | | DERIVED BY | FORMULA | 1.259 | .835 | .182 | 2.276 | | | | | | |
| | | | | | | | | | | | | | |
| | | UNDERLYING PROPOSED | PRES. RATE | 1.271 1.259 | .843 .835 | .184 .182 | 2.298 2.276 | | | | | | |

+PROPOSED

12-1-16

12-1-17 IND. RATE

3.57 MINIMUM PREMIUM
3.47 + 3.57 PRESENT

PAGE 100

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | NUMBER OF CASES | | | | | |
|--------|----------|-------------|------------|--|--|-----------------|------|-------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 3,053 | | | | | | | | | | ĺ |
| 2011 | 3,116 | | | | | | | | | | 1 |
| 2012 | 3,025 | | | | | | | | | | ĺ |
| 2013 | 2,846 | 1,102 | .038 | | | | | | | | ĺ |
| 2014 | 2,800 | | | | | | | | | | ĺ |
| TOTAL | 14,840 | 1,102 | .007 | | | | | | | | |
| | | | · | | | | | | | | |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|----------------|-------|------|-----------|-------|------|--------------|------|-------|-------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| MANUAL YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| 2013 | | | | | | | | | | | 1,102 |
| | | | | | | | | | | | |
| TOTAL | • | | | | | | | | | | 1,102 |
| | • | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|---------------|------|-------|---------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| 2013 | | | | | | | | | | | 1,093 |
| | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | 1,093 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|----------------------|------|---------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | 'G B | | | | 1,093 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -67,69 | 5 | -17,494 | 68 | |
| TOTAL LOSS | ES | | | | | 1,161 | |
| EXPECTED LO | OSSES | | 145,87 | 7 | 63,219 | 10,091 | |
| CREDIBILITY | | | .0 | 1 | .02 | .02 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .000 | .008 | .008 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .000 | .010 | .010 |
| PRES. O | N RATE LEVI | EL | .97 | 4 | .422 | .067 | 1.463 |
| DERIVE | D BY FORMU | LA | .96 | 4 | .414 | .066 | 1.444 |
| UNDERL | YING PRES. | RATE | .98 | 3 | .426 | .068 | 1.477 |
| PROPOS | PROPOSED | | | 4 | .414 | .066 | 1.444 |
| | | | | | | | |
| YEAR | YEAR 12-1-14 12-1-15 | | 12-1-16 | 12-1-17 | IND. R | ATE | 2.263 |
| IND. RATES | ND. RATES | | | 2.26 | MINIM | JM PREMIUM | 895 |
| MAN. RATES | AN. RATES 1.91 2. | | 2.23 | + 2.26 | PRESE | NT | 900 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | NUMBER OF CASES | | | | | |
|--------|----------|-------------|------------|--|--|-----------------|------|-------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 21,232 | 25,032 | .117 | | | | | | | 2 | 2 |
| 2011 | 20,850 | 21,423 | .102 | | | | | | | 1 | 1 |
| 2012 | 20,487 | 23,046 | .112 | | | | | | | 2 | 2 |
| 2013 | 21,356 | 6,208 | .029 | | | | | | | | |
| 2014 | 23,477 | 134,024 | .570 | | | | | | 1 | 1 | 2 |
| TOTAL | 107,402 | 209,733 | .195 | | | | | | 1 | 6 | 7 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|--------|-------|--------------|------|-------|--------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 1,198 | | | | | 5,025 | 18,809 |
| 2011 | | | | | 73 | | | | | 4,348 | 17,002 |
| 2012 | | | | | 548 | | | | | 11,524 | 10,974 |
| 2013 | | | | | | | | | | | 6,208 |
| 2014 | | | | 35,341 | 7,465 | | | | 20,173 | 13,000 | 58,045 |
| TOTAL | | | | 35,341 | 9,284 | | | | 20,173 | 33,897 | 111,038 |
| | | | | | | | | | | | |

| | TRANSLATED LOSSES | | | | | | | | | | | | |
|--------|-------------------|-------|-----------|--------|--------|-------|------|--------|---------|--------|--------------|--|--|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | - | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | |
| 2010 | | | | | 2,939 | | | | | 12,206 | 18,753 | | |
| 2011 | | | 7 | 6 | 173 | | | 259 | 444 | 10,238 | 18,073 | | |
| 2012 | | | 156 | 104 | 1,016 | | 27 | 2,439 | 2,701 | 22,465 | 11,731 | | |
| 2013 | | | | | | | | | | | 6,158 | | |
| 2014 | 55 | 1,315 | 77,208 | 49,723 | 15,262 | 218 | 537 | 55,415 | 42,030 | 19,977 | 60,599 | | |
| TOTAL | 55 | 1,315 | 77,371 | 49,833 | 19,390 | 218 | 564 | 58,113 | 45,175 | 64,886 | 115,314 | | |
| | | | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|----------------------|-------------------|---------|---------|--------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | G B | 137,63 | 36 | 179,284 | 115,314 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -312,61 | 16 | -74,006 | 662 | |
| TOTAL LOSS | ES | | | | 105,278 | 115,976 | |
| EXPECTED L | OSSES | | 683,07 | 77 : | 270,653 | 91,292 | |
| CREDIBILITY | | |). |)3 | .08 | .09 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 00 | .098 | .108 | .206 |
| INDICAT | ED (POST-TE | ST) | .00 | 00 | .120 | .133 | .253 |
| PRES. C | N RATE LEVE | EL Ó | .63 | 30 | .250 | .084 | .964 |
| DERIVE | D BY FORMU | -A | .61 | 11 | .240 | .088 | .939 |
| UNDERI | YING PRES. | RATE | .63 | 36 | .252 | .085 | .973 |
| PROPOS | PROPOSED | | .61 | 11 | .240 | .088 | .939 |
| THO! GOED | | | | | | | |
| YEAR 12-1-14 12-1-15 | | 12-1-16 | 12-1-17 | IND. R | ATE | 1.472 | |
| IND. RATES | | _ | | 1.47 | MINIM | UM PREMIUM | 685 |
| MAN. RATES | 1.36 | 1.4 | 8 1.47 | + 1.47 | PRESE | 695 | |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|---|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 2,916 | 128,555 | 4.408 | | | | 1 | | 1 | 2 | 4 |
| 2011 | 2,636 | 574 | .021 | | | | | | | | |
| 2012 | 2,273 | 196,213 | 8.632 | | | | | 1 | | | 1 |
| 2013 | 2,392 | 1,107 | .046 | | | | | | | | |
| 2014 | 2,321 | 7,400 | .318 | | | | | | 1 | | 1 |
| TOTAL | 12,538 | 333,849 | 2.663 | | | | 1 | 1 | 2 | 2 | 6 |
| | | · | · | | _ | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------------|-------|-------|-----------|--------|-------|--------------|--------|---------|-------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | - |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | 4,658 | | 25,355 | 1,575 | | 75,478 | | 2,521 | 18,783 | 185 |
| 2011 | | | | | | | | | | | 574 |
| 2012 2013 | | | 85,635 | | | | | 109,314 | | | 1,264 |
| 2013 | | | | | | | | | | | 1,107 |
| 2014 | | | | 7,400 | | | | | | | |
| TOTAL | | 4,658 | 85,635 | 32,755 | 1,575 | | 75,478 | 109,314 | 2,521 | 18,783 | 3,130 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|--------|--------|---------------|---------|---------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | 14,118 | | 52,079 | 3,863 | | 197,601 | | 5,806 | 45,624 | 184 |
| 2011 | | | | | | | | | | | 610 |
| 2012 | | 6,218 | 163,226 | 2,815 | 4,799 | | 17,499 | 312,801 | 7,127 | 5,443 | 1,351 |
| 2013 | | | | | | | | | | | 1,098 |
| 2014 | 9 | 229 | 13,567 | 8,863 | 1,385 | | | | | | |
| TOTAL | 9 | 20,565 | 176,793 | 63,757 | 10,047 | | 215,100 | 312,801 | 12,933 | 51,067 | 3,243 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|---------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | PG B | 725,26 | 8 1 | 37,804 | 3,243 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -70,91 | 7 | -28,491 | 67 | |
| TOTAL LOSS | ES | | 654,35 | 51 1 | 09,313 | 3,310 | |
| EXPECTED L | OSSES | | 150,95 | i8 1 | 01,558 | 9,906 | |
| CREDIBILITY | | | .0 |)1 | .02 | .02 | |
| PURE PREMI | UMS | - | | | | | • |
| INDICAT | ED (PRE-TE | ST) | 5.21 | 9 | .872 | .026 | 6.117 |
| INDICAT | ED (POST-TE | ST) | 6.41 | 4 | 1.072 | .032 | 7.518 |
| PRES. C | N RATE LEVI | EL | 1.19 | 3 | .802 | .078 | 2.073 |
| DERIVE | D BY FORMU | LA | 1.24 | .5 | .807 | .077 | 2.129 |
| UNDERI | YING PRES. | RATE | 1.20 |)4 | .810 | .079 | 2.093 |
| PROPOS | SED | | 1.24 | 15 | .807 | .077 | 2.129 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 3.337 |
| IND. RATES | | | | 3.34 | MINIM | UM PREMIUM | 1180 |
| MAN. RATES | 3.07 | 3.30 | 3.16 | + 3.34 | PRESE | ENT | 1155 |

PROPOSED

YEAR

IND. RATES

MAN. RATES

DERIVED BY FORMULA UNDERLYING PRES. RATE

12-1-14

4.82

12-1-15

5.28

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | | | | JMBER OF | | | |
|----------------|----------|----------------------------------------------------------------------------------------------------------------|--------------------------------|--------------------------------|--------------------------------|----------------------|--------------|----------|------------------|----------|-------|-------|---------|
| YEAR | IN THOUS | LOSSES | REPORTED | | | | | DEATH | P.T. | MAJOR | MINOR | TEMP | AL |
| 2010 | | | | | | | | | 1 | | | | |
| 2011 | | | | | | | | | 1 | | | | |
| 2012 | | | | | | | | | | | | | |
| 2013 | 339 | | | | | | | | | | | | |
| 2014 | 6 | | | | | | | | | | | | |
| TOTAL | 345 | | | | | | | | 1 | | | | |
| | | | | | | L | | <u> </u> | | | | | I |
| | | | | | REPO | ORTED LOSSES | | | | | | | |
| MANUAL | | | INDEMNITY | | | | | MEDI | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | | TEMP | MEL | O. ONLY |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | |
| .01/12 | | | | | | | | | | | | | |
| 1 | | | l l | | Į. | I. | L. | - L | | J. | | l | |
| | | | INDEMNITY | | TRANS | SLATED LOSSES | | | EDIOAI | | | | |
| MANUAL YEAR | DEATH | P.T. | INDEMNITY MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | IEDICAL MINOR | 1 | TEMP | MED | O. ONLY |
| TEAR | DEATH | P.I. | WAJUR | WIINUR | IEWIP | DEATH | P.11. | WAJOR | WIINUR | | IEWIP | IVIEL |). UNLT |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | |
| TOTAL | | | | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | | | | | |
| TOTAL | | TOTAL TRANS. LO | | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | | | | | |
| TOTAL | | TOTAL TRANS. LO | SSES PG A | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | | | | | |
| TOTAL | : | TOTAL TRANS. LO | SSES PG A | SERIOUS | NON-SERIOUS | 5 | TOTAL | | | | | | |
| FOTAL | | TOTAL TRANS. LO IBNR + FREQUENO TOTAL LOSSES | SSES PG A CY ADJUST. | -2,596 | -1,989 | 5 5 | TOTAL | | | | | | |
| TOTAL | | TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE | SSES PG A CY ADJUST. | -2,596 5,658 | -1,989 5,758 | 5 5 625 | TOTAL | | | | | | |
| TOTAL | <u>.</u> | TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE CREDIBILITY | SSES PG A CY ADJUST. | -2,596 | -1,989 | 5 | TOTAL | | | | | | |
| TOTAL | <u>.</u> | TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE CREDIBILITY PURE PREMIUMS | SSES PG A CY ADJUST. | -2,596 5,658 .00 | -1,989 5,758 .00 | 5 5 625 .00 | | | | | | | |
| TOTAL | <u>.</u> | TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE CREDIBILITY PURE PREMIUMS INDICATED (| PRE-TEST) | -2,596 5,658 .00 | -1,989 5,758 .00 | 5 5 525 .00 | .001 | | | | | | |
| TOTAL | <u>.</u> | TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE CREDIBILITY PURE PREMIUMS INDICATED (INDICATED (| PRE-TEST) | -2,596 5,658 .00 .000 | -1,989 5,758 .00 .000 | 5 5 525 .00 | .001 .001 | | | | | | |
| TOTAL | <u>.</u> | TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE CREDIBILITY PURE PREMIUMS INDICATED (| PRE-TEST) POST-TEST) ATE LEVEL | -2,596 5,658 .00 | -1,989 5,758 .00 | 5 5 525 .00 | .001 | | | | | | |

.179

.181

.179

3.457

3.490

3.457

5.419

1730

1730

+PROPOSED

12-1-17

1.653

1.669

1.653

IND. RATE

5.42 MINIMUM PREMIUM + 5.42 PRESENT

1.625

1.640

1.625

5.27

12-1-16

IND. RATES

MAN. RATES

7.00

6.41

| Name | MANUAL | PAYROLL | TOTAL REPT | . PUR | E PREM. | | | | | | N | UMBER OF | CASES | | |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------|---------|------------|---------|---------|---------|-------------|----------------|-------|-------|-------|----------|-------|------|---------|
| 2011 63 2012 116 2014 116 2014 116 2014 1179 | YEAR | | | | PORTED | | | | | DEATH | | | | TEMP | ALL |
| | | | | | | | | | | | | | | | |
| TRANSLATED LOSSES MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDICAL MEDI | | 63 | | | | | | | | | | | | | |
| TRANSLATED LOSSES MEDICAL NOME TEMP DEATH P.T. MAJOR MINOR TEMP MED. ONI | | | | | | | | | | | | | | | |
| TOTAL TRANS. LOSSES PG B TOTAL TRANS. LOSSES PG B TOTAL TRANS. LOSSES PG B TOTAL TRANS. LOSSES PG B TOTAL TRANS. LOSSES PG B TOTAL TRANS. LOSSES PG B TOTAL TRANS. LOSSES PG B TOTAL TRANS. LOSSES PG B TOTAL TRANS. LOSSES PG B TOTAL TRANS. LOSSES PG B TOTAL TRANS. LOSSES PG B TOTAL TRANS. LOSSES PG B TOTAL TRANS. LOSSES PG B TOTAL TRANS. LOSSES PG B TOTAL TRANS. LOSSES PG B TOTAL TRANS. LOSSES PG B TOTAL TRANS. LOSSES PG B TOTAL TRANS. LOSSES PG B TOTAL TRANS. LOSSES PG B TOTAL TRANS. LOSSES PG B TOTAL TRANS. LOSSES PG B TOTAL TRANS. LOSSES PG B TOTAL TRANS. LOSSES PG B TOTAL TRANS. LOSSES PG B TOTAL TRANS. LOSSES PG B TOTAL TRANS. LOSSES PG B TOTAL TRANS. LOSSES PG B TOTAL TRANS. LOSSES PG B TOTAL TRANS. LOSSES PG B TOTAL TRANS. LOSSES PG B TOTAL TRANS. LOSSES PG B TOTAL TRANS. LOSSES PG B TOTAL TRANS. LOSSES PG B TOTAL TRANS. LOSSES PG B TOTAL TRANS. LOSSES PG B TOTAL TRANS. LOSSES PG B TOTAL TRANS. LOSSES PG B TOTAL TRANS. LOSSES PG B TOTAL TRANS. LOSSES PG B TOTAL TRANS. LOSSES PG B TOTAL TRANS. LOSSES PG B TOTAL TRANS. LOSSES PG B TOTAL TRANS. LOSSES PG B TOTAL TRANS. LOSSES PG B TOTAL TRANS. LOSSES PG B TOTAL TRANS. LOSSES PG B TOTAL TRANS. LOSSES PG B TOTAL TRANS. LOSSES PG B TOTAL TRANS. LOSSES PG B TOTAL TRANS. LOSSES PG B TOTAL TRANS. LOSSES PG B TOTAL TRANS. LOSSES PG B TOTAL TRANS. LOSSES PG B TOTAL TRANS. LOSSES PG B TOTAL TRANS. LOSSES PG B TOTAL TRANS. LOSSES PG B TOTAL TRANS. LOSSES PG B TOTAL TRANS. LOSSES PG B TOTAL TRANS. LOSSES PG B TOTAL TRANS. LOSSES PG B TOTAL TRANS. LOSSES PG B TOTAL TRANS. LOSSES PG B TOTAL TRANS. LOSSES PG B TOTAL TRANS. LOSSES PG B TOTAL TRANS. LOSSES PG B TOTAL TRANS. LOSSES PG B TOTAL TRANS. LOSSES PG B TOTAL TRANS. LOSSES PG B TOTAL TRANS. LOSSES PG B TOTAL TRANS. LOSSES PG B TOTAL TRANS. LOSSES PG B TOTAL TRANS. LOSSES PG B TOTAL TRANS. LOSSES PG B TOTAL TRANS. LOSSES PG B TOTAL TRANS. LOSSES PG B TOTAL TRANS. LOSSES | | | | | | | | | | | | | | | |
| ANUAL INDEMNITY TEMP DEATH P.T. MAJOR MINOR TEMP DEATH P.T. MAJOR MINOR TEMP MED. ONL TRANSLATED LOSSES ANUAL INDEMNITY TRANSLASES SET OF TOTAL TRANSLASES P.B. SERIOUS NON-SERIOUS MED. ONLY TOTAL TRANSLASES P.B. SERIOUS NON-SERIOUS MED. ONLY TOTAL TRANSLASES P.B. SERIOUS NON-SERIOUS MED. ONLY TOTAL TRANSLASES P.B. SERIOUS NON-SERIOUS MED. ONLY TOTAL TRANSLASES P.B. SERIOUS NON-SERIOUS MED. ONLY TOTAL TRANSLASES P.B. SERIOUS NON-SERIOUS MED. ONLY TOTAL TRANSLASES P.B. SERIOUS NON-SERIOUS MED. ONLY TOTAL TRANSLASES P.B. SERIOUS NON-SERIOUS MED. ONLY TOTAL TRANSLASES P.B. SERIOUS NON-SERIOUS MED. ONLY TOTAL TRANSLASES P.B. SERIOUS NON-SERIOUS MED. ONLY TOTAL TRANSLASES P.B. SERIOUS NON-SERIOUS MED. ONLY TOTAL TRANSLASES P.B. SERIOUS NON-SERIOUS MED. ONLY TOTAL TRANSLASES P.B. SERIOUS NON-SERIOUS MED. ONLY TOTAL TRANSLASES P.B. SERIOUS NON-SERIOUS MED. ONLY TOTAL TRANSLASES P.B. SERIOUS NON-SERIOUS MED. ONLY TOTAL TRANSLASES P.B. SERIOUS NON-SERIOUS MED. ONLY TOTAL TRANSLASES P.B. SERIOUS NON-SERIOUS MED. ONLY TOTAL TRANSLASES P.B. SERIOUS NON-SERIOUS MED. ONLY TOTAL TRANSLASES P.B. SERIOUS NON-SERIOUS MED. ONLY TOTAL TRANSLASES P.B. SERIOUS NON-SERIOUS MED. ONLY TOTAL TRANSLASES P.B. SERIOUS NON-SERIOUS MED. ONLY TOTAL TRANSLASES P.B. SERIOUS NON-SERIOUS MED. ONLY TOTAL TRANSLASES P.B. SERIOUS NON-SERIOUS MED. ONLY TOTAL TRANSLASES P.B. SERIOUS NON-SERIOUS MED. ONLY TOTAL TRANSLASES P.B. SERIOUS NON-SERIOUS MED. ONLY TOTAL TRANSLASES P.B. SERIOUS NON-SERIOUS MED. ONLY TOTAL TRANSLASES P.B. SERIOUS NON-SERIOUS MED. ONLY TOTAL TRANSLASES P.B. SERIOUS NON-SERIOUS MED. ONLY TOTAL TRANSLASES P.B. SERIOUS NON-SERIOUS MED. ONLY TOTAL TRANSLASES P.B. SERIOUS NON-SERIOUS MED. ONLY TOTAL TRANSLASES P.B. SERIOUS NON-SERIOUS MED. ONLY TOTAL TRANSLASE P.B. SERIOUS NON-SERIOUS MED. ONLY TOTAL TRANSLASE P.B. SERIOUS NON-SERIOUS MED. ONLY TOTAL TRANSLASE P.B. SERIOUS NON-SERIOUS MED. ONLY TOTAL TRANSLASE P.B. T. MAJOR MED. ONLY TOTAL TRANSLASE P.B. T. MAJOR MED. ONLY TOTAL TRANSLASE P.B. T. M | | | | | | | | | | | | | | | |
| NOEMHITY | TOTAL | 179 | | | | | | | | | | | | | |
| NOEMHITY | | | | | | | | | | | | | 1 | | |
| DEATH | | | | | | | RE | PORTED LOSSES | | | | | | | |
| DTAL INDEMNITY | IANUAL | | | | | | | | | | | | | | |
| TRANSLATED LOSSES | YEAR | DEATH | P.T. | M | IAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | ₹ | TEMP | MED | O. ONLY |
| TRANSLATED LOSSES | | | | | | | | | | | | | | | |
| TRANSLATED LOSSES | ОТАІ | | | | | | | | | | | | | | |
| INDEMNITY MEDICAL YEAR DEATH P.T. MAJOR MINOR TEMP DEATH P.T. MAJOR MINOR TEMP MED. ONL | OTAL | | | | | | | | | | | | | | |
| DEATH | | | | | | | TRA | NSLATED LOSSES | | | | | | | |
| DTAL | | | | | | | | | | | | | | | |
| SERIOUS NON-SERIOUS MED. ONLY TOTAL | YEAR | DEATH | P.T. | M | AJOR | MINOR | TEMP | DEATH P.T. | | MAJOR | MINOF | ₹ | TEMP | MED | ONLY |
| SERIOUS NON-SERIOUS MED. ONLY TOTAL | | | | | | | | | | | | | | | |
| TOTAL TRANS. LOSSES PG B TOTAL TRANS. LOSSES PG A IBNR + FREQUENCY ADJUST1,878 -582 5 TOTAL LOSSES 5 EXPECTED LOSSES 4,885 2,886 444 CREDIBILITY | OTAL | | | | | | | | | | | | | | |
| TOTAL TRANS. LOSSES PG B TOTAL TRANS. LOSSES PG A IBNR + FREQUENCY ADJUST1,878 -582 5 TOTAL LOSSES 5 EXPECTED LOSSES 4,885 2,886 444 CREDIBILITY | | | | | | | | | | | | | | | |
| TOTAL TRANS. LOSSES PG A IBNR + FREQUENCY ADJUST1,878 -582 5 TOTAL LOSSES 5 EXPECTED LOSSES 4,885 2,886 444 CREDIBILITY | | | | | | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | | | | | |
| BNR + FREQUENCY ADJUST. | | | | | | | | | | | | | | | |
| TOTAL LOSSES | | | | | | 4 | | _ | | | | | | | |
| EXPECTED LOSSES | | | | | JS1. | -1,878 | -58 | | | | | | | | |
| CREDIBILITY .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .00 .0 | | | | | | 4 005 | 2.00 | | | | | | | | |
| DURE PREMIUMS 1NDICATED (PRE-TEST) .000 .000 .003 .003 .003 .003 .004 .004 .004 .004 .004 .004 .004 .004 .004 .004 .004 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .005 .00 | | | | OSES | | | | | | | | | | | |
| INDICATED (PRE-TEST) .000 .000 .003 .003 .003 .003 .004 .004 .004 .004 .004 .004 .004 .004 .004 .004 .005 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 | | | | 19 | | .00 | | .00 | | | | | | | |
| INDICATED (POST-TEST) .000 .000 .004 .004 .004 .004 .004 .004 .004 .004 .005 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 .006 | | | | | ST) | nnn | 00 | UU3 | UU3 | | | | | | |
| PRES. ON RATE LEVEL 2.702 1.597 .246 4.545 DERIVED BY FORMULA 2.702 1.597 .246 4.545 UNDERLYING PRES. RATE 2.729 1.612 .248 4.589 PROPOSED 2.702 1.597 .246 4.545 YEAR 12-1-14 12-1-15 12-1-16 12-1-17 IND. RATE 7.125 | | | | | | | | | | | | | | | |
| DERIVED BY FORMULA 2.702 1.597 .246 4.545 UNDERLYING PRES. RATE 2.729 1.612 .248 4.589 PROPOSED 2.702 1.597 .246 4.545 YEAR 12-1-14 12-1-16 12-1-17 IND. RATE 7.125 | | | | | | | | | | | | | | | |
| UNDERLYING PRES. RATE 2.729 1.612 .248 4.589 PROPOSED 2.702 1.597 .246 4.545 YEAR 12-1-14 12-1-16 12-1-17 IND. RATE 7.125 | | | | | | | | | | | | | | | |
| PROPOSED 2.702 1.597 .246 4.545 YEAR 12-1-14 12-1-16 12-1-17 IND. RATE 7.125 | | | | | | | | | | | | | | | |
| | | | PROPOSE | D | IVAIL | | | | | | | | | | |
| | | | | | | 1 | | | | | | | | | |
| | | | | 12-1-14 | 12-1-15 | 12-1-16 | | | | | | | | | |

7.13 MINIMUM PREMIUM
6.93 + 7.13 PRESENT

+PROPOSED

2000

2000

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 1,037 | 6,484 | .625 | | | | | | | 1 | 1 |
| 2011 | 795 | 125,841 | 15.829 | | | | | | 1 | | . 1 |
| 2012 | 521 | | | | | | | | | | 1 |
| 2013 | 500 | | | | | | | | | | 1 |
| 2014 | 2,990 | | | | | | | | | | 1 |
| TOTAL | 5,843 | 132,325 | 2.265 | | | | | | 1 | 1 | 2 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|--------|------|--------------|------|-------|--------|-------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 213 | | | | | 1,296 | 4,975 |
| 2011 | | | | 56,063 | | | | | 66,816 | | 2,962 |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| TOTAL | | | | 56,063 | 213 | | | | 66,816 | 1,296 | 7,937 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|---------|-------|---------------|------|-------|---------|-------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 522 | | | | | 3,148 | 4,960 |
| 2011 | | | 4,429 | 104,882 | 970 | | | 5,800 | 151,316 | 1,645 | 3,149 |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| TOTAL | | | 4,429 | 104,882 | 1,492 | | | 5,800 | 151,316 | 4,793 | 8,109 |
| | | | | • | | | | | | | • |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|---------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | G B | 10,22 | 9 2 | 262,483 | 8,109 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -20,72 | 9 | -8,901 | 56 | |
| TOTAL LOSS | ES | | | 2 | 253,582 | 8,165 | |
| EXPECTED LO | OSSES | | 50,65 | 9 | 38,272 | 5,083 | |
| CREDIBILITY | | | .0 | 0 | .01 | .01 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | 4.340 | .140 | 4.480 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | 5.334 | .172 | 5.506 |
| PRES. O | N RATE LEVE | EL | .85 | 9 | .649 | .086 | 1.594 |
| DERIVE | D BY FORMUI | _A | .85 | 9 | .696 | .087 | 1.642 |
| UNDERL | YING PRES. | RATE | .86 | 7 | .655 | .087 | 1.609 |
| PROPOS | SED | | .85 | 9 | .696 | .087 | 1.642 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 2.574 |
| IND. RATES | | | | 2.57 | MINIMU | JM PREMIUM | 975 |
| MAN. RATES | 2.40 | 2.52 | 2.43 | + 2.57 | PRESE | NT | 960 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | | | | | | | | | | | |
| 2011 | 131 | | | | | | | | | | |
| 2012 | 40 | | | | | | | | | | |
| 2013 | | | | | | | | | | | |
| 2014 | 34 | 78,684 | 231.423 | | | | | | 1 | | 1 |
| TOTAL | 205 | 78,684 | 38.382 | | | | | | 1 | | 1 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|--------|------|--------------|------|-------|--------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| 2014 | | | | 29,684 | | | | | 49,000 | | |
| TOTAL | | | | 29,684 | | | | | 49,000 | | |
| | • | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|--------|-------|---------------|------|--------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| 2014 | 39 | 915 | 54,421 | 35,551 | 5,556 | 379 | 941 | 95,307 | 67,758 | 10,668 | |
| TOTAL | 39 | 915 | 54,421 | 35,551 | 5,556 | 379 | 941 | 95,307 | 67,758 | 10,668 | |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|---------|---------|---------|------------|---------|
| TOTAL TRAN | S. LOSSES P | G B | 152,00 | 2 ' | 119,533 | | |
| TOTAL TRAN | S. LOSSES PO | 3 A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -2,49 | 6 | -532 | 2 | |
| TOTAL LOSS | ES | | 149,50 | 6 | 119,001 | 2 | |
| EXPECTED LO | OSSES | | 5,28 | 1 | 2,099 | 330 | |
| CREDIBILITY | | | .0 | 0 | .00 | .00 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | 72.93 | 0 | 58.049 | .001 | 130.980 |
| INDICAT | ED (POST-TE | ST) | 89.63 | 1 | 71.342 | .001 | 160.974 |
| PRES. O | N RATE LEVE | L | 2.55 | 2 | 1.014 | .159 | 3.725 |
| DERIVE | D BY FORMUL | Α | 2.55 | 2 | 1.014 | .159 | 3.725 |
| UNDERL | YING PRES. | RATE | 2.57 | 6 | 1.024 | .161 | 3.761 |
| PROPOS | SED | | 2.55 | 2 | 1.014 | .159 | 3.725 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. RA | ATE | 5.840 |
| IND. RATES | | | | 5.84 | MINIMU | JM PREMIUM | 1845 |
| MAN. RATES | 5.11 | 5.68 | 5.68 | + 5.84 | PRESE | NT | 1840 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 33 | | | | | | | | | | |
| 2011 | 61 | | | | | | | | | | |
| 2012 | 75 | | | | | | | | | | |
| 2013 | 71 | | | | | | | | | | |
| 2014 | 251 | 170 | .067 | | | | | | | | |
| TOTAL | 491 | 170 | .035 | | | | | | | | |
| | | | | | | | | | | | |

| | REPORTED LOSSES | | | | | | | | | | | | |
|--------|-----------------|------|-----------|-------|------|-------|------|-------|-------|------|-----------|--|--|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| 2014 | | | | | | | | | | | 170 | | |
| TOTAL | | | | | | | | | | | 170 | | |
| | | | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|---------------|------|-------|---------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| 2014 | | | | | | | | | | | 177 |
| TOTAL | | | | | | | | | | | 177 |
| | | | | | | | | | | | |

| • | | | SERIOUS | NON-SER | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|---------|---------|--------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | | | | 177 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -4,65 | 7 | -1,845 | 8 | |
| TOTAL LOSS | ES | | | | | 185 | |
| EXPECTED L | OSSES | | 11,97 | 1 | 8,229 | 771 | |
| CREDIBILITY | | | .0 | 0 | .00 | .00 | |
| PURE PREMI | UMS | | | | - | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .000 | .038 | .038 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .000 | .047 | .047 |
| PRES. C | N RATE LEVE | EL | 2.41 | 5 | 1.660 | .155 | 4.230 |
| DERIVE | D BY FORMUL | _A | 2.41 | 5 | 1.660 | .155 | 4.230 |
| UNDERI | YING PRES. | RATE | 2.43 | 8 | 1.676 | .157 | 4.271 |
| PROPOS | SED | | 2.41 | 5 | 1.660 | .155 | 4.230 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 6.631 |
| IND. RATES | | | | 6.63 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | 5.21 | 6.10 | 6.45 | + 6.63 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | -, |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 6,593 | 1,099,815 | 16.681 | | | | | 3 | | | 3 |
| 2011 | 3,215 | 51,322 | 1.596 | | | | | | 1 | | 1 |
| 2012 | 2,387 | 44,637 | 1.870 | | | | | | 1 | | 1 |
| 2013 | 2,924 | 155,493 | 5.317 | | | | | | 1 | | 1 |
| 2014 | 2,236 | 5,166 | .231 | | | | | | | | |
| TOTAL | 17,355 | 1,356,433 | 7.816 | | | | | 3 | 3 | | 6 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|--------|------|--------------|------|---------|---------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 663,019 | | | | | 418,160 | | | 18,636 |
| 2011 | | | | 9,000 | | | | | 40,496 | | 1,826 |
| 2012 2013 | | | | 22,913 | | | | | 21,724 | | |
| 2013 | | | | 40,638 | | | | | 113,103 | | 1,752 |
| 2014 | | | | | | | | | | | 5,166 |
| TOTAL | | | 663,019 | 72,551 | | | | 418,160 | 175,323 | | 27,380 |
| | | | | | | | | | | | |

| | TRANSLATED LOSSES | | | | | | | | | | | |
|--------|-------------------|------|-----------|---------|-------|-------|-------|---------|---------|--------|-----------|--|
| MANUAL | | | INDEMNITY | | | | | ı | MEDICAL | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | |
| 2010 | | | 927,915 | | | | | 749,437 | | | 18,580 | |
| 2011 | | | 711 | 16,837 | 155 | | | 3,516 | 91,711 | 998 | 1,941 | |
| 2012 | | 142 | 8,477 | 39,969 | 951 | | 133 | 9,929 | 43,222 | 1,191 | | |
| 2013 | | 736 | 39,990 | 63,981 | 3,763 | | 3,487 | 140,627 | 203,586 | 14,837 | 1,738 | |
| 2014 | | | | | | | | | | | 5,393 | |
| TOTAL | | 878 | 977,093 | 120,787 | 4,869 | | 3,620 | 903,509 | 338,519 | 17,026 | 27,652 | |
| | | | | | | | | | | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|----------|------------|---------|------------|--------|
| TOTAL TRAN | S. LOSSES F | G B | 1,885,10 | 00 | 181,201 | 27,652 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -119,11 | 7 | -62,719 | 163 | |
| TOTAL LOSS | ES | | 1,765,98 | 3 4 | 118,482 | 27,815 | |
| EXPECTED L | OSSES | | 238,11 | 1 2 | 208,954 | 28,809 | |
| CREDIBILITY | | | .0 |)1 | .02 | .03 | |
| PURE PREMI | UMS | • | | • | | | |
| INDICAT | ED (PRE-TES | ST) | 10.17 | ' 6 | 2.411 | .160 | 12.747 |
| INDICAT | ED (POST-TE | ST) | 12.50 | 16 | 2.963 | .197 | 15.666 |
| PRES. C | N RATE LEVE | EL | 1.35 | i9 | 1.193 | .164 | 2.716 |
| DERIVE | D BY FORMUI | LA. | 1.47 | '0 | 1.228 | .165 | 2.863 |
| UNDERL | YING PRES. | RATE | 1.37 | 2 | 1.204 | .166 | 2,742 |
| PROPOS | SED | | 1.47 | 0 | 1.228 | .165 | 2.863 |
| | | • | | • | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 4.488 |
| IND. RATES | | | | 4.49 | MINIM | UM PREMIUM | 1485 |
| MAN. RATES | 4.39 | 4.42 | 2 4.14 | + 4.49 | PRESE | NT | 1420 |

1630

1625

IND. RATES

MAN. RATES

| MANUAL | PAYROLL | TOTAL REPT. | PURE | PREM. | | | | | | NI | UMBER OF | CASES | | |
|---------|----------|---------------|-------------|---------|---------|-------------|----------------|-------|-------|--------|----------|-------|------|------|
| YEAR | IN THOUS | LOSSES | | DRTED | | | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | | | | | | | | | | | | | | |
| 2011 | | | | | | | | | | | | | | |
| 2012 | | | | | | | | | | | | | | |
| 2013 | | | | | | | | | | | | | | |
| 2014 | 119 | | | | | | | | | | | | | |
| TOTAL | 119 | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | RE | PORTED LOSSES | | | | | | | |
| MANUAL | | | | MNITY | | | | | MEDIC | | | | | |
| YEAR | DEATH | P.T. | MA | JOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | ₹ | TEMP | MED | ONLY |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | | |
| | | | | | | TRA | NSLATED LOSSES | | | | | | | |
| //ANUAL | | | | MNITY | | | | | | EDICAL | | | | |
| YEAR | DEATH | P.T. | MA. | JOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | ₹ | TEMP | MED | ONLY |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| TOTAL | | | | | | | + | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | | | | | |
| | | TOTAL TRANS. | | | | | | | | | | | | |
| | | TOTAL TRANS. | | | | | | | | | | | | |
| | | IBNR + FREQUE | | 51. | -720 | -194 | | | | | | | | |
| | | TOTAL LOSSES | | | 2 207 | 4 044 | 4 | | | | | | | |
| | | CREDIBILITY | 355 | + | 2,397 | 1,248 | | | | | | | | |
| | | PURE PREMIUM | ıe | | .00 | 00 | .00 | | | | | | | |
| | | | O (PRE-TES | т\ | .000 | .000 | .003 | .003 | | | | | | |
| | | | O (POST-TES | | .000 | | | .003 | | | | | | |
| | | | RATE LEVE | | 1.995 | 1.039 | | 3.207 | | | | | | |
| | | | BY FORMUL | | 1.995 | 1.03 | | 3.207 | | | | | | |
| | | | NG PRES. R | | 2.014 | 1.03 | | 3.238 | | | | | | |
| | | PROPOSE | | MIE | 1.995 | | | 3.236 | | | | | | |
| | | | | · · | | | | | | | | | | |
| | | YEAR | 12-1-14 | 12-1-15 | 12-1-16 | | RATE | 5.027 | | | | | | |
| | | | | | | | | | | | | | | |

+PROPOSED

4.92

4.52

5.03 MINIMUM PREMIUM
4.89 + 5.03 PRESENT

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 4,787 | 519,197 | 10.845 | | | | | 1 | 2 | 3 | 6 |
| 2011 | 3,886 | 363,295 | 9.348 | | | | | 1 | | 1 | 2 |
| 2012 | 4,197 | 30,655 | .730 | | | | | | | 2 | 2 |
| 2013 | 4,916 | 111,543 | 2.268 | | | | | | | 3 | 3 |
| 2014 | 5,034 | 448,174 | 8.902 | | | | | 1 | | 3 | 4 |
| TOTAL | 22,820 | 1,472,864 | 6.454 | | | | | 3 | 2 | 12 | 17 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-------|---------|--------------|------|---------|-------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 144,608 | 8,695 | 10,820 | | | 256,599 | 5,030 | 83,478 | 9,967 |
| 2011 | | | 91,688 | | 4,615 | | | 231,246 | | 31,888 | 3,858 |
| 2012 | | | | | 3,710 | | | | | 23,747 | 3,198 |
| 2013 | | | | | 63,828 | | | | | 23,170 | 24,545 |
| 2014 | | | 74,847 | | 59,975 | | | 250,000 | | 28,327 | 35,025 |
| TOTAL | | | 311,143 | 8,695 | 142,948 | | | 737,845 | 5,030 | 190,610 | 76,593 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|---------|---------|---------------|--------|-----------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | N | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 256,535 | 17,860 | 26,541 | | | 601,725 | 11,584 | 202,768 | 9,937 |
| 2011 | | 1,518 | 161,089 | 1,182 | 14,334 | | 4,815 | 500,759 | 9,381 | 83,945 | 4,101 |
| 2012 | | 10 | 1,043 | 693 | 6,893 | | 53 | 5,034 | 5,562 | 46,289 | 3,419 |
| 2013 | 17 | 1,345 | 44,792 | 26,327 | 92,587 | 254 | 347 | 12,044 | 10,956 | 37,075 | 24,349 |
| 2014 | 415 | 9,557 | 236,584 | 70,361 | 78,285 | 15,171 | 15,571 | 888,770 | 105,313 | 70,492 | 36,566 |
| TOTAL | 432 | 12,430 | 700,043 | 116,423 | 218,640 | 15,425 | 20,786 | 2,008,332 | 142,796 | 440,569 | 78,372 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|----------|---------|---------|------------|--------|
| TOTAL TRAN | S. LOSSES P | G B | 2,757,44 | 8 9 | 18,428 | 78,372 | |
| TOTAL TRAN | S. LOSSES PO | 3 A | | | | • | |
| IBNR + FREQ | UENCY ADJU | ST. | -521,80 |)1 - | 156,542 | 472 | |
| TOTAL LOSS | ES | | 2,235,64 | 7 | 761,886 | 78,844 | |
| EXPECTED L | OSSES | | 1,140,31 | 5 ! | 68,217 | 64,125 | |
| CREDIBILITY | | | .0 |)1 | .03 | .03 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | 9.79 | 7 | 3.339 | .346 | 13.482 |
| INDICAT | ED (POST-TE | ST) | 12.04 | 1 | 4.104 | .425 | 16.570 |
| PRES. C | N RATE LEVE | EL | 4.95 | 60 | 2.466 | .278 | 7.694 |
| DERIVE | D BY FORMUL | _A | 5.02 | 1 | 2.515 | .282 | 7.818 |
| UNDERI | YING PRES. | RATE | 4.99 | 7 | 2.490 | .281 | 7.768 |
| PROPOS | SED | | 5.02 | 1 | 2.515 | .282 | 7.818 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 12.257 |
| IND. RATES | | | | 12.26 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | 10.16 | 11.50 | 11.73 | + 12.26 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|---|--|---|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 460 | 5,613 | 1.220 | | | | | | | | | |
| 2011 | 410 | | | | | | | | | | | |
| 2012 | 414 | | | | | | | | | | | |
| 2013 | 396 | 2,604 | .657 | | | | | | | | | |
| 2014 | 309 | | | | | | | | | | | |
| TOTAL | 1,989 | 8,217 | .413 | | | | | | | | | |
| | | | | · | | _ | | , i | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|--------------|------|-------|-------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 5,613 |
| 2013 | | | | | | | | | | | 2,604 |
| TOTAL | | | | | | | | | | | 8,217 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|---------------|------|-------|---------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 5,596 |
| 2013 | | | | | | | | | | | 2,583 |
| TOTAL | | | | | | | | | | | 8,179 |
| | | | | | | | | | | | |

| | • | | SERIOUS | NON-SER | RIOUS | MED. ONLY | TOTAL |
|-------------|--------------|---------|--------------------|---------|---------|------------|--------|
| TOTAL TRAN | S. LOSSES P | G B | | | | 8,179 | |
| TOTAL TRAN | S. LOSSES PO | 3 A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -29,85 | 4 | -20,125 | 57 | |
| TOTAL LOSS | ES | | | | | 8,236 | |
| EXPECTED L | OSSES | | 63,19 ⁻ | 1 | 71,067 | 9,170 | |
| CREDIBILITY | | | .00 | 0 | .01 | .01 | |
| PURE PREMI | UMS | | | | | • | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .000 | .414 | .414 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .000 | .509 | .509 |
| PRES. C | N RATE LEVE | L | 3.14 | 7 | 3.539 | .456 | 7.142 |
| DERIVE | D BY FORMUL | -A | 3.14 | 7 | 3.504 | .457 | 7.108 |
| UNDERI | YING PRES. I | RATE | 3.17 | 7 | 3.573 | .461 | 7.211 |
| PROPOS | SED | | 3.14 | 7 | 3.504 | .457 | 7.108 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. RA | ATE | 11.143 |
| IND. RATES | | | | 11.14 | MINIMU | JM PREMIUM | 2000 |
| MAN RATES | 9.07 | 10 42 | 10 89 | + 11 14 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 7,625 | 78,601 | 1.030 | | | | | | 1 | 7 | 8 |
| 2011 | 9,063 | 415,369 | 4.583 | | | | | 1 | 4 | 4 | 9 |
| 2012 | 14,326 | 469,512 | 3.277 | | | | | | 5 | 12 | 17 |
| 2013 | 16,417 | 414,025 | 2.521 | | | | | | 11 | 12 | 23 |
| 2014 | 16,501 | 170,647 | 1.034 | | | | | | 2 | 8 | 10 |
| TOTAL | 63,932 | 1,548,154 | 2.422 | | | | | 1 | 23 | 43 | 67 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|---------|---------|--------------|------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | <u> </u> |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 17,175 | 4,392 | | | | 15,143 | 20,843 | 21,048 |
| 2011 | | | 78,357 | 74,948 | 16,938 | | | 164,755 | 14,604 | 55,360 | 10,407 |
| 2012 2013 | | | | 103,045 | 69,165 | | | | 177,202 | 94,965 | 25,135 |
| 2013 | | | | 178,743 | 11,329 | | | | 148,887 | 23,876 | 51,190 |
| 2014 | | | | 42,510 | 22,829 | | | | 46,984 | 31,753 | 26,571 |
| TOTAL | | | 78,357 | 416,421 | 124,653 | | | 164,755 | 402,820 | 226,797 | 134,351 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|---------|---------|---------------|--------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 35,277 | 10,774 | | | | 34,874 | 50,629 | 20,985 |
| 2011 | | 1,298 | 144,841 | 142,196 | 44,266 | | 3,428 | 360,000 | 43,100 | 137,027 | 11,063 |
| 2012 | | 906 | 57,604 | 192,630 | 132,789 | | 1,340 | 101,131 | 374,801 | 194,829 | 26,869 |
| 2013 | 2 | 3,466 | 183,837 | 286,101 | 32,989 | 255 | 4,942 | 197,521 | 279,288 | 57,738 | 50,780 |
| 2014 | 79 | 2,013 | 115,885 | 73,530 | 34,393 | 500 | 1,269 | 130,922 | 99,495 | 48,272 | 27,740 |
| TOTAL | 81 | 7,683 | 502,167 | 729,734 | 255,211 | 755 | 10,979 | 789,574 | 831,558 | 488,495 | 137,437 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------------|---------------------|---------|-----------|---------|------------|-----------|--------|
| TOTAL TRAN | S. LOSSES F | G B | 1,311,23 | 9 2,3 | 304,998 | 137,437 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -1,234,69 | 9 -(| 626,102 | 2,140 | |
| TOTAL LOSS | ES | | 76,54 | 0 1,6 | 678,896 | 139,577 | |
| EXPECTED L | OSSES | | 2,843,69 | 4 2,3 | 372,517 | 262,122 | |
| CREDIBILITY | | | 0. | 2 | .06 | .06 | |
| PURE PREMI | UMS | • | | | | | |
| INDICAT | ED (PRE-TE | ST) | .12 | :0 | 2.626 | .218 | 2.964 |
| INDICAT | ED (POST-TE | ST) | .14 | .7 | 3.227 | .268 | 3.642 |
| PRES. C | N RATE LEVI | EL | 4.40 | 6 | 3.676 | .406 | 8.488 |
| DERIVE | D BY FORMU | LA. | 4.32 | :1 | 3.649 | .398 | 8.368 |
| UNDERI | YING PRES. | RATE | 4.44 | .8 | 3.711 | .410 | 8.569 |
| PROPOS | | | 4.32 | :1 | 3.649 | .398 | 8.368 |
| | | • | | • | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 13.119 |
| IND. RATES | | | 13.12 | MINIM | JM PREMIUM | 2000 | |
| MAN. RATES | MAN. RATES 11.21 12 | | 12.94 | + 13.12 | PRESE | NT | 2000 |

551

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 50,750 | 426,581 | .840 | | | | | 1 | 4 | 3 | 8 |
| 2011 | 49,616 | 78,802 | .158 | | | | | | 1 | 1 | 2 |
| 2012 | 51,754 | 691,211 | 1.335 | | | | | 1 | 1 | 4 | 6 |
| 2013 | 86,598 | 408,187 | .471 | | | | | 1 | 4 | 2 | 7 |
| 2014 | 92,753 | 241,779 | .260 | | | | | | 3 | 2 | 5 |
| TOTAL | 331,471 | 1,846,560 | .557 | | | | | 3 | 13 | 12 | 28 |
| | | | | | | | | | | - | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|--------|--------------|------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 85,722 | 62,757 | 6,735 | | | 53,388 | 169,068 | 38,376 | 10,535 |
| 2011 | | | | 21,066 | 4,120 | | | | 3,056 | 10,655 | 39,905 |
| 2012 | | | 198,037 | 12,354 | 42,325 | | | 211,277 | 21,609 | 98,227 | 107,382 |
| 2013 | | | 101,982 | 64,922 | 1,677 | | | 103,958 | 98,205 | 9,478 | 27,965 |
| 2014 | | | | 85,051 | 25,591 | | | | 78,479 | 23,527 | 29,131 |
| TOTAL | | | 385,741 | 246,150 | 80,448 | | | 368,623 | 370,417 | 180,263 | 214,918 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|---------|---------|---------------|--------|-----------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | ı | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 152,071 | 128,903 | 16,521 | | | 125,195 | 389,364 | 93,215 | 10,503 |
| 2011 | | | 2,061 | 39,718 | 10,104 | | | 903 | 8,013 | 25,164 | 42,419 |
| 2012 | | 14,655 | 393,967 | 35,942 | 90,256 | | 34,189 | 635,254 | 79,782 | 203,186 | 114,791 |
| 2013 | 234 | 6,535 | 263,933 | 111,209 | 15,603 | 11,826 | 16,766 | 482,291 | 198,179 | 35,513 | 27,742 |
| 2014 | 137 | 3,410 | 198,481 | 127,223 | 45,560 | 722 | 1,779 | 181,937 | 134,101 | 45,289 | 30,413 |
| TOTAL | 371 | 24,600 | 1,010,513 | 442,995 | 178,044 | 12,548 | 52,734 | 1,425,580 | 809,439 | 402,367 | 225,868 |
| - | | | | · | | | | | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------|--------------|---------|-----------|---------|----------|------------|--------|
| TOTAL TRAN | S. LOSSES P | G B | 2.526.34 | | 332.845 | 225.868 | 101712 |
| | S. LOSSES PO | | _,===,== | ,, | ,,,,,,,, | | |
| IBNR + FREQ | UENCY ADJU | ST. | -1,711,37 | 3 -4 | 177,101 | 2,762 | |
| TOTAL LOSS | ES | | 814,97 | 3 1,3 | 355,744 | 228,630 | |
| EXPECTED L | OSSES | | 3,888,15 | 6 1,7 | 780,000 | 324,842 | |
| CREDIBILITY | | | .00 | 6 | .17 | .18 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .24 | 6 | .409 | .069 | .724 |
| INDICAT | ED (POST-TE | ST) | .30 | 2 | .503 | .085 | .890 |
| PRES. C | N RATE LEVE | EL | 1.16 | 2 | .532 | .097 | 1.791 |
| DERIVE | D BY FORMUL | _A | 1.110 | 0 | .527 | .095 | 1.732 |
| UNDERI | YING PRES. | RATE | 1.17 | 3 | .537 | .098 | 1.808 |
| PROPOS | SED | | 1.110 | 0 | .527 | .095 | 1.732 |
| - | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | | 2.715 |
| IND. RATES | | | | 2.72 | MINIM | JM PREMIUM | 1015 |
| MAN. RATES | 2.54 | 2.77 | 2.73 | + 2.72 | PRESE | NT | 1035 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 17,256 | 200,340 | 1.160 | | | | | 1 | | 1 | 2 |
| 2011 | 15,199 | 457,361 | 3.009 | | | | | 1 | | 3 | 4 |
| 2012 | 17,658 | 25,790 | .146 | | | | | | | 1 | 1 |
| 2013 | 19,131 | 25,401 | .132 | | | | | | | | |
| 2014 | 17,581 | 265,896 | 1.512 | | | | | | | 2 | 2 |
| TOTAL | 86,825 | 974,788 | 1.123 | | | | | 2 | | 7 | 9 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|-------|---------|--------------|------|--------|-------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 149,859 | | 4,617 | | | 35,493 | | 2,116 | 8,255 |
| 2011 | | | 212,599 | | 123,702 | | | 56,608 | | 63,449 | 1,003 |
| 2012 2013 | | | | | 10,259 | | | | | 13,226 | 2,305 |
| 2013 | | | | | | | | | | | 25,401 |
| 2014 | | | | | 119,137 | | | | | 146,759 | |
| TOTAL | | | 362,458 | | 257,715 | | | 92,101 | | 225,550 | 36,964 |
| | | | | | | | | | | | |

| | | | | | TRANS | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|---------|---------|---------------|-------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 265,850 | | 11,326 | | | 83,231 | | 5,140 | 8,230 |
| 2011 | | 3,523 | 384,399 | 11,205 | 300,392 | | 1,178 | 125,916 | 7,997 | 151,570 | 1,066 |
| 2012 | | 41 | 2,891 | 1,910 | 19,061 | | 35 | 2,802 | 3,099 | 25,779 | 2,464 |
| 2013 | | | | | | | | | | | 25,198 |
| 2014 | 129 | 3,603 | 198,061 | 118,042 | 137,973 | 672 | 1,711 | 182,689 | 159,571 | 175,868 | |
| TOTAL | 129 | 7,167 | 851,201 | 131,157 | 468,752 | 672 | 2,924 | 394,638 | 170,667 | 358,357 | 36,958 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|--------------|---------|-----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 1,256,73 | 1 1, | 128,933 | 36,958 | |
| TOTAL TRAN | S. LOSSES PO | Α | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -1,650,86 | 2 - | 189,187 | 617 | |
| TOTAL LOSS | ES | | | 9 | 939,746 | 37,575 | |
| EXPECTED L | OSSES | | 3,603,23 | 9 (| 685,050 | 86,825 | |
| CREDIBILITY | | | .0: | 3 | .07 | .07 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | T) | .00 | 0 | 1.082 | .043 | 1.125 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | 1.330 | .053 | 1.383 |
| PRES. C | N RATE LEVE | L | 4.11 | 1 | .782 | .098 | 4.991 |
| DERIVE | D BY FORMUL | Α. | 3.98 | В | .820 | .095 | 4.903 |
| UNDERL | YING PRES. F | RATE | 4.15 | 0 | .789 | .100 | 5.039 |
| PROPOS | SED | | 3.98 | 8 | .820 | .095 | 4.903 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 7.686 |
| IND. RATES | | | | 7.69 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | 6.74 | 7.52 | 7.61 | + 7.69 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 56,255 | 509,417 | .905 | | | | | 1 | 2 | 2 | 5 |
| 2011 | 54,566 | 233,501 | .427 | | | | | | 4 | 1 | 5 |
| 2012 | 81,786 | 184,207 | .225 | | | | | | 3 | | 3 |
| 2013 | 79,809 | 453,982 | .568 | | | | | | 1 | 5 | 6 |
| 2014 | 63,137 | 201,305 | .318 | | | | | | | 5 | 5 |
| TOTAL | 335,553 | 1,582,412 | .472 | | | | | 1 | 10 | 13 | 24 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|---------|--------------|------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 215,606 | 37,821 | 1,893 | | | 127,706 | 57,081 | 23,120 | 46,190 |
| 2011 | | | | 88,611 | 3,223 | | | | 76,050 | 3,966 | 61,651 |
| 2012 | | | | 55,319 | | | | | 13,739 | | 115,149 |
| 2013 | | | | 33,500 | 119,833 | | | | 31,877 | 184,829 | 83,943 |
| 2014 | | | | | 26,429 | | | | | 59,855 | 115,021 |
| TOTAL | | | 215,606 | 215,251 | 151,378 | | | 127,706 | 178,747 | 271,770 | 421,954 |
| | | | | | | | | | · | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|---------|---------|---------------|-------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 382,485 | 77,684 | 4,644 | | | 299,471 | 131,458 | 56,159 | 46,051 |
| 2011 | | | 7,311 | 166,014 | 9,155 | | | 6,843 | 172,634 | 11,210 | 65,535 |
| 2012 | | 337 | 20,461 | 96,495 | 2,294 | | 80 | 6,281 | 27,336 | 755 | 123,094 |
| 2013 | 30 | 3,114 | 117,063 | 102,170 | 176,937 | 2,067 | 3,688 | 135,691 | 144,778 | 299,914 | 83,272 |
| 2014 | 27 | 799 | 43,937 | 26,190 | 30,604 | 272 | 697 | 74,514 | 65,081 | 71,730 | 120,082 |
| TOTAL | 57 | 4,250 | 571,257 | 468,553 | 223,634 | 2,339 | 4,465 | 522,800 | 541,287 | 439,768 | 438,034 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|--------------|---------|-----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 1,105,16 | 8 1,0 | 673,242 | 438,034 | |
| TOTAL TRAN | S. LOSSES PO | Α€ | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -1,086,12 | 6 -4 | 105,942 | 2,695 | |
| TOTAL LOSS | ES | | 19,04 | 2 1,2 | 267,300 | 440,729 | |
| EXPECTED LO | OSSES | | 2,399,20 | 4 1,4 | 179,789 | 385,886 | |
| CREDIBILITY | | | .0 | 6 | .17 | .18 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TES | T) | .00 | 6 | .378 | .131 | .515 |
| INDICAT | ED (POST-TE | ST) | .00 | 7 | .465 | .161 | .633 |
| PRES. O | N RATE LEVE | L | .70 | 8 | .437 | .114 | 1.259 |
| DERIVE | D BY FORMUL | Α | .66 | 6 | .442 | .122 | 1.230 |
| UNDERL | YING PRES. I | RATE | .71 | 5 | .441 | .115 | 1.271 |
| PROPOS | SED | | .66 | 6 | .442 | .122 | 1.230 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 1.928 |
| IND. RATES | | | | 1.93 | MINIMU | UM PREMIUM | 805 |
| MAN. RATES | 1.64 | 1.8 | 39 1.92 | + 1.93 | PRESE | NT | 815 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | IMBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|----------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 17,748 | 69,042 | .389 | | | | | | 1 | | 1 |
| 2011 | 20,631 | 14,308 | .069 | | | | | | | 1 | 1 |
| 2012 | 22,466 | 2,557 | .011 | | | | | | | | |
| 2013 | 22,398 | 84,171 | .375 | | | | | | | 2 | 2 |
| 2014 | 18,884 | 6,497 | .034 | | | | | | | 1 | 1 |
| TOTAL | 102,127 | 176,575 | .173 | | | | | | 1 | 4 | 5 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|--------|--------|--------------|------|-------|--------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 40,248 | | | | | 18,957 | | 9,837 |
| 2011 | | | | | 711 | | | | | 2,406 | 11,191 |
| 2012 | | | | | | | | | | | 2,557 |
| 2013 | | | | | 19,163 | | | | | 39,518 | 25,490 |
| 2014 | | | | | 1,331 | | | | | 3,123 | 2,043 |
| TOTAL | | | | 40,248 | 21,205 | | | | 18,957 | 45,047 | 51,118 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|--------|--------|---------------|------|--------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 82,669 | | | | | 43,658 | | 9,807 |
| 2011 | | | 68 | 53 | 1,682 | | | 144 | 247 | 5,665 | 11,896 |
| 2012 | | | | | | | | | | | 2,733 |
| 2013 | 3 | 400 | 13,444 | 7,905 | 27,797 | 445 | 581 | 20,538 | 18,686 | 63,224 | 25,286 |
| 2014 | 2 | 43 | 2,216 | 1,319 | 1,542 | 15 | 38 | 3,887 | 3,396 | 3,745 | 2,133 |
| TOTAL | 5 | 443 | 15,728 | 91,946 | 31,021 | 460 | 619 | 24,569 | 65,987 | 72,634 | 51,855 |
| | | • | | • | · | | · | | · | | |

| - | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------|---------|----------|-----------|---------|------------|-------|
| TOTAL TRAN | S LOSSES E | G B | 41.82 | | 261.588 | 51.855 | TOTAL |
| TOTAL TRAN | | | 41,02 | · · · · · | 201,300 | 31,033 | |
| IBNR + FREQ | | | -715.61 | 4 | -79,643 | 579 | |
| TOTAL LOSS | ES | | | | 181,945 | 52,434 | |
| EXPECTED L | OSSES | | 1,560,50 | 0 2 | 289,020 | 84,766 | |
| CREDIBILITY | | | .0 | 3 | .08 | .08 | |
| PURE PREMI | JMS | | | | - | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .178 | .051 | .229 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .219 | .063 | .282 |
| PRES. C | N RATE LEVE | EL | 1.51 | 4 | .280 | .082 | 1.876 |
| DERIVE | D BY FORMU | _A | 1.46 | 9 | .275 | .080 | 1.824 |
| UNDERI | YING PRES. | RATE | 1.52 | В | .283 | .083 | 1.894 |
| PROPOS | SED | | 1.46 | 9 | .275 | .080 | 1.824 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 2.859 |
| IND. RATES | | | | 2.86 | MINIM | UM PREMIUM | 1055 |
| MAN. RATES | 2.59 | 2.85 | 2.86 | + 2.86 | PRESE | NT | 1075 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 18,161 | 424,152 | 2.335 | | | | | | 3 | | 3 |
| 2011 | 17,059 | 44,844 | .262 | | | | | | | 2 | 2 |
| 2012 | 16,669 | 146,031 | .876 | | | | | | | 2 | 2 |
| 2013 | 17,862 | 26,265 | .147 | | | | | | 1 | 1 | 2 |
| 2014 | 18,418 | 182,577 | .991 | | | | | | | 1 | 1 |
| TOTAL | 88,169 | 823,869 | .934 | | | | | | 4 | 6 | 10 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|---------|---------|--------------|------|-------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 108,639 | | | | | 311,403 | | 4,110 |
| 2011 | | | | | 10,677 | | | | | 30,120 | 4,047 |
| 2012 2013 | | | | | 47,895 | | | | | 96,519 | 1,617 |
| 2013 | | | | 4,470 | 5,989 | | | | 1,387 | 9,539 | 4,880 |
| 2014 | | | | | 113,888 | | | | | 28,473 | 40,216 |
| TOTAL | | | | 113,109 | 178,449 | | | | 312,790 | 164,651 | 54,870 |
| | | | | | | | | | | | <u> </u> |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|---------|---------|---------------|------|--------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 223,144 | | | | | 717,161 | | 4,098 |
| 2011 | | | 1,028 | 800 | 25,243 | | | 1,803 | 3,086 | 70,920 | 4,302 |
| 2012 | | 183 | 13,493 | 8,921 | 88,996 | | 231 | 20,448 | 22,619 | 188,148 | 1,729 |
| 2013 | 2 | 209 | 8,602 | 9,509 | 9,101 | 95 | 184 | 6,681 | 7,003 | 15,443 | 4,841 |
| 2014 | 123 | 3,448 | 189,333 | 112,842 | 131,894 | 131 | 332 | 35,442 | 30,961 | 34,118 | 41,986 |
| TOTAL | 125 | 3,840 | 212,456 | 355,216 | 255,234 | 226 | 747 | 64,374 | 780,830 | 308,629 | 56,956 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | PG B | 281,76 | 68 1,0 | 699,909 | 56,956 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -831,82 | 21 -: | 299,195 | 1,317 | |
| TOTAL LOSS | ES | | | 1,4 | 400,714 | 58,273 | |
| EXPECTED L | OSSES | | 1,806,58 | 33 1,0 | 085,360 | 185,155 | |
| CREDIBILITY | | |). |)3 | .07 | .08 | |
| PURE PREMI | JMS | • | | | | | 1 |
| INDICAT | ED (PRE-TES | ST) | .00 | 00 | 1.589 | .066 | 1.655 |
| INDICAT | ED (POST-TE | ST) | .00 | 00 | 1.953 | .081 | 2.034 |
| PRES. C | N RATE LEVI | EL | 2.03 | 30 | 1.219 | .208 | 3.457 |
| DERIVE | D BY FORMU | LA | 1.96 | 69 | 1.270 | .198 | 3.437 |
| UNDERL | YING PRES. | RATE | 2.04 | 19 | 1.231 | .210 | 3.490 |
| PROPOS | SED | | 1.96 | 69 | 1.270 | .198 | 3.437 |
| | | • | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 5.388 |
| IND. RATES | | | | 5.39 | MINIM | UM PREMIUM | 1725 |
| MAN. RATES | 4.67 | 5.2 | 1 5.27 | + 5.39 | PRESE | NT | 1730 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 423 | | | | | | | | | | |
| 2011 | 870 | 1,776 | .204 | | | | | | | | |
| 2012 | 931 | | | | | | | | | | |
| 2013 | 956 | 4,138 | .432 | | | | | | | 1 | 1 |
| 2014 | 1,532 | 5,505 | .359 | | | | | | | | |
| TOTAL | 4,712 | 11,419 | .242 | | | | | | | 1 | 1 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|-------|-------|--------------|------|-------|-------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2011 | | | | | | | | | | | 1,776 |
| 2013 2014 | | | | | 3,587 | | | | | 551 | 5,505 |
| TOTAL | | | | | 3,587 | | | | | 551 | 7,281 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------------|-------|------|-----------|-------|-------|---------------|------|-------|---------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2011 | | | | | | | | | | | 1,888 |
| 2013 2014 | | 75 | 2,516 | 1,482 | 5,206 | | 11 | 283 | 258 | 881 | 5,747 |
| TOTAL | | 75 | 2,516 | 1,482 | 5,206 | | 11 | 283 | 258 | 881 | 7,635 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SEF | RIOUS | MED. ONLY | TOTAL |
|-------------|----------------------|---------|---------|---------|--------|------------|-------|
| TOTAL TRAN | S. LOSSES F | G B | 2,88 | 5 | 7,827 | 7,635 | |
| TOTAL TRAN | S. LOSSES PO | G A | • | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -68,69 | 4 - | 18,786 | 107 | |
| TOTAL LOSS | ES | | | | | 7,742 | |
| EXPECTED L | OSSES | | 161,95 | 2 | 74,780 | 11,968 | |
| CREDIBILITY | | | .00 | 0 | .01 | .01 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .000 | .164 | .164 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .000 | .202 | .202 |
| PRES. C | N RATE LEVE | EL | 3.40 | 4 | 1.572 | .252 | 5.228 |
| DERIVE | D BY FORMUI | _A | 3.40 | 4 | 1.556 | .252 | 5.212 |
| UNDERI | YING PRES. | RATE | 3.43 | 7 | 1.587 | .254 | 5.278 |
| PROPOS | SED | | 3.40 | 4 | 1.556 | .252 | 5.212 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 8.171 |
| IND. RATES | | | | 8.17 | MINIMU | JM PREMIUM | 2000 |
| MAN. RATES | IAN. RATES 6.67 7.68 | | 7.97 | + 8.17 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 25,492 | 1,006,027 | 3.946 | | | | | 2 | 1 | 3 | 6 |
| 2011 | 94,994 | 330,163 | .347 | | | | | | 4 | | 4 |
| 2012 | 68,288 | 70,637 | .103 | | | | | | | 3 | 3 |
| 2013 | 69,181 | 136,063 | .196 | | | | | | 1 | 2 | 3 |
| 2014 | 79,810 | 1,659,211 | 2.078 | | | | | 1 | 1 | 4 | 6 |
| TOTAL | 337,765 | 3,202,101 | .948 | | | | | 3 | 7 | 12 | 22 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|--------|--------------|------|-----------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 424,225 | 18,944 | 4,616 | | | 527,634 | 18,300 | 8,369 | 3,939 |
| 2011 | | | | 98,308 | | | | | 173,825 | | 58,030 |
| 2012 | | | | | 27,799 | | | | | 24,597 | 18,241 |
| 2013 | | | | 3,556 | 8,928 | | | | 2,965 | 29,112 | 91,502 |
| 2014 | | | 153,325 | 40,777 | 29,937 | | | 1,248,912 | 82,306 | 67,080 | 36,874 |
| TOTAL | | | 577,550 | 161,585 | 71,280 | | | 1,776,546 | 277,396 | 129,158 | 208,586 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|---------|---------|---------------|--------|-----------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 752,575 | 38,911 | 11,324 | | | 1,237,301 | 42,145 | 20,328 | 3,927 |
| 2011 | | | 7,767 | 183,913 | 1,699 | | | 15,091 | 393,656 | 4,279 | 61,686 |
| 2012 | | 112 | 7,833 | 5,179 | 51,653 | | 62 | 5,211 | 5,765 | 47,951 | 19,500 |
| 2013 | 2 | 255 | 9,765 | 9,282 | 13,280 | 318 | 527 | 18,818 | 19,101 | 46,969 | 90,770 |
| 2014 | 257 | 5,983 | 191,944 | 83,887 | 46,645 | 19,012 | 20,665 | 1,268,682 | 276,237 | 142,200 | 38,496 |
| TOTAL | 259 | 6,350 | 969,884 | 321,172 | 124,601 | 19,330 | 21,254 | 2,545,103 | 736,904 | 261,727 | 214,379 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|-----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | G B | 3,562,18 | 0 1,4 | 144,404 | 214,379 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -1,975,25 | 2 -4 | 193,404 | 1,482 | |
| TOTAL LOSS | ES | | 1,586,92 | 8 9 | 951,000 | 215,861 | |
| EXPECTED L | OSSES | | 4,451,74 | 4 1,8 | 384,729 | 195,904 | |
| CREDIBILITY | | | .0 | 6 | .17 | .18 | |
| PURE PREMI | JMS | • | | • | | | |
| INDICAT | ED (PRE-TES | ST) | .47 | 0 | .282 | .064 | .816 |
| INDICAT | ED (POST-TE | ST) | .57 | 8 | .347 | .079 | 1.004 |
| PRES. C | N RATE LEVI | EL | 1.30 | 6 | .553 | .057 | 1.916 |
| DERIVE | D BY FORMU | _A | 1.26 | 2 | .518 | .061 | 1.841 |
| UNDERI | YING PRES. | RATE | 1.31 | 8 | .558 | .058 | 1.934 |
| PROPOS | SED | | 1.26 | 2 | .518 | .061 | 1.841 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 2.886 |
| IND. RATES | | • | | 2.89 | MINIM | UM PREMIUM | 1060 |
| MAN. RATES | 2.83 | 3.02 | 2.92 | + 2.89 | PRESE | ENT | 1090 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | | | | MBER OF | | | |
|-----------------|----------|-------------|--------------------|---------|-------------|---------------|-------|-------|-----------------|----------|-------|-------|--------|
| YEAR | IN THOUS | LOSSES | REPORTED | | | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 199 | | | | | | | | | | | | |
| 2011 | 387 | | | | | | | | | | | | |
| 2012 | 387 | | | | | | | | | | | | |
| 2013 | 289 | | | | | | | | | | | | |
| 2014 | 490 | | | | | | | | | | | | |
| TOTAL | 1,752 | | | | | | | | | | | | |
| <u></u> | | | | | REPO | ORTED LOSSES | | | | I. | | | |
| MANUAL | | | INDEMNITY | | IXE. | 200020 | | MEDIC | CAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | | TEMP | MED | ONLY |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | |
| | | | | | | | | | | l . | | | |
| | | | | | TRANS | SLATED LOSSES | | | | | | | |
| MANUAL_ YEAR | DEATH | Р.Т. | INDEMNITY MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | EDICAL MINOR | | TEMP | MED | ONLY |
| TEAR | DEATH | P.1. | WAJUR | MINUR | IEWIP | DEATH | P.1. | WAJUR | WINOR | | IEWIP | IVIEL | . UNLT |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | |
| | | | | | 1 | | | | | <u> </u> | | | |
| | • | | | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|---------|---------|--------|------------|-------|
| TOTAL TRAN | S. LOSSES F | G B | | | | | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -10,17 | 3 | -2,084 | 14 | |
| TOTAL LOSS | ES | | | | | 14 | |
| EXPECTED L | OSSES | | 23,32 | 0 | 8,163 | 1,698 | |
| CREDIBILITY | | | .0 | 0 | .01 | .01 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .000 | .001 | .001 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .000 | .001 | .001 |
| PRES. C | N RATE LEVE | EL | 1.31 | 8 | .462 | .096 | 1.876 |
| DERIVE | D BY FORMUI | _A | 1.31 | 8 | .457 | .095 | 1.870 |
| UNDERI | YING PRES. | RATE | 1.33 | 1 | .466 | .097 | 1.894 |
| PROPOS | PROPOSED | | | 8 | .457 | .095 | 1.870 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 2.931 |
| IND. RATES | | | | 2.93 | MINIM | UM PREMIUM | 1070 |
| MAN. RATES | 2.59 | 2.85 | 2.86 | + 2.93 | PRESE | 1075 | |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | NUMBER OF CASES | | | | | |
|--------------|----------|-------------|------------|--|--|-----------------|------|-------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 15,553 | 465,164 | 2.990 | | | | | 1 | 3 | 5 | 9 |
| 2011 2012 | 17,563 | 1,287,547 | 7.331 | | | | | 3 | 5 | 5 | 13 |
| 2012 | 19,827 | 1,678,263 | 8.464 | | | | | 2 | 3 | 5 | 10 |
| 2013 | 20,222 | 689,145 | 3.407 | | | | | 2 | 4 | 1 | 7 |
| 2014 | 25,003 | 9,236,840 | 36.942 | | | | 1 | 1 | | 3 | 5 |
| TOTAL | 98,168 | 13,356,959 | 13.606 | | | | 1 | 9 | 15 | 19 | 44 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|---------|-----------|---------|---------|--------------|-----------|-----------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 79,995 | 65,918 | 33,725 | | | 104,333 | 27,888 | 106,770 | 46,535 |
| 2011 | | | 442,522 | 111,978 | 29,718 | | | 498,092 | 85,095 | 36,887 | 83,255 |
| 2012 | | | 465,056 | 26,043 | 362,661 | | | 548,585 | 31,214 | 227,467 | 17,237 |
| 2013 | | | 344,917 | 109,533 | 1,749 | | | 149,303 | 65,656 | 4,235 | 13,752 |
| 2014 | | 518,247 | 350,776 | | 15,029 | | 6,188,036 | 2,042,330 | | 56,091 | 66,331 |
| TOTAL | | 518,247 | 1,683,266 | 313,472 | 442,882 | | 6,188,036 | 3,342,643 | 209,853 | 431,450 | 227,110 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|---------|-----------|---------|---------|---------------|---------|-----------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | N | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 141,911 | 135,395 | 82,727 | | | 244,661 | 64,226 | 259,345 | 46,395 |
| 2011 | | 7,329 | 787,036 | 215,756 | 88,716 | | 10,371 | 1,084,093 | 209,657 | 108,036 | 88,500 |
| 2012 | | 32,460 | 921,879 | 126,944 | 698,775 | | 79,460 | 1,469,788 | 147,467 | 469,609 | 18,426 |
| 2013 | 791 | 20,009 | 781,633 | 201,250 | 36,882 | 16,882 | 21,610 | 594,062 | 144,478 | 26,120 | 13,642 |
| 2014 | 6,339 | 167,015 | 148,197 | 24,280 | 24,980 | 922,987 | 543,200 | 1,387,221 | 172,553 | 121,933 | 69,250 |
| TOTAL | 7,130 | 226,813 | 2,780,656 | 703,625 | 932,080 | 939,869 | 654,641 | 4,779,825 | 738,381 | 985,043 | 236,213 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SEI | noue I | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|-----------|--------------|---------|------------|--------|
| | | | | | | | IUIAL |
| | S. LOSSES P | | 9,388,93 | 4 3,3 | 359,129 | 236,213 | |
| TOTAL TRAN | S. LOSSES PO | 3 A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -3,005,36 | 3 -7 | 761,858 | 2,334 | |
| TOTAL LOSS | ES | | 6,383,57 | 71 2,597,271 | | 238,547 | |
| EXPECTED L | OSSES | | 6,761,81 | 2 2,8 | 369,450 | 297,450 | |
| CREDIBILITY | | | .0 | 3 | .07 | .08 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | 6.50 | 3 | 2.646 | .243 | 9.392 |
| INDICAT | ED (POST-TE | ST) | 7.99 | 2 | 3.252 | .299 | 11.543 |
| PRES. C | N RATE LEVE | L | 6.82 | 3 | 2.895 | .300 | 10.018 |
| DERIVE | D BY FORMUL | -A | 6.85 | 8 | 2.920 | .300 | 10.078 |
| UNDERI | YING PRES. I | RATE | 6.88 | 8 | 2.923 | .303 | 10.114 |
| PROPOS | SED | | 6.85 | 8 | 2.920 | .300 | 10.078 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 14.704 |
| IND. RATES | | | | 14.70 | MINIM | JM PREMIUM | 2000 |
| MAN. RATES | 14.23 | 15.40 | 15.29 | + 14.70 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | NUMBER OF CASES | | | | | |
|--------|----------|-------------|------------|--|--|-----------------|------|-------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 11,493 | 179,895 | 1.565 | | | | | | 3 | 5 | 8 |
| 2011 | 6,007 | 476,564 | 7.933 | | | | | 2 | | 2 | 4 |
| 2012 | 7,798 | 82,905 | 1.063 | | | | | | 1 | 3 | 4 |
| 2013 | 10,395 | 42,813 | .411 | | | | | | | 3 | 3 |
| 2014 | 10,668 | 153,113 | 1.435 | | | | | | 2 | | 2 |
| TOTAL | 46,361 | 935,290 | 2.017 | | | | | 2 | 6 | 13 | 21 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|---------|--------|--------------|------|---------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 47,493 | 16,707 | | | | 44,192 | 55,516 | 15,987 |
| 2011 | | | 339,473 | | 1,584 | | | 113,824 | | 6,745 | 14,938 |
| 2012 2013 | | | | 36,839 | 4,171 | | | | 27,895 | 10,041 | 3,959 |
| 2013 | | | | | 2,799 | | | | | 20,476 | 19,538 |
| 2014 | | | | 89,537 | | | | | 56,044 | | 7,532 |
| TOTAL | | | 339,473 | 173,869 | 25,261 | | | 113,824 | 128,131 | 92,778 | 61,954 |
| - | | | | • | · | | | | | | |

| | TRANSLATED LOSSES | | | | | | | | | | | | |
|--------|-------------------|-------|-----------|---------|--------|-------|-------|---------|---------|---------|-----------|--|--|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | |
| 2010 | | | | 97,551 | 40,982 | | | | 101,774 | 134,848 | 15,939 | | |
| 2011 | | 5,623 | 594,931 | 3,216 | 16,422 | | 2,368 | 245,948 | 3,701 | 20,243 | 15,879 | | |
| 2012 | | 234 | 14,801 | 65,038 | 9,272 | | 195 | 14,881 | 57,849 | 21,099 | 4,232 | | |
| 2013 | | 58 | 1,963 | 1,159 | 4,063 | 190 | 310 | 10,634 | 9,684 | 32,761 | 19,382 | | |
| 2014 | 116 | 2,774 | 164,160 | 107,237 | 16,760 | 430 | 1,074 | 109,006 | 77,497 | 12,206 | 7,863 | | |
| TOTAL | 116 | 8,689 | 775,855 | 274,201 | 87,499 | 620 | 3,947 | 380,469 | 250,505 | 221,157 | 63,295 | | |
| - | | • | · | · | | | · | | | | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------------|---------------------------------|---------|----------|---------|--------------------|-----------|-------|
| TOTAL TRAN | S. LOSSES F | PG B | 1,169,69 | 96 8 | 333,362 | 63,295 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | IST. | -816,86 | 64 -2 | 239,293 | 482 | |
| TOTAL LOSS | ES | | 352,83 | 32 | 594,069 | 63,777 | |
| EXPECTED L | OSSES | | 1,778,87 | 71 8 | 359,069 | 63,978 | |
| CREDIBILITY | | |). |)2 | .04 | .05 | |
| PURE PREMI | UMS | • | | | | | 1 |
| INDICAT | ED (PRE-TE | ST) | .76 | 61 | 1.281 | .138 | 2.180 |
| INDICAT | ED (POST-TE | ST) | .93 | 35 | 1.574 | .170 | 2.679 |
| PRES. C | N RATE LEV | EL | 3.80 |)1 | 1.835 | .137 | 5.773 |
| DERIVE | D BY FORMU | LA | 3.74 | 14 | 1.825 | .139 | 5.708 |
| UNDERI | YING PRES. | RATE | 3.83 | | | .138 | 5.828 |
| PROPOS | PROPOSED | | 3.74 | 14 | 1.825 | .139 | 5,708 |
| | | • | | • | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 8.328 |
| IND. RATES | | | | 8.33 | 33 MINIMUM PREMIUM | | 2000 |
| MAN. RATES | AN. RATES 8.62 9.05 8.81 + 8.33 | | | + 8.33 | PRESI | ENT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 10,955 | 93,694 | .855 | | | | | | 1 | 2 | 3 |
| 2011 | 7,034 | 4,539 | .064 | | | | | | | | |
| 2012 | 4,260 | 58,951 | 1.383 | | | | | | | 2 | 2 |
| 2013 | 4,609 | 86,203 | 1.870 | | | | | | 2 | 1 | 3 |
| 2014 | 5,256 | 21,879 | .416 | | | | | | | 3 | 3 |
| TOTAL | 32,114 | 265,266 | .826 | | | | | | 3 | 8 | 11 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|--------|----------|--------------|------|---------------------------------------|--------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 21,424 | 13,209 | | | | 13,251 | 28,861 | 16,949 |
| 2011 | | | | | | | | | | | 4,539 |
| 2012 2013 | | | | | 18,732 | | | | | 39,014 | 1,205 |
| 2013 | | | | 26,342 | 7,122 | | | | 47,181 | 5,558 | |
| 2014 | | | | | 6,357 | | | | | 13,067 | 2,455 |
| TOTAL | | | | 47,766 | 45,420 | | | | 60,432 | 86,500 | 25,148 |
| | | | | | <u> </u> | | · | · · · · · · · · · · · · · · · · · · · | | | |

| | | | | | TRANS | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|--------|--------|---------------|-------|--------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 44,005 | 32,402 | | | | 30,517 | 70,103 | 16,898 |
| 2011 | | | | | | | | | | | 4,825 |
| 2012 | | 71 | 5,278 | 3,491 | 34,810 | | 88 | 8,268 | 9,144 | 76,050 | 1,288 |
| 2013 | 2 | 626 | 30,921 | 44,412 | 12,772 | 64 | 1,537 | 61,548 | 87,549 | 15,079 | |
| 2014 | 6 | 193 | 10,569 | 6,301 | 7,364 | 61 | 152 | 16,267 | 14,211 | 15,660 | 2,563 |
| TOTAL | 8 | 890 | 46,768 | 98,209 | 87,348 | 125 | 1,777 | 86,083 | 141,421 | 176,892 | 25,574 |
| | | | | | | | | | | | |

| | _ | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|-----------|---------|---------|------------|--------|
| TOTAL TRAN | S. LOSSES P | G B | 135,65 | 1 : | 503,870 | 25,574 | |
| TOTAL TRANS | S. LOSSES PO | G A | • | | | • | |
| IBNR + FREQ | UENCY ADJU | ST. | -1,020,44 | 6 - | 160,354 | 257 | |
| TOTAL LOSSI | ES | | | ; | 343,516 | 25,831 | |
| EXPECTED LO | OSSES | | 2,073,60 | 0 : | 550,112 | 42,391 | |
| CREDIBILITY | | | .0 | 1 | .04 | .04 | |
| PURE PREMIL | JMS | • | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | 1.070 | .080 | 1.150 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | 1.315 | .098 | 1.413 |
| PRES. O | N RATE LEVE | EL | 6.39 | 5 | 1.697 | .131 | 8.223 |
| DERIVE | D BY FORMUL | _A | 6.33 | 1 | 1.682 | .130 | 8.143 |
| UNDERL | YING PRES. | RATE | 6.45 | 7 | 1.713 | .132 | 8.302 |
| PROPOS | PROPOSED | | 6.33 | 1 | 1.682 | .130 | 8.143 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 11.881 |
| ND. RATES | | | | 11.88 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | 12.99 | 13.11 | 12.55 | + 11.88 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 401 | 185 | .046 | | | | | | | 1 | 1 |
| 2011 | 313 | | | | | | | | | | |
| 2012 | 343 | | | | | | | | | | |
| 2013 | 373 | | | | | | | | | | |
| 2014 | 538 | 21,570 | 4.009 | | | | | | | 1 | 1 |
| TOTAL | 1,968 | 21,755 | 1.105 | | | | | | | 2 | 2 |
| | | | | | | | | | | | |

| <u> </u> | | | | | REPO | ORTED LOSSES | | | | | |
|----------|-------|------|-----------|-------|-------|--------------|------|-------|-------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 185 | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| 2014 | | | | | 6,653 | | | | | 14,917 | |
| TOTAL | | | | | 6,838 | | | | | 14,917 | |
| | • | | | | | • | | | | | • |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|-------|-------|---------------|------|--------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 454 | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| 2014 | 6 | 202 | 11,058 | 6,592 | 7,704 | 71 | 175 | 18,570 | 16,218 | 17,877 | |
| TOTAL | 6 | 202 | 11,058 | 6,592 | 8,158 | 71 | 175 | 18,570 | 16,218 | 17,877 | |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|---------|---------|-------------------|-----------|--------|
| TOTAL TRAN | S. LOSSES P | G B | 30,08 | 2 | 48,845 | | |
| TOTAL TRAN | S. LOSSES PO | G A | • | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -44,76 | 5 | -17,188 | 40 | |
| TOTAL LOSS | ES | | | | 31,657 | 40 | |
| EXPECTED LO | OSSES | | 99,93 | 6 | 64,354 | 4,960 | |
| CREDIBILITY | | | .0 | 0 | .01 | .01 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | 1.609 | .002 | 1.611 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | 1.977 | .002 | 1.979 |
| PRES. O | N RATE LEVE | EL | 5.03 | 0 | 3.239 | .249 | 8.518 |
| DERIVE | D BY FORMUL | _A | 5.03 | 0 | 3.226 | .247 | 8.503 |
| UNDERL | YING PRES. | RATE | 5.07 | В | 3.270 | .252 | 8.600 |
| PROPOS | PROPOSED | | | 0 | 3.226 | .247 | 8.503 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 12.406 |
| IND. RATES | ND. RATES | | | 12.41 | 1 MINIMUM PREMIUM | | 2000 |
| MAN. RATES | 11.12 | 12.60 | 13.00 | + 12.41 | PRESE | NT | 2000 |

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| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 1,868 | 157,268 | 8.419 | | | | | | 2 | 1 | 3 |
| 2011 | 1,486 | 712,004 | 47.914 | | | | | 1 | 1 | | 2 |
| 2012 | 2,193 | 17,939 | .818 | | | | | | | 1 | 1 |
| 2013 | 1,540 | 741 | .048 | | | | | | | | ł |
| 2014 | 2,357 | 150,576 | 6.388 | | | | | | | 1 | 1 |
| TOTAL | 9,444 | 1,038,528 | 10.997 | | | | | 1 | 3 | 3 | 7 |
| | | | | | | | | | | | 1 |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|--------|--------|--------------|------|---------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 56,183 | 2,352 | | | | 86,941 | 2,495 | 9,297 |
| 2011 | | | 231,100 | 9,629 | | | | 423,644 | 38,185 | | 9,446 |
| 2012 2013 | | | | | 5,261 | | | | | 12,678 | |
| 2013 | | | | | | | | | | | 741 |
| 2014 | | | | | 90,000 | | | | | 58,900 | 1,676 |
| TOTAL | | | 231,100 | 65,812 | 97,613 | | | 423,644 | 125,126 | 74,073 | 21,160 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|---------|---------|---------------|-------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 115,399 | 5,769 | | | | 200,225 | 6,060 | 9,269 |
| 2011 | | 3,828 | 405,663 | 20,122 | 8,793 | | 8,816 | 917,208 | 97,677 | 17,172 | 10,041 |
| 2012 | | 20 | 1,481 | 980 | 9,776 | | 27 | 2,685 | 2,970 | 24,713 | |
| 2013 | | | | | | | | | | | 735 |
| 2014 | 95 | 2,727 | 149,619 | 89,175 | 104,231 | 278 | 687 | 73,325 | 64,048 | 70,584 | 1,750 |
| TOTAL | 95 | 6,575 | 556,763 | 225,676 | 128,569 | 278 | 9,530 | 993,218 | 364,920 | 118,529 | 21,795 |
| | | | | • | · | | · | | · | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|--------------------|-------------------|---------|----------|---------|---------|------------|--------|
| TOTAL TRAN | S. LOSSES P | G B | 1,566,45 | 9 8 | 837,694 | 21,795 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -194,87 | 8 | -60,387 | 101 | |
| TOTAL LOSS | ES | | 1,371,58 | 1 | 777,307 | 21,896 | |
| EXPECTED L | OSSES | | 435,65 | 1 | 228,263 | 13,315 | |
| CREDIBILITY | | | .0 | 1 | .02 | .02 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | TED (PRE-TES | ST) | 14.52 | 3 | 8.231 | .232 | 22.986 |
| INDICAT | TED (POST-TE | ST) | 17.84 | 9 | 10.116 | .285 | 28.250 |
| PRES. C | N RATE LEVE | EL | 4.56 | 9 | 2.394 | .140 | 7.103 |
| DERIVE | D BY FORMUL | _A | 4.70 | 2 | 2.548 | .143 | 7.393 |
| UNDERI | LYING PRES. I | RATE | 4.61 | 3 | 2.417 | .141 | 7.171 |
| PROPOS | SED | | 4.70 | 2 | 2.548 | .143 | 7.393 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. RA | ATE | 10.787 |
| IND. RATES | | | | 10.79 | MINIMU | JM PREMIUM | 2000 |
| MAN. RATES | 11.09 | 11.6 | 4 10.84 | + 10.79 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 38,293 | 3,444,365 | 8.994 | | | | | 3 | 4 | 13 | 20 |
| 2011 | 39,390 | 734,264 | 1.864 | | | | | 2 | 8 | 6 | 16 |
| 2012 | 44,762 | 684,066 | 1.528 | | | | | | 7 | 12 | 19 |
| 2013 | 40,086 | 838,980 | 2.092 | | | | | 1 | | 9 | 10 |
| 2014 | 42,801 | 842,736 | 1.968 | | | | | 1 | 2 | 7 | 10 |
| TOTAL | 205,332 | 6,544,411 | 3.187 | | | | | 7 | 21 | 47 | 75 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|---------|--------------|------|-----------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 711,799 | 116,951 | 47,845 | | | 2,253,190 | 139,558 | 148,583 | 26,439 |
| 2011 | | | 205,173 | 178,671 | 31,954 | | | 54,938 | 147,146 | 74,241 | 42,141 |
| 2012 | | | | 245,315 | 49,114 | | | | 240,369 | 122,217 | 27,051 |
| 2013 | | | 148,400 | | 170,237 | | | 269,400 | | 229,888 | 21,055 |
| 2014 | | | 104,000 | 87,129 | 62,396 | | | 400,000 | 80,707 | 59,275 | 49,229 |
| TOTAL | | | 1,169,372 | 628,066 | 361,546 | | | 2,977,528 | 607,780 | 634,204 | 165,915 |
| | | | | | | · | | | | | |

| | TRANSLATED LOSSES | | | | | | | | | | | |
|--------|-------------------|--------|-----------|-----------|---------|---------|--------|-----------|-----------|-----------|-----------|--|
| MANUAL | | | INDEMNITY | | | MEDICAL | | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | |
| 2010 | | | 830,222 | 240,217 | 117,364 | | | 1,648,513 | 321,402 | 360,908 | 26,360 | |
| 2011 | | 3,398 | 376,667 | 338,520 | 86,295 | | 1,142 | 135,730 | 342,291 | 180,536 | 44,796 | |
| 2012 | | 1,708 | 104,580 | 437,066 | 101,432 | | 1,784 | 135,786 | 506,866 | 251,416 | 28,918 | |
| 2013 | 383 | 11,307 | 408,864 | 82,291 | 257,356 | 32,935 | 38,614 | 1,040,098 | 152,544 | 387,196 | 20,887 | |
| 2014 | 564 | 13,118 | 414,151 | 178,212 | 98,283 | 19,951 | 21,556 | 1,312,694 | 270,499 | 134,936 | 51,395 | |
| TOTAL | 947 | 29,531 | 2,134,484 | 1,276,306 | 660,730 | 52,886 | 63,096 | 4,272,821 | 1,593,602 | 1,314,992 | 172,356 | |
| | | | | · | • | | · | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|-----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | PG B | 6,553,76 | 65 4,8 | 345,630 | 172,356 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -3,399,02 | 20 -1,1 | 80,803 | 1,394 | |
| TOTAL LOSS | ES | | 3,154,74 | 15 3,6 | 64,827 | 173,750 | |
| EXPECTED L | OSSES | | 7,455,60 | 05 4,3 | 340,719 | 197,119 | |
| CREDIBILITY | | | |)5 | .12 | .13 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | 1.53 | 36 | 1.785 | .085 | 3.406 |
| INDICAT | ED (POST-TE | ST) | 1.88 | 38 | 2.194 | .104 | 4.186 |
| PRES. C | N RATE LEVI | EL | 3.59 | 97 | 2.094 | .095 | 5.786 |
| DERIVE | D BY FORMU | LA | 3.5 | 12 | 2.106 | .096 | 5.714 |
| UNDERI | YING PRES. | RATE | 3.63 | 31 | 2.114 | .096 | 5.841 |
| PROPOS | SED | | 3.5 | 12 | 2.106 | .096 | 5.714 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 8.337 |
| IND. RATES | | | | 8.34 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | 8.27 | 9.0 | 2 8.83 | + 8.34 | PRESE | ENT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | NUMBER OF CASES | | | | | |
|--------------|----------|-------------|------------|--|---|-----------------|------|-------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 39,376 | 1,335,440 | 3.391 | | | | | 2 | 7 | 16 | 25 |
| 2011 2012 | 40,250 | 1,649,331 | 4.097 | | | 1 | | 3 | 5 | 7 | 16 |
| 2012 | 44,369 | 423,774 | .955 | | | | | 1 | 2 | 9 | 12 |
| 2013 | 43,358 | 1,086,621 | 2.506 | | | | | 3 | 6 | 6 | 15 |
| 2014 | 51,249 | 3,157,634 | 6.161 | | | 1 | | 2 | 4 | 19 | 26 |
| TOTAL | 218,602 | 7,652,800 | 3.501 | | | 2 | | 11 | 24 | 57 | 94 |
| | | | | | · | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | | |
|--------|---------|------|-----------|---------|---------|--------------|------|-----------|---------|---------|-----------|--|
| MANUAL | | | INDEMNITY | | | MEDICAL | | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | |
| 2010 | | | 252,577 | 200,727 | 142,975 | | | 227,718 | 172,206 | 300,830 | 38,407 | |
| 2011 | 14,441 | | 656,641 | 149,899 | 15,039 | | | 676,421 | 100,322 | 23,694 | 12,874 | |
| 2012 | | | 120,355 | 14,263 | 28,035 | | | 65,229 | 56,365 | 93,551 | 45,976 | |
| 2013 | | | 378,761 | 89,742 | 35,920 | | | 300,553 | 139,945 | 48,790 | 92,910 | |
| 2014 | 87,938 | | 839,103 | 104,009 | 191,440 | 1,500 | | 1,445,782 | 128,131 | 256,688 | 103,043 | |
| TOTAL | 102,379 | | 2,247,437 | 558,640 | 413,409 | 1,500 | | 2,715,703 | 596,969 | 723,553 | 293,210 | |
| | | | | | | | | | | | | |

| | TRANSLATED LOSSES | | | | | | | | | | | | |
|--------|-------------------|--------|-----------|-----------|---------|----------|--------|-----------|-----------|-----------|-----------|--|--|
| MANUAL | | | INDEMNITY | | | MEDICAL | | | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | |
| 2010 | | | 448,072 | 412,293 | 350,719 | | | 533,998 | 396,590 | 730,716 | 38,292 | | |
| 2011 | 34,536 | 7,991 | 858,773 | 285,958 | 56,167 | | 9,365 | 980,516 | 241,518 | 75,495 | 13,685 | | |
| 2012 | | 8,934 | 242,587 | 34,065 | 59,424 | | 11,016 | 232,233 | 138,317 | 188,697 | 49,148 | | |
| 2013 | 876 | 22,142 | 852,145 | 186,939 | 86,981 | 34,367 | 44,334 | 1,226,470 | 323,893 | 118,034 | 92,167 | | |
| 2014 | 117,626 | 33,234 | 936,922 | 348,421 | 268,739 | 26,930 | 23,541 | 1,582,318 | 544,767 | 378,887 | 107,577 | | |
| TOTAL | 153,038 | 72,301 | 3,338,499 | 1,267,676 | 822,030 | 61,297 | 88,256 | 4,555,535 | 1,645,085 | 1,491,829 | 300,869 | | |
| | | | | | | <u> </u> | | <u> </u> | · | | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|-----------|---------|---------|-----------|-------|
| TOTAL TRAN | S. LOSSES F | G B | 8,268,92 | 6 5,2 | 226,620 | 300,869 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -3,846,03 | -8 | 371,699 | 1,786 | |
| TOTAL LOSS | ES | | 4,422,89 | 6 4,3 | 354,921 | 302,655 | |
| EXPECTED L | OSSES | | 8,525,47 | 8 3,2 | 237,497 | 238,276 | |
| CREDIBILITY | | | .0 | 5 | .13 | .14 | |
| PURE PREMI | UMS | | | | | | 1 |
| INDICAT | ED (PRE-TE | ST) | 2.02 | 3 | 1.992 | .138 | 4.153 |
| INDICAT | ED (POST-TE | ST) | 2.48 | 6 | 2.448 | .170 | 5.104 |
| PRES. C | N RATE LEVI | EL | 3.86 | 3 | 1.467 | .108 | 5.438 |
| DERIVE | D BY FORMU | _A | 3.79 | 4 | 1.595 | .117 | 5.506 |
| UNDERI | YING PRES. | RATE | 3.90 | 0 | 1.481 | .109 | 5.490 |
| PROPOS | | | 3.74 | 7 | 1.575 | .116 | 5.438 |
| | | | | • | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 7.934 |
| IND. RATES | | | | 7.93 | MINIM | 2000 | |
| MAN. RATES | 7.52 | 8.12 | 8.30 | + 7.93 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NUMBER OF CASES | | | | |
|--------------|----------|-------------|------------|---|---|-------|-----------------|-------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 685 | 12,441 | 1.816 | | | | | | | 2 | 2 |
| 2011 2012 | 589 | | | | | | | | | | |
| 2012 | 431 | | | | | | | | | | |
| 2013 | 531 | | | | | | | | | | |
| 2014 | 355 | | | | | | | | | | |
| TOTAL | 2,591 | 12,441 | .480 | | | | | | | 2 | 2 |
| | | | | | | | | | | | |
| | | | | • | • | | | | | • | |

| | | | | | REPO | ORTED LOSSES | | | | | | |
|--------|-------|------|-----------|-------|-------|--------------|------|-------|-------|-------|-----------|--|
| MANUAL | | | INDEMNITY | | | MEDICAL | | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | |
| 2010 | | | | | 4,530 | | | | | 7,911 | | |
| TOTAL | | | | | 4,530 | | | | | 7,911 | | |

| | | | | | TRANS | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|-------|--------|---------------|------|-------|-------|--------|-----------|
| MANUAL | | | INDEMNITY | | | MEDICAL | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 11,112 | | | | | 19,216 | |
| TOTAL | | | | | 11,112 | | | | | 19,216 | |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|--------------|--------------------------|---------|---------|---------|---------|-----------|--------|
| TOTAL TRANS | S. LOSSES P | G B | | | 30,328 | | |
| TOTAL TRANS | TOTAL TRANS. LOSSES PG A | | | | | | |
| IBNR + FREQU | JENCY ADJU | ST. | -98,36 | 4 | -19,832 | 28 | |
| TOTAL LOSSI | ES | | | | 10,496 | 28 | |
| EXPECTED LO | DSSES | | 203,13 | 4 | 68,144 | 4,845 | |
| CREDIBILITY | | | .0 | 0 | .01 | .01 | |
| PURE PREMIL | JMS | • | | | | | _ |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .405 | .001 | .406 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .498 | .001 | .499 |
| PRES. O | N RATE LEVE | EL | 7.76 | 6 | 2.605 | .185 | 10.556 |
| DERIVE | BY FORMUL | _A | 7.76 | 6 | 2.584 | .183 | 10.533 |
| UNDERL | YING PRES. I | RATE | 7.84 | .0 | 2.630 | .187 | 10.657 |
| PROPOS | SED | | 7.76 | 6 | 2.584 | .183 | 10.533 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 15.368 |
| IND. RATES | | | | 15.37 | MINIM | 2000 | |
| MAN. RATES | 14.09 | 15.68 | 16.11 | + 15.37 | PRESE | 2000 | |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------------|----------|-------------|------------|---|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 197 | 221 | .112 | | | | | | | | |
| 2011 2012 | | | | | | | | | | | |
| 2012 | | | | | | | | | | | |
| 2013 | | | | | | | | | | | |
| 2014 | | | | | | | | | | | |
| TOTAL | 197 | 221 | .112 | | | | | | | | |
| | | | | · | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|--------------|------|-------|-------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 221 |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | 221 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|---------------|------|-------|---------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 220 |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | 220 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|--------------|-------------------|---------|---------|---------|--------|------------|--------|
| TOTAL TRANS | S. LOSSES F | G B | | | | 220 | |
| TOTAL TRANS | S. LOSSES P | G A | | | | | |
| IBNR + FREQU | JENCY ADJU | ST. | -8,64 | 1 | -2,905 | 2 | |
| TOTAL LOSSI | ES | | | | | 222 | |
| EXPECTED LO | OSSES | | 14,35 | 51 | 8,047 | 719 | |
| CREDIBILITY | | | .0 | 00 | .00 | .00 | |
| PURE PREMIL | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 00 | .000 | .113 | .113 |
| INDICAT | ED (POST-TE | ST) | .00 | 00 | .000 | .139 | .139 |
| PRES. O | N RATE LEVE | EL | 7.21 | 6 | 4.046 | .362 | 11.624 |
| DERIVE | BY FORMU | _A | 7.21 | 6 | 4.046 | .362 | 11.624 |
| UNDERL | YING PRES. | RATE | 7.28 | 35 | 4.085 | .365 | 11.735 |
| PROPOS | SED | | 7.21 | 6 | 4.046 | .362 | 11.624 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 16.960 |
| IND. RATES | | | | 16.96 | MINIM | JM PREMIUM | 2000 |
| MAN. RATES | 16.38 | 17.78 | 17.74 | + 16.96 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 7,111 | 157,335 | 2.212 | | | | | | 2 | 1 | 3 |
| 2011 | 8,657 | 9,719 | .112 | | | | | | 1 | 2 | 3 |
| 2012 | 10,709 | 31,104 | | | | | | | | 4 | 4 |
| 2013 | 8,695 | 617,436 | 7.101 | | | 1 | | | | 3 | 4 |
| 2014 | 9,928 | 180,192 | 1.814 | | | | | | 2 | | 2 |
| TOTAL | 45,100 | 995,786 | 2.208 | | | 1 | | | 5 | 10 | 16 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|---------|------|-----------|---------|--------|--------------|------|-------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 83,826 | 622 | | | | 58,039 | 1,799 | 13,049 |
| 2011 | | | | 92 | 2,599 | | | | 358 | 2,070 | 4,600 |
| 2012 | | | | | 9,186 | | | | | 8,190 | 13,728 |
| 2013 | 584,076 | | | | 15,507 | | | | | 15,327 | 2,526 |
| 2014 | | | | 80,376 | | | | | 92,563 | | 7,253 |
| TOTAL | 584,076 | | | 164,294 | 27,914 | | | | 150,960 | 27,386 | 41,156 |
| - | | | | | | · | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|---------|-------|-----------|---------|--------|---------------|-------|---------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 172,179 | 1,526 | | | | 133,664 | 4,370 | 13,010 |
| 2011 | | | 257 | 369 | 6,148 | | | 156 | 1,024 | 4,884 | 4,890 |
| 2012 | | 30 | 2,587 | 1,711 | 17,070 | | 18 | 1,739 | 1,916 | 15,961 | 14,675 |
| 2013 | 809,279 | 325 | 10,883 | 6,395 | 22,494 | 159 | 228 | 7,960 | 7,248 | 24,521 | 2,506 |
| 2014 | 105 | 2,491 | 147,361 | 96,262 | 15,051 | 708 | 1,773 | 180,039 | 127,996 | 20,154 | 7,572 |
| TOTAL | 809,384 | 2,846 | 161,088 | 276,916 | 62,289 | 867 | 2,019 | 189,894 | 271,848 | 69,890 | 42,653 |
| | | • | | · | · | | · | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | G B | 1,166,09 | 8 6 | 80,943 | 42,653 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -767,94 | 3 -1 | 168,102 | 483 | |
| TOTAL LOSS | ES | | 398,15 | 5 5 | 512,841 | 43,136 | |
| EXPECTED LO | OSSES | | 1,711,09 | 3 6 | 529,597 | 66,747 | |
| CREDIBILITY | | | .0 | 2 | .04 | .05 | |
| PURE PREMI | JMS | • | | | | | |
| INDICAT | ED (PRE-TES | ST) | .88 | 3 | 1.137 | .096 | 2.116 |
| INDICAT | ED (POST-TE | ST) | 1.08 | 5 | 1.397 | .118 | 2.600 |
| PRES. O | N RATE LEVE | EL | 3.75 | 8 | 1.383 | .146 | 5.287 |
| DERIVE | D BY FORMUI | LA . | 3.70 | 5 | 1.384 | .145 | 5.234 |
| UNDERL | YING PRES. | RATE | 3.79 | 4 | 1.396 | .148 | 5.338 |
| PROPOS | SED | | 3.70 | 5 | 1.384 | .145 | 5.234 |
| | | | | • | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R. | ATE | 7.636 |
| IND. RATES | | | | 7.64 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | 8.35 | 9.13 | 8.07 | + 7.64 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|--------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 3,041 | 262,915 | 8.645 | | | | | | 1 | | 1 |
| 2011 | 3,281 | 3,245 | .098 .082 | | | | | | | | |
| 2012 | 2,982 | 2,454 | .082 | | | | | | | | |
| 2013 | 4,968 | 115,708 | 2.329 | | | | | | 1 | 1 | 2 |
| 2014 | 3,519 | 83,265 | 2.366 | | | | | | | 2 | 2 |
| TOTAL | 17,791 | 467,587 | 2.628 | | | | | | 2 | 3 | 5 |
| | | | | | | | • | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|---------|--------|--------------|------|-------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 50,119 | | | | | 212,265 | | 531 |
| 2011 | | | | | | | | | | | 3,245 |
| 2012 2013 | | | | | | | | | | | 2,454 |
| 2013 | | | | 55,932 | 1,725 | | | | 54,410 | 2,224 | 1,417 |
| 2014 | | | | | 48,695 | | | | | 34,450 | 120 |
| TOTAL | | | | 106,051 | 50,420 | | | | 266,675 | 36,674 | 7,767 |
| | | | | | | • | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|---------|--------|---------------|-------|---------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 102,944 | | | | | 488,846 | | 529 |
| 2011 | | | | | | | | | | | 3,449 |
| 2012 | | | | | | | | | | | 2,623 |
| 2013 | | 1,044 | 56,249 | 88,772 | 7,682 | 32 | 1,711 | 68,807 | 98,989 | 10,697 | 1,406 |
| 2014 | 53 | 1,474 | 80,955 | 48,247 | 56,398 | 161 | 403 | 42,883 | 37,458 | 41,287 | 125 |
| TOTAL | 53 | 2,518 | 137,204 | 239,963 | 64,080 | 193 | 2,114 | 111,690 | 625,293 | 51,984 | 8,132 |
| | | | | | | | | | | | |

| | | - | | | | | |
|-------------|-------------------|---------|---------|---------|---------|------------|-------|
| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
| TOTAL TRAN | S. LOSSES F | PG B | 253,77 | 2 9 | 981,320 | 8,132 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -363,40 | 5 | -95,747 | 289 | |
| TOTAL LOSS | ES | | | 8 | 385,573 | 8,421 | |
| EXPECTED L | OSSES | | 793,65 | 6 : | 341,231 | 39,674 | |
| CREDIBILITY | | | .0 | 1 | .02 | .03 | |
| PURE PREMI | JMS | | | | | | • |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | 4.978 | .047 | 5.025 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | 6.118 | .058 | 6.176 |
| PRES. C | N RATE LEVI | EL | 4.41 | 8 | 1.900 | .221 | 6.539 |
| DERIVE | D BY FORMU | _A | 4.37 | '4 | 1.984 | .216 | 6.574 |
| UNDERI | YING PRES. | RATE | 4.46 | 1 | 1.918 | .223 | 6.602 |
| PROPOS | SED | | 4.35 | 1 | 1.973 | .215 | 6.539 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 9.541 |
| IND. RATES | | | | 9.54 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | 9.00 | 9.92 | 9.98 | + 9.54 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | IMBER OF | CASES | | |
|--------------|----------|-------------|------------|--|--|-------|------|----------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 1,948 | | | | | | | | | | |
| 2011 2012 | 2,083 | 603,708 | 28.982 | | | | | 1 | 1 | | 2 |
| 2012 | 2,176 | 660 | .030 | | | | | | | | |
| 2013 | 2,625 | | | | | | | | | | |
| 2014 | 3,026 | 9,266 | .306 | | | | | | | | |
| TOTAL | 11,858 | 613,634 | 5.175 | | | | | 1 | 1 | | 2 |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|--------|------|--------------|------|---------|--------|------|--------------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2011 2012 | | | 159,501 | 61,508 | | | | 334,674 | 40,078 | | 7,947 660 |
| 2014 | | | | | | | | | | | 9,266 |
| TOTAL | | | 159,501 | 61,508 | | | | 334,674 | 40,078 | | 17,873 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------------|-------|-------|-----------|---------|-------|---------------|-------|---------|---------|--------|--------------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2011 2012 | | 2,641 | 284,317 | 116,524 | 7,020 | | 6,966 | 725,445 | 99,612 | 13,811 | 8,448 706 |
| 2014 | | | | | | | | | | | 9,674 |
| TOTAL | | 2,641 | 284,317 | 116,524 | 7,020 | | 6,966 | 725,445 | 99,612 | 13,811 | 18,828 |
| - | | | | | · | | · | | | | |

| | | | SERIOUS | NON-SEF | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------|---------|----------|---------|--------|------------|--------|
| TOTAL TRAN | S. LOSSES F | G B | 1,019,36 | | 36.967 | 18,828 | |
| TOTAL TRAN | | | ,, | | | , | |
| IBNR + FREQ | UENCY ADJU | ST. | -479,90 | 9 -1 | 14,233 | 386 | |
| TOTAL LOSS | ES | | 539,46 | 0 1 | 22,734 | 19,214 | |
| EXPECTED L | OSSES | | 1,075,87 | 6 4 | 26,296 | 48,619 | |
| CREDIBILITY | | | .0 | 1 | .02 | .02 | |
| PURE PREMI | JMS | | | | - | | |
| INDICAT | ED (PRE-TES | ST) | 4.54 | 9 | 1.035 | .162 | 5.746 |
| INDICAT | ED (POST-TE | ST) | 5.59 | 1 | 1.272 | .199 | 7.062 |
| PRES. C | N RATE LEVE | EL | 8.98 | 7 | 3.561 | .406 | 12.954 |
| DERIVE | D BY FORMUI | _A | 8.95 | 3 | 3.515 | .402 | 12.870 |
| UNDERI | YING PRES. | RATE | 9.07 | 3 | 3.595 | .410 | 13.078 |
| PROPOS | SED | | 8.95 | 3 | 3.515 | .402 | 12.870 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 18.778 |
| IND. RATES | | | | 18.78 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | 16.94 | 19.19 | 19.77 | + 18.78 | PRESE | NT | 2000 |

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| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 10,664 | 686,190 | 6.434 | | | | | 1 | 3 | 1 | 5 |
| 2011 | 11,836 | 522,883 | 4.417 | | | | | 1 | 1 | 5 | 7 |
| 2012 | 18,177 | 538,026 | 2.959 | | | | | 2 | 2 | 5 | 9 |
| 2013 | 15,529 | 1,003,047 | 6.459 | | | | | 3 | 3 | 1 | 7 |
| 2014 | 15,375 | 191,199 | 1.243 | | | | | | | 7 | 7 |
| TOTAL | 71,581 | 2,941,345 | 4.109 | | | | | 7 | 9 | 19 | 35 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|---------|--------------|------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 85,383 | 139,085 | 55,421 | | | 101,043 | 227,190 | 27,570 | 50,498 |
| 2011 | | | 136,570 | 52,372 | 26,503 | | | 200,742 | 24,327 | 75,623 | 6,746 |
| 2012 | | | 159,663 | 63,809 | 7,597 | | | 140,132 | 127,952 | 21,785 | 17,088 |
| 2013 | | | 482,071 | 19,236 | 38,255 | | | 342,616 | 70,606 | 38,130 | 12,133 |
| 2014 | | | | | 133,352 | | | | | 49,962 | 7,885 |
| TOTAL | | | 863,687 | 274,502 | 261,128 | | | 784,533 | 450,075 | 213,070 | 94,350 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|---------|---------|---------------|--------|-----------|-----------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | ı | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 151,469 | 285,680 | 135,948 | | | 236,946 | 523,218 | 66,968 | 50,347 |
| 2011 | | 2,261 | 245,968 | 101,205 | 68,659 | | 4,178 | 439,686 | 68,147 | 186,354 | 7,171 |
| 2012 | | 12,019 | 330,077 | 117,974 | 25,702 | | 23,300 | 464,097 | 268,807 | 56,463 | 18,267 |
| 2013 | 1,089 | 25,758 | 966,025 | 84,464 | 90,384 | 37,865 | 46,192 | 1,243,772 | 199,238 | 94,176 | 12,036 |
| 2014 | 143 | 4,033 | 221,688 | 132,136 | 154,441 | 227 | 580 | 62,197 | 54,332 | 59,868 | 8,232 |
| TOTAL | 1,232 | 44,071 | 1,915,227 | 721,459 | 475,134 | 38,092 | 74,250 | 2,446,698 | 1,113,742 | 463,829 | 96,053 |
| | | | | | | | | | | | |

| - | | | SERIOUS | NON-SEF | RIOUS | MED. ONLY | TOTAL |
|-------------|----------------------|---------|-----------|---------|---------|------------|--------|
| TOTAL TRAN | S. LOSSES F | G B | 4,519,57 | | 774.164 | 96.053 | |
| TOTAL TRAN | | | ,,- | , | , - | , | |
| IBNR + FREQ | UENCY ADJU | ST. | -1,458,55 | 2 -4 | 174,888 | 914 | |
| TOTAL LOSS | ES | | 3,061,01 | 8 2,2 | 299,276 | 96,967 | |
| EXPECTED LO | OSSES | | 3,274,83 | 1 1,7 | 775,209 | 125,267 | |
| CREDIBILITY | | | | 2 | .06 | .07 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | 4.27 | 6 | 3.212 | .135 | 7.623 |
| INDICAT | ED (POST-TE | ST) | 5.25 | 5 | 3.948 | .166 | 9.369 |
| PRES. O | N RATE LEVI | EL | 4.53 | 2 | 2.456 | .173 | 7.161 |
| DERIVE | D BY FORMU | LA | 4.54 | 6 | 2.546 | .173 | 7.265 |
| UNDERL | YING PRES. | RATE | 4.57 | 5 | 2.480 | .175 | 7.230 |
| PROPOS | SED | | 4.54 | 6 | 2.546 | .173 | 7.265 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | | 10.600 |
| IND. RATES | | | | 10.60 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | IAN. RATES 9.51 10.6 | | 10.93 | + 10.60 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 5,350 | 1,078,061 | 20.150 | | | | | 2 | 2 | 1 | 5 |
| 2011 | 5,808 | 855,954 | 14.737 | | | | | 3 | 1 | 1 | 5 |
| 2012 | 5,293 | 484,430 | 9.152 | | | | | 2 | | 3 | 5 |
| 2013 | 5,066 | 186,591 | 3.683 | | | | | | 1 | 1 | 2 |
| 2014 | 4,807 | 427,977 | 8.903 | | | | | 1 | | 2 | 3 |
| TOTAL | 26,324 | 3,033,013 | 11.522 | | | | | 8 | 4 | 8 | 20 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|---------|--------------|------|-----------|--------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 347,144 | 94,789 | 278 | | | 585,306 | 46,193 | 411 | 3,940 |
| 2011 | | | 267,003 | 8,000 | 6,435 | | | 560,541 | | 4,011 | 9,964 |
| 2012 | | | 249,205 | | 2,728 | | | 205,680 | | 21,414 | 5,403 |
| 2013 | | | | 54,821 | 46,702 | | | | 49,850 | 18,491 | 16,727 |
| 2014 | | | 85,992 | | 65,352 | | | 164,932 | | 101,964 | 9,737 |
| TOTAL | | | 949,344 | 157,610 | 121,495 | | | 1,516,459 | 96,043 | 146,291 | 45,771 |
| | | | | • | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|---------|---------|---------------|--------|-----------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 532,234 | 194,697 | 682 | | | 1,144,726 | 106,382 | 998 | 3,928 |
| 2011 | | 4,423 | 469,059 | 17,888 | 25,323 | | 11,664 | 1,209,450 | 15,234 | 30,923 | 10,592 |
| 2012 | | 18,115 | 475,774 | 8,703 | 19,034 | | 32,958 | 593,091 | 18,423 | 51,987 | 5,776 |
| 2013 | 10 | 1,977 | 86,717 | 105,580 | 72,826 | 191 | 1,803 | 71,592 | 98,475 | 36,125 | 16,593 |
| 2014 | 473 | 10,881 | 265,903 | 77,307 | 85,821 | 10,392 | 11,243 | 690,016 | 160,030 | 146,295 | 10,165 |
| TOTAL | 483 | 35,396 | 1,829,687 | 404,175 | 203,686 | 10,583 | 57,668 | 3,708,875 | 398,544 | 266,328 | 47,054 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|----------|--------------------|---------|------------|----------|
| TOTAL TRAN | S. LOSSES P | G B | 5,642,69 |)2 1,2 | 272,733 | 47,054 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -505,29 | | 155,638 | 334 | |
| TOTAL LOSS | ES | | 5,137,39 |)6 1, ⁻ | 117,095 | 47,388 | |
| EXPECTED L | OSSES | | 1,085,07 | ' 6 | 560,701 | 50,279 | |
| CREDIBILITY | | | .0 |)1 | .03 | .03 | |
| PURE PREMI | UMS | • | | | | | • |
| INDICAT | TED (PRE-TES | ST) | 19.51 | 6 | 4.244 | .180 | 23.940 |
| INDICAT | ED (POST-TE | ST) | 23.98 | 35 | 5.216 | .221 | 29.422 |
| PRES. C | N RATE LEVE | EL | 4.08 | 33 | 2.110 | .189 | 6.382 |
| DERIVE | D BY FORMUL | _A | 4.28 | 32 | 2.203 | .190 | 6.675 |
| UNDERI | LYING PRES. I | RATE | 4.12 | 22 | 2.130 | .191 | 6.443 |
| PROPOS | SED | | 4.28 | 32 | 2.203 | .190 | 6.675 |
| | | | | | | | <u> </u> |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 9.739 |
| IND. RATES | | • | | 9.74 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | 8.21 | 9.33 | 9.74 | + 9.74 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 4,221 | 134,553 | 3.187 | | | | | | 1 | 2 | 3 |
| 2011 | 3,853 | 391,014 | 10.148 | | | | | 1 | 2 | 3 | 6 |
| 2012 | 4,346 | 372,996 | 8.582 | | | | | | 2 | 4 | 6 |
| 2013 | 5,471 | 363,832 | 6.650 | | | | | | 3 | 2 | 5 |
| 2014 | 5,251 | 227,253 | 4.327 | | | | | | 5 | 3 | 8 |
| TOTAL | 23,142 | 1,489,648 | 6.437 | | | | | 1 | 13 | 14 | 28 |
| | | | | | | | | | | - | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|--------|--------------|------|---------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 35,999 | 8,590 | | | | 67,138 | 21,330 | 1,496 |
| 2011 | | | 132,585 | 24,004 | 9,565 | | | 172,342 | 10,713 | 28,464 | 13,341 |
| 2012 | | | | 90,130 | 38,463 | | | | 208,648 | 8,528 | 27,227 |
| 2013 | | | | 68,692 | 827 | | | | 260,083 | 905 | 33,325 |
| 2014 | | | | 58,443 | 5,473 | | | | 132,016 | 4,235 | 27,086 |
| TOTAL | | | 132,585 | 277,268 | 62,918 | | | 172,342 | 678,598 | 63,462 | 102,475 |
| | · | | | | | | | | · | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|---------|---------|---------------|--------|-----------|-----------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 73,942 | 21,071 | | | | 154,619 | 51,810 | 1,492 |
| 2011 | | 2,198 | 235,116 | 46,830 | 27,983 | | 3,585 | 374,415 | 31,731 | 73,892 | 14,181 |
| 2012 | | 691 | 44,174 | 164,381 | 75,209 | | 1,331 | 97,194 | 417,118 | 28,065 | 29,106 |
| 2013 | | 1,265 | 68,175 | 108,499 | 7,565 | | 8,032 | 323,843 | 468,583 | 35,561 | 33,059 |
| 2014 | 83 | 1,985 | 116,247 | 75,410 | 17,275 | 1,041 | 2,580 | 262,047 | 187,145 | 33,816 | 28,278 |
| TOTAL | 83 | 6,139 | 463,712 | 469,062 | 149,103 | 1,041 | 15,528 | 1,057,499 | 1,259,196 | 223,144 | 106,116 |
| - | | | · | · | · | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|--------------|---------|-----------|---------|---------|------------|--------|
| TOTAL TRAN | S. LOSSES P | G B | 1,544,002 | 2 2, | 100,505 | 106,116 | |
| TOTAL TRAN | S. LOSSES PO | A A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -519,990 | 6 -: | 221,618 | 440 | |
| TOTAL LOSS | ES | | 1,024,000 | 6 1, | 878,887 | 106,556 | |
| EXPECTED L | OSSES | | 1,149,920 | ô | 809,738 | 58,086 | |
| CREDIBILITY | | | .0 | 1 | .03 | .03 | |
| PURE PREMI | UMS | | | | - | | |
| INDICAT | ED (PRE-TES | ST) | 4.42 | 5 | 8.119 | .460 | 13.004 |
| INDICAT | ED (POST-TE | ST) | 5.438 | 3 | 9.978 | .565 | 15.981 |
| PRES. C | N RATE LEVE | L | 4.922 | 2 | 3.466 | .248 | 8.636 |
| DERIVE | D BY FORMUL | .А | 4.927 | 7 | 3.661 | .258 | 8.846 |
| UNDERI | YING PRES. F | RATE | 4.969 | 9 | 3.499 | .251 | 8.719 |
| PROPOS | SED | | 4.927 | 7 | 3.661 | .258 | 8.846 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 12.907 |
| IND. RATES | | | | 12.91 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | 11.29 | 12.79 | 13.18 | + 12.91 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 11,122 | 575,825 | 5.177 | | | | | 1 | 2 | 3 | 6 |
| 2011 | 11,606 | 1,055,310 | 9.092 | | | | | 1 | | 4 | 5 |
| 2012 | 11,664 | 308,083 | 2.641 | | | | | 1 | 1 | 2 | 4 |
| 2013 | 12,179 | 78,254 | .642 | | | | | | 2 | 3 | 5 |
| 2014 | 13,111 | 129,021 | .984 | | | | | | | 5 | 5 |
| TOTAL | 59,682 | 2,146,493 | 3.597 | | | | | 3 | 5 | 17 | 25 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|--------|--------|--------------|------|---------|--------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 162,606 | 58,353 | 11,903 | | | 240,399 | 54,070 | 45,573 | 2,921 |
| 2011 | | | 552,119 | | 20,880 | | | 434,952 | | 28,277 | 19,082 |
| 2012 | | | 179,402 | 737 | 9,191 | | | 79,559 | 1,841 | 9,300 | 28,053 |
| 2013 | | | | 24,360 | 7,437 | | | | 35,137 | 5,208 | 6,112 |
| 2014 | | | | | 31,015 | | | | | 96,083 | 1,923 |
| TOTAL | | | 894,127 | 83,450 | 80,426 | | | 754,910 | 91,048 | 184,441 | 58,091 |
| | | | | | | · | · | · | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|---------|---------|---------------|--------|-----------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 288,463 | 119,857 | 29,198 | | | 563,736 | 124,523 | 110,698 | 2,912 |
| 2011 | | 6,671 | 707,540 | 5,240 | 64,401 | | 6,602 | 686,028 | 11,286 | 78,738 | 20,284 |
| 2012 | | 13,087 | 344,813 | 8,893 | 27,161 | | 12,754 | 230,469 | 11,024 | 22,195 | 29,989 |
| 2013 | 2 | 585 | 29,189 | 41,422 | 13,043 | 32 | 1,157 | 46,392 | 65,704 | 12,940 | 6,063 |
| 2014 | 31 | 942 | 51,565 | 30,728 | 35,925 | 445 | 1,119 | 119,607 | 104,472 | 115,141 | 2,008 |
| TOTAL | 33 | 21,285 | 1,421,570 | 206,140 | 169,728 | 477 | 21,632 | 1,646,232 | 317,009 | 339,712 | 61,256 |
| | | | | | | | | | | | <u>.</u> |

| | • | | | • | | | |
|-------------|----------------------|---------|----------|---------|--------|------------|-------|
| | | | | | | | |
| | | | SERIOUS | NON-SEF | | MED. ONLY | TOTAL |
| TOTAL TRAN | S. LOSSES F | PG B | 3,111,22 | 9 1,0 | 32,589 | 61,256 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -986,83 | 8 -3 | 43,952 | 913 | |
| TOTAL LOSS | ES | | 2,124,39 | 1 6 | 88,637 | 62,169 | |
| EXPECTED L | OSSES | | 2,165,86 | 0 1,2 | 62,275 | 125,332 | |
| CREDIBILITY | | | .0 | 2 | .05 | .06 | |
| PURE PREMI | PURE PREMIUMS | | | • | | | |
| INDICAT | INDICATED (PRE-TEST) | | | 0 | 1.154 | .104 | 4.818 |
| INDICAT | ED (POST-TE | ST) | 4.37 | 5 | 1.418 | .128 | 5.921 |
| PRES. C | N RATE LEVE | EL | 3.59 | 5 | 2.095 | .207 | 5.897 |
| DERIVE | D BY FORMUI | _A | 3.61 | 1 | 2.061 | .202 | 5.874 |
| UNDERI | YING PRES. | RATE | 3.62 | 9 | 2.115 | .210 | 5.954 |
| PROPOS | PROPOSED | | 3.62 | 5 | 2.069 | .203 | 5.897 |
| | | • | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 8.604 |
| IND. RATES | IND. RATES | | | 8.60 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | MAN. RATES 7.80 8.8 | | | + 8.60 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | IMBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|----------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 5,336 | 429,016 | 8.040 | | | | | 2 | | | 2 |
| 2011 | 5,033 | 744 | .014 | | | | | | | | |
| 2012 | 5,318 | 58,605 | 1.102 | | | | | | | 1 | 1 |
| 2013 | 5,886 | 37,938 | .644 | | | | | | 1 | 1 | 2 |
| 2014 | 6,054 | 63,955 | 1.056 | | | | | | | 3 | 3 |
| TOTAL | 27,627 | 590,258 | 2.137 | | | | | 2 | 1 | 5 | 8 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|-------|--------|--------------|------|---------|-------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 310,330 | | | | | 115,558 | | | 3,128 |
| 2011 | | | | | | | | | | | 744 |
| 2012 2013 | | | | | 16,402 | | | | | 39,489 | 2,714 |
| 2013 | | | | 1,236 | 755 | | | | 455 | 7,619 | 27,873 |
| 2014 | | | | | 27,045 | | | | | 31,687 | 5,223 |
| TOTAL | | | 310,330 | 1,236 | 44,202 | | | 115,558 | 455 | 78,795 | 39,682 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|--------|--------|---------------|------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 550,525 | | | | | 270,984 | | | 3,119 |
| 2011 | | | | | | | | | | | 791 |
| 2012 | | 61 | 4,622 | 3,056 | 30,476 | | 98 | 8,369 | 9,253 | 76,978 | 2,901 |
| 2013 | | 46 | 1,747 | 2,258 | 1,208 | 95 | 130 | 4,527 | 4,418 | 12,250 | 27,650 |
| 2014 | 30 | 814 | 44,960 | 26,797 | 31,324 | 142 | 369 | 39,441 | 34,451 | 37,970 | 5,453 |
| TOTAL | 30 | 921 | 601,854 | 32,111 | 63,008 | 237 | 597 | 323,321 | 48,122 | 127,198 | 39,914 |
| | | | | | | | | | | | |

| | | | CEDIOLIC | NON CE | 210110 | MED ONLY | TOTAL |
|-------------------|-------------------|---------|----------|---------|---------|------------|----------|
| | | | SERIOUS | NON-SEI | | MED. ONLY | TOTAL |
| TOTAL TRAN | S. LOSSES P | G B | 926,96 | 50 | 270,439 | 39,914 | |
| TOTAL TRAN | S. LOSSES PO | 3 A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -290,44 | 3 | -89,330 | 158 | |
| TOTAL LOSS | ES | | 636,51 | 7 | 181,109 | 40,072 | |
| EXPECTED L | OSSES | | 637,07 | '8 | 326,276 | 21,549 | |
| CREDIBILITY | | | .0 | 1 | .03 | .03 | |
| PURE PREMI | UMS | • | | | | | |
| INDICAT | ED (PRE-TES | ST) | 2.30 | 4 | .656 | .145 | 3.105 |
| INDICAT | ED (POST-TE | ST) | 2.83 | 2 | .806 | .178 | 3.816 |
| PRES. C | N RATE LEVE | EL . | 2.28 | 4 | 1.170 | .077 | 3.531 |
| DERIVE | D BY FORMUL | Α | 2.28 | 9 | 1.159 | .080 | 3.528 |
| UNDERI | YING PRES. I | RATE | 2.30 | 6 | 1.181 | .078 | 3.565 |
| PROPOS | SED | | 2.29 | 1 | 1.160 | .080 | 3.531 |
| | | | | | | | <u>.</u> |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 5.152 |
| IND. RATES | | • | | 5.15 | MINIM | UM PREMIUM | 1660 |
| MAN. RATES | 4.71 | 5.2 | 2 5.39 | + 5.15 | PRESE | ENT | 1765 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 27,176 | 1,357,437 | 4.994 | | | | | 2 | 5 | 10 | 17 |
| 2011 | 25,867 | 666,967 | 2.578 | | | | | 2 | 1 | 12 | 15 |
| 2012 | 29,695 | 1,493,653 | 5.029 | | | | | 4 | 3 | 12 | 19 |
| 2013 | 32,806 | 840,779 | 2.562 | | | | | 2 | 2 | 12 | 16 |
| 2014 | 34,357 | 270,678 | .787 | | | | | | 4 | 3 | 7 |
| TOTAL | 149,901 | 4,629,514 | 3.088 | | | | | 10 | 15 | 49 | 74 |
| | · | | | | | | | | | | |

| | REPORTED LOSSES | | | | | | | | | | | |
|--------|-----------------|------|-----------|---------|---------|-------|------|---------|---------|---------|-----------|--|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | |
| 2010 | | | 459,223 | 170,658 | 19,821 | | | 287,902 | 195,549 | 106,207 | 118,077 | |
| 2011 | | | 176,521 | 21,915 | 100,531 | | | 143,157 | 26,025 | 172,456 | 26,362 | |
| 2012 | | | 772,141 | 77,987 | 95,870 | | | 381,168 | 51,383 | 102,538 | 12,566 | |
| 2013 | | | 292,292 | 88,136 | 53,738 | | | 56,424 | 138,131 | 193,758 | 18,300 | |
| 2014 | | | | 91,206 | 23,590 | | | | 44,653 | 79,433 | 31,796 | |
| TOTAL | | | 1,700,177 | 449,902 | 293,550 | | | 868,651 | 455,741 | 654,392 | 207,101 | |
| | | | | | | | | | | | | |

| | TRANSLATED LOSSES | | | | | | | | | | | |
|--------|-------------------|--------|-----------|---------|---------|-------|--------|-----------|-----------|-----------|-----------|--|
| MANUAL | | | INDEMNITY | | | | | ı | MEDICAL | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | |
| 2010 | | | 814,661 | 350,531 | 48,620 | | | 675,130 | 450,350 | 257,978 | 117,723 | |
| 2011 | | 2,923 | 320,688 | 50,139 | 244,640 | | 2,980 | 321,409 | 80,389 | 412,207 | 28,023 | |
| 2012 | | 57,030 | 1,527,627 | 179,275 | 224,639 | | 61,570 | 1,135,919 | 151,104 | 221,677 | 13,433 | |
| 2013 | 683 | 17,951 | 694,437 | 184,719 | 106,628 | 8,553 | 14,488 | 465,259 | 349,444 | 332,195 | 18,154 | |
| 2014 | 138 | 3,538 | 206,436 | 132,613 | 44,394 | 712 | 1,777 | 185,741 | 148,111 | 104,910 | 33,195 | |
| TOTAL | 821 | 81,442 | 3,563,849 | 897,277 | 668,921 | 9,265 | 80,815 | 2,783,458 | 1,179,398 | 1,328,967 | 210,528 | |
| | | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|-----------|---------|--------|------------|-------|
| TOTAL TRAN | S. LOSSES F | PG B | 6,519,65 | 50 4,0 | 74,563 | 210,528 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -2,735,79 | -9 | 48,574 | 2,060 | |
| TOTAL LOSS | ES | | 3,783,85 | 3,1 | 25,989 | 212,588 | |
| EXPECTED L | OSSES | | 6,058,99 | 9 3,4 | 92,694 | 274,319 | |
| CREDIBILITY | | | .0 |)4 | .10 | .11 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | 2.52 | 24 | 2.085 | .142 | 4.751 |
| INDICAT | ED (POST-TE | ST) | 3.10 |)2 | 2.562 | .175 | 5.839 |
| PRES. C | N RATE LEVE | EL | 4.00 |)4 | 2.308 | .181 | 6.493 |
| DERIVE | D BY FORMUI | LA | 3.96 | 88 | 2.333 | .180 | 6.481 |
| UNDERI | YING PRES. | RATE | 4.04 | 12 | 2.330 | .183 | 6.555 |
| PROPOS | SED | | 3.96 | 88 | 2.333 | .180 | 6.481 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 9.456 |
| IND. RATES | | | | 9.46 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | 9.13 | 9.85 | 9.91 | + 9.46 | PRESE | ENT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 32,527 | 3,007,320 | 9.245 | | | | 1 | 2 | 5 | 23 | 31 |
| 2011 | 31,213 | 1,029,717 | 3.299 | | | | | 1 | 9 | 12 | 22 |
| 2012 | 30,251 | 1,590,543 | 5.257 | | | | | 2 | 8 | 11 | 21 |
| 2013 | 31,901 | 1,770,207 | 5.549 | | | | | 5 | 8 | 14 | 27 |
| 2014 | 32,874 | 1,504,901 | 4.577 | | | | | 1 | 3 | 11 | 15 |
| TOTAL | 158,766 | 8,902,688 | 5.607 | | | | 1 | 11 | 33 | 71 | 116 |
| | | | | | | | | | | | |

| | REPORTED LOSSES | | | | | | | | | | | |
|--------|-----------------|---------|-----------|-----------|---------|-------|-----------|-----------|-----------|---------|-----------|--|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | |
| 2010 | | 715,314 | 203,640 | 71,387 | 71,035 | | 1,171,298 | 379,520 | 91,977 | 254,768 | 48,381 | |
| 2011 | | | 71,726 | 251,921 | 37,095 | | | 166,811 | 280,255 | 105,994 | 115,915 | |
| 2012 | | | 218,873 | 313,633 | 40,976 | | | 294,317 | 571,957 | 95,384 | 55,403 | |
| 2013 | | | 651,822 | 235,235 | 40,770 | | | 406,264 | 269,794 | 76,321 | 90,001 | |
| 2014 | | | 269,193 | 135,399 | 180,264 | | | 557,969 | 106,058 | 234,433 | 21,585 | |
| TOTAL | | 715,314 | 1,415,254 | 1,007,575 | 370,140 | | 1,171,298 | 1,804,881 | 1,320,041 | 766,900 | 331,285 | |
| | • | | | | | | | | · | | | |

| | TRANSLATED LOSSES | | | | | | | | | | | |
|--------|-------------------|---------|-----------|-----------|---------|----------|---------|-----------|-----------|-----------|-----------|--|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | |
| 2010 | | 597,425 | 361,257 | 146,627 | 174,247 | | 844,963 | 889,975 | 211,823 | 618,831 | 48,236 | |
| 2011 | | 1,186 | 149,144 | 474,725 | 94,733 | | 3,471 | 390,533 | 649,950 | 262,871 | 123,218 | |
| 2012 | | 17,991 | 544,743 | 561,917 | 101,393 | | 50,945 | 1,123,874 | 1,179,475 | 231,958 | 59,226 | |
| 2013 | 1,499 | 39,137 | 1,531,210 | 440,227 | 126,657 | 46,479 | 62,567 | 1,763,444 | 587,852 | 186,719 | 89,281 | |
| 2014 | 1,011 | 23,922 | 800,364 | 360,930 | 250,378 | 19,103 | 22,201 | 1,474,953 | 486,848 | 345,849 | 22,535 | |
| TOTAL | 2,510 | 679,661 | 3,386,718 | 1,984,426 | 747,408 | 65,582 | 984,147 | 5,642,779 | 3,115,948 | 1,646,228 | 342,496 | |
| | · | | | | | <u> </u> | | | · | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|-----------|---------|---------|------------|--------|
| TOTAL TRAN | S. LOSSES P | G B | 10,761,39 | 7,4 | 194,010 | 342,496 | |
| TOTAL TRAN | S. LOSSES PO | 3 A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -4,244,81 | 7 -1,3 | 383,284 | 2,447 | |
| TOTAL LOSS | ES | | 6,516,58 | 6, | 110,726 | 344,943 | |
| EXPECTED L | OSSES | | 9,213,19 | 1 5,0 | 018,593 | 346,109 | |
| CREDIBILITY | | | .0 |)4 | .10 | .11 | |
| PURE PREMI | UMS | • | | | | | |
| INDICAT | ED (PRE-TES | ST) | 4.10 | 5 | 3.849 | .217 | 8.171 |
| INDICAT | ED (POST-TE | ST) | 5.04 | .5 | 4.730 | .267 | 10.042 |
| PRES. C | N RATE LEVE | L | 5.74 | 8 | 3.131 | .216 | 9.095 |
| DERIVE | D BY FORMUL | .A | 5.72 | 20 | 3.291 | .222 | 9.233 |
| UNDERI | YING PRES. I | RATE | 5.80 | 3 | 3.161 | .218 | 9.182 |
| PROPOS | SED | | 5.72 | 20 | 3.291 | .222 | 9.233 |
| | | • | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 13.471 |
| IND. RATES | | | | 13.47 | MINIMU | JM PREMIUM | 2000 |
| MAN. RATES | 12.39 | 13.84 | 4 13.88 | + 13.47 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | , |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 19,975 | 374,919 | 1.876 | | | | | 1 | 1 | 7 | 9 |
| 2011 | 19,543 | 854,611 | 4.372 | | | | | 1 | 4 | 5 | 10 |
| 2012 | 21,920 | 448,668 | 2.046 | | | | | 1 | 3 | 7 | 11 |
| 2013 | 19,298 | 991,809 | 5.139 | | | | | 2 | 5 | 1 | 8 |
| 2014 | 18,970 | 200,067 | 1.054 | | | | | | 1 | 2 | 3 |
| TOTAL | 99,706 | 2,870,074 | 2.879 | | | | | 5 | 14 | 22 | 41 |
| | | | | | | | | | | | |

| | REPORTED LOSSES | | | | | | | | | | | |
|--------|-----------------|------|-----------|---------|---------|-------|------|---------|---------|---------|-----------|--|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | |
| 2010 | | | 69,723 | 65,781 | 68,398 | | | 34,428 | 70,225 | 55,567 | 10,797 | |
| 2011 | | | 192,994 | 152,052 | 26,319 | | | 271,321 | 180,517 | 16,846 | 14,562 | |
| 2012 | | | 108,829 | 80,292 | 37,015 | | | 57,374 | 99,386 | 64,686 | 1,086 | |
| 2013 | | | 276,196 | 179,811 | 2,526 | | | 287,288 | 234,096 | 8,049 | 3,843 | |
| 2014 | | | | 30,668 | 60,337 | | | | 22,000 | 78,074 | 8,988 | |
| TOTAL | | | 647,742 | 508,604 | 194,595 | | | 650,411 | 606,224 | 223,222 | 39,276 | |
| | | | | | | | | | | | | |

| | TRANSLATED LOSSES | | | | | | | | | | |
|--------|-------------------|--------|-----------|---------|---------|--------|--------|-----------|-----------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 123,689 | 135,114 | 167,781 | | | 80,734 | 161,728 | 134,973 | 10,765 |
| 2011 | | 3,197 | 352,687 | 288,186 | 72,056 | | 5,647 | 601,982 | 417,710 | 54,506 | 15,479 |
| 2012 | | 8,548 | 247,568 | 150,530 | 78,196 | | 9,979 | 223,311 | 216,636 | 134,404 | 1,161 |
| 2013 | 632 | 17,725 | 717,326 | 306,629 | 39,699 | 32,395 | 44,898 | 1,277,007 | 471,937 | 64,247 | 3,812 |
| 2014 | 104 | 2,769 | 156,532 | 96,518 | 75,623 | 526 | 1,332 | 139,980 | 115,313 | 98,347 | 9,383 |
| TOTAL | 736 | 32,239 | 1,597,802 | 976,977 | 433,355 | 32,921 | 61,856 | 2,323,014 | 1,383,324 | 486,477 | 40,600 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SER | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|-----------|---------|---------|------------|--------|
| TOTAL TRAN | S. LOSSES F | PG B | 4,048,56 | 3,2 | 280,133 | 40,600 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -2,537,20 | 00 -6 | 552,040 | 730 | |
| TOTAL LOSS | ES | | 1,511,36 | 38 2,6 | 528,093 | 41,330 | |
| EXPECTED L | OSSES | | 5,503,77 | 72 2,3 | 369,014 | 107,683 | |
| CREDIBILITY | | | .(|)3 | .07 | .08 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | 1.51 | 16 | 2.636 | .041 | 4.193 |
| INDICAT | ED (POST-TE | ST) | 1.86 | 33 | 3.240 | .050 | 5.153 |
| PRES. C | N RATE LEVI | EL | 5.46 | 88 | 2.353 | .107 | 7.928 |
| DERIVE | D BY FORMU | LA | 5.36 | 60 | 2.415 | .102 | 7.877 |
| UNDERI | YING PRES. | RATE | 5.52 | 20 | 2.376 | .108 | 8.004 |
| PROPOS | SED | | 5.36 | 60 | 2.415 | .102 | 7.877 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 11.493 |
| IND. RATES | | | | 11.49 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | 11.10 | 12.10 | 12.10 | + 11.49 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | IMBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|----------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 20,568 | 200,142 | .973 | | | | | 1 | | 1 | 2 |
| 2011 | 13,935 | 104,013 | .746 | | | | | | 1 | 2 | 3 |
| 2012 | 15,138 | 78,954 | .521 | | | | | | 1 | 1 | 2 |
| 2013 | 15,577 | 156,420 | 1.004 | | | | | | | 4 | 4 |
| 2014 | 12,239 | 65,101 | .531 | | | | | | | 1 | 1 |
| TOTAL | 77,457 | 604,630 | .781 | | | | | 1 | 2 | 9 | 12 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|--------|---------|--------------|------|--------|--------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 2011 | | | 143,474 | | 2,840 | | | 38,526 | | 4,462 | 10,840 |
| 2011 | | | | 41,990 | 18,507 | | | | 16,005 | 9,923 | 17,588 |
| 2012 2013 | | | | 7,500 | 17,784 | | | | 1,048 | 17,740 | 34,882 |
| 2013 | | | | | 52,863 | | | | | 86,392 | 17,165 |
| 2014 | | | | | 16,311 | | | | | 27,198 | 21,592 |
| TOTAL | | | 143,474 | 49,490 | 108,305 | | | 38,526 | 17,053 | 145,715 | 102,067 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|---------|---------|---------------|-------|---------|---------|---------|--------------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 254,523 | | 6,967 | | | 90,343 | | 10,838 | 10,807 |
| 2011 | | | 5,099 | 79,938 | 44,482 | | | 1,982 | 37,260 | 23,758 | 18,696 |
| 2012 | | 122 | 7,786 | 16,394 | 33,357 | | 53 | 4,236 | 6,242 | 34,639 | 37,289 |
| 2013 | 12 | 1,119 | 37,097 | 21,801 | 76,679 | 985 | 1,271 | 44,897 | 40,846 | 138,229 | 17,028 |
| 2014 | 17 | 497 | 27,117 | 16,162 | 18,888 | 126 | 317 | 33,857 | 29,571 | 32,595 | 22,542 |
| TOTAL | 29 | 1,738 | 331,622 | 134,295 | 180,373 | 1,111 | 1,641 | 175,315 | 113,919 | 240,059 | 106,362 |
| | | | | | | | | | | | - |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|-----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | G B | 511,45 | 6 (| 668,646 | 106,362 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -1,721,38 | 3 -: | 363,659 | 830 | |
| TOTAL LOSS | ES | | | - ; | 304,987 | 107,192 | |
| EXPECTED L | OSSES | | 3,619,56 | 6 1,2 | 270,295 | 131,678 | |
| CREDIBILITY | | | .0 | 2 | .06 | .07 | |
| PURE PREMI | UMS | • | | | | | ! |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .394 | .138 | .532 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .484 | .170 | .654 |
| PRES. C | N RATE LEVE | EL | 4.62 | 9 | 1.624 | .168 | 6.421 |
| DERIVE | D BY FORMUI | _A | 4.53 | 6 | 1.556 | .168 | 6.260 |
| UNDERI | YING PRES. | RATE | 4.67 | 3 | 1.640 | .170 | 6.483 |
| PROPOS | SED | | 4.53 | 6 | 1.556 | .168 | 6.260 |
| | | | | | - | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 9.133 |
| IND. RATES | IND. RATES | | | 9.13 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | 9.54 | 10.09 | 9.80 | + 9.13 | PRESE | 2000 | |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 6,458 | 7,687 | .119 | | | | | | | | |
| 2011 | 9,059 | 357,317 | 3.944 | | | | | 1 | | 1 | 2 |
| 2012 | 7,734 | 882,764 | 11.414 | | | | | 3 | 1 | 2 | 6 |
| 2013 | 7,307 | 400,762 | 5.484 | | | | | 1 | 1 | | 2 |
| 2014 | 6,958 | 38,906 | .559 | | | | | | | 3 | 3 |
| TOTAL | 37,516 | 1,687,436 | 4.498 | | | | | 5 | 2 | 6 | 13 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-------|--------|--------------|------|---------|-------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 7,687 |
| 2011 | | | 189,408 | | 903 | | | 162,739 | | 2,153 | 2,114 |
| 2012 | | | 488,778 | 1,699 | 17,437 | | | 328,242 | 779 | 20,214 | 25,615 |
| 2013 | | | 289,709 | 75 | | | | 93,677 | | | 17,301 |
| 2014 | | | | | 21,721 | | | | | 15,522 | 1,663 |
| TOTAL | | | 967,895 | 1,774 | 40,061 | | | 584,658 | 779 | 37,889 | 54,380 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|--------|---------|---------------|--------|-----------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 7,664 |
| 2011 | | 3,138 | 331,942 | 1,796 | 9,207 | | 3,389 | 351,194 | 4,524 | 11,306 | 2,247 |
| 2012 | | 35,609 | 937,184 | 22,277 | 59,859 | | 52,593 | 943,904 | 27,680 | 55,797 | 27,382 |
| 2013 | 663 | 15,110 | 565,034 | 23,689 | 20,332 | 10,555 | 12,247 | 320,129 | 15,247 | 6,735 | 17,163 |
| 2014 | 24 | 659 | 36,103 | 21,523 | 25,150 | 71 | 180 | 19,314 | 16,873 | 18,598 | 1,736 |
| TOTAL | 687 | 54,516 | 1,870,263 | 69,285 | 114,548 | 10,626 | 68,409 | 1,634,541 | 64,324 | 92,436 | 56,192 |
| | | | | | | | | | | | • |

| | | | SERIOUS | NON-SEF | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|-----------|---------|---------|------------|--------|
| TOTAL TRAN | S. LOSSES F | G B | 3,639,04 | 2 3 | 340,593 | 56,192 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -2,278,59 | 9 -2 | 280,254 | 536 | |
| TOTAL LOSS | ES | | 1,360,44 | 3 | 60,339 | 56,728 | |
| EXPECTED L | OSSES | | 4,930,35 | 2 1,0 | 020,059 | 79,910 | |
| CREDIBILITY | | | .0 | 1 | .04 | .04 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | 3.62 | 6 | .161 | .151 | 3.938 |
| INDICAT | ED (POST-TE | ST) | 4.45 | 6 | .198 | .186 | 4.840 |
| PRES. C | N RATE LEVE | EL | 13.01 | 7 | 2.693 | .211 | 15.921 |
| DERIVE | D BY FORMUI | _A | 12.93 | 1 | 2.593 | .210 | 15.734 |
| UNDERI | YING PRES. | RATE | 13.14 | 2 | 2.719 | .213 | 16.074 |
| PROPOS | SED | | 12.93 | 1 | 2.593 | .210 | 15.734 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 22.957 |
| IND. RATES | | _ | | 22.96 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | 21.92 | 23.90 | 24.30 | + 22.96 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 3,728 | 92,729 | 2.487 | | | | | | 1 | 1 | 2 |
| 2011 | 4,946 | 803 | .016 | | | | | | | 1 | 1 |
| 2012 | 6,895 | 188,964 | 2.740 | | | | | 1 | | | 1 |
| 2013 | 6,327 | 854 | .013 | | | | | | | | |
| 2014 | 5,844 | 943 | .016 | | | | | | | | |
| TOTAL | 27,740 | 284,293 | 1.025 | | | | | 1 | 1 | 2 | 4 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|--------|--------|--------------|------|-------|--------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 17,669 | 10,471 | | | | 22,069 | 25,047 | 17,473 |
| 2011 | | | | | 126 | | | | | 677 | |
| 2012 | | | 184,147 | | | | | 3,689 | | | 1,128 |
| 2013 | | | | | | | | | | | 854 |
| 2014 | | | | | | | | | | | 943 |
| TOTAL | | | 184,147 | 17,669 | 10,597 | | | 3,689 | 22,069 | 25,724 | 20,398 |
| | | | | | | | | | | | _ |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|--------|--------|---------------|------|--------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 36,292 | 25,685 | | | | 50,825 | 60,839 | 17,421 |
| 2011 | | | 12 | 10 | 298 | | | 41 | 69 | 1,595 | |
| 2012 | | 13,393 | 350,998 | 6,051 | 10,316 | | 585 | 10,557 | 239 | 185 | 1,206 |
| 2013 | | | | | | | | | | | 847 |
| 2014 | | | | | | | | | | | 984 |
| TOTAL | | 13,393 | 351,010 | 42,353 | 36,299 | | 585 | 10,598 | 51,133 | 62,619 | 20,458 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|--------------|---------|-----------|---------|---------|------------|--------|
| TOTAL TRAN | S. LOSSES P | G B | 375,586 | 3 ' | 192,404 | 20,458 | |
| TOTAL TRAN | S. LOSSES PO | Α | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -794,568 | 3 | 120,438 | 358 | |
| TOTAL LOSS | ES | | | | 71,966 | 20,816 | |
| EXPECTED L | OSSES | | 1,784,237 | 7 | 149,388 | 49,100 | |
| CREDIBILITY | | | .01 | | .03 | .03 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TES | T) | .000 |) | .259 | .075 | .334 |
| INDICAT | ED (POST-TE | ST) | .000 |) | .318 | .092 | .410 |
| PRES. C | N RATE LEVE | L | 6.371 | | 1.605 | .175 | 8.151 |
| DERIVE | D BY FORMUL | .A | 6.307 | 7 | 1.566 | .173 | 8.046 |
| UNDERL | YING PRES. F | RATE | 6.432 | 2 | 1.620 | .177 | 8.229 |
| PROPOS | SED | | 6.307 | 7 | 1.566 | .173 | 8.046 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 11.739 |
| IND. RATES | | • | | 11.74 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | 11.20 | 12.42 | 12.44 | + 11.74 | PRESE | ENT | 2000 |

PURE PREMIUMS

PROPOSED

YEAR

IND. RATES

MAN. RATES

INDICATED (PRE-TEST)

INDICATED (POST-TEST)

DERIVED BY FORMULA UNDERLYING PRES. RATE

12-1-14

12.67

12-1-15

14.09

PRES. ON RATE LEVEL

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | TOTAL PAYROLL | NUMBER OF CASES | | | | | |
|--------|----------|------------------------------------|-------------------------|--------------------|------------------------|----------------|-----------------|-----------------|--------|-------|---------|-----------|---------|
| YEAR | IN THOUS | LOSSES | REPORTED | | | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 180 | | | | | | 180 | | | | | | |
| 2011 | 738 | | | | | | 738 | | | | | | |
| 2012 | 751 | | | | | | 751 | | | | | | |
| 2013 | 221 | | | | | | 221 | | | | | | |
| 2014 | 165 | | | | | | 165 | | | | | | |
| TOTAL | 2,055 | | | | | | 2,055 | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | DED | DRTED LOSSES | | | | | | | |
| MANUAL | | | INDEMNITY | | KLF | DRIED LOSSES | | MEDIC | :ΔΙ | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. MA | JOR | MINOR | | TEMP | MED. ONLY | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | TDAN | N ATER 000E0 | | | | | | | |
| MANUAL | | | INDEMNITY | | IRAN | SLATED LOSSES | | N/ | EDICAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. MA | JOR | MINOR | | TEMP | MED | . ONLY |
| ILAK | DEATH | F.I. | WAJOR | WIINOR | I EIVIP | DEATH | P.I. MA | JUK | WIINOR | • | I EIVIP | IVIED | . UNL I |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | |
| IOTAL | | | | | | | | | | | | | |
| | | | 1 | | | | I | | | I | | | |
| | | | | | | | | | | | | | |
| | • | | | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | | | | | |
| | | TOTAL TRANS. LO | SSES PG B | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | | | | | |
| | | TOTAL TRANS. LO TOTAL TRANS. LO | | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | | | | | |
| | ; | | SSES PG A | SERIOUS -66,052 | NON-SERIOUS -13,935 | MED. ONLY | TOTAL | | | | | | |
| | | TOTAL TRANS. LO | SSES PG A | | | | TOTAL | | | | | | |
| | | TOTAL TRANS. LO IBNR + FREQUENC | SSES PG A CY ADJUST. | | | 13 | TOTAL | | | | | | |

.000

.000

2.514

2.489

2.538

2.489

+ 13.77 PRESENT

IND. RATE

13.77 MINIMUM PREMIUM

.001

.001

.127

.126

.128

.126

.001

.001

9.461

9.435

9.552

9.435

13.766

2000

2000

+PROPOSED

12-1-17

.000

.000

6.820

6.820

6.886

6.820

12-1-16

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|----------|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 4,453 | 346,524 | 7.781 | | | | | 1 | | | 1 |
| 2011 | 4,166 | 90,649 | 2.175 | | | | | | | 1 | 1 |
| 2012 | 5,136 | 62,906 | 1.224 | | | | | | 2 | | 2 |
| 2013 | 5,385 | 3,271 | .060 | | | | | | | | |
| 2014 | 5,004 | 87,751 | 1.753 | | | | | | 2 | 1 | 3 |
| TOTAL | 24,144 | 591,101 | 2.448 | | | | | 1 | 4 | 2 | 7 |
| | | | | | | | | | | | <u>-</u> |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|--------|-------|--------------|------|--------|--------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 249,663 | | | | | 96,861 | | | |
| 2011 | | | | | 4,879 | | | | | 70,480 | 15,290 |
| 2012 2013 | | | | 37,403 | | | | | 13,743 | | 11,760 |
| 2013 | | | | | | | | | | | 3,271 |
| 2014 | | | | 28,320 | 108 | | | | 41,608 | 11,899 | 5,816 |
| TOTAL | | | 249,663 | 65,723 | 4,987 | | | 96,861 | 55,351 | 82,379 | 36,137 |
| | | | | | | | | | | | |

| | TRANSLATED LOSSES | | | | | | | | | | | | |
|--------|-------------------|-------|-----------|--------|--------|-------|-------|---------|---------|---------|-----------|--|--|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | |
| 2010 | | | 442,902 | | | | | 227,139 | | | | | |
| 2011 | | | 470 | 365 | 11,535 | | | 4,222 | 7,219 | 165,955 | 16,253 | | |
| 2012 | | 234 | 13,834 | 65,243 | 1,550 | | 89 | 6,281 | 27,344 | 753 | 12,571 | | |
| 2013 | | | | | | | | | | | 3,245 | | |
| 2014 | 39 | 877 | 52,104 | 34,024 | 5,427 | 379 | 936 | 95,737 | 70,467 | 23,317 | 6,072 | | |
| TOTAL | 39 | 1,111 | 509,310 | 99,632 | 18,512 | 379 | 1,025 | 333,379 | 105,030 | 190,025 | 38,141 | | |
| | | | | · | | | · | | · | | | | |

| - | | | SERIOUS | NON-SEF | RIOUS | MED. ONLY | TOTAL |
|-------------|---------------------|---------|----------|---------|-----------------------|-----------|--------|
| TOTAL TRAN | S. LOSSES F | G B | 845,24 | 3 4 | 13,199 | 38,141 | _ |
| TOTAL TRAN | S. LOSSES PO | G A | • | | - | • | |
| IBNR + FREQ | UENCY ADJU | ST. | -786,24 | 0 -1 | 95,600 | 488 | |
| TOTAL LOSS | ES | | 59,00 | 3 2 | 17,599 | 38,629 | |
| EXPECTED LO | OSSES | | 1,729,43 | 6 7 | 13,697 | 67,603 | |
| CREDIBILITY | | | .0 | 1 | .03 | .03 | |
| PURE PREMI | JMS | | | | | | • |
| INDICAT | ED (PRE-TES | ST) | .24 | 4 | .901 | .160 | 1.305 |
| INDICAT | ED (POST-TE | ST) | .30 | 0 | 1.107 | .197 | 1.604 |
| PRES. O | N RATE LEVE | EL | 7.09 | 5 | 2.928 | .277 | 10.300 |
| DERIVE | D BY FORMU | _A | 7.02 | 7 | 2.873 | .275 | 10.175 |
| UNDERL | YING PRES. | RATE | 7.16 | 3 | 2.956 | .280 | 10.399 |
| PROPOS | PROPOSED | | | 7 | 2.873 | .275 | 10.175 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | | 14.846 |
| IND. RATES | ES | | | 14.85 | 14.85 MINIMUM PREMIUM | | 2000 |
| MAN. RATES | AN. RATES 13.17 15. | | | + 14.85 | PRESE | NT | 2000 |

659

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 5,945 | 951,584 | 16.006 | | | | | 2 | 1 | 4 | 7 |
| 2011 | 6,073 | 1,522,492 | 25.069 | | | | | 4 | 3 | 1 | 8 |
| 2012 | 6,111 | 282,175 | 4.617 | | | | | 1 | 2 | 1 | 4 |
| 2013 | 6,353 | 822,768 | 12.950 | | | | | 2 | 3 | 3 | 8 |
| 2014 | 6,010 | 512,373 | 8.525 | | | 1 | | 1 | 1 | 3 | 6 |
| TOTAL | 30,492 | 4,091,392 | 13.418 | | | 1 | | 10 | 10 | 12 | 33 |
| - | | · | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|---------|------|-----------|---------|--------|--------------|------|-----------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 194,214 | 19,633 | 28,932 | | | 589,483 | 74,702 | 42,426 | 2,194 |
| 2011 | | | 363,353 | 72,859 | 12,885 | | | 837,110 | 114,911 | 114,334 | 7,040 |
| 2012 | | | 116,167 | 13,498 | 525 | | | 71,059 | 64,435 | 3,914 | 12,577 |
| 2013 | | | 339,215 | 76,669 | 8,215 | | | 263,021 | 100,928 | 33,468 | 1,252 |
| 2014 | 184,818 | | 125,395 | 12,000 | 4,424 | 1,068 | | 118,680 | | 8,786 | 57,202 |
| TOTAL | 184,818 | | 1,138,344 | 194,659 | 54,981 | 1,068 | | 1,879,353 | 354,976 | 202,928 | 80,265 |
| | · | · | | | | • | | | | · | |

| | TRANSLATED LOSSES | | | | | | | | | | | | |
|--------|-------------------|--------|-----------|---------|---------|--------|--------|-----------|---------|---------|-----------|--|--|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | |
| 2010 | | | 344,536 | 40,326 | 70,970 | | | 1,382,338 | 172,039 | 103,054 | 2,187 | | |
| 2011 | | 6,026 | 643,614 | 140,585 | 45,290 | | 17,420 | 1,822,657 | 294,084 | 304,122 | 7,484 | | |
| 2012 | | 8,529 | 226,564 | 27,463 | 8,043 | | 11,778 | 233,621 | 133,745 | 14,704 | 13,445 | | |
| 2013 | 779 | 19,251 | 742,701 | 151,705 | 42,817 | 29,979 | 37,978 | 1,041,715 | 240,303 | 85,698 | 1,242 | | |
| 2014 | 244,817 | 13,479 | 258,678 | 37,073 | 22,141 | 12,075 | 7,333 | 416,113 | 44,925 | 27,878 | 59,719 | | |
| TOTAL | 245,596 | 47,285 | 2,216,093 | 397,152 | 189,261 | 42,054 | 74,509 | 4,896,444 | 885,096 | 535,456 | 84,077 | | |
| | | | | · | · | | | | | | | | |

| | | | SERIOUS | NON-SEF | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|------------|---------|--------------------|-----------|--------|
| TOTAL TRAN | S. LOSSES F | G B | 7,521,98° | 1 2,0 | 06,965 | 84,077 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -1,781,087 | 7 -6 | 28,626 | 543 | |
| TOTAL LOSS | ES | | 5,740,89 | 4 1,3 | 378,339 | 84,620 | |
| EXPECTED L | OSSES | | 3,867,30 | 0 2,2 | 277,143 | 78,060 | |
| CREDIBILITY | | | .0. | 1 | .03 | .04 | |
| PURE PREMI | UMS | • | | | | | |
| INDICAT | ED (PRE-TES | ST) | 18.82 | 8 | 4.520 | .278 | 23.626 |
| INDICAT | ED (POST-TE | ST) | 23.14 | 0 | 5.555 | .342 | 29.037 |
| PRES. C | N RATE LEVE | EL . | 12.56 | 3 | 7.396 | .254 | 20.213 |
| DERIVE | D BY FORMUI | _A | 12.66 | 9 | 7.341 | .258 | 20.268 |
| UNDERI | YING PRES. | RATE | 12.68 | 3 | 7.468 | .256 | 20.407 |
| PROPOS | SED | | 12.669 | 9 | 7.341 | .258 | 20.268 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 29.573 |
| IND. RATES | IND. RATES | | | 29.57 | 57 MINIMUM PREMIUM | | 2000 |
| MAN. RATES | 26.79 | 30.11 | 30.85 | + 29.57 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | NUMBER OF CASES | | | | | |
|--------|----------|-------------|------------|--|--|-----------------|------|-------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 28,202 | 192,888 | .683 | | | | | | 1 | 6 | 7 |
| 2011 | 27,067 | 115,771 | .427 | | | | | | 1 | 1 | 2 |
| 2012 | 28,740 | 185,590 | .645 | | | | | | 2 | 2 | 4 |
| 2013 | 31,909 | 705,463 | 2.210 | | | | | 1 | 3 | 4 | 8 |
| 2014 | 34,494 | 134,988 | .391 | | | | | | 2 | 3 | 5 |
| TOTAL | 150,412 | 1,334,700 | .887 | | | | | 1 | 9 | 16 | 26 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|--------|--------------|------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 6,098 | 35,069 | | | | 5,460 | 136,445 | 9,816 |
| 2011 | | | | 52,120 | 11,824 | | | | 24,527 | 11,960 | 15,340 |
| 2012 | | | | 69,807 | 2,091 | | | | 89,161 | 5,909 | 18,622 |
| 2013 | | | 246,293 | 79,851 | 9,219 | | | 199,029 | 92,221 | 35,900 | 42,950 |
| 2014 | | | | 25,703 | 18,451 | | | | 51,410 | 29,874 | 9,550 |
| TOTAL | | | 246,293 | 233,579 | 76,654 | | | 199,029 | 262,779 | 220,088 | 96,278 |
| | · | | | • | | | | | | | |

| | TRANSLATED LOSSES | | | | | | | | | | | | |
|--------|-------------------|--------|-----------|---------|---------|--------|--------|---------|---------|---------|-----------|--|--|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | |
| 2010 | | | | 12,525 | 86,024 | | | | 12,574 | 331,424 | 9,787 | | |
| 2011 | | | 5,257 | 98,390 | 28,856 | | | 2,845 | 56,770 | 28,767 | 16,306 | | |
| 2012 | | 427 | 26,408 | 122,157 | 6,781 | | 576 | 42,015 | 178,778 | 16,412 | 19,907 | | |
| 2013 | 550 | 14,203 | 554,183 | 149,099 | 37,647 | 22,273 | 28,787 | 797,661 | 214,609 | 83,522 | 42,606 | | |
| 2014 | 54 | 1,358 | 77,798 | 49,065 | 26,186 | 526 | 1,332 | 137,187 | 103,580 | 46,988 | 9,970 | | |
| TOTAL | 604 | 15,988 | 663,646 | 431,236 | 185,494 | 22,799 | 30,695 | 979,708 | 566,311 | 507,113 | 98,576 | | |
| | | • | | | · | | | | | | | | |

| - | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------|--------------|---------|-----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 1,713,44 | 0 1,6 | 90,154 | 98,576 | - |
| TOTAL TRAN | S. LOSSES PO | 3 A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -1,162,00 | 6 -: | 329,820 | 1,158 | |
| TOTAL LOSS | ES | | 551,43 | 4 1,3 | 360,334 | 99,734 | |
| EXPECTED L | OSSES | | 2,563,02 | 1 1,2 | 212,321 | 154,924 | |
| CREDIBILITY | | | .0. | 4 | .10 | .11 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .36 | 7 | .904 | .066 | 1.337 |
| INDICAT | ED (POST-TE | ST) | .45 | 1 | 1.111 | .081 | 1.643 |
| PRES. C | N RATE LEVE | EL | 1.68 | В | .798 | .102 | 2.588 |
| DERIVE | D BY FORMUL | -A | 1.63 | 9 | .829 | .100 | 2.568 |
| UNDERL | YING PRES. I | RATE | 1.70 | 4 | .806 | .103 | 2.613 |
| PROPOS | SED | | 1.63 | 9 | .829 | .100 | 2.568 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | | 3.746 |
| IND. RATES | | | | 3.75 | MINIM | JM PREMIUM | 1290 |
| MAN. RATES | 3.75 | 3.98 | 3.95 | + 3.75 | PRESE | NT | 1370 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 96,606 | 2,061,150 | 2.133 | | | | | 5 | 3 | 11 | 19 |
| 2011 | 89,931 | 5,125,140 | 5.698 | | | | | 3 | | 12 | 15 |
| 2012 | 89,165 | 1,922,296 | 2.155 | | | | | 3 | 5 | 14 | 22 |
| 2013 | 91,557 | 1,604,397 | 1.752 | | | | | 3 | 4 | 9 | 16 |
| 2014 | 93,881 | 1,225,290 | 1.305 | | | 1 | | | 4 | 10 | 15 |
| TOTAL | 461,140 | 11,938,273 | 2.589 | | | 1 | | 14 | 16 | 56 | 87 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|---------|--------------|------|-----------|---------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 753,583 | 65,313 | 29,771 | | | 867,861 | 52,069 | 154,927 | 137,626 |
| 2011 | | | 899,989 | | 37,053 | | | 4,002,485 | | 115,997 | 69,616 |
| 2012 | | | 666,251 | 179,761 | 143,701 | | | 355,243 | 310,589 | 223,548 | 43,203 |
| 2013 | | | 524,574 | 180,465 | 53,263 | | | 398,984 | 177,259 | 204,101 | 65,751 |
| 2014 | 3,500 | | | 63,478 | 300,626 | 141,544 | | | 31,751 | 489,262 | 195,129 |
| TOTAL | 3,500 | | 2,844,397 | 489,017 | 564,414 | 141,544 | | 5,624,573 | 571,668 | 1,187,835 | 511,325 |
| | · | | | · | | | | | | | |

| | | | | | TRANS | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|-----------|---------|---------------|---------|-----------|-----------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | N | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,227,621 | 134,153 | 73,028 | | | 1,686,047 | 119,915 | 376,316 | 137,213 |
| 2011 | | 5,735 | 610,081 | 5,935 | 100,523 | | 21,415 | 2,226,737 | 39,093 | 312,559 | 74,002 |
| 2012 | | 50,120 | 1,376,902 | 362,239 | 311,795 | | 59,346 | 1,205,881 | 693,472 | 470,482 | 46,184 |
| 2013 | 1,102 | 29,159 | 1,141,122 | 344,758 | 127,294 | 42,260 | 54,940 | 1,540,782 | 473,406 | 375,375 | 65,225 |
| 2014 | 5,031 | 11,070 | 616,150 | 373,905 | 360,036 | 651,903 | 6,302 | 670,812 | 575,894 | 593,212 | 203,715 |
| TOTAL | 6,133 | 96,084 | 4,971,876 | 1,220,990 | 972,676 | 694,163 | 142,003 | 7,330,259 | 1,901,780 | 2,127,944 | 526,339 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | DIOLIG | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|-----------|---------|---------|------------|-------|
| TOTAL TO AN | 0 1 00050 5 | | | | | | IOIAL |
| | S. LOSSES P | | 13,240,51 | 8 6,7 | 223,390 | 526,339 | |
| TOTAL TRAN | S. LOSSES PO | 3 A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -4,521,68 | 2 -1,2 | 201,942 | 3,037 | |
| TOTAL LOSS | ES | | 8,718,83 | 6 5,0 | 021,448 | 529,376 | |
| EXPECTED L | OSSES | | 9,794,61 | 3 4, | 353,163 | 433,472 | |
| CREDIBILITY | | | .0 | 8 | .21 | .23 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | 1.89 | 1 | 1.089 | .115 | 3.095 |
| INDICAT | ED (POST-TE | ST) | 2.32 | 4 | 1.338 | .141 | 3.803 |
| PRES. C | N RATE LEVE | L | 2.10 | 4 | .935 | .093 | 3.132 |
| DERIVE | D BY FORMUL | _A | 2.12 | 2 | 1.020 | .104 | 3.246 |
| UNDERI | YING PRES. I | RATE | 2.12 | 4 | .944 | .094 | 3.162 |
| PROPOS | PROPOSED | | | 2 | 1.020 | .104 | 3.246 |
| | | - | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 4.736 |
| IND. RATES | | | | 4.74 | MINIM | JM PREMIUM | 1550 |
| MAN. RATES | 4.12 | 4.6 | 5 4.78 | + 4.74 | PRESE | NT | 1595 |

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| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | IMBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|----------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 5,930 | 794,109 | 13.391 | | | | | 3 | 1 | 3 | 7 |
| 2011 | 4,159 | 193,776 | 4.659 | | | | | 1 | | 1 | 2 |
| 2012 | 6,233 | 322,581 | 5.175 | | | | | 1 | | 3 | 4 |
| 2013 | 5,982 | 41,717 | .697 | | | | | | 1 | | 1 |
| 2014 | 6,562 | 11,898 | .181 | | | | | | | | |
| TOTAL | 28,866 | 1,364,081 | 4.726 | | | | | 5 | 2 | 7 | 14 |
| - | | | | | | | | | • | - | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|--------|--------|--------------|------|---------|--------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 304,776 | 2,113 | 12,394 | | | 428,618 | 2,678 | 39,054 | 4,476 |
| 2011 | | | 71,868 | | 18,000 | | | 79,910 | | 5,020 | 18,978 |
| 2012 | | | 121,855 | | 31,948 | | | 87,423 | | 78,604 | 2,751 |
| 2013 | | | | 18,794 | | | | | 21,688 | | 1,235 |
| 2014 | | | | | | | | | | | 11,898 |
| TOTAL | | | 498,499 | 20,907 | 62,342 | | | 595,951 | 24,366 | 122,678 | 39,338 |
| - | · | | | • | | | | | · | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|--------|---------|---------------|--------|-----------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 540,673 | 4,340 | 30,403 | | | 1,005,109 | 6,167 | 94,862 | 4,463 |
| 2011 | | 1,191 | 127,650 | 2,004 | 45,238 | | 1,665 | 172,683 | 2,626 | 14,883 | 20,174 |
| 2012 | | 8,986 | 241,264 | 9,954 | 66,190 | | 14,191 | 266,813 | 24,122 | 157,574 | 2,941 |
| 2013 | | 342 | 18,493 | 29,593 | 1,743 | | 668 | 26,963 | 39,040 | 2,847 | 1,225 |
| 2014 | | | | | | | | | | | 12,422 |
| TOTAL | | 10,519 | 928,080 | 45,891 | 143,574 | | 16,524 | 1,471,568 | 71,955 | 270,166 | 41,225 |
| | • | • | · | · | · | | | | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|----------|---------|---------|------------|--------|
| TOTAL TRAN | S. LOSSES P | G B | 2,426,69 | 1 : | 531,586 | 41,225 | - |
| TOTAL TRAN | S. LOSSES PO | G A | | | | • | |
| IBNR + FREQ | UENCY ADJU | ST. | -430,37 | '2 -· | 177,769 | 451 | |
| TOTAL LOSS | ES | | 1,996,31 | 9 | 353,817 | 41,676 | |
| EXPECTED L | OSSES | | 952,28 | 9 (| 554,104 | 60,618 | |
| CREDIBILITY | | | .0 | 1 | .03 | .04 | |
| PURE PREMI | UMS | | | | - | | |
| INDICAT | ED (PRE-TES | ST) | 6.91 | 6 | 1.226 | .144 | 8.286 |
| INDICAT | ED (POST-TE | ST) | 8.50 | 0 | 1.507 | .177 | 10.184 |
| PRES. C | N RATE LEVE | EL | 3.26 | 8 | 2.244 | .208 | 5.720 |
| DERIVE | D BY FORMUL | _A | 3.32 | 0 | 2.222 | .207 | 5.749 |
| UNDERI | YING PRES. | RATE | 3.29 | 9 | 2.266 | .210 | 5.775 |
| PROPOS | PROPOSED | | | 0 | 2.222 | .207 | 5.749 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 8.388 |
| IND. RATES | | | | 8.39 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | 7.01 | 8.1 | 5 8.73 | + 8.39 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 131,042 | 3,765,821 | 2.873 | | | | | 8 | 8 | 27 | 43 |
| 2011 | 80,654 | 1,275,868 | 1.581 | | | | | 2 | 7 | 18 | 27 |
| 2012 | 76,078 | 1,842,707 | 2.422 | | | | | 3 | 8 | 12 | 23 |
| 2013 | 90,936 | 2,275,583 | 2.502 | | | | | 6 | 4 | 12 | 22 |
| 2014 | 90,195 | 392,788 | .435 | | | | | | 3 | 13 | 16 |
| TOTAL | 468,905 | 9,552,767 | 2.037 | | | | | 19 | 30 | 82 | 131 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|---------|--------------|------|-----------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,386,844 | 236,612 | 145,116 | | | 1,308,417 | 135,930 | 348,711 | 204,191 |
| 2011 | | | 282,834 | 222,708 | 139,138 | | | 128,493 | 176,097 | 179,464 | 147,134 |
| 2012 | | | 474,854 | 207,776 | 52,742 | | | 435,209 | 435,220 | 153,441 | 83,465 |
| 2013 | | | 905,218 | 112,726 | 125,959 | | | 716,983 | 164,225 | 142,646 | 107,826 |
| 2014 | | | | 30,340 | 122,840 | | | | 47,777 | 129,766 | 62,065 |
| TOTAL | | | 3,049,750 | 810,162 | 585,795 | | | 2,589,102 | 959,249 | 954,028 | 604,681 |
| | · | | | • | | | | | · | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|-----------|-----------|---------------|---------|-----------|-----------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | ı | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 2,241,634 | 486,001 | 355,970 | | | 2,677,558 | 313,047 | 847,019 | 203,578 |
| 2011 | | 4,687 | 526,538 | 429,636 | 343,357 | | 2,674 | 303,225 | 420,580 | 431,837 | 156,403 |
| 2012 | | 35,298 | 977,232 | 387,534 | 132,643 | | 70,679 | 1,439,872 | 929,387 | 343,991 | 89,224 |
| 2013 | 2,000 | 49,588 | 1,878,820 | 299,517 | 253,567 | 75,453 | 92,784 | 2,516,719 | 469,683 | 296,873 | 106,963 |
| 2014 | 172 | 4,656 | 259,843 | 158,058 | 147,947 | 965 | 2,429 | 254,459 | 207,161 | 165,911 | 64,796 |
| TOTAL | 2,172 | 94,229 | 5,884,067 | 1,760,746 | 1,233,484 | 76,418 | 168,566 | 7,191,833 | 2,339,858 | 2,085,631 | 620,964 |
| | | • | · | · | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|-----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | PG B | 13,417,28 | 35 7,4 | 119,719 | 620,964 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -6,565,92 | 21 -1,7 | 772,257 | 4,616 | |
| TOTAL LOSS | ES | | 6,851,36 | 5,6 | 647,462 | 625,580 | |
| EXPECTED L | OSSES | | 13,870,20 | 9 6,2 | 231,748 | 679,912 | |
| CREDIBILITY | | | .0 | 8 | .21 | .23 | |
| PURE PREMI | UMS | | | • | - | | |
| INDICAT | ED (PRE-TE | ST) | 1.46 | 51 | 1.204 | .133 | 2.798 |
| INDICAT | ED (POST-TE | ST) | 1.79 | 96 | 1.480 | .163 | 3.439 |
| PRES. C | N RATE LEVI | EL | 2.93 | 30 | 1.316 | .144 | 4.390 |
| DERIVE | D BY FORMU | LA | 2.83 | 39 | 1.350 | .148 | 4.337 |
| UNDERI | YING PRES. | RATE | 2.95 | 58 | 1.329 | .145 | 4.432 |
| PROPOS | SED | | 2.83 | 39 | 1.350 | .148 | 4.337 |
| | | | | • | - | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 6.328 |
| IND. RATES | | | | 6.33 | MINIM | JM PREMIUM | 1970 |
| MAN. RATES | 6.11 | 6.63 | 6.70 | + 6.33 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 69,540 | 3,621,626 | 5.207 | | | | | 5 | 6 | 25 | 36 |
| 2011 | 68,613 | 2,521,933 | 3.675 | | | | | 3 | 4 | 22 | 29 |
| 2012 | 72,573 | 2,495,970 | 3.439 | | | | | 6 | 4 | 22 | 32 |
| 2013 | 78,085 | 1,728,927 | 2.214 | | | | | 3 | 6 | 22 | 31 |
| 2014 | 84,984 | 1,180,011 | 1.388 | | | | | 1 | 1 | 26 | 28 |
| TOTAL | 373,795 | 11,548,467 | 3.090 | | | | | 18 | 21 | 117 | 156 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|---------|--------------|------|-----------|---------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,124,202 | 257,396 | 191,736 | | | 1,521,702 | 207,597 | 244,858 | 74,135 |
| 2011 | | | 588,218 | 112,373 | 130,157 | | | 1,049,279 | 316,563 | 245,873 | 79,470 |
| 2012 | | | 819,127 | 163,067 | 220,605 | | | 647,202 | 127,840 | 387,565 | 130,564 |
| 2013 | | | 582,654 | 117,782 | 150,657 | | | 353,531 | 153,416 | 291,785 | 79,102 |
| 2014 | | | 164,972 | 69,787 | 250,270 | | | 51,475 | 66,863 | 435,297 | 141,347 |
| TOTAL | | | 3,279,173 | 720,405 | 943,425 | | | 3,623,189 | 872,279 | 1,605,378 | 504,618 |
| | · | | | • | | | | | · | | |

| | TRANSLATED LOSSES | | | | | | | | | | | | |
|--------|-------------------|---------|-----------|-----------|-----------|--------|---------|-----------|-----------|-----------|-----------|--|--|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | |
| 2010 | | | 1,666,983 | 528,692 | 470,328 | | | 2,846,846 | 478,096 | 594,760 | 73,913 | | |
| 2011 | | 8,904 | 963,439 | 224,882 | 329,728 | | 20,455 | 2,162,422 | 768,080 | 624,397 | 84,477 | | |
| 2012 | | 61,428 | 1,683,803 | 352,463 | 462,573 | | 105,311 | 1,992,527 | 387,360 | 794,738 | 139,573 | | |
| 2013 | 1,357 | 35,490 | 1,349,824 | 294,659 | 270,030 | 42,765 | 54,940 | 1,542,919 | 471,305 | 512,264 | 78,469 | | |
| 2014 | 1,134 | 26,787 | 845,692 | 355,647 | 322,337 | 5,577 | 9,486 | 847,650 | 581,115 | 543,732 | 147,566 | | |
| TOTAL | 2,491 | 132,609 | 6,509,741 | 1,756,343 | 1,854,996 | 48,342 | 190,192 | 9,392,364 | 2,685,956 | 3,069,891 | 523,998 | | |
| | | | | | | | | | | | - | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|-----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 16,275,73 | 9 9,3 | 367,186 | 523,998 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -4,721,87 | 3 -2,3 | 325,744 | 4,778 | |
| TOTAL LOSS | ES | | 11,553,86 | 6 7,0 | 041,442 | 528,776 | |
| EXPECTED L | OSSES | | 10,410,19 | 0 8, | 556,169 | 642,927 | |
| CREDIBILITY | | | .0 | 7 | .18 | .20 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | TED (PRE-TES | ST) | 3.09 | 1 | 1.884 | .141 | 5.116 |
| INDICAT | ED (POST-TE | ST) | 3.79 | 9 | 2.315 | .173 | 6.287 |
| PRES. C | N RATE LEVE | EL | 2.75 | 9 | 2.267 | .170 | 5.196 |
| DERIVE | D BY FORMUL | _A | 2.83 | 2 | 2.276 | .171 | 5.279 |
| UNDERI | LYING PRES. I | RATE | 2.78 | 5 | 2.289 | .172 | 5.246 |
| PROPOS | SED | | 2.83 | 2 | 2.276 | .171 | 5.279 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 7.702 |
| IND. RATES | | | | 7.70 | MINIM | JM PREMIUM | 2000 |
| MAN. RATES | 6.68 | 7.67 | 7.93 | + 7.70 | PRESE | NT | 2000 |

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| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 8,401 | 224,898 | 2.677 | | | | | | 2 | 3 | 5 |
| 2011 | 12,361 | 42,623 | .344 | | | | | | 1 | | 1 |
| 2012 | 11,594 | 252,741 | 2.179 | | | | | | 3 | 2 | 5 |
| 2013 | 13,403 | 770,811 | 5.751 | | | | | 1 | 1 | 1 | 3 |
| 2014 | 17,759 | 45,993 | .258 | | | | | | | 1 | 1 |
| TOTAL | 63,518 | 1,337,066 | 2.105 | | | | | 1 | 7 | 7 | 15 |
| | | | | | | | | | | - | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|--------|--------------|------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 65,776 | 27,405 | | | | 46,885 | 78,891 | 5,941 |
| 2011 | | | | 3,732 | | | | | 35,004 | | 3,887 |
| 2012 | | | | 110,292 | 10,150 | | | | 84,369 | 44,546 | 3,384 |
| 2013 | | | 110,460 | 1,126 | 244 | | | 637,911 | 7,153 | 11,718 | 2,199 |
| 2014 | | | | | 25,000 | | | | | 20,000 | 993 |
| TOTAL | | | 110,460 | 180,926 | 62,799 | | | 637,911 | 173,411 | 155,155 | 16,404 |
| | | | | | | | | | | | |

| | TRANSLATED LOSSES | | | | | | | | | | | | |
|--------|-------------------|-------|-----------|---------|---------|--------|--------|-----------|---------|---------|-----------|--|--|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | |
| 2010 | | | | 135,104 | 67,225 | | | | 107,976 | 191,627 | 5,923 | | |
| 2011 | | | 294 | 6,982 | 65 | | | 3,040 | 79,272 | 863 | 4,132 | | |
| 2012 | | 703 | 43,657 | 194,281 | 23,433 | | 638 | 48,009 | 178,291 | 91,459 | 3,617 | | |
| 2013 | 119 | 2,720 | 102,215 | 6,083 | 4,086 | 33,778 | 39,464 | 1,036,477 | 67,068 | 41,180 | 2,181 | | |
| 2014 | 26 | 756 | 41,560 | 24,772 | 28,955 | 96 | 233 | 24,898 | 21,746 | 23,968 | 1,037 | | |
| TOTAL | 145 | 4,179 | 187,726 | 367,222 | 123,764 | 33,874 | 40,335 | 1,112,424 | 454,353 | 349,097 | 16,890 | | |
| | | | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|-----------|---------|--------------------|-----------|--------|
| TOTAL TRAN | S. LOSSES F | G B | 1,378,68 | 33 1,2 | 294,436 | 16,890 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -1,880,92 | 24 -: | 371,515 | 483 | |
| TOTAL LOSS | ES | | | 9 | 922,921 | 17,373 | |
| EXPECTED L | OSSES | | 4,283,01 | 17 1,4 | 118,992 | 58,436 | |
| CREDIBILITY | | |). |)2 | .06 | .06 | |
| PURE PREMI | UMS | • | | | • | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 00 | 1.453 | .027 | 1.480 |
| INDICAT | ED (POST-TE | ST) | .00 | 00 | 1.786 | .033 | 1.819 |
| PRES. C | N RATE LEVI | EL | 6.67 | 79 | 2.213 | .091 | 8.983 |
| DERIVE | D BY FORMU | _A | 6.54 | 15 | 2.187 | .088 | 8.820 |
| UNDERI | YING PRES. | RATE | 6.74 | 13 | 2.234 | .092 | 9.069 |
| PROPOS | PROPOSED | | | 15 | 2.187 | .088 | 8.820 |
| | | - | | | - | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 12.869 |
| IND. RATES | IND. RATES | | | 12.87 | 37 MINIMUM PREMIUM | | 2000 |
| MAN. RATES | 12.90 | 13.80 | 13.71 | + 12.87 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | IMBER OF | CASES | | |
|--------|----------|-------------|------------|---|--|-------|------|----------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 3,092 | 3,194 | .103 | | | | | | | | |
| 2011 | 2,587 | 644 | .024 | | | | | | | | |
| 2012 | 3,405 | 394 | .011 | | | | | | | | |
| 2013 | 2,569 | 30,643 | 1.192 | | | | | | 2 | 1 | 3 |
| 2014 | 2,969 | 158 | .005 | | | | | | | | |
| TOTAL | 14,622 | 35,033 | .240 | | | | | | 2 | 1 | 3 |
| | | | | · | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|--------|-------|--------------|------|-------|-------|-------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 3,194 |
| 2011 | | | | | | | | | | | 644 |
| 2012 2013 | | | | | | | | | | | 394 |
| 2013 | | | | 14,008 | 5,925 | | | | 5,311 | 2,098 | 3,301 |
| 2014 | | | | | | | | | | | 158 |
| TOTAL | | | | 14,008 | 5,925 | | | | 5,311 | 2,098 | 7,691 |
| | | | | | | | | | | | _ |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|--------|-------|---------------|------|-------|---------|-------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 3,184 |
| 2011 | | | | | | | | | | | 685 |
| 2012 | | | | | | | | | | | 421 |
| 2013 | 2 | 383 | 17,946 | 24,499 | 9,889 | 32 | 195 | 7,694 | 10,559 | 4,056 | 3,275 |
| 2014 | | | | | | | | | | | 165 |
| TOTAL | 2 | 383 | 17,946 | 24,499 | 9,889 | 32 | 195 | 7,694 | 10,559 | 4,056 | 7,730 |
| | | | | | | | | | | | |

| - | | | SERIOUS | NON-SEF | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------|---------|---------|---------|---------|------------|--------|
| TOTAL TRAN | S LOSSES E | OG B | 26.25 | | 49.003 | 7.730 | TOTAL |
| TOTAL TRAN | | | 20,23 | _ | 43,003 | 7,730 | |
| IBNR + FREQ | | | -337.55 | 7 | -93.418 | 252 | |
| TOTAL LOSS | | | , , , | | | 7,982 | |
| EXPECTED L | OSSES | | 736,65 | 6 3 | 342,885 | 36,701 | |
| CREDIBILITY | | | .0 | 1 | .02 | .02 | |
| PURE PREMI | UMS | | | • | • | | |
| INDICAT | ED (PRE-TE | ST) | .00 | 0 | .000 | .055 | .055 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .000 | .068 | .068 |
| PRES. C | N RATE LEVI | EL | 4.98 | 9 | 2.323 | .249 | 7.561 |
| DERIVE | D BY FORMU | LA . | 4.93 | 9 | 2.277 | .245 | 7.461 |
| UNDERI | YING PRES. | RATE | 5.03 | 8 | 2.345 | .251 | 7.634 |
| PROPOS | SED | | 4.93 | 9 | 2.277 | .245 | 7.461 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 10.886 |
| IND. RATES | | | | 10.89 | MINIM | JM PREMIUM | 2000 |
| MAN. RATES | 9.68 | 11.02 | 11.54 | + 10.89 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 1,944 | 1,106 | .056 | | | | | | | | |
| 2011 | 2,166 | 242,600 | 11.200 | | | | | 1 | | | 1 |
| 2012 | 1,723 | 34,280 | 1.989 | | | | | | | 1 | 1 |
| 2013 | 2,099 | | | | | | | | | | |
| 2014 | 2,471 | | | | | | | | | | |
| TOTAL | 10,403 | 277,986 | 2.672 | | | | | 1 | | 1 | 2 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-------|-------|--------------|------|---------|-------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 1,106 |
| 2011 | | | 122,700 | | | | | 119,900 | | | |
| 2012 | | | | | 7,186 | | | | | 27,094 | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| TOTAL | | | 122,700 | | 7,186 | | | 119,900 | | 27,094 | 1,106 |
| | | | | | | | | | | | _ |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|-------|--------|---------------|-------|---------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 1,103 |
| 2011 | | 2,033 | 214,978 | 1,120 | 4,581 | | 2,494 | 258,650 | 3,171 | 4,593 | |
| 2012 | | 31 | 2,025 | 1,340 | 13,352 | | 62 | 5,741 | 6,349 | 52,813 | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| TOTAL | | 2,064 | 217,003 | 2,460 | 17,933 | | 2,556 | 264,391 | 9,520 | 57,406 | 1,103 |
| | | | | | | | | | | | |

| 1 | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|---------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | G B | 486,014 | 4 | 87,319 | 1,103 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -65,84 | ô | -21,610 | 40 | |
| TOTAL LOSS | ES | | 420,16 | 3 | 65,709 | 1,143 | |
| EXPECTED LO | OSSES | | 144,49 | 7 | 79,478 | 5,203 | |
| CREDIBILITY | | | .0. | 1 | .02 | .02 | |
| PURE PREMI | JMS | | | • | | | |
| INDICAT | ED (PRE-TES | ST) | 4.03 | 9 | .632 | .011 | 4.682 |
| INDICAT | ED (POST-TE | ST) | 4.96 | 4 | .777 | .014 | 5.755 |
| PRES. O | N RATE LEVE | EL | 1.37 | õ | .757 | .049 | 2.182 |
| DERIVE | D BY FORMUI | _A | 1.41 | 2 | .757 | .048 | 2.217 |
| UNDERL | YING PRES. | RATE | 1.389 | 9 | .764 | .050 | 2.203 |
| PROPOS | PROPOSED | | | 2 | .757 | .048 | 2.217 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 3.234 |
| IND. RATES | ND. RATES | | | 3.23 | MINIM | JM PREMIUM | 1150 |
| MAN. RATES | 2.84 | 3.20 | 3.33 | + 3.23 | PRESE | NT | 1200 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | IMBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|----------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 2,248 | 1,113,784 | 49.545 | | | | | 2 | | 1 | 3 |
| 2011 | 3,116 | 100,941 | 3.239 | | | | | | 2 | 2 | 4 |
| 2012 | 3,121 | 83,311 | 2.669 | | | | | | 1 | 3 | 4 |
| 2013 | 3,753 | 43,681 | 1.163 | | | | | | 1 | | 1 |
| 2014 | 3,265 | 165,514 | 5.069 | | | | | | 2 | 4 | 6 |
| TOTAL | 15,503 | 1,507,231 | 9.722 | | | | | 2 | 6 | 10 | 18 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|--------|--------------|------|---------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 362,645 | | 1,499 | | | 746,962 | | 2,678 | |
| 2011 | | | | 38,227 | 13,997 | | | | 21,073 | 18,777 | 8,867 |
| 2012 | | | | 31,987 | 14,528 | | | | 9,506 | 19,291 | 7,999 |
| 2013 | | | | 15,724 | | | | | 21,726 | | 6,231 |
| 2014 | | | | 39,353 | 31,628 | | | | 51,347 | 39,618 | 3,568 |
| TOTAL | | | 362,645 | 125,291 | 61,652 | | | 746,962 | 103,652 | 80,364 | 26,665 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|---------|---------|---------------|-------|-----------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 466,228 | | 3,677 | | | 1,096,774 | | 6,505 | |
| 2011 | | | 4,367 | 72,562 | 33,754 | | | 2,952 | 49,648 | 44,734 | 9,426 |
| 2012 | | 254 | 15,924 | 58,501 | 28,323 | | 106 | 8,431 | 23,432 | 38,128 | 8,551 |
| 2013 | | 290 | 15,473 | 24,758 | 1,457 | | 668 | 27,013 | 39,106 | 2,847 | 6,181 |
| 2014 | 87 | 2,166 | 124,734 | 78,468 | 44,002 | 582 | 1,445 | 149,188 | 114,088 | 58,660 | 3,725 |
| TOTAL | 87 | 2,710 | 626,726 | 234,289 | 111,213 | 582 | 2,219 | 1,284,358 | 226,274 | 150,874 | 27,883 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | DIOLIG | MED. ONLY | TOTAL |
|-------------------|---------------------|---------|----------|---------|---------|------------|--------|
| TOTAL TD 411 | 0 1 00050 5 | | | | | _ | IOIAL |
| TOTAL TRAN | | | 1,916,68 | 52 | 722,650 | 27,883 | |
| TOTAL TRAN | <u>S. LOSSES PO</u> | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -283,72 | 25 - | 109,335 | 189 | |
| TOTAL LOSS | ES | | 1,632,95 | 57 | 613,315 | 28,072 | |
| EXPECTED L | OSSES | | 628,49 |)2 | 401,063 | 25,736 | |
| CREDIBILITY | | | .0 |)1 | .02 | .02 | |
| PURE PREMI | UMS | - | | | | | |
| INDICAT | ED (PRE-TES | ST) | 10.53 | 3 | 3.956 | .181 | 14.670 |
| INDICAT | ED (POST-TE | ST) | 12.94 | .5 | 4.862 | .222 | 18.029 |
| PRES. C | N RATE LEVE | EL ′ | 4.01 | 6 | 2.562 | .164 | 6.742 |
| DERIVE | D BY FORMUL | _A | 4.10 |)5 | 2.608 | .165 | 6.878 |
| UNDERI | YING PRES. I | RATE | 4.05 | 64 | 2.587 | .166 | 6.807 |
| PROPOS | SED | | 4.10 | 5 | 2.608 | .165 | 6.878 |
| | | | | • | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 10.035 |
| IND. RATES | | | | 10.04 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | 8.18 | 9.5 | 2 10.29 | + 10.04 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 614 | | | | | | | | | | |
| 2011 | 477 | | | | | | | | | | |
| 2012 | 694 | | | | | | | | | | |
| 2013 | 600 | 8 | .001 | | | | | | | | |
| 2014 | 648 | 215 | .033 | | | | | | | | |
| TOTAL | 3,033 | 223 | .007 | | | | | | | | |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|--------------|------|-------|-------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| 2013 | | | | | | | | | | | 8 |
| 2014 | | | | | | | | | | | 215 |
| TOTAL | | | | | | | | | | | 223 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|----------|------|-----------|-------|------|---------------|------|-------|---------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| 2013 | | | | | | | | | | | 8 |
| 2014 | | | | | | | | | | | 224 |
| TOTAL | | | | | | | | | | | 232 |
| | <u> </u> | | | | | | | | | | |

| | | | SERIOUS | NON-SER | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------|---------|---------|---------|---------|------------|--------|
| TOTAL TRAN | S. LOSSES F | PG B | | | | 232 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -79,11 | 6 | -16,301 | 34 | |
| TOTAL LOSS | ES | | | | | 266 | |
| EXPECTED LO | OSSES | | 174,27 | 5 | 59,932 | 4,732 | |
| CREDIBILITY | | | .0 | 0 | .01 | .01 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .000 | .009 | .009 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .000 | .011 | .011 |
| PRES. O | N RATE LEVE | EL | 5.69 | 1 | 1.957 | .155 | 7.803 |
| DERIVE | D BY FORMUI | LA | 5.69 | 1 | 1.937 | .154 | 7.782 |
| UNDERL | YING PRES. | RATE | 5.74 | 6 | 1.976 | .156 | 7.878 |
| PROPOS | PROPOSED | | | 1 | 1.937 | .154 | 7.782 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 11.354 |
| IND. RATES | | | | 11.35 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | 10.28 | 11.57 | 11.91 | + 11.35 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | IMBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|----------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 5,587 | 22,633 | .405 | | | | | | | 1 | 1 |
| 2011 | 5,908 | 1,254,213 | 21.229 | | | | | 2 | | | 2 |
| 2012 | 6,139 | 163,921 | 2.670 | | | | | 1 | | 1 | 2 |
| 2013 | 5,959 | 468,820 | 7.867 | | | | | 1 | 3 | 2 | 6 |
| 2014 | 5,229 | 148,676 | 2.843 | | | | | | 1 | | 1 |
| TOTAL | 28,822 | 2,058,263 | 7.141 | | | | | 4 | 4 | 4 | 12 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|--------|--------|--------------|------|---------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 12,073 | | | | | 8,101 | 2,459 |
| 2011 | | | 779,169 | | | | | 469,405 | | | 5,639 |
| 2012 | | | 140,000 | | 2,190 | | | 1,593 | | 13,276 | 6,862 |
| 2013 | | | 113,695 | 49,286 | 17,823 | | | 173,149 | 89,728 | 17,280 | 7,859 |
| 2014 | | | | 47,479 | | | | | 100,491 | | 706 |
| TOTAL | | | 1,032,864 | 96,765 | 32,086 | | | 644,147 | 190,219 | 38,657 | 23,525 |
| | | | | | | | | | • | | <u> </u> |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|---------|---------|---------------|--------|-----------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 29,615 | | | | | 19,677 | 2,452 |
| 2011 | | 10,022 | 1,060,069 | 5,520 | 22,590 | | 7,543 | 782,140 | 9,586 | 13,891 | 5,994 |
| 2012 | | 10,197 | 267,465 | 5,010 | 11,912 | | 292 | 7,368 | 3,216 | 25,959 | 7,335 |
| 2013 | 265 | 7,189 | 282,726 | 94,203 | 38,395 | 19,678 | 25,661 | 712,255 | 197,866 | 51,872 | 7,796 |
| 2014 | 62 | 1,474 | 87,048 | 56,864 | 8,889 | 774 | 1,924 | 195,460 | 138,957 | 21,882 | 737 |
| TOTAL | 327 | 28,882 | 1,697,308 | 161,597 | 111,401 | 20,452 | 35,420 | 1,697,223 | 349,625 | 133,281 | 24,314 |
| | | • | | | | | | | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------|----------------------|------|----------|---------|---------|------------|----------|
| TOTAL TRAN | S. LOSSES F | PG B | 3,479,61 | 2 | 755,904 | 24,314 | <u> </u> |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -432,67 | 1 -2 | 221,204 | 292 | |
| TOTAL LOSS | ES | | 3,046,94 | 1 ! | 534,700 | 24,606 | |
| EXPECTED L | OSSES | | 935,27 | 75 | 798,082 | 43,521 | |
| CREDIBILITY | | | .0 | 1 | .03 | .04 | |
| PURE PREMI | JMS | • | | • | - | | |
| INDICAT | ED (PRE-TE | ST) | 10.57 | 2 | 1.855 | .085 | 12.512 |
| INDICAT | ED (POST-TE | ST) | 12.99 | 3 | 2.280 | .104 | 15.377 |
| PRES. C | N RATE LEVI | EL | 3.21 | 3 | 2.743 | .150 | 6.106 |
| DERIVE | D BY FORMU | LA | 3.31 | 1 | 2.729 | .148 | 6.188 |
| UNDERL | YING PRES. | RATE | 3.24 | 5 | 2.769 | .151 | 6.165 |
| PROPOS | PROPOSED | | | 1 | 2.729 | .148 | 6.188 |
| | | • | | • | | | |
| YEAR | YEAR 12-1-14 12-1-15 | | | 12-1-17 | IND. R | ATE | 9.028 |
| IND. RATES | IND. RATES | | | 9.03 | MINIM | JM PREMIUM | 2000 |
| MAN. RATES | | | | + 9.03 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 1,442 | 6,794 | .471 | | | | | | | | |
| 2011 | 1,498 | 9,499 | .634 | | | | | | | 1 | 1 |
| 2012 | 1,712 | 52,046 | 3.040 | | | | | | | 1 | 1 |
| 2013 | 1,899 | 21,456 | 1.129 | | | | | | | 2 | 2 |
| 2014 | 2,126 | 109,632 | 5.156 | | | | | | | 2 | 2 |
| TOTAL | 8,677 | 199,427 | 2.298 | | | | | | | 6 | 6 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|-------|--------|--------------|------|-------|-------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 6,794 |
| 2011 | | | | | 926 | | | | | 8,573 | |
| 2012 2013 | | | | | 8,446 | | | | | 39,967 | 3,633 |
| 2013 | | | | | 2,381 | | | | | 18,477 | 598 |
| 2014 | | | | | 25,174 | | | | | 84,458 | |
| TOTAL | | | | | 36,927 | | | | | 151,475 | 11,025 |
| - | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|--------|--------|---------------|-------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 6,774 |
| 2011 | | | 89 | 68 | 2,190 | | | 513 | 878 | 20,185 | |
| 2012 | | 31 | 2,377 | 1,573 | 15,693 | | 98 | 8,467 | 9,365 | 77,909 | 3,884 |
| 2013 | | 53 | 1,673 | 984 | 3,456 | 191 | 266 | 9,603 | 8,734 | 29,561 | 593 |
| 2014 | 30 | 761 | 41,853 | 24,946 | 29,151 | 389 | 983 | 105,140 | 91,838 | 101,206 | |
| TOTAL | 30 | 845 | 45,992 | 27,571 | 50,490 | 580 | 1,347 | 123,723 | 110,815 | 228,861 | 11,251 |
| - | | • | | · | · | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|--------------|---------|---------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 172,51 | 7 4 | 117,737 | 11,251 | |
| TOTAL TRAN | S. LOSSES PO | Α | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -158,06 |) | -48,332 | 143 | |
| TOTAL LOSS | ES | | 14,45 | 7 : | 369,405 | 11,394 | |
| EXPECTED L | OSSES | | 353,67 | 4 ' | 180,049 | 18,482 | |
| CREDIBILITY | | | .0. | 1 | .01 | .02 | |
| PURE PREMI | JMS | | | • | - | | |
| INDICAT | ED (PRE-TES | ST) | .16 | 7 | 4.257 | .131 | 4.555 |
| INDICAT | ED (POST-TE | ST) | .20 | 5 | 5.232 | .161 | 5.598 |
| PRES. C | N RATE LEVE | L | 4.03 | 7 | 2.056 | .211 | 6.304 |
| DERIVE | D BY FORMUL | .Α | 3.99 | 9 | 2.088 | .210 | 6.297 |
| UNDERI | YING PRES. F | RATE | 4.07 | 6 | 2.075 | .213 | 6.364 |
| PROPOS | PROPOSED | | 3.99 | 9 | 2.088 | .210 | 6.297 |
| | | | | • | - | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 9.187 |
| IND. RATES | ND. RATES | | | 9.19 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | 8.25 | 9.27 | 9.62 | + 9.19 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 938 | 752 | .080 | | | | | | | | |
| 2011 | 946 | 85,100 | 8.995 | | | | | 1 | | | 1 |
| 2012 | 1,200 | 41,005 | 3.417 | | | | | | | 2 | 2 |
| 2013 | 1,086 | | | | | | | | | | |
| 2014 | 1,236 | 82,809 | 6.699 | | | | | | 1 | 1 | 2 |
| TOTAL | 5,406 | 209,666 | 3.878 | | | | | 1 | 1 | 3 | 5 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|--------|--------|--------------|------|--------|--------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 752 |
| 2011 | | | 71,459 | | | | | 13,641 | | | |
| 2012 | | | | | 23,870 | | | | | 16,621 | 514 |
| | | | | | | | | | | | |
| 2014 | | | | 41,630 | 830 | | | | 34,193 | 5,276 | 880 |
| TOTAL | | | 71,459 | 41,630 | 24,700 | | | 13,641 | 34,193 | 21,897 | 2,146 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|--------|--------|---------------|-------|---------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 750 |
| 2011 | | 1,182 | 125,201 | 652 | 2,669 | | 283 | 29,427 | 360 | 522 | |
| 2012 | | 91 | 6,724 | 4,446 | 44,357 | | 35 | 3,526 | 3,897 | 32,400 | 549 |
| | | | | | | | | | | | |
| 2014 | 53 | 1,315 | 77,705 | 50,683 | 8,756 | 283 | 716 | 73,068 | 53,022 | 13,768 | 919 |
| TOTAL | 53 | 2,588 | 209,630 | 55,781 | 55,782 | 283 | 1,034 | 106,021 | 57,279 | 46,690 | 2,218 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------|---------|---------|---------|--------------------|-----------|-------|
| TOTAL TRAN | S. LOSSES F | PG B | 319,60 | 9 | 215,532 | 2,218 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -74,15 | 50 | -33,007 | 118 | |
| TOTAL LOSS | ES | | 245,45 | i9 | 182,525 | 2,336 | |
| EXPECTED L | OSSES | | 165,04 | 15 | 122,933 | 16,002 | |
| CREDIBILITY | | |). | 00 | .01 | .01 | |
| PURE PREMI | JMS | • | | | | | 1 |
| INDICAT | ED (PRE-TE | ST) | 4.54 | 10 | 3.376 | .043 | 7.959 |
| INDICAT | ED (POST-TE | ST) | 5.58 | 80 | 4.149 | .053 | 9.782 |
| PRES. C | N RATE LEVI | EL | 3.02 | 24 | 2.253 | .293 | 5.570 |
| DERIVE | D BY FORMU | LA | 3.02 | 24 | 2.272 | .291 | 5.587 |
| UNDERI | YING PRES. | RATE | 3.05 | i3 | 2.274 | .296 | 5.623 |
| PROPOS | PROPOSED | | | 24 | 2.272 | .291 | 5.587 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 8.151 |
| IND. RATES | IND. RATES | | | 8.15 | 15 MINIMUM PREMIUM | | 2000 |
| MAN. RATES | 7.24 | 8.1 | 7 8.50 | + 8.15 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 54,944 | 1,174,299 | 2.137 | | | | | 4 | 5 | 10 | 19 |
| 2011 | 50,534 | 1,186,399 | 2.347 | | | | | 3 | 6 | 9 | 18 |
| 2012 | 50,072 | 1,346,338 | 2.688 | | | | | 3 | 3 | 7 | 13 |
| 2013 | 49,962 | 765,465 | 1.532 | | | | | 1 | 3 | 1 | 5 |
| 2014 | 56,818 | 890,890 | 1.567 | | | | | 1 | 2 | 11 | 14 |
| TOTAL | 262,330 | 5,363,391 | 2.045 | | | | | 12 | 19 | 38 | 69 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|---------|--------------|------|-----------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 400,292 | 99,326 | 84,410 | | | 320,459 | 29,818 | 64,634 | 175,360 |
| 2011 | | | 383,610 | 153,415 | 103,115 | | | 180,775 | 199,223 | 134,418 | 31,843 |
| 2012 | | | 718,745 | 35,783 | 38,573 | | | 425,924 | 72,436 | 27,607 | 27,270 |
| 2013 | | | 75,218 | 126,271 | 81,039 | | | 211,450 | 125,549 | 44,827 | 101,111 |
| 2014 | | | 110,661 | 96,103 | 226,849 | | | 58,014 | 116,535 | 221,988 | 60,740 |
| TOTAL | | | 1,688,526 | 510,898 | 533,986 | | | 1,196,622 | 543,561 | 493,474 | 396,324 |
| | | | | | | | | | | | |

| | TRANSLATED LOSSES | | | | | | | | | | | | |
|--------|-------------------|--------|-----------|-----------|-----------|--------|---------|-----------|-----------|---------|-----------|--|--|
| MANUAL | | | INDEMNITY | | | | | ı | MEDICAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | |
| 2010 | | | 710,118 | 204,015 | 207,056 | | | 751,475 | 68,670 | 156,996 | 174,834 | | |
| 2011 | | 6,353 | 694,157 | 298,231 | 260,754 | | 3,758 | 415,322 | 469,720 | 328,346 | 33,849 | | |
| 2012 | | 52,655 | 1,394,092 | 93,236 | 113,431 | | 68,717 | 1,257,746 | 178,351 | 78,995 | 29,152 | | |
| 2013 | 190 | 7,914 | 327,815 | 238,354 | 134,530 | 24,257 | 32,167 | 901,997 | 281,607 | 103,395 | 100,302 | | |
| 2014 | 882 | 21,300 | 755,695 | 356,036 | 293,745 | 5,410 | 8,353 | 701,065 | 419,807 | 299,871 | 63,413 | | |
| TOTAL | 1,072 | 88,222 | 3,881,877 | 1,189,872 | 1,009,516 | 29,667 | 112,995 | 4,027,605 | 1,418,155 | 967,603 | 401,550 | | |
| | | | | | | | | | | | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|-----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | PG B | 8,141,43 | 8 4, | 85,146 | 401,550 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -3,851,36 | 5 -9 | 24,499 | 3,178 | |
| TOTAL LOSS | ES | | 4,290,07 | 3,6 | 660,647 | 404,728 | |
| EXPECTED L | OSSES | | 8,381,44 | 3,3 | 373,563 | 443,337 | |
| CREDIBILITY | | | .0 | 5 | .14 | .16 | |
| PURE PREMI | UMS | - | | | | | |
| INDICAT | ED (PRE-TE | ST) | 1.63 | 5 | 1.395 | .154 | 3.184 |
| INDICAT | ED (POST-TE | ST) | 2.00 | 19 | 1.714 | .189 | 3.912 |
| PRES. C | N RATE LEV | EL | 3.16 | 55 | 1.274 | .167 | 4.606 |
| DERIVE | D BY FORMU | LA | 3.10 | 7 | 1.336 | .171 | 4.614 |
| UNDERI | YING PRES. | RATE | 3.19 | 5 | 1.286 | .169 | 4.650 |
| PROPOS | PROPOSED | | 3.10 |)1 | 1.334 | .171 | 4.606 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 6.720 |
| IND. RATES | | | | 6.72 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | 6.37 | 7.15 | 7.03 | + 6.72 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 7,134 | 144,082 | 2.019 | | | | | | 1 | 3 | 4 |
| 2011 | 6,070 | 507,758 | 8.365 | | | | | 2 | 2 | 1 | 5 |
| 2012 | 4,151 | 406,810 | 9.800 | | | | | 1 | 1 | 1 | 3 |
| 2013 | 4,761 | 77,074 | 1.618 | | | | | | | 3 | 3 |
| 2014 | 5,593 | 67,697 | 1.210 | | | | | | | 2 | 2 |
| TOTAL | 27,709 | 1,203,421 | 4.343 | | | | | 3 | 4 | 10 | 17 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|--------|--------|--------------|------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 30,168 | 15,208 | | | | 47,529 | 38,934 | 12,243 |
| 2011 | | | 222,882 | 36,724 | 1,252 | | | 188,383 | 46,996 | 7,298 | 4,223 |
| 2012 | | | 222,863 | 21,449 | 4,808 | | | 117,356 | 32,374 | 7,072 | 888 |
| 2013 | | | | | 28,257 | | | | | 44,169 | 4,648 |
| 2014 | | | | | 17,740 | | | | | 49,487 | 470 |
| TOTAL | | | 445,745 | 88,341 | 67,265 | | | 305,739 | 126,899 | 146,960 | 22,472 |
| - | | | | · | | | | | | | |

| | TRANSLATED LOSSES | | | | | | | | | | | | |
|--------|-------------------|--------|-----------|---------|---------|-------|--------|---------|---------|---------|-----------|--|--|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | |
| 2010 | | | | 61,965 | 37,305 | | | | 109,459 | 94,571 | 12,206 | | |
| 2011 | | 3,694 | 393,526 | 70,829 | 11,916 | | 3,923 | 410,903 | 112,158 | 25,563 | 4,489 | | |
| 2012 | | 16,364 | 434,083 | 45,636 | 22,307 | | 19,015 | 352,112 | 73,719 | 21,408 | 949 | | |
| 2013 | 6 | 592 | 19,828 | 11,657 | 40,989 | 509 | 652 | 22,951 | 20,880 | 70,671 | 4,611 | | |
| 2014 | 20 | 535 | 29,493 | 17,578 | 20,543 | 228 | 577 | 61,602 | 53,811 | 59,301 | 491 | | |
| TOTAL | 26 | 21,185 | 876,930 | 207,665 | 133,060 | 737 | 24,167 | 847,568 | 370,027 | 271,514 | 22,746 | | |
| | | | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|----------|---------|-------------------|-----------|-------|
| TOTAL TRAN | S. LOSSES F | G B | 1,770,61 | 3 | 982,266 | 22,746 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -455,21 | 1 - | 115,918 | 264 | |
| TOTAL LOSS | ES | | 1,315,40 | 2 | 866,348 | 23,010 | |
| EXPECTED LO | OSSES | | 962,05 | 6 4 | 412,586 | 38,515 | |
| CREDIBILITY | | | .0 | 1 | .03 | .03 | |
| PURE PREMI | JMS | | | | | | ! |
| INDICAT | ED (PRE-TES | ST) | 4.74 | 7 | 3.127 | .083 | 7.957 |
| INDICAT | ED (POST-TE | ST) | 5.83 | 4 | 3.843 | .102 | 9.779 |
| PRES. O | N RATE LEVE | ĒL | 3.43 | 9 | 1.475 | .138 | 5.052 |
| DERIVE | D BY FORMUI | LA | 3.46 | 3 | 1.546 | .137 | 5.146 |
| UNDERL | YING PRES. | RATE | 3.47 | 2 | 1.489 .13 | | 5.100 |
| PROPOS | PROPOSED | | | 3 | 1.546 | .137 | 5.146 |
| | | • | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 7.508 |
| IND. RATES | | | | 7.51 | 1 MINIMUM PREMIUM | | 2000 |
| MAN. RATES | 6.94 | 7.61 | 7.71 | + 7.51 | 2000 | | |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 25,148 | 123,617 | .491 | | | | | | | 3 | 3 |
| 2011 | 22,894 | 22,497 | .098 | | | | | | | 1 | 1 |
| 2012 | 12,540 | 441,969 | 3.524 | | | | | 1 | | 1 | 2 |
| 2013 | 14,464 | 2,741 | .018 | | | | | | | | |
| 2014 | 18,842 | 38,183 | .202 | | | | | | | 1 | 1 |
| TOTAL | 93,888 | 629,007 | .670 | | | | | 1 | | 6 | 7 |
| | | | | | | | | | | | |

| | | | | | REP(| ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-------|---------|--------------|------|---------|-------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 71,630 | | | | | 51,663 | 324 |
| 2011 | | | | | 14,255 | | | | | 8,242 | |
| 2012 | | | 272,904 | | 35,000 | | | 121,909 | | 12,156 | |
| 2013 | | | | | | | | | | | 2,741 |
| 2014 | | | | | 25,000 | | | | | 6,753 | 6,430 |
| TOTAL | | | 272,904 | | 145,885 | | | 121,909 | | 78,814 | 9,495 |
| | · | | | | | | | | | | <u> </u> |

| | TRANSLATED LOSSES | | | | | | | | | | | | |
|--------|-------------------|--------|-----------|--------|---------|-------|--------|---------|---------|---------|-----------|--|--|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | |
| 2010 | | | | | 175,709 | | | | | 125,489 | 323 | | |
| 2011 | | | 1,373 | 1,068 | 33,701 | | | 494 | 844 | 19,406 | | | |
| 2012 | | 19,987 | 530,038 | 15,487 | 80,329 | | 19,539 | 351,419 | 10,793 | 29,771 | | | |
| 2013 | | | | | | | | | | | 2,719 | | |
| 2014 | 26 | 756 | 41,560 | 24,772 | 28,955 | 30 | 80 | 8,408 | 7,347 | 8,091 | 6,713 | | |
| TOTAL | 26 | 20,743 | 572,971 | 41,327 | 318,694 | 30 | 19,619 | 360,321 | 18,984 | 182,757 | 9,755 | | |
| - | | | | · | | | · | | · | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 973,7 | 10 | 561,762 | 9,755 | |
| TOTAL TRAN | S. LOSSES PO | ЭА | | | | • | |
| IBNR + FREQ | UENCY ADJU | ST. | -1,374,2 | 58 - | 182,826 | 643 | |
| TOTAL LOSS | ES | | | | 378,936 | 10,398 | |
| EXPECTED L | OSSES | | 2,876,7 | 29 | 648,766 | 95,766 | |
| CREDIBILITY | | | • | 03 | .07 | .08 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .0 | 00 | .404 | .011 | .415 |
| INDICAT | ED (POST-TE | ST) | .0 | 00 | .497 | .014 | .511 |
| PRES. C | N RATE LEVE | EL . | 3.0 | 35 | .684 | .101 | 3.820 |
| DERIVE | D BY FORMUI | LA. | 2.9 | 44 | .671 | .094 | 3.709 |
| UNDERI | YING PRES. | RATE | 3.0 | 64 | .691 | .102 | 3.857 |
| PROPOS | SED | | 2.9 | 44 | .671 | .094 | 3.709 |
| - | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 5.411 |
| IND. RATES | | | | 5.41 | MINIM | UM PREMIUM | 1730 |
| MAN. RATES | 5.62 | 5.9 | 5.83 | + 5.41 | PRESE | ENT | 1880 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | IMBER OF | CASES | | |
|--------|----------|-------------|------------|---|---|-------|------|----------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 264 | 5,111 | 1.935 | | | | | | | | |
| 2011 | 331 | | | | | | | | | | |
| 2012 | 383 | | | | | | | | | | |
| 2013 | 455 | | | | | | | | | | |
| 2014 | 274 | 409 | .149 | | | | | | | | |
| TOTAL | 1,707 | 5,520 | .323 | | | | | | | | |
| | | | | · | · | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-----------------------|------|-------|-------|------|--------------|------|-------|-------|------|-----------|
| MANUAL | UAL INDEMNITY MEDICAL | | | | | | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 5,111 |
| 2014 | | | | | | | | | | | 409 |
| TOTAL | | | | | | | | | | | 5,520 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|---------------|------|-------|---------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 5,096 |
| 2014 | | | | | | | | | | | 427 |
| TOTAL | | | | | | | | | | | 5,523 |
| | | | | | | | | | | | ı |

| | | | SERIOUS | NON-SEF | RIOUS | MED. ONLY | TOTAL |
|--------------|--------------|---------|---------|---------|---------|------------|--------|
| TOTAL TRANS | S. LOSSES P | G B | | | | 5,523 | |
| TOTAL TRANS | S. LOSSES PO | 3 A | | | | | |
| IBNR + FREQU | UENCY ADJU | ST. | -52,89 | 6 | -11,548 | 32 | |
| TOTAL LOSSI | ES | | | | | 5,555 | |
| EXPECTED LO | OSSES | | 115,25 | 6 | 41,241 | 4,643 | |
| CREDIBILITY | | | .0 | 0 | .00 | .01 | |
| PURE PREMIL | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .000 | .325 | .325 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .000 | .399 | .399 |
| PRES. O | N RATE LEVE | L | 6.68 | 8 | 2.393 | .269 | 9.350 |
| DERIVE | D BY FORMUL | -A | 6.68 | 8 | 2.393 | .270 | 9.351 |
| UNDERL | YING PRES. I | RATE | 6.75 | 2 | 2.416 | .272 | 9.440 |
| PROPOS | SED | | 6.68 | 7 | 2.393 | .270 | 9.350 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 13.642 |
| IND. RATES | | | | 13.64 | MINIMU | JM PREMIUM | 2000 |
| MAN. RATES | 12.43 | 13.88 | 14.27 | + 13.64 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 582 | | | | | | | | | | |
| 2011 | 593 | | | | | | | | | | |
| 2012 | 633 | | | | | | | | | | |
| 2013 | 593 | | | | | | | | | | |
| 2014 | 669 | 36,361 | 5.435 | | | | | | 1 | | 1 |
| TOTAL | 3,070 | 36,361 | 1.184 | | | | | | 1 | | 1 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------------------------|-------|------|-------|--------|------|--------------|------|-------|--------|------|-----------|
| MANUAL INDEMNITY MEDICAL | | | | | | | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| 2014 | | | | 23,525 | | | | | 12,519 | | 317 |
| TOTAL | | | | 23,525 | | | | | 12,519 | | 317 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|--------------------------|------|--------|--------|-------|---------------|------|--------|--------|-------|-----------|
| MANUAL | IANUAL INDEMNITY MEDICAL | | | | | | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| 2014 | 30 | 729 | 43.129 | 28,177 | 4,406 | 00 | 241 | 24,354 | 17,312 | 2,728 | 331 |
| | 30 | 129 | 43,129 | 20,177 | 4,406 | 96 | 241 | 24,354 | 17,312 | 2,720 | 331 |
| TOTAL | 30 | 729 | 43,129 | 28,177 | 4,406 | 96 | 241 | 24,354 | 17,312 | 2,728 | 331 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SER | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------|---------|---------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | G B | 68,57 | 9 | 52,623 | 331 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -46,34 | 1 . | -21,580 | 57 | |
| TOTAL LOSS | ES | | 22,23 | 8 | 31,043 | 388 | |
| EXPECTED LO | OSSES | | 101,70 | 9 | 79,452 | 8,105 | |
| CREDIBILITY | | | .0 | 0 | .01 | .01 | |
| PURE PREMI | JMS | | | | - | | • |
| INDICAT | ED (PRE-TES | ST) | .72 | 4 | 1.011 | .013 | 1.748 |
| INDICAT | ED (POST-TE | ST) | .89 | 0 | 1.243 | .016 | 2.149 |
| PRES. O | N RATE LEVE | EL | 3.28 | 2 | 2.563 | .261 | 6.106 |
| DERIVE | D BY FORMU | _A | 3.28 | 2 | 2.550 | .259 | 6.091 |
| UNDERL | YING PRES. | RATE | 3.31 | 3 | 2.588 | .264 | 6.165 |
| PROPOS | SED | | 3.28 | 2 | 2.550 | .259 | 6.091 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 8.887 |
| IND. RATES | | | | 8.89 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | 8.03 | 9.01 | 9.32 | + 8.89 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 1,224 | 810 | .066 | | | | | | | | |
| 2011 | 1,161 | 11,485 | .989 | | | | | | 1 | | 1 |
| 2012 | 2,761 | 112,365 | 4.069 | | | | | | 2 | 1 | 3 |
| 2013 | 1,718 | 501,069 | 29.165 | | | | | 1 | 2 | 1 | 4 |
| 2014 | 2,148 | 123,293 | 5.739 | | | | | | 1 | 2 | 3 |
| TOTAL | 9,012 | 749,022 | 8.311 | | | | | 1 | 6 | 4 | 11 |
| | | | | | | | | | | - | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|---------|--------|--------------|------|---------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 810 |
| 2011 | | | | 3,412 | | | | | 5,122 | | 2,951 |
| 2012 2013 | | | | 57,747 | 834 | | | | 51,715 | 1,403 | 666 |
| 2013 | | | 75,770 | 55,095 | 30,000 | | | 285,003 | 52,484 | | 2,717 |
| 2014 | | | | 31,418 | 11,589 | | | | 53,689 | 26,597 | |
| TOTAL | | | 75,770 | 147,672 | 42,423 | | | 285,003 | 163,010 | 28,000 | 7,144 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|---------|--------|---------------|--------|-----------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | ı | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 808 |
| 2011 | | | 270 | 6,384 | 60 | | | 445 | 11,599 | 127 | 3,137 |
| 2012 | | 357 | 21,598 | 100,883 | 3,940 | | 328 | 23,940 | 103,217 | 5,572 | 712 |
| 2013 | 179 | 5,571 | 223,030 | 105,285 | 53,937 | 32,077 | 38,870 | 1,039,218 | 140,866 | 27,383 | 2,695 |
| 2014 | 55 | 1,331 | 76,864 | 49,113 | 19,303 | 536 | 1,339 | 137,537 | 103,161 | 43,560 | |
| TOTAL | 234 | 7,259 | 321,762 | 261,665 | 77,240 | 32,613 | 40,537 | 1,201,140 | 358,843 | 76,642 | 7,352 |
| - | | • | | | | | | | | · | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|----------|---------|---------|------------|--------|
| TOTAL TRAN | S. LOSSES F | PG B | 1,603,54 | 5 | 774,390 | 7,352 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -315,48 | 5 -2 | 227,788 | 247 | |
| TOTAL LOSS | ES | | 1,288,06 | 0 ! | 546,602 | 7,599 | |
| EXPECTED L | OSSES | | 727,35 | 8 8 | 881,103 | 32,712 | |
| CREDIBILITY | | | .0 | 1 | .02 | .02 | |
| PURE PREMI | JMS | | | | | | - |
| INDICAT | ED (PRE-TES | ST) | 14.29 | 3 | 6.065 | .084 | 20.442 |
| INDICAT | ED (POST-TE | ST) | 17.56 | 6 | 7.454 | .103 | 25.123 |
| PRES. C | N RATE LEVE | EL | 7.99 | 4 | 9.684 | .360 | 18.038 |
| DERIVE | D BY FORMUI | LA | 8.09 | 0 | 9.639 | .355 | 18.084 |
| UNDERI | YING PRES. | RATE | 8.07 | 1 | 9.777 | .363 | 18.211 |
| PROPOS | SED | | 8.09 | 0 | 9.639 | .355 | 18.084 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 26.386 |
| IND. RATES | | | | 26.39 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | 26.87 | 30.15 | 27.53 | + 26.39 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 434 | | | | | | | | | | |
| 2011 | 637 | 888 | .139 | | | | | | | | |
| 2012 | 263 | | | | | | | | | | |
| 2013 | 230 | | | | | | | | | | |
| 2014 | 312 | 225 | .072 | | | | | | | | |
| TOTAL | 1,876 | 1,113 | .059 | | | | | | | | |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|--------------|------|-------|-------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2011 | | | | | | | | | | | 888 |
| 2014 | | | | | | | | | | | 225 |
| TOTAL | | | | | | | | | | | 1,113 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|---------------|------|-------|---------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2011 | | | | | | | | | | | 944 |
| 2014 | | | | | | | | | | | 235 |
| TOTAL | | | | | | | | | | | 1,179 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|--------------|---------|---------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | | | | 1,179 | |
| TOTAL TRAN | S. LOSSES PO | A A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -38,30 |) | -6,191 | 12 | |
| TOTAL LOSS | ES | | | | | 1,191 | |
| EXPECTED L | OSSES | | 78,94 | 2 | 22,006 | 2,045 | |
| CREDIBILITY | | | .00 |) | .01 | .01 | |
| PURE PREMI | UMS | | | • | | | |
| INDICAT | ED (PRE-TES | ST) | .00 |) | .000 | .063 | .063 |
| INDICAT | ED (POST-TE | ST) | .00 |) | .000 | .077 | .077 |
| PRES. C | N RATE LEVE | L | 4.16 | 3 | 1.162 | .108 | 5.438 |
| DERIVE | D BY FORMUL | Α | 4.16 | 3 | 1.150 | .108 | 5.426 |
| UNDERI | YING PRES. I | RATE | 4.20 | 3 | 1.173 | .109 | 5.490 |
| PROPOS | SED | | 4.16 | 3 | 1.150 | .108 | 5.426 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. RA | ATE | 7.917 |
| IND. RATES | | | | 7.92 | MINIMU | JM PREMIUM | 2000 |
| MAN RATES | 7 52 | 8 12 | 8 30 | + 7 92 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 649 | | | | | | | | | | |
| 2011 | 604 | 398 | .065 | | | | | | | | |
| 2012 | 850 | 64,092 | 7.540 | | | | | | 1 | | 1 |
| 2013 | 515 | | | | | | | | | | |
| 2014 | 1,148 | 81,548 | 7.103 | | | | | | | 4 | 4 |
| TOTAL | 3,766 | 146,038 | 3.878 | | | | | | 1 | 4 | 5 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|--------|--------|--------------|------|-------|--------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2011 2012 | | | | 35,217 | | | | | 28,875 | | 398 |
| 2014 | | | | | 37,387 | | | | | 44,161 | |
| TOTAL | | | | 35,217 | 37,387 | | | | 28,875 | 44,161 | 398 |
| | | | | | | | | | | | <u> </u> |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------------|-------|-------|-----------|--------|--------|---------------|------|--------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2011 2012 | | 214 | 13,025 | 61,433 | 1,459 | | 177 | 13,199 | 57,448 | 1,581 | 423 |
| 2014 | 42 | 1,132 | 62,154 | 37,043 | 43,303 | 208 | 514 | 54,976 | 48,019 | 52,926 | |
| TOTAL | 42 | 1,346 | 75,179 | 98,476 | 44,762 | 208 | 691 | 68,175 | 105,467 | 54,507 | 423 |
| | | | | | | | | | | | |

| - | | | SERIOUS | NON-SEF | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|---------|---------|-----------|------------|--------|
| TOTAL TRAN | S. LOSSES P | G B | 145.64 | | 303,212 | 423 | 101712 |
| TOTAL TRAN | | | , | | ,,,,,,,,, | | |
| IBNR + FREQ | | | -65.13 | 9 . | -22.953 | 57 | |
| TOTAL LOSS | ES | | 80,50 | 2 2 | 280,259 | 480 | |
| EXPECTED L | OSSES | | 149,58 | 6 | 90,309 | 6,968 | |
| CREDIBILITY | | | .0 | 0 | .01 | .01 | |
| PURE PREMI | JMS | • | | • | • | | |
| INDICAT | ED (PRE-TES | ST) | 2.13 | 8 | 7.442 | .013 | 9.593 |
| INDICAT | ED (POST-TE | ST) | 2.62 | 8 | 9.146 | .016 | 11.790 |
| PRES. C | N RATE LEVE | EL | 3.93 | 5 | 2.375 | .183 | 6.493 |
| DERIVE | D BY FORMU | _A | 3.93 | 5 | 2.443 | .181 | 6.559 |
| UNDERI | YING PRES. | RATE | 3.97 | 2 | 2.398 | .185 | 6.555 |
| PROPOS | SED | | 3.93 | 5 | 2.443 | .181 | 6.559 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 9.570 |
| IND. RATES | | | | 9.57 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | AN. RATES 9.13 9. | | 9.91 | + 9.57 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 835 | 132,982 | 15.925 | | | | | 1 | | | 1 |
| 2011 2012 | 802 | 1,986,252 | 247.662 | | | | | 1 | | 1 | 2 |
| 2012 | 893 | | | | | | | | | | |
| 2013 | 1,175 | | | | | | | | | | |
| 2014 | 1,147 | 164,854 | 14.372 | | | | | | | 2 | 2 |
| TOTAL | 4,852 | 2,284,088 | 47.075 | | | | | 2 | | 3 | 5 |
| | | | | | | | | | | | |

| | REPORTED LOSSES | | | | | | | | | | | | |
|--------|-----------------|------|-----------|-------|--------|-------|------|-----------|-------|--------|-----------|--|--|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | |
| 2010 | | | 91,287 | | | | | 41,695 | | | | | |
| 2011 | | | 468,315 | | 12,515 | | | 1,493,968 | | 11,454 | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| 2014 | | | | | 77,747 | | | | | 87,107 | | | |
| TOTAL | | | 559,602 | | 90,262 | | | 1,535,663 | | 98,561 | | | |
| | | | | • | | • | | | • | | | | |

| | TRANSLATED LOSSES | | | | | | | | | | | | | |
|--------|-------------------|-------|-----------|--------|---------|-------|--------|-----------|---------|---------|-----------|--|--|--|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | | |
| 2010 | | | 161,943 | | | | | 97,775 | | | | | | |
| 2011 | | 2,356 | 250,438 | 2,234 | 34,899 | | 9,444 | 979,617 | 13,172 | 44,356 | | | | |
| 2014 | 85 | 2,355 | 129,250 | 77,030 | 90,040 | 405 | 1,014 | 108,429 | 94,714 | 104,385 | | | | |
| TOTAL | 85 | 4,711 | 541,631 | 79,264 | 124,939 | 405 | 10,458 | 1,185,821 | 107,886 | 148,741 | | | | |
| | | | | | | | · | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|--------------------|--------------|---------|----------|---------|---------|------------|--------|
| TOTAL TRAN | S. LOSSES P | G B | 1,743,11 | 1 . | 460,830 | | |
| TOTAL TRAN | S. LOSSES PO | A A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -34,90 | 6 | -18,718 | 53 | |
| TOTAL LOSS | ES | | 1,708,20 | 5 . | 442,112 | 53 | |
| EXPECTED L | OSSES | | 77,680 |) | 68,753 | 6,987 | |
| CREDIBILITY | | | .00 |) | .01 | .01 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | 35.20 | 6 | 9.112 | .001 | 44.319 |
| INDICAT | ED (POST-TE | ST) | 43.26 | 3 | 11.199 | .001 | 54.468 |
| PRES. C | N RATE LEVE | L | 1.58 | õ | 1.404 | .142 | 3.132 |
| DERIVE | D BY FORMUL | Α | 1.58 | 6 | 1.502 | .141 | 3.229 |
| UNDERI | YING PRES. F | RATE | 1.60 | 1 | 1.417 | .144 | 3.162 |
| PROPOS | SED | | 1.580 | 6 | 1.502 | .141 | 3.229 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 4.711 |
| IND. RATES | | | | 4.71 | MINIMU | JM PREMIUM | 1545 |
| MAN. RATES 4.12 4. | | | 4 78 | + 471 | PRESE | NT | 1595 |

3.173

1135

1200

YEAR

IND. RATES MAN. RATES 12-1-14

2.99

12-1-15

3.29

| //ANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | | | NL | JMBER OF | CASES | | |
|---------|----------|----------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------|--------------------------------------------------------|------------------------------------------------------|--------------------------------------|--------------------------------|----------|--------|----------|-------|------|--------|
| YEAR | IN THOUS | LOSSES | REPORTED | | | | | DEATH | | MAJOR | | TEMP | ALL |
| 2010 | 30 | | | | | | | | | | | | |
| 2011 | 51 | | | | | | | | | | | | |
| 2012 | 41 | | | | | | | | | | | | |
| 2013 | 17 | | | | | | | | | | | | |
| 2014 | 15 | | | | | | | | | | | | |
| TOTAL | 154 | | | | | | | | | | | | |
| 101712 | | | | | | | | | | | | | |
| I. | | I | | | DEDO | DTED 000E0 | | • | | | | I. | |
| ANUAL | | | INDEMNITY | | REPO | RTED LOSSES | | MEDIO | ^AI | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | | TEMP | MED | . ONLY |
| | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | |
| | | <u> </u> | <u> </u> | | TRANS | LATED LOSSES | I | | | | | I | |
| ANUAL | | | INDEMNITY | | | | | М | EDICAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | | TEMP | MED | . ONLY |
| | | | | | | | | | | | | | |
| OTAL | | | | | | | | | | | | | |
| | | | | | I | L | | | | | | | |
| | | | | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | <u> </u> | | I | | | |
| | | TOTAL TRANS. LO | SSES PG B | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | L | | | | | |
| | | TOTAL TRANS. LO | SSES PG B | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | | I | | | |
| | | TOTAL TRANS. LO | SSES PG A | SERIOUS -892 | | MED. ONLY | TOTAL | | | | | | |
| | | TOTAL TRANS. LO TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES | SSES PG A | | NON-SERIOUS | MED. ONLY | TOTAL | | | | | | |
| | | TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES | SSES PG A CY ADJUST. | -892 | -367 | | TOTAL | 1 | | | | | |
| | | TOTAL TRANS. LO | SSES PG A CY ADJUST. | | | MED. ONLY 224 .00 | TOTAL | 1 | | | | 1 | |
| | | TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE CREDIBILITY | SSES PG A CY ADJUST. | -892 1,847 | -367 1,313 | 224 | TOTAL | 1 | | l | | 1 | |
| | | TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE CREDIBILITY PURE PREMIUMS | SSES PG A CY ADJUST. | -892 1,847 .00 | -367 1,313 .00 | 224 .00 | | | | . | | | |
| | | TOTAL TRANS. LC IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE CREDIBILITY PURE PREMIUMS INDICATED (| SSES PG A CY ADJUST. SS PRE-TEST) | -892 1,847 .00 | -367 1,313 .00 | 224 .00 | .000 | | | | | | |
| | | TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE CREDIBILITY PURE PREMIUMS INDICATED (INDICATED (| PRE-TEST) | -892 1,847 .00 .000 | -367 1,313 .00 .000 | .000 .000 | .000 | | | | | | |
| | | TOTAL TRANS. LC IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE CREDIBILITY PURE PREMIUMS INDICATED (I INDICATED (I PRES. ON RA | PRE-TEST) POST-TEST) TE LEVEL | -892 1,847 .00 .000 .000 1.187 | -367 1,313 .00 .000 .000 .844 | .000 .000 .000 .144 | .000 .000 2.175 | | | | | | |
| | | TOTAL TRANS. LC IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE CREDIBILITY PURE PREMIUMS INDICATED (I INDICATED (I PRES. ON RA DERIVED BY | PRE-TEST) POST-TEST) TTE LEVEL FORMULA | -892 1,847 .00 .000 .000 1.187 1.187 | -367 1,313 .00 .000 .000 .844 .844 | .000 .000 .000 .144 .144 | .000 .000 2.175 2.175 | | | | | | |
| | | TOTAL TRANS. LC IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE CREDIBILITY PURE PREMIUMS INDICATED (I INDICATED (I PRES. ON RA DERIVED BY | PRE-TEST) POST-TEST) TE LEVEL | -892 1,847 .00 .000 .000 1.187 | -367 1,313 .00 .000 .000 .844 | .000 .000 .000 .144 | .000 .000 2.175 | | | | | | |

+PROPOSED

12-1-17 IND. RATE

3.17 MINIMUM PREMIUM
3.32 + 3.17 PRESENT

12-1-16

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|--------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 887 | | | | | | | | | | |
| 2011 | 1,242 | 152 | .012 | | | | | | | | |
| 2012 | 1,021 | 8,126 | .012 .795 | | | | | | | 1 | 1 |
| 2013 | 992 | 2,097 | .211 | | | | | | | | |
| 2014 | 1,064 | 8,308 | .780 | | | | | | | 1 | 1 |
| TOTAL | 5,206 | 18,683 | .359 | | | | | | | 2 | 2 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-------|-------|--------------|------|-------|-------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | | |
| 2011 | | | | | | | | | | | 152 |
| 2012 | | | | | 1,499 | | | | | 6,627 | |
| 2013 | | | | | | | | | | | 2,097 |
| 2014 | | | | | 2,694 | | | | | 5,614 | |
| TOTAL | | | | | 4,193 | | | | | 12,241 | 2,249 |
| | | | | | | | | | | | _ |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------------|-------|------|-----------|-------|-------|---------------|------|-------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2011 2012 | | 10 | 422 | 281 | 2,786 | | 18 | 1,405 | 1,552 | 12,917 | 162 |
| 2013 2014 | 2 | 85 | 4,480 | 2,669 | 3,120 | 20 | 63 | 6,990 | 6,105 | 6,731 | 2,080 |
| TOTAL | 2 | 95 | 4,902 | 2,950 | 5,906 | 20 | 81 | 8,395 | 7,657 | 19,648 | 2,242 |
| | | | | | | | | | | | |

| | | 1 | SERIOUS | NON-SEF | RIOUS | MED. ONLY | TOTAL | | | |
|-------------|-------------|---------|---------|---------|--------|------------|-------|--|--|--|
| TOTAL TRAN | S. LOSSES P | PG B | 13.49 | | 36.161 | 2,242 | | | | |
| TOTAL TRAN | | | , | | | _, | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -25,94 | 1 . | 25,647 | 70 | | | | |
| TOTAL LOSS | ES | | • | | 10,514 | 2,312 | | | | |
| EXPECTED L | OSSES | | 56,48 | 5 | 94,124 | 9,892 | | | | |
| CREDIBILITY | | | .0. |) | .01 | .01 | | | | |
| PURE PREMI | UMS | • | | • | - | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 |) | .202 | .044 | .246 | | | |
| INDICAT | ED (POST-TE | ST) | .00 |) | .248 | .054 | .302 | | | |
| PRES. C | N RATE LEVE | EL | 1.07 | 5 | 1.791 | .188 | 3.054 | | | |
| DERIVE | D BY FORMUI | _A | 1.07 | 5 | 1.776 | .187 | 3.038 | | | |
| UNDERL | YING PRES. | RATE | 1.08 | 5 | 1.808 | .190 | 3.083 | | | |
| PROPOS | SED | | 1.07 | 5 | 1.776 | .187 | 3.038 | | | |
| | | | | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 4.432 | | | |
| IND. RATES | IND. RATES | | | 4.43 | MINIM | UM PREMIUM | 1470 | | | |
| MAN. RATES | 4.15 | 4.57 | 4.66 | + 4.43 | PRESE | NT | 1565 | | | |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | NUMBER OF CASES | | | | | |
|--------|----------|-------------|------------|--|--|-----------------|------|-------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 1,067 | | | | | | | | | | |
| 2011 | 1,233 | 3,196 | .259 | | | | | | | | |
| 2012 | 1,142 | | | | | | | | | | |
| 2013 | 1,687 | 510,529 | 30.262 | | | | | 1 | 1 | | 2 |
| 2014 | 1,584 | 5,462 | .344 | | | | | | | 1 | 1 |
| TOTAL | 6,713 | 519,187 | 7.734 | | | | | 1 | 1 | 1 | 3 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|--------|-------|--------------|------|---------|--------|-------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2011 | | | | | | | | | | | 3,196 |
| 2013 2014 | | | 187,018 | 66,703 | 2,500 | | | 235,497 | 21,311 | 2,962 | |
| TOTAL | | | 187,018 | 66,703 | | | | 235,497 | 21,311 | 2,962 | 3,196 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|---------|--------|---------------|--------|---------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2011 | | | | | | | | | | | 3,397 |
| 2013 | 411 | 10,628 | 418,028 | 119,727 | 18,854 | 25,618 | 30,400 | 804,106 | 75,392 | 19,156 | |
| 2014 | 2 | 74 | 4,157 | 2,477 | 2,896 | 15 | 36 | 3,684 | 3,218 | 3,552 | |
| TOTAL | 413 | 10,702 | 422,185 | 122,204 | 21,750 | 25,633 | 30,436 | 807,790 | 78,610 | 22,708 | 3,397 |
| | | | | | | | | | | | |

| - | | | SERIOUS | NON-SEF | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------|---------|----------|---------|-------------------|-----------|--------|
| TOTAL TRAN | S. LOSSES P | PG B | 1,297,15 | | 45.272 | 3,397 | |
| TOTAL TRAN | | | 1,201,10 | | , | 2,001 | |
| IBNR + FREQ | UENCY ADJU | ST. | -65,07 | 7 - | 18,770 | 76 | |
| TOTAL LOSS | ES | | 1,232,08 | 2 2 | 26,502 | 3,473 | |
| EXPECTED L | OSSES | | 144,66 | 5 | 68,809 | 9,868 | |
| CREDIBILITY | | | .0. | 0 | .01 | .01 | |
| PURE PREMI | JMS | | | | - | | |
| INDICAT | ED (PRE-TES | ST) | 18.35 | 4 | 3.374 | .052 | 21.780 |
| INDICAT | ED (POST-TE | ST) | 22.55 | 7 | 4.147 | .064 | 26.768 |
| PRES. C | N RATE LEVE | EL | 2.13 | 5 | 1.014 | .146 | 3.295 |
| DERIVE | D BY FORMU | LA . | 2.13 | 5 | 1.045 | .145 | 3.325 |
| UNDERI | YING PRES. | RATE | 2.15 | 5 | 1.025 | .147 | 3.327 |
| PROPOS | PROPOSED | | | 5 | 1.045 | .145 | 3.325 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 4.851 |
| IND. RATES | ND. RATES | | | 4.85 | 5 MINIMUM PREMIUM | | 1580 |
| MAN. RATES | 4.46 | 4.94 | 5.03 | + 4.85 | PRESE | NT | 1665 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | NUMBER OF CASES DEATH P.T. MAJOR MINOR TE | | | | | |
|--------|----------|-------------|------------|--|-----------------|---------------------------------------------------|------|-------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 41 | | | | 41 | | | | | | |
| 2011 | 49 | | | | 49 | | | | | | I |
| 2012 | 145 | | | | 145 | | | | | | I |
| 2013 | 158 | | | | 158 | | | | | | I |
| 2014 | 168 | | | | 168 | | | | | | I |
| TOTAL | 561 | | | | 561 | | | | | | |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|--------------|------|-------|-------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|---------------|------|-------|---------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SEF | RIOUS | MED. ONLY | TOTAL |
|--------------|-------------------|---------|---------|---------|---------|------------|--------|
| TOTAL TRANS | S. LOSSES P | G B | | | | | |
| TOTAL TRANS | S. LOSSES PO | A G | | | | | |
| IBNR + FREQU | UENCY ADJU | ST. | -11,45 | 1 | -10,805 | 36 | |
| TOTAL LOSSI | ES | | | | | 36 | |
| EXPECTED LO | OSSES | | 27,61 | 3 | 42,473 | 4,067 | |
| CREDIBILITY | | | .0 | 0 | .00 | .00 | |
| PURE PREMIL | JMS | | | | | | _ |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .000 | .006 | .006 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .000 | .007 | .007 |
| PRES. O | N RATE LEVE | L | 4.87 | 5 | 7.499 | .718 | 13.092 |
| DERIVE | D BY FORMUL | Α | 4.87 | 5 | 7.499 | .718 | 13.092 |
| UNDERL | YING PRES. | RATE | 4.92 | 2 | 7.571 | .725 | 13.218 |
| PROPOS | SED | | 4.87 | 5 | 7.499 | .718 | 13.092 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 20.525 |
| IND. RATES | | | | 20.53 | MINIMU | JM PREMIUM | 2000 |
| MAN. RATES | 17.49 | 19.67 | 19.96 | + 20.53 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|-----------------|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 1,987 | 7,726 | .388 | | 1,987 | | | | | | |
| 2011 | 2,257 | 8,031 | .355 | | 2,257 | | | | | 1 | 1 |
| 2012 | 2,555 | 1,162 | .045 | | 2,555 | | | | | | |
| 2013 | 2,864 | 17,851 | .623 | | 2,864 | | | | | 1 | 1 |
| 2014 | 3,027 | 25,475 | .841 | | 3,027 | | | | | 2 | 2 |
| TOTAL | 12,690 | 60,245 | .475 | | 12,690 | | | | | 4 | 4 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|-------|--------|--------------|------|-------|-------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 7,726 |
| 2011 | | | | | 2,488 | | | | | 5,543 | |
| 2012 2013 | | | | | | | | | | | 1,162 |
| 2013 | | | | | 6,325 | | | | | 6,904 | 4,622 |
| 2014 | | | | | 9,282 | | | | | 14,925 | 1,268 |
| TOTAL | | | | | 18,095 | | | | | 27,372 | 14,778 |
| | | | | | | | | | | | • |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|--------|--------|---------------|------|--------|---------|--------|--------------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | - |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 7,703 |
| 2011 | | | 239 | 186 | 5,882 | | | 332 | 569 | 13,052 | |
| 2012 | | | | | | | | | | | 1,242 |
| 2013 | 2 | 128 | 4,438 | 2,607 | 9,176 | 95 | 109 | 3,588 | 3,267 | 11,047 | 4,585 |
| 2014 | 11 | 275 | 15,431 | 9,201 | 10,746 | 76 | 175 | 18,577 | 16,229 | 17,886 | 1,324 |
| TOTAL | 13 | 403 | 20,108 | 11,994 | 25,804 | 171 | 284 | 22,497 | 20,065 | 41,985 | 14,854 |
| | | | | | | | | | | | |

| - | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|--------------|---------|---------|---------|--------------------|-----------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 43,47 | | 99,848 | 14,854 | |
| TOTAL TRAN | S. LOSSES PO | 3 A | • | | , | , | |
| IBNR + FREQ | UENCY ADJU | ST. | -109,93 | 0 | -33,321 | 223 | |
| TOTAL LOSS | ES | | | | 66,527 | 15,077 | |
| EXPECTED L | OSSES | | 246,05 | 9 | 123,981 | 29,061 | |
| CREDIBILITY | | | .0 | 1 | .02 | .02 | |
| PURE PREMI | UMS | • | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .524 | .119 | .643 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .644 | .146 | .790 |
| PRES. C | N RATE LEVE | EL . | 1.92 | :0 | .968 | .227 | 3.115 |
| DERIVE | D BY FORMUL | _A | 1.90 | 1 | .962 | .225 | 3.088 |
| UNDERI | YING PRES. | RATE | 1.93 | 9 | .977 | .229 | 3.145 |
| PROPOS | PROPOSED | | | 1 | .962 | .225 | 3.088 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 4.841 |
| IND. RATES | ND. RATES | | | 4.84 | 34 MINIMUM PREMIUM | | 1580 |
| MAN. RATES | 4.46 | 4.93 | 3 4.75 | + 4.84 | PRESE | NT | 1590 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 2,094 | | | | | | | | | | |
| 2011 | 2,327 | | | | | | | | | | |
| 2012 | 2,430 | 1,668 | .068 | | | | | | | | |
| 2013 | 2,683 | 5,044 | .187 | | | | | | | 1 | 1 |
| 2014 | 2,707 | | | | | | | | | | |
| TOTAL | 12,241 | 6,712 | .055 | | | | | | | 1 | 1 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|-------|------|--------------|------|-------|-------|-------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2012 2013 | | | | | 960 | | | | | 4,084 | 1,668 |
| TOTAL | | | | | 960 | | | | | 4,084 | 1,668 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------------|-------|------|-----------|-------|-------|---------------|------|-------|---------|-------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | _ |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2012 2013 | | 23 | 671 | 396 | 1,390 | 32 | 60 | 2,126 | 1,931 | 6,535 | 1,783 |
| TOTAL | | 23 | 671 | 396 | 1,390 | 32 | 60 | 2,126 | 1,931 | 6,535 | 1,783 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------|---------|---------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | G B | 2,91 | 2 | 10,252 | 1,783 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -37,13 | 1 | -20,137 | 57 | |
| TOTAL LOSS | ES | | | | | 1,840 | |
| EXPECTED LO | OSSES | | 82,01 | 5 | 74,058 | 7,711 | |
| CREDIBILITY | | | .0 | 1 | .02 | .02 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .000 | .015 | .015 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .000 | .018 | .018 |
| PRES. O | N RATE LEVE | EL | .66 | 4 | .599 | .062 | 1.325 |
| DERIVE | D BY FORMU | _A | .65 | 7 | .587 | .061 | 1.305 |
| UNDERL | YING PRES. | RATE | .67 | 0 | .605 | .063 | 1.338 |
| PROPOS | PROPOSED | | | 7 | .587 | .061 | 1.305 |
| | | | | | | | - |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. RA | ATE | 2.045 |
| IND. RATES | | • | | 2.05 | MINIMU | JM PREMIUM | 840 |
| MAN. RATES | 1.86 | 2.06 | 2.02 | + 2.05 | PRESE | NT | 845 |

753

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|-----------------|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 16,757 | 64,973 | .387 | | 16,757 | | | | 1 | 1 | 2 |
| 2011 | 16,766 | 866,011 | 5.165 | | 16,766 | | | 1 | 1 | 2 | 4 |
| 2012 | 15,292 | 227,533 | 1.487 | | 15,292 | | | | 2 | 3 | 5 |
| 2013 | 16,477 | 18,500 | .112 | | 16,477 | | | | | 2 | 2 |
| 2014 | 17,705 | 212,596 | 1.200 | | 17,705 | | | | 1 | 3 | 4 |
| TOTAL | 82,997 | 1,389,613 | 1.674 | | 82,997 | | | 1 | 5 | 11 | 17 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|--------|--------------|------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 16,226 | 1,740 | | | | 15,087 | 13,451 | 18,469 |
| 2011 | | | 264,085 | 16,795 | 3,301 | | | 509,690 | 9,706 | 5,673 | 56,761 |
| 2012 | | | | 67,633 | 16,742 | | | | 97,224 | 36,171 | 9,763 |
| 2013 | | | | | 1,246 | | | | | 2,326 | 14,928 |
| 2014 | | | | 60,480 | 23,743 | | | | 34,256 | 84,553 | 9,564 |
| TOTAL | | | 264,085 | 161,134 | 46,772 | | | 509,690 | 156,273 | 142,174 | 109,485 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|---------|--------|---------------|-------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 33,328 | 4,268 | | | | 34,745 | 32,672 | 18,413 |
| 2011 | | 2,692 | 286,419 | 33,150 | 14,163 | | 6,528 | 677,899 | 30,856 | 25,615 | 60,337 |
| 2012 | | 479 | 29,732 | 121,096 | 33,913 | | 701 | 52,112 | 201,906 | 75,839 | 10,437 |
| 2013 | | 35 | 871 | 513 | 1,804 | 32 | 27 | 1,209 | 1,102 | 3,722 | 14,809 |
| 2014 | 103 | 2,596 | 150,357 | 95,960 | 38,821 | 652 | 1,641 | 171,891 | 139,309 | 108,784 | 9,985 |
| TOTAL | 103 | 5,802 | 467,379 | 284,047 | 92,969 | 684 | 8,897 | 903,111 | 407,918 | 246,632 | 113,981 |
| | | | · | · | · | | | | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|-----------|----------------|-----------|------------|-------|
| TOTAL TRAN | S. LOSSES F | G B | 1,385,97 | 6 1,0 | 31,566 | 113,981 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -1,189,91 | 4 -: | 349,908 | 1,681 | |
| TOTAL LOSS | ES | | 196,06 | 2 (| 81,658 | 115,662 | |
| EXPECTED L | OSSES | | 2,586,18 | 7 1,2 | 273,173 | 234,881 | |
| CREDIBILITY | | | .0 | 2 | .07 | .07 | |
| PURE PREMI | JMS | • | | • | | | |
| INDICAT | ED (PRE-TES | ST) | .23 | 6 | .821 | .139 | 1.196 |
| INDICAT | ED (POST-TE | ST) | .29 | 0 | 1.009 | .171 | 1.470 |
| PRES. C | N RATE LEVE | EL | 3.08 | 6 | 1.520 | .280 | 4.886 |
| DERIVE | D BY FORMUI | LA . | 3.03 | 0 | 1.484 | .272 | 4.786 |
| UNDERI | YING PRES. | RATE | 3.11 | 6 | 1.534 .28 | | 4.933 |
| PROPOS | PROPOSED | | | 0 | 1.484 | .272 | 4.786 |
| | | - | | • | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R. | ATE | 7.503 |
| IND. RATES | | | | 7.50 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | 6.69 | 7.41 | 7.45 | + 7.50 PRESENT | | | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 37,817 | 214,349 | .566 | | | | | | 1 | 5 | 6 |
| 2011 | 29,812 | 85,857 | .287 | | | | | | | 2 | 2 |
| 2012 | 21,457 | 13,161 | .061 | | | | | | | 1 | 1 |
| 2013 | 35,809 | 415,756 | 1.161 | | | | | 1 | 1 | 2 | 4 |
| 2014 | 35,565 | 48,990 | .137 | | | | | | | 2 | 2 |
| TOTAL | 160,460 | 778,113 | .485 | | | | | 1 | 2 | 12 | 15 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|--------|--------|--------------|------|--------|--------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 3,784 | 36,671 | | | | 3,547 | 154,454 | 15,893 |
| 2011 | | | | | 33,008 | | | | | 36,509 | 16,340 |
| 2012 | | | | | 886 | | | | | 3,215 | 9,060 |
| 2013 | | | 180,762 | 56,573 | 6,985 | | | 66,790 | 42,149 | 43,441 | 19,056 |
| 2014 | | | | | 18,636 | | | | | 18,418 | 11,936 |
| TOTAL | | | 180,762 | 60,357 | 96,186 | | | 66,790 | 45,696 | 256,037 | 72,285 |
| | | · | · | | | | | | · | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|---------|---------|---------------|--------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 7,772 | 89,954 | | | | 8,169 | 375,170 | 15,845 |
| 2011 | | | 3,177 | 2,471 | 78,036 | | | 2,187 | 3,739 | 85,965 | 17,369 |
| 2012 | | | 250 | 164 | 1,643 | | 9 | 678 | 752 | 6,267 | 9,685 |
| 2013 | 416 | 10,593 | 413,077 | 106,659 | 28,051 | 8,042 | 10,671 | 303,230 | 107,279 | 79,844 | 18,904 |
| 2014 | 22 | 566 | 30,982 | 18,468 | 21,586 | 86 | 215 | 22,929 | 20,028 | 22,069 | 12,461 |
| TOTAL | 438 | 11,159 | 447,486 | 135,534 | 219,270 | 8,128 | 10,895 | 329,024 | 139,967 | 569,315 | 74,264 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|--------------------|-------------------|---------|-----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 807,13 | 0 1, | 064,086 | 74,264 | |
| TOTAL TRAN | S. LOSSES PO | A G | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -1,340,16 | 5 -: | 361,007 | 1,020 | |
| TOTAL LOSS | ES | | | | 703,079 | 75,284 | |
| EXPECTED L | OSSES | | 2,880,25 | 7 1, | 285,285 | 137,996 | |
| CREDIBILITY | | | .0 | 4 | .10 | .11 | |
| PURE PREMI | UMS | | | | - | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .438 | .047 | .485 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .538 | .058 | .596 |
| PRES. C | N RATE LEVE | L | 1.77 | 8 | .794 | .085 | 2.657 |
| DERIVE | D BY FORMUL | Α | 1.70 | 7 | .768 | .082 | 2.557 |
| UNDERI | LYING PRES. I | RATE | 1.79 | 5 | .801 | .086 | 2.682 |
| PROPOS | PROPOSED | | 1.70 | 7 | .768 | .082 | 2.557 |
| | | | | | - | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 4.008 |
| IND. RATES | | • | | 4.01 | MINIM | UM PREMIUM | 1360 |
| MAN. RATES 3.62 4. | | | 4.05 | + 4.01 | PRESE | NT | 1395 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | , |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 40,716 | 1,017,354 | 2.498 | | | | | 2 | 4 | 4 | 10 |
| 2011 | 41,582 | 568,743 | 1.367 | | | | | 2 | 1 | 4 | 7 |
| 2012 | 38,215 | 344,213 | .900 | | | | | 1 | 5 | 2 | 8 |
| 2013 | 37,964 | 445,771 | 1.174 | | | | | | 6 | 6 | 12 |
| 2014 | 51,212 | 354,887 | .692 | | | | | | 2 | 2 | 4 |
| TOTAL | 209,689 | 2,730,968 | 1.302 | | | | | 5 | 18 | 18 | 41 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|---------|--------------|------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 453,619 | 26,978 | 6,708 | | | 465,143 | 29,812 | 2,752 | 32,342 |
| 2011 | | | 349,995 | 14,931 | 6,378 | | | 166,818 | 13,020 | 10,482 | 7,119 |
| 2012 | | | 183,162 | 71,261 | 6,911 | | | 18,952 | 49,564 | 10,364 | 3,999 |
| 2013 | | | | 159,175 | 70,731 | | | | 124,906 | 85,524 | 5,435 |
| 2014 | | | | 55,884 | 125,799 | | | | 34,623 | 132,483 | 6,098 |
| TOTAL | | | 986,776 | 328,229 | 216,527 | | | 650,913 | 251,925 | 241,605 | 54,993 |
| - | | | | | | | | | · | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|---------|---------|---------------|--------|-----------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 682,075 | 55,412 | 16,454 | | | 911,949 | 68,657 | 6,685 | 32,245 |
| 2011 | | 5,797 | 615,007 | 31,606 | 28,409 | | 3,476 | 361,620 | 34,971 | 31,394 | 7,567 |
| 2012 | | 13,769 | 377,426 | 131,611 | 26,059 | | 3,380 | 79,088 | 102,277 | 23,868 | 4,275 |
| 2013 | 19 | 4,361 | 206,273 | 279,788 | 117,349 | 889 | 5,117 | 199,756 | 265,273 | 153,226 | 5,392 |
| 2014 | 208 | 5,543 | 311,592 | 191,577 | 156,156 | 875 | 2,203 | 232,273 | 191,930 | 166,303 | 6,366 |
| TOTAL | 227 | 29,470 | 2,192,373 | 689,994 | 344,427 | 1,764 | 14,176 | 1,784,686 | 663,108 | 381,476 | 55,845 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|--------------|---------|---------------------------|--------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 4,022,69 | 6 2,0 | 079,005 | 55,845 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -1,373,31 | 9 - | 610,833 | 1,331 | |
| TOTAL LOSS | ES | | 2,649,37 | 7 1, | 468,172 | 57,176 | |
| EXPECTED LO | OSSES | | 3,025,81 | 2 2, | 268,834 | 176,139 | |
| CREDIBILITY | | | .0 | 5 | .12 | .13 | |
| PURE PREMIL | JMS | | | | | | • |
| INDICAT | ED (PRE-TES | ST) | 1.26 | 3 | .700 | .027 | 1.990 |
| INDICAT | ED (POST-TE | ST) | 1.55 | 2 | .860 | .033 | 2.445 |
| PRES. O | N RATE LEVE | EL | 1.42 | 9 | 1.072 | .083 | 2.584 |
| DERIVE | D BY FORMUL | _A | 1.43 | 5 | 1.047 | .077 | 2.559 |
| UNDERL | YING PRES. I | RATE | 1.44 | 3 | 1.082 | .084 | 2.609 |
| PROPOS | SED | | 1.43 | 5 | 1.047 | .077 | 2.559 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 5 12-1-16 12-1-17 IND. RA | | ATE | 4.012 | |
| IND. RATES | ND. RATES | | | 4.01 | MINIM | UM PREMIUM | 1360 |
| MAN. RATES | 3.18 | 3.73 | 3.94 | + 4.01 | PRESE | NT | 1370 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 17,160 | 1,604,879 | 9.352 | | | | | 3 | 7 | 7 | 17 |
| 2011 | 15,100 | 1,538,896 | 10.191 | | | | | 4 | 3 | 7 | 14 |
| 2012 | 15,060 | 1,202,953 | 7.987 | | | | | 3 | 2 | 5 | 10 |
| 2013 | 15,450 | 175,323 | 1.134 | | | | | | 7 | 3 | 10 |
| 2014 | 16,204 | 1,059,985 | 6.541 | | | | | 1 | | 15 | 16 |
| TOTAL | 78,974 | 5,582,036 | 7.068 | | | | | 11 | 19 | 37 | 67 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|---------|--------------|------|-----------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 477,772 | 109,484 | 27,137 | | | 459,794 | 486,037 | 9,593 | 35,062 |
| 2011 | | | 747,342 | 68,941 | 13,424 | | | 604,723 | 31,316 | 45,837 | 27,313 |
| 2012 | | | 511,839 | 66,612 | 9,287 | | | 498,892 | 69,662 | 21,241 | 25,420 |
| 2013 | | | | 63,611 | 6,732 | | | | 88,439 | 6,817 | 9,724 |
| 2014 | | | 312,723 | | 305,029 | | | 62,433 | | 335,474 | 44,326 |
| TOTAL | | | 2,049,676 | 308,648 | 361,609 | | | 1,625,842 | 675,454 | 418,962 | 141,845 |
| | | | | | | · | | | | | • |

| | TRANSLATED LOSSES | | | | | | | | | | | |
|--------|-------------------|--------|-----------|---------|---------|-------|---------|-----------|-----------|---------|-----------|--|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | |
| 2010 | | | 847,567 | 224,880 | 66,568 | | | 1,078,217 | 1,119,344 | 23,301 | 34,957 | |
| 2011 | | 12,379 | 1,316,134 | 136,801 | 60,834 | | 12,585 | 1,309,988 | 91,609 | 131,872 | 29,034 | |
| 2012 | | 37,674 | 1,002,860 | 134,746 | 48,695 | | 80,353 | 1,463,925 | 176,097 | 70,076 | 27,174 | |
| 2013 | 2 | 1,305 | 67,319 | 102,934 | 15,650 | 96 | 2,836 | 113,525 | 162,415 | 22,509 | 9,646 | |
| 2014 | 1,793 | 41,597 | 1,078,987 | 347,898 | 390,105 | 5,293 | 7,721 | 630,774 | 383,381 | 411,140 | 46,276 | |
| TOTAL | 1,795 | 92,955 | 4,312,867 | 947,259 | 581,852 | 5,389 | 103,495 | 4,596,429 | 1,932,846 | 658,898 | 147,087 | |
| | | | | | | | | | | | | |

| | | | | | - | | |
|--------------------|-------------------|---------|-----------|---------|---------|------------|--------|
| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
| TOTAL TRAN | S. LOSSES F | G B | 9,112,93 | 0 4, | 120,855 | 147,087 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -1,261,18 | 6 - | 528,356 | 1,357 | |
| TOTAL LOSS | ES | | 7,851,74 | 4 3, | 92,499 | 148,444 | |
| EXPECTED LO | OSSES | | 2,727,76 | 1 1,9 | 11,171 | 193,487 | |
| CREDIBILITY | | | .0 | 2 | .06 | .07 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | 9.94 | 2 | 4.549 | .188 | 14.679 |
| INDICAT | ED (POST-TE | ST) | 12.21 | 9 | 5.591 | .231 | 18.041 |
| PRES. O | N RATE LEVE | EL É | 3.42 | 1 | 2.397 | .243 | 6.061 |
| DERIVE | D BY FORMUI | LA | 3.59 | 7 | 2.589 | .242 | 6.428 |
| UNDERL | YING PRES. | RATE | 3,45 | 4 | 2,420 | .245 | 6.119 |
| PROPOS | PROPOSED | | | 7 | 2.589 | .242 | 6,428 |
| | | • | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 10.077 |
| IND. RATES | | | | 10.08 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES 6.81 8. | | | 9.24 | + 10.08 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | IMBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|----------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 10,296 | 962,454 | 9.347 | | | | | 2 | 3 | 9 | 14 |
| 2011 | 9,397 | 532,103 | 5.662 | | | | | 1 | 6 | 7 | 14 |
| 2012 | 6,573 | 267,833 | 4.074 | | | | | | | 4 | 4 |
| 2013 | 5,611 | 160,969 | 2.868 | | | | | | 1 | 4 | 5 |
| 2014 | 6,066 | 338,727 | 5.584 | | | | | | 3 | 9 | 12 |
| TOTAL | 37,943 | 2,262,086 | 5.962 | | | | | 3 | 13 | 33 | 49 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|---------|--------------|------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 355,435 | 79,225 | 134,790 | | | 122,881 | 67,832 | 197,627 | 4,664 |
| 2011 | | | 80,492 | 110,448 | 32,383 | | | 26,131 | 190,462 | 70,441 | 21,746 |
| 2012 | | | | | 103,608 | | | | | 161,329 | 2,896 |
| 2013 | | | | 29,800 | 54,580 | | | | 12,172 | 60,741 | 3,676 |
| 2014 | | | | 53,354 | 59,799 | | | | 126,447 | 97,611 | 1,516 |
| TOTAL | | | 435,927 | 272,827 | 385,160 | | | 149,012 | 396,913 | 587,749 | 34,498 |
| | | | | | | | | | | | |

| | TRANSLATED LOSSES | | | | | | | | | | | |
|--------|-------------------|-------|-----------|---------|---------|-------|-------|---------|---------|-----------|-----------|--|
| MANUAL | | | INDEMNITY | | | | | ı | MEDICAL | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | |
| 2010 | | | 630,542 | 162,728 | 330,640 | | | 288,156 | 156,218 | 480,035 | 4,650 | |
| 2011 | | 1,334 | 152,867 | 209,780 | 81,474 | | 542 | 77,121 | 439,238 | 171,557 | 23,116 | |
| 2012 | | 407 | 29,193 | 19,302 | 192,519 | | 389 | 34,177 | 37,804 | 314,485 | 3,096 | |
| 2013 | 13 | 1,688 | 67,624 | 69,440 | 81,936 | 668 | 1,271 | 46,700 | 50,629 | 98,779 | 3,647 | |
| 2014 | 135 | 3,463 | 197,227 | 123,150 | 79,243 | 1,432 | 3,560 | 367,447 | 280,989 | 144,500 | 1,583 | |
| TOTAL | 148 | 6,892 | 1,077,453 | 584,400 | 765,812 | 2,100 | 5,762 | 813,601 | 964,878 | 1,209,356 | 36,092 | |
| | | | | | | | · | | | · | | |

| | | | SERIOUS | NON-SER | RIOUS | MED. ONLY | TOTAL |
|-------------------|-----------------------|------|----------|------------|---------|-----------|----------|
| TOTAL TRAN | S. LOSSES F | PG B | 1,905,95 | 6 3,5 | 24,446 | 36,092 | <u> </u> |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -863,73 | 32 -5 | 542,532 | 842 | |
| TOTAL LOSS | ES | | 1,042,22 | 24 2,9 | 981,914 | 36,934 | |
| EXPECTED L | OSSES | | 1,789,39 | 03 1,9 | 906,257 | 138,871 | |
| CREDIBILITY | | | .0 |)1 | .04 | .04 | |
| PURE PREMI | UMS | • | | • | | | |
| INDICAT | ED (PRE-TES | ST) | 2.74 | 17 | 7.859 | .097 | 10.703 |
| INDICAT | ED (POST-TE | ST) | 3.37 | 76 | 9.659 | .119 | 13.154 |
| PRES. C | N RATE LEVE | EL | 4.67 | ' 1 | 4.976 | .363 | 10.010 |
| DERIVE | D BY FORMUI | LA | 4.65 | 58 | 5.163 | .353 | 10.174 |
| UNDERI | YING PRES. | RATE | 4.71 | 6 | 5.024 | .366 | 10.106 |
| PROPOS | PROPOSED | | | 58 | 5.163 | .353 | 10.174 |
| | | | | • | | | |
| YEAR | YEAR 12-1-14 12-1-15 | | | 12-1-17 | IND. R | ATE | 13.103 |
| IND. RATES | | | | 13.10 | MINIM | 2000 | |
| MAN. RATES | MAN. RATES 10.60 12.2 | | | + 13.10 | PRESE | 2000 | |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 1,889 | 478,264 | 25.318 | | | | | 1 | | | 1 |
| 2011 | 2,088 | | | | | | | | | | |
| 2012 | 2,243 | 86,806 | 3.870 | | | | | | 1 | | 1 |
| 2013 | 2,641 | 1,268 | .048 | | | | | | | | |
| 2014 | 3,134 | 698 | .022 | | | | | | | | |
| TOTAL | 11,995 | 567,036 | 4.727 | | | | | 1 | 1 | | 2 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|--------|------|--------------|------|---------|--------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 157,747 | | | | | 320,517 | | | |
| | | | | | | | | | | | |
| 2012 | | | | 46,527 | | | | | 40,279 | | |
| 2012 2013 | | | | | | | | | | | 1,268 |
| 2014 | | | | | | | | | | | 698 |
| TOTAL | | | 157,747 | 46,527 | | | | 320,517 | 40,279 | | 1,966 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|--------|-------|---------------|------|---------|---------|-------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 279,843 | | | | | 751,612 | | | |
| 2012 | | 285 | 17,211 | 81,161 | 1,929 | | 257 | 18,412 | 80,136 | 2,209 | |
| 2013 | | | | | | | | | | | 1,258 |
| 2014 | | | | | | | | | | | 729 |
| TOTAL | | 285 | 297,054 | 81,161 | 1,929 | | 257 | 770,024 | 80,136 | 2,209 | 1,987 |
| | | · | | · | | | | | · | | |

| | - | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|--------------|---------|---------------------|---------|---------|------------|--------|
| TOTAL TRAN | S. LOSSES P | G B | 1,067,620 |) ' | 165,435 | 1,987 | |
| TOTAL TRAN | S. LOSSES PO | Α | | | | | |
| IBNR + FREQ | UENCY ADJUS | ST. | -334,089 |) | -79,239 | 88 | |
| TOTAL LOSS | ES | | 733,53 ² | | 86,196 | 2,075 | |
| EXPECTED L | OSSES | | 752,807 | 7 2 | 297,475 | 11,036 | |
| CREDIBILITY | | | .0 | | .02 | .02 | |
| PURE PREMI | JMS | | | | - | | |
| INDICAT | ED (PRE-TES | ST) | 6.11 | 5 | .719 | .017 | 6.851 |
| INDICAT | ED (POST-TE | ST) | 7.51 | 5 | .884 | .021 | 8.420 |
| PRES. C | N RATE LEVE | L | 6.21 | 5 | 2.457 | .091 | 8.764 |
| DERIVE | D BY FORMUL | .Α | 6.229 |) | 2.426 | .090 | 8.745 |
| UNDERI | YING PRES. F | RATE | 6.27 | 6 | 2.480 | .092 | 8.848 |
| PROPOS | SED | | 6.229 |) | 2.426 | .090 | 8.745 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 11.262 |
| IND. RATES | | | | 11.26 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | 10.94 | 11.99 | 11.95 | + 11.26 | PRESE | NT | 2000 |

2000

2000

IND. RATES MAN. RATES

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM | | | | TOTAL PAYRO | OLL | | | JMBER OF | CASES | | |
|--------|----------|-----------------|--------------|-------------|----------------|----------------|-------------|------|-------|--------|----------|-------|------|---------|
| YEAR | IN THOUS | LOSSES | REPORTED | | | | EXCL S/C PG | | DEATH | P.T. | MAJOR | | TEMP | ALL |
| 2010 | | | | | | | | | | | | | | |
| 2011 | | | | | | | | | | | | | | |
| 2012 | 8 | | | | | | | 8 | | | | | | |
| 2013 | | | | | | | | | | | | | | |
| 2014 | | | | | | | | | | | | | | |
| TOTAL | 8 | | | | | | | 8 | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | REP | ORTED LOSSES | | | | | | | | |
| ANUAL | | | INDEMNITY | | | | | | MEDIC | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJO | OR | MINOR | | TEMP | MED | D. ONLY |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | TRAN | SLATED LOSSES | | | | | | | | |
| IANUAL | | | INDEMNITY | | 110.00 | DETTIED EGGGEG | | | M | EDICAL | | | | |
| YEAR | DEATH | | | MINOR | MINOR TEMP | | P.T. | MAJO | OR | MINOR | | TEMP | MED | O. ONLY |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | | | | | | |
| | | TOTAL TRANS. LO | | | | | | | | | | | | |
| | | TOTAL TRANS. LO | | | | | | | | | | | | |
| | | IBNR + FREQUEN | CY ADJUST. | -433 | -147 | | | | | | | | | |
| | | TOTAL LOSSES | | | | | | | | | | | | |
| | | EXPECTED LOSS | ES | 1,078 | | 120 | | | | | | | | |
| | | CREDIBILITY | | .00 | .00 | .00 | | | | | | | | |
| | | PURE PREMIUMS | | 1 | | 200 | | | | | | | | |
| | | INDICATED | | .000 | | .000 | .000 | | | | | | | |
| | | INDICATED (| | .000 | | .000 | .000 | | | | | | | |
| | | PRES. ON R | | 13.353 | | 1.483 | 22.918 | | | | | | | |
| | | DERIVED BY | | 13.353 | | 1.483 | 22.918 | | | | | | | |
| | | | G PRES. RATE | 13.481 | 8.160 | 1.497 | 23.138 | | | | | | | |
| | | PROPOSED | | 13.353 | 8.082 | 1.483 | 22.918 | | | | | | | |
| | | | 2-1-14 12-1 | -15 12-1-16 | 12-1-17 IND. R | | 29.516 | | | | | | | |
| | | IND DATES | | | 20 52 MINIM | IIM DDEMIIIM | 2000 | | | | | | | |

+PROPOSED

30.69

27.36

29.52 MINIMUM PREMIUM 31.25 + 29.52 PRESENT

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | NUMBER OF CASES | | | | , | |
|--------|----------|-------------|------------|--|-----------------|-----------------|------------------------|---|----|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | DEATH P.T. MAJOR MINOR | | | TEMP | ALL |
| 2010 | 19,450 | 638,528 | 3.282 | | 19,450 | | | 1 | 6 | 4 | 11 |
| 2011 | 19,236 | 284,377 | 1.478 | | 19,236 | | | | 3 | 5 | 8 |
| 2012 | 19,862 | 360,143 | 1.813 | | 19,862 | | | | 5 | 2 | 7 |
| 2013 | 20,659 | 671,833 | 3.252 | | 20,659 | | | | 8 | 6 | 14 |
| 2014 | 22,981 | 190,705 | .829 | | 22,981 | | | | 1 | 7 | 8 |
| TOTAL | 102,188 | 2,145,586 | 2.100 | | 102,188 | | | 1 | 23 | 24 | 48 |
| | | | | | | | | | | | |

| | REPORTED LOSSES | | | | | | | | | | | | | |
|--------|-----------------|------|-----------|---------|---------|-------|------|---------|---------|---------|-----------|--|--|--|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | | |
| 2010 | | | 122,325 | 64,516 | 12,296 | | | 235,591 | 136,046 | 43,366 | 24,388 | | | |
| 2011 | | | | 77,731 | 48,910 | | | | 43,136 | 78,447 | 36,153 | | | |
| 2012 | | | | 90,684 | 15,404 | | | | 212,412 | 27,001 | 14,642 | | | |
| 2013 | | | | 115,235 | 110,114 | | | | 215,602 | 172,585 | 58,297 | | | |
| 2014 | | | | 21,402 | 18,976 | | | | 13,401 | 94,661 | 42,265 | | | |
| TOTAL | | | 122,325 | 369,568 | 205,700 | | | 235,591 | 620,597 | 416,060 | 175,745 | | | |
| | | | | | | | | | | | _ | | | |

| TRANSLATED LOSSES | | | | | | | | | | | | | |
|-------------------|-------|-------|-----------|---------|---------|-------|--------|-----------|-----------|---------|-----------|--|--|
| MANUAL | | | INDEMNITY | | | | | ı | MEDICAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | |
| 2010 | | | 217,005 | 132,515 | 30,162 | | | 552,461 | 313,314 | 105,337 | 24,315 | | |
| 2011 | | | 10,851 | 149,081 | 116,974 | | | 8,444 | 105,727 | 185,775 | 38,431 | | |
| 2012 | | 610 | 37,879 | 161,059 | 32,388 | | 1,393 | 102,827 | 428,935 | 64,281 | 15,652 | | |
| 2013 | 23 | 4,395 | 190,676 | 226,854 | 170,404 | 1,876 | 9,199 | 357,765 | 469,692 | 304,419 | 57,831 | | |
| 2014 | 46 | 1,246 | 70,786 | 44,435 | 25,976 | 536 | 1,360 | 143,904 | 121,465 | 116,347 | 44,125 | | |
| TOTAL | 69 | 6,251 | 527,197 | 713,944 | 375,904 | 2,412 | 11,952 | 1,165,401 | 1,439,133 | 776,159 | 180,354 | | |
| | | | | | | | | | · | | | | |

| <u> </u> | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|----------------------------|---------|----------|-----------|---------|-----------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 1,713,28 | 3, | 305,140 | 180,354 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -731,73 | 5 -(| 627,702 | 1,475 | |
| TOTAL LOSS | ES | | 981,54 | 2,677,438 | | 181,829 | |
| EXPECTED L | OSSES | | 1,608,44 | 0 2, | 307,405 | 200,290 | |
| CREDIBILITY | | | .0 | 3 | .08 | .08 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | TED (PRE-TES | ST) | .96 | 1 | 2.620 | .178 | 3.759 |
| INDICAT | ED (POST-TE | ST) | 1.18 | 1 | 3.220 | .219 | 4.620 |
| PRES. C | N RATE LEVE | EL | 1.55 | 9 | 2.237 | .194 | 3.990 |
| DERIVE | D BY FORMUL | _A | 1.54 | 8 | 2.316 | .196 | 4.060 |
| UNDERI | LYING PRES. I | RATE | 1.57 | '4 | 2.258 | .196 | 4.028 |
| PROPOS | PROPOSED | | 1.54 | 8 | 2.316 | .196 | 4.060 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 5.228 |
| IND. RATES | RATES 5.23 MINIMUM PREMIUM | | | 1680 | | | |
| MAN. RATES | MAN. RATES 4.62 5.20 | | | + 5.23 | PRESE | NT | 1775 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | NUMBER OF CASES | | | | | |
|--------|----------|-------------|------------|--|--|-----------------|------|-------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 1,186 | | | | | | | | | | |
| 2011 | 850 | 81,906 | 9.636 | | | | | | | 1 | 1 |
| 2012 | 940 | 346,462 | 36.857 | | | | | 1 | | | 1 |
| 2013 | 918 | 75,763 | 8.253 | | | | | | 1 | 1 | 2 |
| 2014 | 1,278 | 361 | .028 | | | | | | | | |
| TOTAL | 5,172 | 504,492 | 9.754 | | | | | 1 | 1 | 2 | 4 |
| | | | | | | | | | | | |

| | REPORTED LOSSES | | | | | | | | | | | | |
|------------------------------|-----------------|------|-----------|--------|-----------------|-------|------|---------|--------|------------------|-------------------|--|--|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | |
| 2011 2012 2013 2014 | | | 95,858 | 13,756 | 37,529 4,926 | | | 249,917 | 45,401 | 43,950 11,680 | 427 687 361 | | |
| TOTAL | | | 95,858 | 13,756 | 42,455 | | | 249,917 | 45,401 | 55,630 | 1,475 | | |
| | | | | | | | | | | | _ | | |

| | TRANSLATED LOSSES | | | | | | | | | | | | | |
|------------------------------|-------------------|--------------|----------------------------|--------------------------|--------------------------|-------|-----------------|----------------------------|---------------------------|-----------------------------|-------------------|--|--|--|
| MANUAL | | | INDEMNITY | | | | | N | MEDICAL | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | | |
| 2011 2012 2013 2014 | 2 | 6,971 348 | 3,613 182,712 16,994 | 2,812 3,150 23,688 | 88,725 5,371 8,418 | 127 | 40,008 1,570 | 2,632 715,135 62,517 | 4,502 16,291 87,247 | 103,486 12,448 24,645 | 454 734 377 | | | |
| TOTAL | 2 | 7,319 | 203,319 | 29,650 | 102,514 | 127 | 41,578 | 780,284 | 108,040 | 140,579 | 1,565 | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------|----------------|---------|----------|---------|---------|-----------|--------|
| TOTAL TRAN | S. LOSSES P | G B | 1,032,62 | 9 : | 380,783 | 1,565 | |
| TOTAL TRAN | S. LOSSES PO | 3 A | | | | • | |
| IBNR + FREQ | UENCY ADJU | ST. | -103,28 | 7 | -40,233 | 136 | |
| TOTAL LOSS | ES | | 929,34 | 2 : | 340,550 | 1,701 | |
| EXPECTED L | XPECTED LOSSES | | | 8 ' | 148,332 | 17,947 | |
| CREDIBILITY | | | .0 | 0 | .01 | .01 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | 17.96 | 9 | 6.584 | .033 | 24.586 |
| INDICAT | ED (POST-TE | ST) | 22.08 | 4 | 8.092 | .041 | 30.217 |
| PRES. C | N RATE LEVE | EL | 4.34 | 0 | 2.841 | .344 | 7.525 |
| DERIVE | D BY FORMUL | -A | 4.34 | 0 | 2.894 | .341 | 7.575 |
| UNDERL | YING PRES. I | RATE | 4.38 | 2 | 2.868 | .347 | 7.597 |
| PROPOS | SED | | 4.34 | 0 | 2.894 | .341 | 7.575 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 9.755 |
| IND. RATES | | | 9.76 | | MINIM | 2000 | |
| MAN. RATES | 8.44 | 9.73 | 10.26 | + 9.76 | 2000 | | |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | NUMBER OF CASES | | | | , | |
|--------|----------|-------------|------------|--|-----------------|-----------------|------|-------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 4,961 | 832,440 | 16.779 | | 4,961 | | | | 4 | 12 | 16 |
| 2011 | 5,754 | 823,514 | 14.312 | | 5,754 | | | 1 | 1 | 7 | 9 |
| 2012 | 5,498 | 151,457 | 2.754 | | 5,498 | | | | | 13 | 13 |
| 2013 | 4,647 | 243,983 | 5.250 | | 4,647 | | | | 3 | 5 | 8 |
| 2014 | 4,970 | 39,181 | .788 | | 4,970 | | | | | 3 | 3 |
| TOTAL | 25,830 | 2,090,575 | 8.094 | | 25,830 | | | 1 | 8 | 40 | 49 |
| | | | | | | | | | | | |

| | REPORTED LOSSES | | | | | | | | | | | | | |
|--------|-----------------|------|-----------|---------|---------|-------|------|---------|---------|---------|-----------|--|--|--|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | | |
| 2010 | | | | 145,981 | 50,293 | | | | 568,421 | 51,993 | 15,752 | | | |
| 2011 | | | 158,052 | 23,469 | 54,614 | | | 494,422 | 18,943 | 60,949 | 13,065 | | | |
| 2012 | | | | | 81,792 | | | | | 58,229 | 11,436 | | | |
| 2013 | | | | 76,115 | 21,533 | | | | 71,021 | 8,459 | 66,855 | | | |
| 2014 | | | | | 9,563 | | | | | 19,045 | 10,573 | | | |
| TOTAL | | | 158,052 | 245,565 | 217,795 | | | 494,422 | 658,385 | 198,675 | 117,681 | | | |
| | | | | | | | | | | | , | | | |

| | TRANSLATED LOSSES | | | | | | | | | | | | |
|--------|-------------------|-------|-----------|---------|---------|-------|--------|-----------|-----------|---------|-----------|--|--|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | |
| 2010 | | | | 299,846 | 123,369 | | | | 1,309,074 | 126,289 | 15,705 | | |
| 2011 | | 2,394 | 260,259 | 49,314 | 134,915 | | 9,405 | 980,321 | 61,096 | 161,299 | 13,888 | | |
| 2012 | | 305 | 23,052 | 15,233 | 151,978 | | 124 | 12,331 | 13,646 | 113,505 | 12,225 | | |
| 2013 | 5 | 1,833 | 90,010 | 128,722 | 38,280 | 64 | 2,314 | 92,691 | 131,840 | 22,845 | 66,320 | | |
| 2014 | 10 | 291 | 15,901 | 9,472 | 11,074 | 86 | 223 | 23,710 | 20,708 | 22,819 | 11,038 | | |
| TOTAL | 15 | 4,823 | 389,222 | 502,587 | 459,616 | 150 | 12,066 | 1,109,053 | 1,536,364 | 446,757 | 119,176 | | |
| | | | | · | | | | | | | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|----------|---------|---------|------------|--------|
| TOTAL TRAN | S. LOSSES F | PG B | 1,515,32 | 2,9 | 945,324 | 119,176 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -690,08 | 36 -4 | 159,811 | 920 | |
| TOTAL LOSS | ES | | 825,24 | 13 2,4 | 185,513 | 120,096 | |
| EXPECTED L | OSSES | | 1,493,74 | 9 1,6 | 578,434 | 136,382 | |
| CREDIBILITY | | | .0 |)1 | .03 | .03 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | 3.19 | 5 | 9.623 | .465 | 13.283 |
| INDICAT | ED (POST-TE | ST) | 3.92 | 27 | 11.827 | .571 | 16.325 |
| PRES. C | N RATE LEVI | EL | 5.72 | .8 | 6.436 | .523 | 12.687 |
| DERIVE | D BY FORMU | LA | 5.71 | 0 | 6.598 | .524 | 12.832 |
| UNDERI | YING PRES. | RATE | 5.78 | 3 | 6.498 | .528 | 12.809 |
| PROPOS | SED | | 5.71 | 0 | 6.598 | .524 | 12.832 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 16.526 |
| IND. RATES | | | | 16.53 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | 14.12 | 16.34 | 17.30 | + 16.53 | PRESI | ENT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | NUMBER OF CASES | | | | | |
|--------|----------|-------------|------------|--|--|-----------------|------|-------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 7,560 | 749,526 | 9.914 | | | | | 1 | 6 | 23 | 30 |
| 2011 | 5,218 | 1,347,497 | 25.824 | | | | | 3 | 8 | 20 | 31 |
| 2012 | 5,493 | 1,191,686 | 21.694 | | | | | 3 | 4 | 13 | 20 |
| 2013 | 7,636 | 1,134,400 | 14.855 | | | | | 3 | 6 | 16 | 25 |
| 2014 | 5,376 | 712,196 | 13.247 | | | | | 1 | 2 | 13 | 16 |
| TOTAL | 31,283 | 5,135,305 | 16.416 | | | | | 11 | 26 | 85 | 122 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|---------|--------------|------|-----------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 76,324 | 57,293 | 93,996 | | | 238,836 | 84,027 | 132,969 | 66,081 |
| 2011 | | | 441,429 | 142,321 | 39,280 | | | 497,437 | 141,211 | 63,722 | 22,097 |
| 2012 | | | 421,994 | 119,492 | 14,539 | | | 442,143 | 79,035 | 42,092 | 72,391 |
| 2013 | | | 302,729 | 117,811 | 24,961 | | | 414,699 | 178,888 | 57,299 | 38,013 |
| 2014 | | | 115,024 | 83,850 | 95,658 | | | 149,974 | 72,099 | 189,060 | 6,531 |
| TOTAL | | | 1,357,500 | 520,767 | 268,434 | | | 1,743,089 | 555,260 | 485,142 | 205,113 |
| | | | | | | · | | | | | |

| | TRANSLATED LOSSES | | | | | | | | | | | | |
|--------|-------------------|--------|-----------|-----------|---------|--------|---------|-----------|-----------|-----------|-----------|--|--|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | |
| 2010 | | | 135,399 | 117,680 | 230,575 | | | 560,070 | 193,514 | 322,985 | 65,883 | | |
| 2011 | | 7,311 | 788,435 | 273,219 | 111,804 | | 10,351 | 1,089,157 | 339,474 | 172,578 | 23,489 | | |
| 2012 | | 31,506 | 852,644 | 225,019 | 55,614 | | 71,353 | 1,310,247 | 195,928 | 108,407 | 77,386 | | |
| 2013 | 700 | 18,445 | 723,791 | 220,412 | 68,355 | 47,401 | 60,555 | 1,669,354 | 416,585 | 144,962 | 37,709 | | |
| 2014 | 746 | 17,385 | 523,106 | 212,008 | 140,040 | 10,438 | 12,721 | 887,606 | 349,965 | 264,176 | 6,818 | | |
| TOTAL | 1,446 | 74,647 | 3,023,375 | 1,048,338 | 606,388 | 57,839 | 154,980 | 5,516,434 | 1,495,466 | 1,013,108 | 211,285 | | |
| | | | | | | | | | | | | | |

| | | | | | , | | |
|-------------|-------------------|---------|----------|---------|---------|------------|--------|
| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
| TOTAL TRAN | S. LOSSES F | PG B | 8,828,72 | 1 4, | 163,300 | 211,285 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -525,52 | 4 -: | 370,329 | 568 | |
| TOTAL LOSS | ES | | 8,303,19 | 7 3, | 792,971 | 211,853 | |
| EXPECTED L | OSSES | | 1,117,74 | 1 1, | 292,302 | 84,464 | |
| CREDIBILITY | | | .0 | 1 | .03 | .04 | |
| PURE PREMI | UMS | • | | • | | | |
| INDICAT | ED (PRE-TES | ST) | 26.54 | .2 | 12.125 | .677 | 39.344 |
| INDICAT | ED (POST-TE | ST) | 32.62 | :0 | 14.902 | .832 | 48.354 |
| PRES. C | N RATE LEVE | EL | 3.53 | 9 | 4.092 | .267 | 7.898 |
| DERIVE | D BY FORMUI | _A | 3.83 | 0 | 4.416 | .290 | 8.536 |
| UNDERI | YING PRES. | RATE | 3.57 | 3 | 4.131 | .270 | 7.974 |
| PROPOS | PROPOSED | | 3.83 | 0 | 4.416 | .290 | 8.536 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 10.993 |
| IND. RATES | | | | 10.99 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | 9.07 | 10.41 | 10.77 | + 10.99 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | NUMBER OF CASES | | | | | |
|--------|----------|-------------|------------|--|--|-----------------|------|-------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 44,423 | 566,323 | 1.274 | | | | | | 9 | 17 | 26 |
| 2011 | 39,682 | 606,496 | 1.528 | | | | | 1 | 5 | 17 | 23 |
| 2012 | 42,381 | 934,540 | 2.205 | | | | | 2 | 2 | 8 | 12 |
| 2013 | 44,239 | 544,919 | 1.231 | | | | | 1 | 5 | 20 | 26 |
| 2014 | 49,463 | 1,560,057 | 3.153 | | | | | 2 | 4 | 25 | 31 |
| TOTAL | 220,188 | 4,212,335 | 1.913 | | | | | 6 | 25 | 87 | 118 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|---------|--------------|------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 157,234 | 69,375 | | | | 212,799 | 93,930 | 32,985 |
| 2011 | | | 73,164 | 101,618 | 52,951 | | | 71,581 | 103,033 | 114,431 | 89,718 |
| 2012 | | | 347,639 | 18,241 | 50,391 | | | 352,144 | 18,754 | 113,976 | 33,395 |
| 2013 | | | 92,297 | 59,520 | 78,138 | | | 54,300 | 130,110 | 99,169 | 31,385 |
| 2014 | | | 374,833 | 114,213 | 160,608 | | | 313,758 | 126,590 | 401,566 | 68,489 |
| TOTAL | | | 887,933 | 450,826 | 411,463 | | | 791,783 | 591,286 | 823,072 | 255,972 |
| - | | | | • | | | | | · | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|-----------|---------|---------------|--------|-----------|-----------|-----------|--------------|
| MANUAL | | | INDEMNITY | | | | | ı | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 322,959 | 170,178 | | | | 490,075 | 228,156 | 32,886 |
| 2011 | | 1,213 | 141,313 | 194,739 | 129,676 | | 1,488 | 170,215 | 246,947 | 274,722 | 95,370 |
| 2012 | | 22,132 | 592,824 | 51,066 | 111,205 | | 48,082 | 885,180 | 83,445 | 238,048 | 35,699 |
| 2013 | 230 | 7,536 | 293,400 | 133,462 | 125,331 | 7,187 | 12,573 | 398,855 | 289,935 | 179,646 | 31,134 |
| 2014 | 2,079 | 47,185 | 1,161,881 | 350,668 | 251,553 | 21,699 | 26,234 | 1,817,284 | 705,189 | 554,645 | 71,503 |
| TOTAL | 2,309 | 78,066 | 2,189,418 | 1,052,894 | 787,943 | 28,886 | 88,377 | 3,271,534 | 1,815,591 | 1,475,217 | 266,592 |
| | | | | | | | | | | | - |

| · | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|--------------|---------|-----------|---------|---------|------------|--------|
| TOTAL TRAN | S. LOSSES P | G B | 5,658,59 | 0 5,1 | 131,645 | 266,592 | |
| TOTAL TRAN | S. LOSSES PO | A € | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -5,697,89 | 6 -1,7 | 708,646 | 2,719 | |
| TOTAL LOSS | ES | | | 3,4 | 122,999 | 269,311 | |
| EXPECTED L | OSSES | | 12,493,46 | 6,2 | 259,945 | 369,917 | |
| CREDIBILITY | | | .0 | 5 | .13 | .14 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 00 | 1.555 | .122 | 1.677 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | 1.911 | .150 | 2.061 |
| PRES. C | N RATE LEVE | L | 5.62 | 20 | 2.816 | .166 | 8.602 |
| DERIVE | D BY FORMUL | -A | 5.33 | 9 | 2.698 | .164 | 8.201 |
| UNDERI | YING PRES. I | RATE | 5.67 | '4 | 2.843 | .168 | 8.685 |
| PROPOS | SED | | 5.33 | 9 | 2.698 | .164 | 8.201 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 10.562 |
| IND. RATES | | | | 10.56 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | 11.44 | 12.15 | 11.73 | + 10.56 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | , |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 12,608 | 194,769 | 1.544 | | | | | | 3 | 5 | 8 |
| 2011 | 10,970 | 153,742 | 1.401 | | | | | | | 5 | 5 |
| 2012 | 11,253 | 168,760 | 1.499 | | | | | | 1 | 4 | 5 |
| 2013 | 13,601 | 566,146 | 4.162 | | | | | | | 10 | 10 |
| 2014 | 17,916 | 279,517 | 1.560 | | | | | | 1 | 7 | 8 |
| TOTAL | 66,348 | 1,362,934 | 2.054 | | | | | | 5 | 31 | 36 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|--------|----------|--------------|------|-------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 73,750 | 6,279 | | | | 87,146 | 18,495 | 9,099 |
| 2011 | | | | | 41,701 | | | | | 86,973 | 25,068 |
| 2012 | | | | 7,865 | 31,807 | | | | 33,896 | 72,593 | 22,599 |
| 2013 | | | | | 164,977 | | | | | 379,403 | 21,766 |
| 2014 | | | | 16,448 | 35,257 | | | | 66,878 | 86,822 | 74,112 |
| TOTAL | | | | 98,063 | 280,021 | | | | 187,920 | 644,286 | 152,644 |
| | | | · | | <u> </u> | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|---------|---------|---------------|-------|---------|---------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | ı | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 151,482 | 15,402 | | | | 200,697 | 44,925 | 9,072 |
| 2011 | | | 4,016 | 3,124 | 98,592 | | | 5,210 | 8,908 | 204,792 | 26,647 |
| 2012 | | 173 | 11,870 | 19,645 | 59,425 | | 391 | 30,876 | 84,450 | 143,367 | 24,158 |
| 2013 | 40 | 3,475 | 115,769 | 68,041 | 239,318 | 4,230 | 5,594 | 197,190 | 179,398 | 607,045 | 21,592 |
| 2014 | 59 | 1,567 | 88,764 | 54,625 | 43,909 | 909 | 2,286 | 238,153 | 186,880 | 118,607 | 77,373 |
| TOTAL | 99 | 5,215 | 220,419 | 296,917 | 456,646 | 5,139 | 8,271 | 471,429 | 660,333 | 1,118,736 | 158,842 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|--------------------|---------|----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 710,57 | 2 2, | 532,632 | 158,842 | |
| TOTAL TRAN | S. LOSSES PO | Α | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -962,49 | 5 -: | 334,518 | 1,178 | |
| TOTAL LOSS | ES | | | 2, | 198,114 | 160,020 | |
| EXPECTED LO | OSSES | | 2,151,66 | 5 1,2 | 249,333 | 145,966 | |
| CREDIBILITY | | | .0 | 2 | .06 | .06 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | 3.313 | .241 | 3.554 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | 4.072 | .296 | 4.368 |
| PRES. O | N RATE LEVE | L | 3.21 | 2 | 1.865 | .218 | 5.295 |
| DERIVE | D BY FORMUL | Α. | 3.14 | 8 | 1.997 | .223 | 5.368 |
| UNDERL | YING PRES. F | RATE | 3.24 | 3 | 1.883 | .220 | 5.346 |
| PROPOS | PROPOSED | | | 5 | 1.970 | .220 | 5.295 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 6.819 |
| IND. RATES | ND. RATES | | | 6.82 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | AN. RATES 6.15 6.8 | | 3 7.22 | + 6.82 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|-----------------|-------|----|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | | | | TEMP | ALL |
| 2010 | 39,232 | 4,290,885 | 10.937 | | 39,232 | 1 | | 10 | 4 | 21 | 36 |
| 2011 | 40,804 | 2,447,488 | 5.998 | | 40,804 | 1 | | 6 | 10 | 16 | 33 |
| 2012 | 50,374 | 2,578,019 | 5.117 | | 50,374 | | | 4 | 12 | 22 | 38 |
| 2013 | 52,144 | 2,160,826 | 4.143 | | 52,144 | 1 | | 3 | 10 | 21 | 35 |
| 2014 | 64,175 | 2,400,537 | 3.740 | | 64,175 | | | 3 | 12 | 37 | 52 |
| TOTAL | 246,729 | 13,877,755 | 5.625 | | 246,729 | 3 | | 26 | 48 | 117 | 194 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-----------|------|-----------|-----------|-----------|--------------|------|-----------|-----------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 46,176 | | 1,723,685 | 67,243 | 75,329 | 159,594 | | 2,025,636 | 40,020 | 77,209 | 75,993 |
| 2011 | 335,569 | | 870,057 | 237,652 | 91,347 | | | 432,172 | 300,523 | 150,844 | 29,324 |
| 2012 | | | 726,223 | 291,654 | 209,849 | | | 864,703 | 282,080 | 170,966 | 32,544 |
| 2013 | 706,028 | | 278,523 | 279,006 | 175,320 | 1,553 | | 225,005 | 249,035 | 216,841 | 29,515 |
| 2014 | | | 313,903 | 367,843 | 464,746 | | | 224,149 | 315,874 | 635,993 | 78,029 |
| TOTAL | 1,087,773 | | 3,912,391 | 1,243,398 | 1,016,591 | 161,147 | | 3,771,665 | 1,187,532 | 1,251,853 | 245,405 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-----------|---------|-----------|-----------|-----------|---------------|---------|------------|-----------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 391,850 | | 2,806,208 | 138,117 | 184,781 | 55,060 | | 3,758,131 | 92,165 | 187,540 | 75,765 |
| 2011 | 802,526 | 14,407 | 1,551,966 | 459,367 | 252,553 | | 8,992 | 967,416 | 707,468 | 379,140 | 31,171 |
| 2012 | | 45,139 | 1,281,543 | 567,068 | 434,788 | | 100,077 | 1,915,058 | 641,136 | 379,186 | 34,790 |
| 2013 | 978,928 | 23,262 | 940,737 | 534,260 | 299,696 | 77,157 | 40,308 | 1,191,244 | 587,431 | 395,789 | 29,279 |
| 2014 | 2,438 | 57,945 | 2,021,077 | 946,851 | 644,097 | 18,826 | 27,118 | 2,171,352 | 1,195,118 | 863,654 | 81,462 |
| TOTAL | 2,175,742 | 140,753 | 8,601,531 | 2,645,663 | 1,815,915 | 151,043 | 176,495 | 10,003,201 | 3,223,318 | 2,205,309 | 252,467 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|--------------------|-------------------|---------|-----------|---------|---------|------------|--------|
| TOTAL TRANS | S. LOSSES F | G B | 21,248,76 | 5 9,8 | 890,205 | 252,467 | |
| TOTAL TRANS | S. LOSSES PO | G A | | | | | |
| IBNR + FREQU | JENCY ADJU | ST. | -7,328,87 | 8 -1,8 | 833,483 | 2,120 | |
| TOTAL LOSSI | ES | | 13,919,88 | 7 8,0 | 056,722 | 254,587 | |
| EXPECTED LO | OSSES | | 16,562,91 | 9 6,9 | 918,281 | 266,468 | |
| CREDIBILITY | | | .0 | 5 | .14 | .15 | |
| PURE PREMIL | JMS | - | | | | | |
| INDICAT | ED (PRE-TES | ST) | 5.64 | 2 | 3.265 | .103 | 9.010 |
| INDICAT | ED (POST-TE | ST) | 6.93 | 4 | 4.013 | .127 | 11.074 |
| PRES. O | N RATE LEVE | EL ′ | 6.64 | .9 | 2.778 | .107 | 9.534 |
| DERIVE | BY FORMU | LA. | 6.66 | 3 | 2.951 | .110 | 9.724 |
| UNDERL | YING PRES. | RATE | 6.71 | 3 | 2.804 | .108 | 9.625 |
| PROPOS | SED | | 6.66 | 3 | 2.951 | .110 | 9.724 |
| | | - | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 12.523 |
| IND. RATES | | | | 12.52 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | 11.16 | 12.5 | 2 13.00 | + 12.52 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 1,955 | 11,092 | .567 | | | | | | | 1 | 1 |
| 2011 | 2,253 | | | | | | | | | | |
| 2012 | 2,331 | | | | | | | | | | |
| 2013 | 2,480 | | | | | | | | | | |
| 2014 | 2,687 | | | | | | | | | | |
| TOTAL | 11,706 | 11,092 | .095 | | | | | | | 1 | 1 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-------|-------|--------------|------|-------|-------|-------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 5,253 | | | | | 5,839 | |
| TOTAL | | | | | 5,253 | | | | | 5,839 | |
| | | | | | | | | | | | |

| | | | | | TRANS | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|-------|--------|---------------|------|-------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 12,886 | | | | | 14,183 | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| TOTAL | | | | | 12,886 | | | | | 14,183 | |
| | | | | | · | | | | | | |

| - | | | SERIOUS | NON-SEF | RIOUS | MED. ONLY | TOTAL |
|-------------|-----------------------|---------|-----------|---------|---------|-------------|--------|
| TOTAL TRAN | S. LOSSES P | G B | OL: (1000 | HOR OL | 27.069 | IIIED. OILE | 101712 |
| TOTAL TRAN | | | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -338,79 | 2 . | -83,221 | 133 | |
| TOTAL LOSS | ES | | • | | | 133 | |
| EXPECTED L | OSSES | | 751,29 | 2 3 | 308,218 | 17,794 | |
| CREDIBILITY | | | .0 | 1 | .02 | .02 | |
| PURE PREMI | JMS | | | • | - | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .000 | .001 | .001 |
| INDICAT | INDICATED (POST-TEST) | | | 0 | .000 | .001 | .001 |
| PRES. C | N RATE LEVE | EL | 6.35 | 7 | 2.608 | .151 | 9.116 |
| DERIVE | D BY FORMUI | LA | 6.29 | 3 | 2.556 | .148 | 8.997 |
| UNDERI | YING PRES. | RATE | 6.41 | 8 | 2.633 | .152 | 9.203 |
| PROPOS | PROPOSED | | 6.29 | 3 | 2.556 | .148 | 8.997 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 11.587 |
| IND. RATES | | | | 11.59 | MINIM | JM PREMIUM | 2000 |
| MAN. RATES | 10.05 | 11.69 | 12.43 | + 11.59 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | | NU | MBER OF | CASES | | , |
|--------|----------|-------------|------------|--|-----------------|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 13,889 | 484,545 | 3.488 | | 13,889 | | | 1 | 4 | 1 | 6 |
| 2011 | 16,897 | 1,302,320 | 7.707 | | 16,897 | | | 1 | 7 | 6 | 14 |
| 2012 | 22,495 | 257,664 | 1.145 | | 22,495 | | | 1 | 1 | 4 | 6 |
| 2013 | 28,838 | 540,959 | 1.875 | | 28,838 | | | | 2 | 7 | 9 |
| 2014 | 31,494 | 475,588 | 1.510 | | 31,494 | | | | 3 | 13 | 16 |
| TOTAL | 113,613 | 3,061,076 | 2.694 | | 113,613 | | | 3 | 17 | 31 | 51 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|---------|--------------|------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 166,974 | 60,549 | 2,004 | | | 158,659 | 39,537 | 4,078 | 52,744 |
| 2011 | | | 256,048 | 211,696 | 22,211 | | | 402,418 | 233,848 | 100,292 | 75,807 |
| 2012 | | | 69,657 | 17,772 | 13,896 | | | 56,761 | 28,511 | 40,939 | 30,128 |
| 2013 | | | | 14,170 | 129,781 | | | | 6,805 | 323,274 | 66,929 |
| 2014 | | | | 68,130 | 123,568 | | | | 22,871 | 203,346 | 57,673 |
| TOTAL | | | 492,679 | 372,317 | 291,460 | | | 617,838 | 331,572 | 671,929 | 283,281 |
| | | | | | | · | | | | | |

| | TRANSLATED LOSSES | | | | | | | | | | | | |
|--------|-------------------|--------|-----------|---------|---------|-------|--------|-----------|-----------|-----------|-----------|--|--|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | |
| 2010 | | | 296,212 | 124,367 | 4,916 | | | 372,055 | 91,053 | 9,905 | 52,586 | | |
| 2011 | | 3,509 | 390,185 | 399,629 | 64,080 | | 6,932 | 744,852 | 548,667 | 254,677 | 80,583 | | |
| 2012 | | 5,230 | 143,258 | 35,880 | 30,462 | | 9,357 | 184,131 | 70,021 | 84,189 | 32,207 | | |
| 2013 | 32 | 2,968 | 105,018 | 75,844 | 189,569 | 3,560 | 4,985 | 176,475 | 165,104 | 518,135 | 66,394 | | |
| 2014 | 220 | 5,856 | 330,348 | 204,024 | 155,859 | 1,120 | 2,812 | 297,628 | 252,721 | 248,653 | 60,211 | | |
| TOTAL | 252 | 17,563 | 1,265,021 | 839,744 | 444,886 | 4,680 | 24,086 | 1,775,141 | 1,127,566 | 1,115,559 | 291,981 | | |
| | | | | • | · | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|--------------|---------|-----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 3,086,74 | 3 3, | 527,755 | 291,981 | |
| TOTAL TRAN | S. LOSSES PO | 3 A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -1,747,99 | 5 - | 732,178 | 2,340 | |
| TOTAL LOSS | ES | | 1,338,74 | 8 2, | 795,577 | 294,321 | |
| EXPECTED L | OSSES | | 4,030,99 | 0 2, | 783,520 | 277,216 | |
| CREDIBILITY | | | .0 | 3 | .08 | .09 | |
| PURE PREMI | UMS | • | | | - | | |
| INDICAT | ED (PRE-TES | ST) | 1.17 | 8 | 2.461 | .259 | 3.898 |
| INDICAT | ED (POST-TE | ST) | 1.44 | 8 | 3.025 | .318 | 4.791 |
| PRES. C | N RATE LEVE | L | 3.51 | 4 | 2.427 | .242 | 6.183 |
| DERIVE | D BY FORMUL | -A | 3.45 | 2 | 2.475 | .249 | 6.176 |
| UNDERI | YING PRES. I | RATE | 3.54 | 8 | 2.450 | .244 | 6.242 |
| PROPOS | PROPOSED | | | 2 | 2.475 | .249 | 6.176 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 7.954 |
| IND. RATES | | | | 7.95 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | 7.24 | 8.21 | 8.43 | + 7.95 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | TOTAL PAYROLL | | NU | MBER OF | CASES | | , |
|--------|----------|-------------|------------|--|---|-----------------|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 21,176 | 680,689 | 3.214 | | | 21,176 | | | 1 | 3 | 7 | 11 |
| 2011 | 22,154 | 101,616 | .458 | | | 22,154 | | | | 1 | 3 | 4 |
| 2012 | 20,781 | 252,037 | 1.212 | | | 20,781 | | | | 2 | 5 | 7 |
| 2013 | 24,196 | 450,522 | 1.861 | | | 24,196 | | | 1 | | 2 | 3 |
| 2014 | 25,376 | 95,762 | .377 | | | 25,376 | | | | 1 | 2 | 3 |
| TOTAL | 113,683 | 1,580,626 | 1.390 | | | 113,683 | | | 2 | 7 | 19 | 28 |
| | | · | | | · | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|---------|--------------|------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 144,694 | 32,334 | 61,851 | | | 276,576 | 43,912 | 109,066 | 12,256 |
| 2011 | | | | 32,232 | 1,850 | | | | 26,341 | 3,649 | 37,544 |
| 2012 | | | | 44,543 | 46,491 | | | | 73,634 | 76,341 | 11,028 |
| 2013 | | | 146,362 | | 5,438 | | | 226,275 | | 22,595 | 49,852 |
| 2014 | | | | 9,600 | 10,845 | | | | 37,220 | 16,189 | 21,908 |
| TOTAL | | | 291,056 | 118,709 | 126,475 | | | 502,851 | 181,107 | 227,840 | 132,588 |
| - | | | | | | | | | · | | |

| | TRANSLATED LOSSES | | | | | | | | | | | |
|--------|-------------------|-------|-----------|---------|---------|--------|--------|-----------|---------|---------|-----------|--|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | |
| 2010 | | | 256,687 | 66,414 | 151,721 | | | 648,571 | 101,128 | 264,921 | 12,219 | |
| 2011 | | | 2,723 | 60,439 | 4,929 | | | 2,506 | 60,027 | 9,243 | 39,909 | |
| 2012 | | 448 | 29,576 | 86,354 | 88,225 | | 656 | 49,834 | 164,387 | 152,849 | 11,789 | |
| 2013 | 318 | 7,317 | 273,666 | 13,503 | 17,597 | 24,391 | 28,296 | 742,835 | 45,507 | 51,537 | 49,453 | |
| 2014 | 26 | 628 | 35,633 | 22,246 | 14,358 | 364 | 903 | 92,544 | 69,069 | 27,507 | 22,872 | |
| TOTAL | 344 | 8,393 | 598,285 | 248,956 | 276,830 | 24,755 | 29,855 | 1,536,290 | 440,118 | 506,057 | 136,242 | |
| | | • | | | • | | · | | · | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|-----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 2,197,92 | 2 1,4 | 171,961 | 136,242 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | • | |
| IBNR + FREQ | UENCY ADJU | ST. | -1,658,81 | 5 -4 | 484,446 | 1,560 | |
| TOTAL LOSS | ES | | 539,10 | 7 | 987,515 | 137,802 | |
| EXPECTED L | OSSES | | 3,638,99 | 4 1,7 | 772,319 | 211,450 | |
| CREDIBILITY | | | .0 | 3 | .08 | .09 | |
| PURE PREMI | UMS | | | • | | | |
| INDICAT | ED (PRE-TES | ST) | .47 | 4 | .869 | .121 | 1.464 |
| INDICAT | ED (POST-TE | ST) | .58 | 3 | 1.068 | .149 | 1.800 |
| PRES. C | N RATE LEVE | EL | 3.17 | 1 | 1.544 | .184 | 4.899 |
| DERIVE | D BY FORMUL | _A | 3.09 | 3 | 1.506 | .181 | 4.780 |
| UNDERI | YING PRES. | RATE | 3.20 | 1 | 1.559 | .186 | 4.946 |
| PROPOS | PROPOSED | | 3.09 | 3 | 1.506 | .181 | 4.780 |
| | | | | | | | - |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 6.156 |
| IND. RATES | | | | 6.16 | MINIM | UM PREMIUM | 1925 |
| MAN. RATES | 5.96 | 6.62 | 6.68 | + 6.16 | PRESE | ENT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|-----------------|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 90,850 | 1,805,628 | 1.987 | | 90,850 | | | 2 | 13 | 23 | 38 |
| 2011 | 88,592 | 1,706,026 | 1.925 | | 88,592 | | | 2 | 12 | 24 | 38 |
| 2012 | 91,725 | 1,632,491 | 1.779 | | 91,725 | | | 5 | 8 | 15 | 28 |
| 2013 | 93,206 | 2,279,902 | 2.446 | | 93,206 | | | 5 | 12 | 21 | 38 |
| 2014 | 94,215 | 1,666,298 | 1.768 | | 94,215 | | | 2 | 9 | 21 | 32 |
| TOTAL | 458,588 | 9,090,345 | 1.982 | | 458,588 | | | 16 | 54 | 104 | 174 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-----------|---------|--------------|------|-----------|-----------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 404,926 | 239,057 | 135,637 | | | 374,701 | 337,594 | 200,979 | 112,734 |
| 2011 | | | 371,008 | 273,033 | 164,543 | | | 71,982 | 293,325 | 328,175 | 203,960 |
| 2012 | | | 591,013 | 179,954 | 108,482 | | | 356,401 | 172,348 | 152,016 | 72,277 |
| 2013 | | | 715,614 | 332,105 | 72,523 | | | 380,061 | 465,261 | 170,954 | 143,384 |
| 2014 | | | 296,999 | 328,371 | 222,911 | | | 218,957 | 264,857 | 233,822 | 100,381 |
| TOTAL | | | 2,379,560 | 1,352,520 | 704,096 | | | 1,402,102 | 1,533,385 | 1,085,946 | 632,736 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|---------|-----------|-----------|-----------|---------------|---------|-----------|-----------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 718,339 | 491,023 | 332,718 | | | 878,674 | 777,480 | 488,178 | 112,396 |
| 2011 | | 6,143 | 687,440 | 526,497 | 407,587 | | 1,496 | 200,407 | 699,802 | 782,713 | 216,810 |
| 2012 | | 44,506 | 1,223,643 | 353,541 | 242,149 | | 58,507 | 1,130,834 | 401,762 | 323,531 | 77,265 |
| 2013 | 1,648 | 44,888 | 1,773,217 | 611,037 | 186,161 | 44,730 | 66,565 | 1,966,141 | 980,196 | 361,894 | 142,237 |
| 2014 | 2,052 | 47,641 | 1,515,746 | 657,503 | 354,623 | 16,290 | 21,143 | 1,553,757 | 685,746 | 369,871 | 104,798 |
| TOTAL | 3,700 | 143,178 | 5,918,385 | 2,639,601 | 1,523,238 | 61,020 | 147,711 | 5,729,813 | 3,544,986 | 2,326,187 | 653,506 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|--------------|---------|-----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 12,003,80 | 7 10,0 | 034,012 | 653,506 | |
| TOTAL TRAN | S. LOSSES PO | A 6 | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -4,331,75 | 7 -1,9 | 919,958 | 4,437 | |
| TOTAL LOSS | ES | | 7,672,05 | 8, | 114,054 | 657,943 | |
| EXPECTED L | OSSES | | 9,433,15 | 5 6,9 | 984,295 | 628,266 | |
| CREDIBILITY | | | .0: | 3 | .21 | .23 | |
| PURE PREMI | UMS | | | | - | | |
| INDICAT | ED (PRE-TES | ST) | 1.67 | 3 | 1.769 | .143 | 3.585 |
| INDICAT | ED (POST-TE | ST) | 2.05 | 6 | 2.174 | .176 | 4.406 |
| PRES. C | N RATE LEVE | L | 2.03 | 7 | 1.509 | .136 | 3.682 |
| DERIVE | D BY FORMUL | Α | 2.03 | 9 | 1.649 | .145 | 3.833 |
| UNDERI | YING PRES. I | RATE | 2.05 | 7 | 1.523 | .137 | 3.717 |
| PROPOS | PROPOSED | | | 9 | 1.649 | .145 | 3.833 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 4.936 |
| IND. RATES | | • | | 4.94 | MINIM | UM PREMIUM | 1605 |
| MAN. RATES | 4.08 | 4.70 | 5.02 | + 4.94 | PRESE | NT | 1660 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 6,385 | 1,762,423 | 27.602 | | | | 1 | | 1 | 2 | 4 |
| 2011 | 6,557 | 16,435 | .250 | | | | | | | 1 | 1 |
| 2012 | 6,467 | 36,552 | .565 | | | | | | | 1 | 1 |
| 2013 | 6,655 | 1,483 | .022 | | | | | | 1 | | 1 |
| 2014 | 7,616 | 127,848 | 1.678 | | | | | | | 5 | 5 |
| TOTAL | 33,680 | 1,944,741 | 5.774 | | | | 1 | | 2 | 9 | 12 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|---------|-----------|--------|---------|--------------|-----------|-------|--------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | - |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | 357,000 | | 49,504 | 62,200 | | 1,262,500 | | 19,466 | 10,386 | 1,367 |
| 2011 | | | | | 2,600 | | | | | 7,559 | 6,276 |
| 2012 | | | | | 17,687 | | | | | 10,461 | 8,404 |
| 2013 | | | | 200 | | | | | 200 | | 1,083 |
| 2014 | | | | | 50,143 | | | | | 73,284 | 4,421 |
| TOTAL | | 357,000 | | 49,704 | 132,630 | | 1,262,500 | | 19,666 | 101,690 | 21,551 |
| - | | · | · | · | | | · | | · | | |

| | TRANSLATED LOSSES | | | | | | | | | | | | | |
|--------|-------------------|---------|-----------|---------|---------|-------|---------|--------|---------|---------|-----------|--|--|--|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | | |
| 2010 | | 279,123 | | 101,681 | 152,577 | | 852,597 | | 44,830 | 25,228 | 1,363 | | | |
| 2011 | | | 250 | 194 | 6,147 | | | 453 | 773 | 17,799 | 6,671 | | | |
| 2012 | | 71 | 4,982 | 3,295 | 32,866 | | 27 | 2,217 | 2,449 | 20,388 | 8,984 | | | |
| 2013 | | | 199 | 313 | 20 | | 5 | 248 | 360 | 24 | 1,074 | | | |
| 2014 | 53 | 1,523 | 83,360 | 49,682 | 58,077 | 334 | 854 | 91,227 | 79,685 | 87,824 | 4,616 | | | |
| TOTAL | 53 | 280,717 | 88,791 | 155,165 | 249,687 | 334 | 853,483 | 94,145 | 128,097 | 151,263 | 22,708 | | | |
| | | | | | | | | | | | | | | |

| _ | | | | | | | |
|-------------|-------------------|---------|----------|---------|---------|------------|-------|
| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
| TOTAL TRAN | S. LOSSES F | PG B | 1,317,5 | 23 (| 684,212 | 22,708 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -259,90 |)3 | 115,844 | 203 | |
| TOTAL LOSS | ES | | 1,057,62 | 20 ! | 568,368 | 22,911 | |
| EXPECTED L | OSSES | | 570,8 | 76 | 126,389 | 27,618 | |
| CREDIBILITY | | | | 01 | .04 | .04 | |
| PURE PREMI | UMS | • | | • | | | |
| INDICAT | ED (PRE-TE | ST) | 3.14 | 10 | 1.688 | .068 | 4.896 |
| INDICAT | ED (POST-TE | ST) | 3.8 | 59 | 2.075 | .084 | 6.018 |
| PRES. C | N RATE LEV | EL | 1.67 | 79 | 1.254 | .081 | 3.014 |
| DERIVE | D BY FORMU | LA | 1.70 |)1 | 1.287 | .081 | 3.069 |
| UNDERI | YING PRES. | RATE | 1.69 | 95 | 1.266 | .082 | 3.043 |
| PROPOS | SED | | 1.70 |)1 | 1.287 | .081 | 3.069 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 3.952 |
| IND. RATES | | | | 3.95 | MINIM | UM PREMIUM | 1340 |
| MAN. RATES | 3.45 | 3.9 | 92 4.11 | + 3.95 | PRESE | ENT | 1415 |

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| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 5,028 | 769,842 | 15.311 | | | | | 1 | 2 | 4 | 7 |
| 2011 | 40,035 | 1,474,121 | 3.682 | | | | | 1 | 14 | 46 | 61 |
| 2012 | 41,349 | 5,034,095 | 12.174 | | | | | 12 | 26 | 47 | 85 |
| 2013 | 40,836 | 5,874,795 | 14.386 | | | | | 13 | 30 | 48 | 91 |
| 2014 | 6,329 | 97,220 | 1.536 | | | | | | | 10 | 10 |
| TOTAL | 133,577 | 13,250,073 | 9.919 | | | | | 27 | 72 | 155 | 254 |
| | | | | | | | | | | | |

| | REPORTED LOSSES | | | | | | | | | | | | | |
|--------|-----------------|------|-----------|-----------|---------|-------|------|-----------|-----------|-----------|-----------|--|--|--|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | | |
| 2010 | | | 124,581 | 61,356 | 195,891 | | | 129,687 | 19,877 | 222,929 | 15,521 | | | |
| 2011 | | | 132,215 | 389,127 | 230,466 | | | 84,089 | 300,704 | 319,072 | 18,448 | | | |
| 2012 | | | 1,456,976 | 787,020 | 212,243 | | | 1,579,050 | 633,620 | 334,818 | 30,368 | | | |
| 2013 | | | 1,754,959 | 1,025,422 | 327,303 | | | 1,294,890 | 853,703 | 548,022 | 70,496 | | | |
| 2014 | | | | | 33,651 | | | | | 59,239 | 4,330 | | | |
| TOTAL | | | 3,468,731 | 2,262,925 | 999,554 | | | 3,087,716 | 1,807,904 | 1,484,080 | 139,163 | | | |
| | | | | | | | | | | | | | | |

| | TRANSLATED LOSSES | | | | | | | | | | | | | |
|--------|-------------------|---------|-----------|-----------|-----------|---------|---------|------------|-----------|-----------|--------------|--|--|--|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | | |
| 2010 | | | 221,007 | 126,025 | 480,520 | | | 304,116 | 45,776 | 541,494 | 15,474 | | | |
| 2011 | | 2,189 | 284,584 | 746,448 | 556,531 | | 1,751 | 226,618 | 715,906 | 761,929 | 19,610 | | | |
| 2012 | | 107,555 | 3,021,748 | 1,458,438 | 505,500 | | 227,987 | 4,350,750 | 1,429,979 | 756,861 | 32,463 | | | |
| 2013 | 4,086 | 117,008 | 4,661,066 | 1,892,320 | 692,891 | 151,801 | 203,720 | 5,771,372 | 2,006,573 | 1,081,930 | 69,932 | | | |
| 2014 | 36 | 1,027 | 55,947 | 33,337 | 38,973 | 267 | 684 | 73,746 | 64,412 | 70,989 | 4,521 | | | |
| TOTAL | 4,122 | 227,779 | 8,244,352 | 4,256,568 | 2,274,415 | 152,068 | 434,142 | 10,726,602 | 4,262,646 | 3,213,203 | 142,000 | | | |
| | | | | | | | | | | | - | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------|---------|-----------|---------|---------|------------|--------|
| TOTAL TRAN | S LOSSES E | G B | 19,789,06 | | 006.832 | 142.000 | TOTAL |
| TOTAL TRAN | | | 13,703,00 | 14,0 | 000,002 | 142,000 | |
| IBNR + FREQ | | | -3,085,30 | 9 -1.8 | 319,866 | 1.184 | |
| TOTAL LOSS | | | 16,703,75 | | 186,966 | 143,184 | |
| EXPECTED L | OSSES | | 6,652,13 | 4 6,4 | 119,711 | 229,752 | |
| CREDIBILITY | | | .0 | 3 | .09 | .10 | |
| PURE PREMI | JMS | | | • | | | l. |
| INDICAT | ED (PRE-TES | ST) | 12.50 | 5 | 9.124 | .107 | 21.736 |
| INDICAT | ED (POST-TE | ST) | 15.36 | 9 | 11.213 | .132 | 26.714 |
| PRES. C | N RATE LEVE | EL . | 4.93 | 3 | 4.760 | .170 | 9.863 |
| DERIVE | D BY FORMUI | LA | 5.24 | 6 | 5.341 | .166 | 10.753 |
| UNDERI | YING PRES. | RATE | 4.98 | 0 | 4.806 | .172 | 9.958 |
| PROPOS | SED | | 5.24 | 6 | 5.341 | .166 | 10.753 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 13.848 |
| IND. RATES | | | | 13.85 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | 10.14 | 11.88 | 13.45 | + 13.85 | PRESE | ENT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|-----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 208,032 | 2,980,408 | 1.432 | | | | | 5 | 9 | 41 | 55 |
| 2011 | 225,046 | 4,342,219 | 1.929 | | | | 1 | 4 | 14 | 32 | 51 |
| 2012 | 232,179 | 1,604,734 | .691 | | | | | 2 | 13 | 26 | 41 |
| 2013 | 257,259 | 2,702,433 | 1.050 | | | | | 5 | 12 | 30 | 47 |
| 2014 | 265,646 | 1,881,538 | .708 | | | | | 1 | 11 | 42 | 54 |
| TOTAL | 1,188,162 | 13,511,332 | 1.137 | | | | 1 | 17 | 59 | 171 | 248 |
| | | | | | | | | | | | |

| | REPORTED LOSSES | | | | | | | | | | | | |
|--------|-----------------|---------|-----------|---------|-----------|-------|---------|-----------|-----------|-----------|-----------|--|--|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | |
| 2010 | | | 707,886 | 119,813 | 341,640 | | | 705,524 | 314,365 | 568,998 | 222,182 | | |
| 2011 | | 589,564 | 768,811 | 171,855 | 342,541 | | 753,121 | 759,806 | 368,180 | 431,485 | 156,856 | | |
| 2012 | | | 179,958 | 115,363 | 186,122 | | | 247,549 | 420,979 | 240,452 | 214,311 | | |
| 2013 | | | 610,984 | 231,842 | 159,297 | | | 761,994 | 438,208 | 299,067 | 201,041 | | |
| 2014 | | | 202,000 | 154,235 | 367,945 | | | 100,000 | 357,212 | 542,240 | 157,906 | | |
| TOTAL | | 589,564 | 2,469,639 | 793,108 | 1,397,545 | | 753,121 | 2,574,873 | 1,898,944 | 2,082,242 | 952,296 | | |
| - | | | | | | | | | | | | | |

| | | | | | TRANS | SLATED LOSSES | | | | | |
|--------|-------|---------|-----------|-----------|-----------|---------------|---------|-----------|-----------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | N | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,227,210 | 246,097 | 838,045 | | | 1,579,352 | 723,982 | 1,382,095 | 221,516 |
| 2011 | | 492,541 | 1,380,914 | 354,029 | 840,893 | | 635,691 | 1,645,603 | 897,277 | 1,052,993 | 166,738 |
| 2012 | | 14,480 | 438,145 | 241,825 | 360,692 | | 42,862 | 951,760 | 910,035 | 504,125 | 229,098 |
| 2013 | 1,338 | 37,349 | 1,454,289 | 477,233 | 292,636 | 84,320 | 111,874 | 3,156,775 | 1,047,179 | 587,691 | 199,433 |
| 2014 | 1,536 | 36,819 | 1,263,877 | 578,802 | 478,821 | 11,232 | 19,254 | 1,711,201 | 1,113,344 | 742,164 | 164,854 |
| TOTAL | 2,874 | 581,189 | 5,764,435 | 1,897,986 | 2,811,087 | 95,552 | 809,681 | 9,044,691 | 4,691,817 | 4,269,068 | 981,639 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|-----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | G B | 16,298,42 | 22 13,0 | 669,958 | 981,639 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -5,872,55 | 7 -2,9 | 978,689 | 9,247 | |
| TOTAL LOSS | ES | | 10,425,86 | 5 10,0 | 691,269 | 990,886 | |
| EXPECTED L | OSSES | | 12,962,84 | 8 10,9 | 954,853 | 1,247,570 | |
| CREDIBILITY | | | .1 | 5 | .39 | .42 | |
| PURE PREMI | UMS | • | | | | | |
| INDICAT | ED (PRE-TES | ST) | .87 | 7 | .900 | .083 | 1.860 |
| INDICAT | ED (POST-TE | ST) | 1.07 | '8 | 1.106 | .102 | 2.286 |
| PRES. C | N RATE LEVE | EL | 1.08 | 31 | .913 | .104 | 2.098 |
| DERIVE | D BY FORMUI | LA. | 1.08 | 31 | .988 | .103 | 2.172 |
| UNDERL | YING PRES. | RATE | 1.09 |)1 | .922 | .105 | 2,118 |
| PROPOS | SED | | 1.08 | 31 | .988 | .103 | 2.172 |
| | | • | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 2.797 |
| IND. RATES | | | | 2.80 | MINIM | UM PREMIUM | 1035 |
| MAN. RATES | 2.52 | 2.83 | 2.86 | + 2.80 | PRESE | NT | 1075 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|--------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 6,135 | 40,216 | .655 | | | | | | | 2 | 2 |
| 2011 | 6,235 | 5,344 | .085 | | | | | | | 1 | 1 |
| 2012 | 7,118 | 42,982 | .085 .603 | | | | | | | 1 | 1 |
| 2013 | 8,102 | 34,466 | .425 | | | | | | | 2 | 2 |
| 2014 | 7,602 | 198 | .002 | | | | | | | | |
| TOTAL | 35,192 | 123,206 | .350 | | | | | | | 6 | 6 |
| | | | | | | | | | | | |

| | REPORTED LOSSES | | | | | | | | | | | | | |
|--------------|-----------------|------|-----------|-------|--------|-------|------|-------|-------|------------------|-----------|--|--|--|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | | |
| 2010 | | | | | 27,225 | | | | | 3,710 | 9,281 | | | |
| 2011 | | | | | 951 | | | | | 655 | 3,738 | | | |
| 2012 2013 | | | | | 25,927 | | | | | 17,055 27,076 | | | | |
| 2013 | | | | | 7,390 | | | | | 27,076 | | | | |
| 2014 | | | | | | | | | | | 198 | | | |
| TOTAL | | | | | 61,493 | | | | | 48,496 | 13,217 | | | |
| | | | | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|-------|---------|---------------|------|--------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 66,783 | | | | | 9,012 | 9,253 |
| 2011 | | | 92 | 70 | 2,248 | | | 39 | 67 | 1,543 | 3,973 |
| 2012 | | 102 | 7,305 | 4,829 | 48,177 | | 44 | 3,615 | 3,994 | 33,246 | |
| 2013 | 2 | 150 | 5,185 | 3,050 | 10,720 | 254 | 396 | 14,075 | 12,803 | 43,325 | |
| 2014 | | | | | | | | | | | 207 |
| TOTAL | 2 | 252 | 12,582 | 7,949 | 127,928 | 254 | 440 | 17,729 | 16,864 | 87,126 | 13,433 |
| | | | | • | · | | · | · | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|---------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | PG B | 31,2 | 59 2 | 239,867 | 13,433 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -154,24 | 12 | -41,448 | 192 | |
| TOTAL LOSS | ES | | | • | 198,419 | 13,625 | |
| EXPECTED L | OSSES | | 340,6 | 58 | 151,679 | 26,041 | |
| CREDIBILITY | | |). |)1 | .04 | .04 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TE | ST) | .00 | 00 | .564 | .039 | .603 |
| INDICAT | ED (POST-TE | ST) | .00 | 00 | .693 | .048 | .741 |
| PRES. C | N RATE LEV | EL | .9 | 59 | .427 | .073 | 1.459 |
| DERIVE | D BY FORMU | LA | .94 | 19 | .438 | .072 | 1.459 |
| UNDERI | YING PRES. | RATE | .96 | 88 | .431 | .074 | 1.473 |
| PROPOS | SED | | .94 | 19 | .438 | .072 | 1.459 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 1.879 |
| IND. RATES | | | | 1.88 | MINIM | UM PREMIUM | 795 |
| MAN. RATES | 1.40 | 1.7 | 5 1.99 | + 1.88 | PRESI | ENT | 835 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | | | NU | JMBER OF | CASES | | |
|--------|----------|-----------------|------------|----------|-------------|---------------|-------|-------------|--------|----------|----------|-------|---------|
| YEAR | IN THOUS | LOSSES | REPORTED | | | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 365 | | | | | | | | | | | | |
| 2011 | 366 | | | | | | | | | | | | |
| 2012 | 506 | | | | | | | | | | | | |
| 2013 | 586 | | | | | | | | | | | | |
| 2014 | 441 | | | | | | | | | | | | |
| TOTAL | 2,264 | | | | | | | | | | | | |
| ı | | L | L | | | | | l l | | | l | | |
| MANUAL | | | INDEMNITY | | REPO | ORTED LOSSES | | MEDIC | 241 | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | | TEMP | MED | . ONLY |
| TEAN | DEATH | | WAOOK | WIIIVOIX | 1 = 1111 | DEATH | | WAOOK | MINTOR | · | 1 = 1111 | IIILD | . OITE |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | TDAN | NATED LOCCES | | | | | | | |
| MANUAL | | | INDEMNITY | | IRAN | SLATED LOSSES | | М | EDICAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | | TEMP | MED | . ONLY |
| / | DEXIII | | IIII (OT) | minton | | DE, (III | | III) to OTT | | | | | ···OILL |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | |
| | • | | | | | | | | | | | | • |
| | | | | | | | | | | | _ | | |
| | | | | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | | | | | |
| | | TOTAL TRANS. LO | | | | | | | | | | | |
| | | TOTAL TRANS. LO | | | | | | | | | | | |
| | | IBNR + FREQUENC | JY ADJUST. | -14,784 | -11,329 | 23 | | | | | | | |

| | | | | | | | . • |
|-------------------|-------------------|---------|---------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | G B | | | | | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -14,78 | 34 | -11,329 | 23 | |
| TOTAL LOSS | ES | | | | | 23 | |
| EXPECTED L | OSSES | | 32,7 | 15 | 41,115 | 3,283 | |
| CREDIBILITY | | | | 00 | .01 | .01 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 00 | .000 | .001 | .001 |
| INDICAT | ED (POST-TE | ST) | .00 | 00 | .000 | .001 | .001 |
| PRES. C | N RATE LEVE | EL | 1.43 | 31 | 1.799 | .144 | 3.374 |
| DERIVE | D BY FORMUI | LA. | 1.43 | 31 | 1.781 | .143 | 3.355 |
| UNDERI | YING PRES. | RATE | 1.44 | 15 | 1.816 | .145 | 3.406 |
| PROPOS | SED | | 1.43 | 31 | 1.781 | .143 | 3.355 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R. | ATE | 4.320 |
| IND. RATES | | | | 4.32 | MINIM | UM PREMIUM | 1440 |
| MAN. RATES | 4.27 | 4.6 | 4.60 | + 4.32 | PRESE | NT | 1550 |
| | | | | | | | |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|-----------------|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 12,340 | 570,426 | 4.622 | | 12,340 | | | 1 | 3 | 11 | 15 |
| 2011 | 11,817 | 1,344,676 | 11.379 | | 11,817 | | | 4 | 6 | 7 | 17 |
| 2012 | 12,573 | 720,290 | 5.728 | | 12,573 | | | 2 | 9 | 10 | 21 |
| 2013 | 10,049 | 930,542 | 9.260 | | 10,049 | | | 2 | 6 | 4 | 12 |
| 2014 | 13,249 | 403,110 | 3.042 | | 13,249 | | | | 1 | 25 | 26 |
| TOTAL | 60,028 | 3,969,044 | 6.612 | | 60,028 | | | 9 | 25 | 57 | 91 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|---------|--------------|------|-----------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 179,715 | 34,059 | 24,668 | | | 209,272 | 22,968 | 62,186 | 37,558 |
| 2011 | | | 618,596 | 117,136 | 10,019 | | | 382,544 | 159,497 | 23,619 | 33,265 |
| 2012 | | | 189,928 | 48,402 | 11,040 | | | 195,295 | 182,486 | 53,547 | 39,592 |
| 2013 | | | 249,473 | 142,711 | 5,272 | | | 353,752 | 129,753 | 18,448 | 31,133 |
| 2014 | | | | 26,536 | 115,959 | | | | 34,623 | 211,455 | 14,537 |
| TOTAL | | | 1,237,712 | 368,844 | 166,958 | | | 1,140,863 | 529,327 | 369,255 | 156,085 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|---------|---------|---------------|--------|-----------|-----------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | ı | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 318,814 | 69,957 | 60,510 | | | 490,743 | 52,895 | 151,050 | 37,445 |
| 2011 | | 10,243 | 1,094,039 | 225,530 | 48,811 | | 7,961 | 840,492 | 373,738 | 74,195 | 35,361 |
| 2012 | | 14,156 | 383,039 | 92,723 | 33,149 | | 32,551 | 653,597 | 388,346 | 124,106 | 42,324 |
| 2013 | 483 | 13,685 | 555,516 | 244,032 | 35,671 | 31,693 | 40,858 | 1,127,001 | 287,817 | 66,662 | 30,884 |
| 2014 | 154 | 4,312 | 241,426 | 146,672 | 139,265 | 1,245 | 3,131 | 330,553 | 277,799 | 260,921 | 15,177 |
| TOTAL | 637 | 42,396 | 2,592,834 | 778,914 | 317,406 | 32,938 | 84,501 | 3,442,386 | 1,380,595 | 676,934 | 161,191 |
| | | | | · | · | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|-----------|---------|---------|------------|--------|
| TOTAL TRAN | S. LOSSES F | PG B | 6,195,69 | 92 3,· | 153,849 | 161,191 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -1,273,20 |)6 -: | 567,958 | 1,351 | |
| TOTAL LOSS | ES | | 4,922,48 | 36 2, | 585,891 | 162,542 | |
| EXPECTED L | OSSES | | 2,782,89 | 98 2,0 | 098,578 | 189,689 | |
| CREDIBILITY | | | .(|)2 | .05 | .06 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | 8.20 | 00 | 4.308 | .271 | 12.779 |
| INDICAT | ED (POST-TE | ST) | 10.07 | 78 | 5.295 | .333 | 15.706 |
| PRES. C | N RATE LEVE | EL | 4.59 | 92 | 3.463 | .313 | 8.368 |
| DERIVE | D BY FORMUI | LA | 4.70 |)2 | 3.555 | .314 | 8.571 |
| UNDERI | YING PRES. | RATE | 4.63 | 36 | 3.496 | .316 | 8.448 |
| PROPOS | SED | | 4.70 |)2 | 3.555 | .314 | 8.571 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 11.038 |
| IND. RATES | | | | 11.04 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | 9.40 | 10.79 | 11.41 | + 11.04 | PRESE | ENT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | | NU | MBER OF | CASES | | , |
|--------|----------|-------------|------------|--|-----------------|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 4,611 | 480,590 | 10.422 | | 4,611 | | | 1 | | 2 | 3 |
| 2011 | 4,856 | 141,477 | 2.913 | | 4,856 | | | 1 | 2 | 2 | 5 |
| 2012 | 4,598 | 141,199 | 3.070 | | 4,598 | | | 1 | | | 1 |
| 2013 | 4,768 | 30,518 | .640 | | 4,768 | | | | | 2 | 2 |
| 2014 | 5,411 | 223,441 | 4.129 | | 5,411 | | | | 1 | 3 | 4 |
| TOTAL | 24,244 | 1,017,225 | 4.196 | | 24,244 | | | 3 | 3 | 9 | 15 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|--------|--------|--------------|------|---------|--------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 2011 | | | 124,315 | | 347 | | | 352,508 | | 2,617 | 803 |
| 2011 | | | 70,000 | 29,823 | 559 | | | | 39,156 | 1,939 | |
| 2012 | | | 90,865 | | | | | 48,899 | | | 1,435 |
| 2013 | | | | | 4,033 | | | | | 22,968 | 3,517 |
| 2014 | | | | 56,241 | 15,146 | | | | 41,389 | 87,979 | 22,686 |
| TOTAL | | | 285,180 | 86,064 | 20,085 | | | 401,407 | 80,545 | 115,503 | 28,441 |
| | | | | | | | | | | | - |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|---------|--------|---------------|-------|-----------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 210,302 | | 851 | | | 788,274 | | 6,357 | 801 |
| 2011 | | 1,160 | 125,053 | 56,474 | 4,453 | | | 3,514 | 88,876 | 5,533 | |
| 2012 | | 6,605 | 173,194 | 2,986 | 5,091 | | 7,822 | 139,924 | 3,187 | 2,435 | 1,534 |
| 2013 | | 87 | 2,829 | 1,668 | 5,851 | 254 | 331 | 11,934 | 10,859 | 36,751 | 3,489 |
| 2014 | 92 | 2,204 | 128,295 | 82,366 | 28,066 | 718 | 1,814 | 190,023 | 152,891 | 114,444 | 23,684 |
| TOTAL | 92 | 10,056 | 639,673 | 143,494 | 44,312 | 972 | 9,967 | 1,133,669 | 255,813 | 165,520 | 29,508 |
| | | | | | | <u> </u> | | <u> </u> | · | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|----------|---------|---------|------------|--------|
| TOTAL TRAN | S. LOSSES F | PG B | 1,794,42 | 29 (| 609,139 | 29,508 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -260,36 | 33 - | 136,017 | 182 | |
| TOTAL LOSS | ES | | 1,534,06 | 66 | 473,122 | 29,690 | |
| EXPECTED L | OSSES | | 570,46 | 62 | 499,669 | 24,728 | |
| CREDIBILITY | | | .(|)1 | .03 | .03 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TE | ST) | 6.32 | 28 | 1.952 | .122 | 8.402 |
| INDICAT | ED (POST-TE | ST) | 7.77 | 77 | 2.399 | .150 | 10.326 |
| PRES. C | N RATE LEVI | EL | 2.33 | 31 | 2.041 | .101 | 4.473 |
| DERIVE | D BY FORMU | LA | 2.38 | 35 | 2.052 | .102 | 4.539 |
| UNDERL | YING PRES. | RATE | 2.35 | 53 | 2.061 | .102 | 4.516 |
| PROPOS | SED | | 2.38 | 35 | 2.052 | .102 | 4.539 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 5.845 |
| IND. RATES | | | | 5.85 | MINIM | UM PREMIUM | 1845 |
| MAN. RATES | 4.88 | 5.7 | 0 6.10 | + 5.85 | PRESE | NT | 1955 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | NUMBER OF CASES | | | | | |
|--------|----------|-------------|------------|--|--|-----------------|------|-------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 997 | 347,193 | 34.823 | | | | | 1 | | | 1 |
| 2011 | 633 | 35,089 | 5.543 | | | | | | | 1 | 1 |
| 2012 | 578 | 1,431 | .247 | | | | | | | 1 | 1 |
| 2013 | 610 | | | | | | | | | | |
| 2014 | 693 | 12,867 | 1.856 | | | | | | 1 | | 1 |
| TOTAL | 3,511 | 396,580 | 11.295 | | | | | 1 | 1 | 2 | 4 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | | | |
|--------|-------------|------|---------|--------|-------|--------------|---------|---------|-------|--------|-----------|--|--|
| MANUAL | L INDEMNITY | | | | | | MEDICAL | | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | |
| 2010 | | | 145,754 | | | | | 201,214 | | | 225 | | |
| 2011 | | | | | 8,784 | | | | | 26,305 | | | |
| 2012 | | | | | 235 | | | | | 1,196 | | | |
| | | | | | | | | | | | | | |
| 2014 | | | | 10,115 | | | | | 2,752 | | | | |
| TOTAL | | | 145,754 | 10,115 | 9,019 | | | 201,214 | 2,752 | 27,501 | 225 | | |
| | | | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | | |
|--------|-------|------|-----------|--------|--------|---------------|------|---------|-------|--------|-----------|--|
| MANUAL | | | INDEMNITY | | | MEDICAL | | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | |
| 2010 | | | 258,568 | | | | | 471,847 | | | 224 | |
| 2011 | | | 846 | 658 | 20,767 | | | 1,576 | 2,695 | 61,939 | | |
| 2012 | | | 67 | 45 | 436 | | | 251 | 282 | 2,332 | | |
| | | | | | | | | | | | | |
| 2014 | 14 | 314 | 18,541 | 12,116 | 1,893 | 15 | 51 | 5,350 | 3,803 | 600 | | |
| TOTAL | 14 | 314 | 278,022 | 12,819 | 23,096 | 15 | 51 | 479,024 | 6,780 | 64,871 | 224 | |
| | | | | | | | | | | | | |

| | | 1 | OFFICIA | NON OF | 210110 | MED ONLY | TOTAL | | |
|-------------|-------------------|---------|------------|---------|---------|------------|--------|--|--|
| | | | SERIOUS | NON-SEF | RIOUS | MED. ONLY | TOTAL | | |
| TOTAL TRAN | S. LOSSES F | PG B | 757,440 10 | | 107,566 | 224 | | | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -90,79 | 3 | -51,667 | | | | |
| TOTAL LOSS | ES | | 666,64 | 7 | 55,899 | | | | |
| EXPECTED LO | OSSES | | 191,66 | 5 1 | 182,784 | | | | |
| CREDIBILITY | | | .0 | 0 | .01 | .01 | | | |
| PURE PREMIL | | | | | | | | | |
| INDICAT | ED (PRE-TES | ST) | 18.98 | 7 | 1.592 | .008 | 20.587 | | |
| INDICAT | ED (POST-TE | ST) | 23.33 | 5 | 1.957 | .010 | 25.302 | | |
| PRES. O | N RATE LEVE | EL | 5.40 | 7 | 5.157 | .224 | 10.788 | | |
| DERIVE | D BY FORMUI | _A | 5.40 | 7 | 5.125 | .222 | 10.754 | | |
| UNDERL | YING PRES. | RATE | 5.45 | 9 | 5.206 | .226 | 10.891 | | |
| PROPOS | SED | | 5.42 | 4 | 5.141 | .223 | 10.788 | | |
| | | | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 13.893 | | |
| IND. RATES | IND. RATES | | | 13.89 | MINIM | UM PREMIUM | 2000 | | |
| MAN. RATES | 12.51 | 14.32 | 14.71 | + 13.89 | PRESE | NT | 2000 | | |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 36,866 | 7,332,965 | 19.890 | | | | 1 | 4 | 3 | 9 | 17 |
| 2011 | 38,766 | 4,608,315 | 11.887 | | | 1 | | 5 | 7 | 6 | 19 |
| 2012 | 38,022 | 1,281,626 | 3.370 | | | 1 | | | 3 | 13 | 17 |
| 2013 | 42,549 | 1,183,752 | 2.782 | | | | | 3 | 7 | 11 | 21 |
| 2014 | 44,799 | 576,600 | 1.287 | | | 1 | | | | 13 | 14 |
| TOTAL | 201,002 | 14,983,258 | 7.454 | | | 3 | 1 | 12 | 20 | 52 | 88 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-----------|-----------|-----------|---------|---------|--------------|-----------|-----------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | 1,095,237 | 916,133 | 45,502 | 105,466 | | 2,814,715 | 2,071,662 | 126,725 | 103,004 | 54,521 |
| 2011 | 265,000 | | 939,792 | 165,486 | 97,318 | | | 2,888,694 | 127,563 | 57,315 | 67,147 |
| 2012 | 631,547 | | | 93,446 | 81,527 | 425 | | | 100,704 | 265,595 | 108,382 |
| 2013 | | | 305,277 | 171,778 | 86,077 | | | 160,665 | 260,414 | 136,297 | 63,244 |
| 2014 | 141,226 | | | | 101,374 | 2,500 | | | | 244,824 | 86,676 |
| TOTAL | 1,037,773 | 1,095,237 | 2,161,202 | 476,212 | 471,762 | 2,925 | 2,814,715 | 5,121,021 | 615,406 | 807,035 | 379,970 |
| | | | | | | | | | | | |

| | TRANSLATED LOSSES | | | | | | | | | | |
|--------|-------------------|---------|-----------|-----------|---------|--------|---------|-----------|-----------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | 396,287 | 1,131,930 | 93,460 | 258,708 | | 879,672 | 3,164,449 | 291,848 | 250,195 | 54,357 |
| 2011 | 633,757 | 9,531 | 1,030,772 | 322,127 | 254,429 | | 16,372 | 1,711,564 | 315,558 | 168,237 | 71,377 |
| 2012 | 805,359 | 896 | 57,541 | 178,187 | 155,352 | 21,144 | 1,260 | 102,311 | 262,592 | 523,250 | 115,860 |
| 2013 | 720 | 20,835 | 824,753 | 330,801 | 162,187 | 19,583 | 31,022 | 943,681 | 559,354 | 263,801 | 62,738 |
| 2014 | 186,720 | 3,073 | 168,528 | 100,429 | 117,400 | 12,602 | 2,851 | 304,781 | 266,205 | 293,382 | 90,490 |
| TOTAL | 1,626,556 | 430,622 | 3,213,524 | 1,025,004 | 948,076 | 53,329 | 931,177 | 6,226,786 | 1,695,557 | 1,498,865 | 394,822 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|---------------------------------------|---------|-----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | PG B | 12,481,99 | 4 5,1 | 67,502 | 394,822 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -4,263,27 | 6 -1,2 | 253,604 | 3,232 | |
| TOTAL LOSS | ES | | 8,218,71 | 8 3,9 | 13,898 | 398,054 | |
| EXPECTED L | OSSES | | 9,370,71 | 3 4,5 | 96,915 | 438,185 | |
| CREDIBILITY | | | .0. | 4 | .12 | .13 | |
| PURE PREMI | UMS | • | | • | | | |
| INDICAT | ED (PRE-TE | ST) | 4.08 | 9 | 1.947 | .198 | 6.234 |
| INDICAT | ED (POST-TE | ST) | 5.02 | :5 | 2.393 | .243 | 7.661 |
| PRES. C | N RATE LEVI | EL | 4.61 | 8 | 2.265 | .216 | 7.099 |
| DERIVE | D BY FORMU | LA | 4.63 | 4 | 2.280 | .220 | 7.134 |
| UNDERL | YING PRES. | RATE | 4.66 | 2 | 2.287 | .218 | 7.167 |
| PROPOS | SED | | 4.63 | 4 | 2.280 | .220 | 7.134 |
| | | • | | • | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 9.187 |
| IND. RATES | | | | 9.19 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | · · · · · · · · · · · · · · · · · · · | | | + 9.19 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|-----------------|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 3,350 | 881,226 | 26.305 | | 3,350 | | | 1 | | 2 | 3 |
| 2011 | 3,748 | 42,811 | 1.142 | | 3,748 | | | | | 4 | 4 |
| 2012 | 4,015 | 47,363 | 1.179 | | 4,015 | | | | | 4 | 4 |
| 2013 | 4,658 | 48,017 | 1.030 | | 4,658 | | | | | 1 | 1 |
| 2014 | 4,105 | 58,624 | 1.428 | | 4,105 | | | | 2 | 2 | 4 |
| TOTAL | 19,876 | 1,078,041 | 5.424 | | 19,876 | | | 1 | 2 | 13 | 16 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|--------|--------|--------------|------|---------|--------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 391,248 | | 5,750 | | | 470,790 | | 9,281 | 4,157 |
| 2011 | | | | | 11,880 | | | | | 27,937 | 2,994 |
| 2012 2013 | | | | | 11,332 | | | | | 26,705 | 9,326 |
| 2013 | | | | | 7,081 | | | | | 29,823 | 11,113 |
| 2014 | | | | 16,578 | 3,424 | | | | 19,533 | 5,184 | 13,905 |
| TOTAL | | | 391,248 | 16,578 | 39,467 | | | 470,790 | 19,533 | 98,930 | 41,495 |
| | | | | | | | | | | | _ |

| | TRANSLATED LOSSES | | | | | | | | | | |
|--------|-------------------|------|-----------|--------|--------|-------|------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 556,775 | | 14,104 | | | 885,613 | | 22,544 | 4,145 |
| 2011 | | | 1,146 | 888 | 28,085 | | | 1,674 | 2,860 | 65,783 | 3,183 |
| 2012 | | 40 | 3,199 | 2,113 | 21,060 | | 63 | 5,664 | 6,263 | 52,055 | 9,969 |
| 2013 | 2 | 145 | 4,967 | 2,920 | 10,272 | 318 | 445 | 15,502 | 14,100 | 47,716 | 11,024 |
| 2014 | 24 | 613 | 36,086 | 23,242 | 7,070 | 172 | 433 | 44,449 | 32,651 | 10,468 | 14,517 |
| TOTAL | 26 | 798 | 602,173 | 29,163 | 80,591 | 490 | 941 | 952,902 | 55,874 | 198,566 | 42,838 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------|---------|----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | PG B | 1,557,33 | 30 | 364,194 | 42,838 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -432,25 | | 137,911 | 598 | |
| TOTAL LOSS | ES | | 1,125,07 | 79 | 226,283 | 43,436 | |
| EXPECTED L | OSSES | | 951,26 | 55 | 502,664 | 82,486 | |
| CREDIBILITY | | | .0 |)1 | .03 | .03 | |
| PURE PREMI | JMS | | | | | | ! |
| INDICAT | ED (PRE-TE | ST) | 5.66 | 60 | 1.138 | .219 | 7.017 |
| INDICAT | ED (POST-TE | ST) | 6.95 | 6 | 1.399 | .269 | 8.624 |
| PRES. C | N RATE LEVI | EL | 4.74 | 11 | 2.505 | .411 | 7.657 |
| DERIVE | D BY FORMU | LA | 4.76 | 3 | 2.472 | .407 | 7.642 |
| UNDERL | YING PRES. | RATE | 4.78 | 36 | 2.529 | .415 | 7.730 |
| PROPOS | PROPOSED | | 4.77 | 2 | 2.477 | .408 | 7.657 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 9.861 |
| IND. RATES | | | | 9.86 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | | | 3 10.44 | + 9.86 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 3,171 | 97,560 | 3.076 | | | | | | 2 | 1 | 3 |
| 2011 | 3,596 | 20,910 | .581 | | | | | | | | |
| 2012 | 2,713 | 698,718 | 25.754 | | | | | 1 | | 1 | 2 |
| 2013 | 2,869 | 32,505 | 1.132 | | | | | | | 1 | 1 |
| 2014 | 2,087 | 70,651 | 3.385 | | | | | | | 1 | 1 |
| TOTAL | 14,436 | 920,344 | 6.375 | | | | | 1 | 2 | 4 | 7 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|--------|--------|--------------|------|---------|--------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 46,842 | 1,063 | | | | 45,935 | 2,102 | 1,618 |
| 2011 | | | | | | | | | | | 20,910 |
| 2012 2013 | | | 283,824 | | 943 | | | 380,011 | | 2,278 | 31,662 |
| 2013 | | | | | 14,306 | | | | | 9,238 | 8,961 |
| 2014 | | | | | 43,611 | | | | | 19,311 | 7,729 |
| TOTAL | | | 283,824 | 46,842 | 59,923 | | | 380,011 | 45,935 | 32,929 | 70,880 |
| | | | | | | | | | | | • |

| | TRANSLATED LOSSES | | | | | | | | | | |
|--------|-------------------|--------|-----------|---------|--------|-------|--------|---------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 96,214 | 2,608 | | | | 105,788 | 5,106 | 1,613 |
| 2011 | | | | | | | | | | | 22,227 |
| 2012 | | 14,811 | 388,324 | 6,862 | 13,156 | | 43,644 | 780,486 | 18,303 | 18,018 | 33,847 |
| 2013 | 3 | 301 | 10,039 | 5,900 | 20,752 | 95 | 136 | 4,805 | 4,369 | 14,781 | 8,889 |
| 2014 | 47 | 1,319 | 72,501 | 43,214 | 50,507 | 86 | 225 | 24,039 | 20,997 | 23,140 | 8,069 |
| TOTAL | 50 | 16,431 | 470,864 | 152,190 | 87,023 | 181 | 44,005 | 809,330 | 149,457 | 61,045 | 74,645 |
| | | | | • | | | · | | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------------|--------------|---------|----------|---------|---------|------------|--------|
| TOTAL TRAN | S. LOSSES P | G B | 1,340,86 | 1 4 | 149,715 | 74,645 | |
| TOTAL TRAN | S. LOSSES PO | 3 A | , | | | ŕ | |
| IBNR + FREQ | UENCY ADJU | ST. | -410,64 | .5 | 139,405 | 300 | |
| TOTAL LOSS | ES | | 930,21 | 6 | 310,310 | 74,945 | |
| EXPECTED L | OSSES | | 860,67 | 75 | 489,091 | 49,371 | |
| CREDIBILITY | | | .0 | 1 | .02 | .02 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | 6.44 | 4 | 2.150 | .519 | 9.113 |
| INDICAT | ED (POST-TE | ST) | 7.92 | 0 | 2.642 | .638 | 11.200 |
| PRES. C | N RATE LEVE | EL . | 5.90 | 5 | 3.356 | .339 | 9.600 |
| DERIVE | D BY FORMUL | -A | 5.92 | 5 | 3.342 | .345 | 9.612 |
| UNDERI | YING PRES. I | RATE | 5.96 | 2 | 3.388 | .342 | 9.692 |
| PROPOS | SED | | 5.92 | 5 | 3.342 | .345 | 9.612 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 12.379 |
| IND. RATES | | | | 12.38 | MINIMU | UM PREMIUM | 2000 |
| MAN. RATES | 11.49 | 12.83 | 3 13.09 | + 12.38 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | - |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 1,311 | 337 | .025 | | | | | | | | |
| 2011 | 1,265 | 4,297 | .339 | | | | | | | 1 | 1 |
| 2012 | 396 | | | | | | | | | | |
| 2013 | 512 | | | | | | | | | | |
| 2014 | 569 | | | | | | | | | | |
| TOTAL | 4,053 | 4,634 | .114 | | | | | | | 1 | 1 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-------|-------|--------------|------|-------|-------|-------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 337 |
| 2011 | | | | | 3,152 | | | | | 1,145 | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| TOTAL | | | | | 3,152 | | | | | 1,145 | 337 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|-------|-------|---------------|------|-------|---------|-------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 336 |
| 2011 | | | 303 | 236 | 7,453 | | | 68 | 118 | 2,697 | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| TOTAL | | | 303 | 236 | 7,453 | | | 68 | 118 | 2,697 | 336 |
| | | | | | | | | | | | |

| • | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|-----------------------|---------|---------|---------|-----------------|------------|--------|
| TOTAL TRAN | S. LOSSES F | G B | 37 | 1 | 10,504 | 336 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -141,50 | 6 | -33,497 | 92 | |
| TOTAL LOSS | ES | | | | | 428 | |
| EXPECTED LO | OSSES | | 281,48 | 0 1 | 113,769 | 16,456 | |
| CREDIBILITY | | | | 0 | .01 | .01 | |
| PURE PREMI | JMS | | | | | | • |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .000 | .011 | .011 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .000 | .014 | .014 |
| PRES. O | N RATE LEVE | EL | 6.87 | 9 | 2.780 | .402 | 10.061 |
| DERIVE | D BY FORMU | _A | 6.87 | 9 | 2.752 | .398 | 10.029 |
| UNDERL | YING PRES. | RATE | 6.94 | 5 | 2.807 | .406 | 10.158 |
| PROPOS | SED | | 6.87 | 9 | 2.752 | .398 | 10.029 |
| | | | | | | | - |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 12.916 |
| IND. RATES | | | | 12.92 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | IAN. RATES 12.27 13.5 | | 13.72 | + 12.92 | + 12.92 PRESENT | | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | TOTAL PAYROLL | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|---|---|-----------------|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 1,492 | 100,566 | 6.740 | | | 1,492 | | | | | 2 | 2 |
| 2011 | 1,748 | 183 | .010 | | | 1,748 | | | | | i l | 1 |
| 2012 | 1,261 | 4,319 | .342 | | | 1,261 | | | | | i l | 1 |
| 2013 | 1,370 | | | | | 1,370 | | | | | i l | 1 |
| 2014 | 1,596 | | | | | 1,596 | | | | | i l | 1 |
| TOTAL | 7,467 | 105,068 | 1.407 | | | 7,467 | | | | | 2 | 2 |
| | · | | | • | · | | | | | | 1 | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|----------------------|-------|------|-----------|-------|--------|--------------|------|-------|-------|--------|-----------------------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | _ |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 2011 2012 | | | | | 12,414 | | | | | 84,519 | 3,633 183 4,319 |
| TOTAL | | | | | 12,414 | | | | | 84,519 | 8,135 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------------|-------|------|-----------|-------|--------|---------------|------|-------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 30,452 | | | | | 205,297 | 3,622 |
| 2011 2012 | | | | | | | | | | | 195 |
| 2012 | | | | | | | | | | | 4,617 |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| TOTAL | | | | | 30,452 | | | | | 205,297 | 8,434 |
| | | | | | | | | | | | |

| | - | | SERIOUS | NON-SEF | RIOUS | MED. ONLY | TOTAL |
|--------------------|--------------|---------|----------|---------|---------|------------|--------|
| TOTAL TRAN | S. LOSSES P | G B | | 2 | 235,749 | 8,434 | |
| TOTAL TRAN | S. LOSSES PO | 3 A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -264,120 | 0 . | -62,411 | 234 | |
| TOTAL LOSS | ES | | | 1 | 173,338 | 8,668 | |
| EXPECTED L | OSSES | | 570,25 | 6 2 | 227,221 | 32,930 | |
| CREDIBILITY | | | .00 | 0 | .01 | .01 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | 2.321 | .116 | 2.437 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | 2.853 | .143 | 2.996 |
| PRES. C | N RATE LEVE | EL . | 7.56 | 4 | 3.014 | .437 | 11.015 |
| DERIVE | D BY FORMUL | -A | 7.56 | 4 | 3.012 | .434 | 11.010 |
| UNDERL | YING PRES. I | RATE | 7.63 | 7 | 3.043 | .441 | 11.121 |
| PROPOS | SED | | 7.56 | 4 | 3.012 | .434 | 11.010 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 14.179 |
| IND. RATES | | | | 14.18 | MINIM | JM PREMIUM | 2000 |
| MAN. RATES | 13.10 | 14.72 | 15.02 | + 14.18 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 1,425 | 675,018 | 47.369 | | | | | 1 | 3 | | 4 |
| 2011 | 1,407 | 41,193 | 2.927 | | | | | | 1 | 1 | 2 |
| 2012 | 1,510 | 85,368 | 5.653 | | | | | | 1 | 4 | 5 |
| 2013 | 2,867 | 414,315 | 14.451 | | | | | | 3 | 2 | 5 |
| 2014 | 3,505 | 114,668 | 3.271 | | | | | | 1 | 3 | 4 |
| TOTAL | 10,714 | 1,330,562 | 12.419 | | | | | 1 | 9 | 10 | 20 |
| | | · | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|---------|--------------|------|----------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 142,062 | 93,658 | | | | 277,629 | 161,131 | | 538 |
| 2011 | | | | 14,302 | 6,064 | | | | 7,780 | 13,047 | |
| 2012 | | | | 33,896 | 6,047 | | | | 23,024 | 19,667 | 2,734 |
| 2013 | | | | 46,637 | 97,162 | | | | 56,953 | 190,863 | 22,700 |
| 2014 | | | | 15,470 | 13,005 | | | | 34,808 | 38,814 | 12,571 |
| TOTAL | | | 142,062 | 203,963 | 122,278 | | | 277,629 | 283,696 | 262,391 | 38,543 |
| | · | · | | · | · | | | <u> </u> | · | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|---------|---------|---------------|-------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | ı | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 252,018 | 192,374 | | | | 651,040 | 371,085 | | 536 |
| 2011 | | | 1,713 | 27,211 | 14,585 | | | 1,457 | 18,953 | 30,914 | |
| 2012 | | 224 | 14,241 | 60,254 | 12,639 | | 186 | 14,690 | 50,419 | 39,598 | 2,923 |
| 2013 | 23 | 2,882 | 114,082 | 113,502 | 145,268 | 2,098 | 4,567 | 170,010 | 192,763 | 312,858 | 22,518 |
| 2014 | 34 | 869 | 49,982 | 31,407 | 17,953 | 449 | 1,120 | 116,016 | 90,341 | 54,087 | 13,124 |
| TOTAL | 57 | 3,975 | 432,036 | 424,748 | 190,445 | 2,547 | 5,873 | 953,213 | 723,561 | 437,457 | 39,101 |
| - | | • | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|----------|---------|---------|-----------------------------------------------|--------|
| TOTAL TRAN | S. LOSSES P | G B | 1,397,70 | 1 1, | 776,211 | 39,101 | |
| TOTAL TRAN | S. LOSSES PO | βA | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -243,48 | 0 - | 116,468 | 364 | |
| TOTAL LOSS | ES | | 1,154,22 | 1 1,0 | 659,743 | 39,465 | |
| EXPECTED L | OSSES | | 567,30 | 8 | 445,168 | 39,428 | |
| CREDIBILITY | | | .0 | 1 | .02 | .02 | |
| PURE PREMI | UMS | | | | | <u>, </u> | |
| INDICAT | ED (PRE-TES | ST) | 10.77 | 3 | 15.491 | .368 | 26.632 |
| INDICAT | ED (POST-TE | ST) | 13.24 | 0 | 19.038 | .452 | 32.730 |
| PRES. C | N RATE LEVE | L | 5.24 | 5 | 4.116 | .364 | 9.725 |
| DERIVE | D BY FORMUL | -A | 5.32 | 5 | 4.414 | .366 | 10.105 |
| UNDERI | YING PRES. | RATE | 5.29 | 5 | 4.155 | .368 | 9.818 |
| PROPOS | SED | | 5.32 | 5 | 4.414 | .366 | 10.105 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 13.014 |
| IND. RATES | | • | | 13.01 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | 11.72 | 13.07 | 13.26 | + 13.01 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | NUMBER OF CASES | | | | | |
|--------|----------|-------------|------------|--|--|-----------------|------|-------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 184,698 | 3,799,852 | 2.057 | | | | | 5 | 19 | 47 | 71 |
| 2011 | 172,989 | 2,192,582 | 1.267 | | | | | 4 | 15 | 18 | 37 |
| 2012 | 194,550 | 5,560,777 | 2.858 | | | | | 3 | 19 | 28 | 50 |
| 2013 | 208,422 | 3,386,752 | 1.624 | | | | | 1 | 16 | 23 | 40 |
| 2014 | 207,849 | 1,862,231 | .895 | | | | | | 2 | 52 | 54 |
| TOTAL | 968,508 | 16,802,194 | 1.735 | | | | | 13 | 71 | 168 | 252 |
| | | | | | | | | | | | |

| | REPORTED LOSSES | | | | | | | | | | | | |
|--------|-----------------|------|-----------|-----------|-----------|-------|------|-----------|-----------|-----------|-----------|--|--|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | |
| 2010 | | | 875,079 | 494,020 | 658,743 | | | 329,249 | 726,021 | 402,070 | 314,670 | | |
| 2011 | | | 518,637 | 221,613 | 211,247 | | | 504,725 | 291,581 | 202,153 | 242,626 | | |
| 2012 | | | 768,514 | 414,218 | 296,296 | | | 2,098,067 | 839,395 | 671,766 | 472,521 | | |
| 2013 | | | 403,933 | 288,664 | 288,709 | | | 880,047 | 310,670 | 804,187 | 410,542 | | |
| 2014 | | | | 17,481 | 372,973 | | | | 58,623 | 854,409 | 558,745 | | |
| TOTAL | | | 2,566,163 | 1,435,996 | 1,827,968 | | | 3,812,088 | 2,226,290 | 2,934,585 | 1,999,104 | | |
| | | | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|-----------|-----------|---------------|---------|-----------|-----------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | N | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,552,390 | 1,014,717 | 1,615,897 | | | 772,089 | 1,672,024 | 976,626 | 313,726 |
| 2011 | | 8,586 | 946,528 | 435,145 | 522,608 | | 10,509 | 1,126,229 | 694,389 | 502,517 | 257,911 |
| 2012 | | 34,425 | 1,042,054 | 791,619 | 591,381 | | 86,391 | 1,947,129 | 1,859,807 | 1,380,234 | 505,125 |
| 2013 | 287 | 16,182 | 669,632 | 581,213 | 452,123 | 31,872 | 48,154 | 1,502,795 | 972,738 | 1,342,162 | 407,258 |
| 2014 | 433 | 11,863 | 652,104 | 390,494 | 435,210 | 4,356 | 11,066 | 1,177,616 | 1,010,060 | 1,036,630 | 583,330 |
| TOTAL | 720 | 71,056 | 4,862,708 | 3,213,188 | 3,617,219 | 36,228 | 156,120 | 6,525,858 | 6,209,018 | 5,238,169 | 2,067,350 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | | MED. ONLY | TOTAL |
|----------------------|--------------|------|-----------|----------------------|---------|-----------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 11,652,69 | 00 18,2 | 277,594 | 2,067,350 | |
| TOTAL TRAN | S. LOSSES PO | 3 A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -6,829,14 | 2 -5,0 | 041,294 | 19,350 | |
| TOTAL LOSS | ES | | 4,823,54 | 8 13, | 236,300 | 2,086,700 | |
| EXPECTED L | OSSES | | 14,992,50 | 18,4 | 411,337 | 2,663,399 | |
| CREDIBILITY | | | .1 | 3 | .34 | .37 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .49 | 8 | 1.367 | .215 | 2.080 |
| INDICAT | ED (POST-TE | ST) | .61 | 2 | 1.680 | .264 | 2.556 |
| PRES. C | N RATE LEVE | EL | 1.53 | 3 | 1.883 | .273 | 3.689 |
| DERIVE | D BY FORMUL | Α | 1.41 | 3 | 1.814 | .270 | 3.497 |
| UNDERI | YING PRES. I | RATE | 1.54 | 8 | 1.901 | .275 | 3.724 |
| PROPOS | SED | | 1.41 | 3 | 1.814 | .270 | 3.497 |
| | | | | | | | |
| YEAR 12-1-14 12-1-15 | | | 12-1-16 | 12-1-17 | IND. R | ATE | 4.503 |
| IND. RATES | | • | | 4.50 MINIMUM PREMIUM | | | 1490 |
| MAN. RATES | 3.74 | 4.83 | 5.03 | + 4.50 PRESENT | | | 1665 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | NUMBER OF CASES | | | | | |
|--------|----------|-------------|------------|--|--|-----------------|------|-------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 2,519 | 89 | .003 | | | | | | | | |
| 2011 | 1,001 | 158,066 | 15.790 | | | | | | 1 | 4 | 5 |
| 2012 | 1,536 | 85,021 | 5.535 | | | | | | 1 | 2 | 3 |
| 2013 | 1,166 | 21,184 | 1.816 | | | | | | | 3 | 3 |
| 2014 | 1,650 | 59,552 | 3.609 | | | | | | 1 | 1 | 2 |
| TOTAL | 7,872 | 323,912 | 4.115 | | | | | | 3 | 10 | 13 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|--------|--------|--------------|------|-------|--------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 89 |
| 2011 | | | | 32,060 | 32,234 | | | | 52,658 | 36,093 | 5,021 |
| 2012 | | | | 10,000 | 16,039 | | | | 7,338 | 44,618 | 7,026 |
| 2013 | | | | | 4,109 | | | | | 14,471 | 2,604 |
| 2014 | | | | 24,428 | 1,529 | | | | 28,350 | 4,529 | 716 |
| TOTAL | | | | 66,488 | 53,911 | | | | 88,346 | 99,711 | 15,456 |
| | | | | | | | | | | | _ |

| | TRANSLATED LOSSES | | | | | | | | | | | | | |
|--------|-------------------|-------|-----------|---------|---------|-------|------|--------|---------|---------|-----------|--|--|--|
| MANUAL | | | INDEMNITY | | | | | ı | MEDICAL | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | | |
| 2010 | | | | | | | | | | | 89 | | | |
| 2011 | | | 5,639 | 62,392 | 76,761 | | | 6,733 | 122,951 | 86,282 | 5,337 | | | |
| 2012 | | 122 | 8,217 | 20,433 | 30,219 | | 150 | 12,807 | 25,057 | 87,376 | 7,511 | | | |
| 2013 | | 87 | 2,881 | 1,691 | 5,958 | 159 | 212 | 7,517 | 6,844 | 23,155 | 2,583 | | | |
| 2014 | 33 | 810 | 47,332 | 30,773 | 6,342 | 237 | 593 | 60,781 | 44,127 | 11,599 | 748 | | | |
| TOTAL | 33 | 1,019 | 64,069 | 115,289 | 119,280 | 396 | 955 | 87,838 | 198,979 | 208,412 | 16,268 | | | |
| | | | | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|----------------------|--------------|------|---------|---------|----------------------|-----------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 154,31 | 0 | 641,960 | 16,268 | |
| TOTAL TRAN | S. LOSSES PO | A £ | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -131,02 | 3 | -53,690 | 148 | |
| TOTAL LOSS | ES | | 23,28 | 7 | 588,270 | 16,416 | |
| EXPECTED L | OSSES | | 278,27 | 6 | 191,603 | 21,491 | |
| CREDIBILITY | | | .0 | 1 | .01 | .01 | |
| PURE PREMI | UMS | | | | - | | |
| INDICAT | ED (PRE-TES | ST) | .29 | 6 | 7.473 | .209 | 7.978 |
| INDICAT | ED (POST-TE | ST) | .36 | 4 | 9.184 | .257 | 9.805 |
| PRES. C | N RATE LEVE | L | 3.50 | 2 | 2.411 | .270 | 6.183 |
| DERIVE | D BY FORMUL | -A | 3.47 | 1 | 2.479 | .270 | 6.220 |
| UNDERI | YING PRES. I | RATE | 3.53 | 5 | 2.434 | .273 | 6.242 |
| PROPOS | SED | | 3.47 | 1 | 2.479 | .270 | 6.220 |
| | | | | | | | |
| YEAR 12-1-14 12-1-15 | | | 12-1-16 | 12-1-17 | IND. R | ATE | 8.010 |
| IND. RATES | | | | 8.01 | 8.01 MINIMUM PREMIUM | | |
| MAN. RATES | 7.24 | 8.2° | 1 8.43 | + 8.01 | PRESE | 2000 | |

12-1-14

8.54

12-1-15

9.85

YEAR

IND. RATES

MAN. RATES

7.583

9.766

2000

2000

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | | | NU | JMBER OF | CASES | | |
|--------|----------|-------------------------------------------|------------|---------|-------------|---------------|--------------|-------|--------|----------|--------|-------|---------|
| YEAR | IN THOUS | LOSSES | REPORTED | | | | | DEATH | | MAJOR | | TEMP | ALL |
| 2010 | | | | | | | | | | | | | |
| 2011 | | | | | | | | | | | | | |
| 2012 | 36 | | | | | | | | | | | | |
| 2013 | 44 | | | | | | | | | | | | |
| 2014 | 31 | | | | | | | | | | | | |
| TOTAL | 111 | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | REPO | ORTED LOSSES | | | | | | | |
| IANUAL | | | INDEMNITY | | | | | MEDIO | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | 1 | TEMP | MED | . ONLY |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | TDANG | SLATED LOSSES | | | | | | | |
| MANUAL | | | INDEMNITY | | IRAN | SLATED LUSSES | | М | EDICAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | 1 | TEMP | MED | . ONLY |
| IEAR | DEATH | F.1. | WAJOR | WIINOR | I EIVIP | DEATH | F.I. | WAJOR | WIINOR | · | ILIVIE | IVIED | . UNL I |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| ı | | | 1 | | | 1 | | l. | | | | | |
| | | | | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | | | | | |
| | | TOTAL TRANS. LC | | | | | | | | | | | |
| | | TOTAL TRANS. LC | | | | | | | | | | | |
| | | IBNR + FREQUENC | CY ADJUST. | -1,680 | -993 | 3 | | | | | | | |
| | | TOTAL LOSSES | _ | | | 3 | | | | | | | |
| | | EXPECTED LOSSE | S | 4,233 | 3,900 | 365 | | | | | | | |
| | | CREDIBILITY | | .00 | .00 | .00 | | | | | | | |
| | | PURE PREMIUMS | DDE TEST\ | 000 | 000 | 002 | 003 | | | | | | |
| | | INDICATED (PRE-TEST) | | .000 | .000 | .003 | .003 .004 | | | | | | |
| | | INDICATED (POST-TEST) PRES. ON RATE LEVEL | | 3.777 | 3.480 | .326 | 7.583 | | | | | | |
| | | DERIVED BY | | 3.777 | 3.480 | .326 | 7.583 | | | | | | |
| | | | PRES. RATE | 3.813 | 3.514 | .329 | 7.656 | | | | | | |
| | | UNDERLYING | FRES. KAIE | 3.813 | 3.514 | .329 | 7.656 | | | | | | |

+PROPOSED

12-1-17 IND. RATE

9.77 MINIMUM PREMIUM + 9.77 PRESENT

3.777

12-1-16

IND. RATES

MAN. RATES

1490

1595

| MANUAL | PAYROLL | TOTAL REP | T. PUR | E PREM. | | | | | | N | UMBER OF | CASES | | |
|--------|----------|--------------|------------|---------|----------|-------------|----------------|-------|-------|---------|----------|-------|-------|---------|
| YEAR | IN THOUS | LOSSES | | PORTED | | | | | DEATH | | MAJOR | | TEMP | ALL |
| 2010 | | | | | | | | | | | | | | |
| 2011 | | | | | | | | | | | | | | |
| 2012 | _ | | | | | | | | | | | | | |
| 2013 | 1 | | | | | | | | | | | | | |
| 2014 | | | | | | | | | | | | | | |
| TOTAL | 1 | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | RE | PORTED LOSSES | | | | | | | |
| IANUAL | DEATH | | | EMNITY | MINOR | TEMP | DEATH | | MEDI | | | TEMP | | |
| YEAR | DEATH | P.T. | IVI | IAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | | IEWIP | INIEL | O. ONLY |
| TOTAL | | | | | | | | | | | | | | |
| | | | | | | TRA | NSLATED LOSSES | | | | | | | |
| ANUAL | | | | EMNITY | | | | | | IEDICAL | | | | |
| YEAR | DEATH | P.T. | M | IAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | ₹ | TEMP | MED | . ONLY |
| | | | | | | | | | | | | | | |
| OTAL | | | | | | | | | | | | | | |
| | | | | | CEDIOLIC | NON CERIOUS | I MED ONLY | TOTAL | | | | | | |
| | | TOTAL TRANS | SLOSSES | PG R | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | | | | | |
| | | TOTAL TRANS | | | | | | | | | | | | |
| | | IBNR + FREQU | | | -8 | | 5 | | | | | | | |
| | | TOTAL LOSSE | | | | , | | | | | | | | |
| | | EXPECTED LO | | | 18 | 1: | 5 2 | | | | | | | |
| | | CREDIBILITY | | İ | .00 | | | | | | | | | |
| | | PURE PREMIL | | • | | | | | | | | | | |
| | | | ED (PRE-TE | | .000 | | | .000 | | | | | | |
| | | | ED (POST-T | | .000 | | | .000 | | | | | | |
| | | | N RATE LEV | | 1.820 | | | 3.498 | | | | | | |
| | | | BY FORMU | | 1.820 | | | 3.498 | | | | | | |
| | | UNDERL | YING PRES. | RATE | 1.837 | | | 3.532 | | | | | | |
| | | PROPOS | ED | | 1.820 | 1.48 | .193 | 3.498 | | | | | | |
| | | YEAR | 12-1-14 | 12-1-15 | 12-1-16 | | RATE | 4.505 | | | | | | |
| | | IND DATES | | | | 4 E4 MINI | MIIM DDEMIIIM | 1400 | | | | | | |

4.51 MINIMUM PREMIUM

+PROPOSED

4.75

4.21

4.77 + 4.51 PRESENT

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | NUMBER OF CASES | | | | | |
|--------|----------|-------------|------------|--|--|-----------------|------|-------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 1,507 | 16,429 | 1.090 | | | | | | 1 | 2 | 3 |
| 2011 | 1,116 | 2,625 | .235 | | | | | | | | |
| 2012 | 1,145 | | | | | | | | | | |
| 2013 | 1,948 | 228,823 | 11.746 | | | | | 1 | 1 | | 2 |
| 2014 | 1,905 | 26,209 | 1.375 | | | | | | | 5 | 5 |
| TOTAL | 7,621 | 274,086 | 3.596 | | | | | 1 | 2 | 7 | 10 |
| | | | | | | | | | | | |

| | REPORTED LOSSES | | | | | | | | | | | | |
|--------|-----------------|------|-----------|-------|--------|-------|------|---------|--------|--------|-----------|--|--|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | |
| 2010 | | | | 649 | 454 | | | | 9,344 | 1,789 | 4,193 | | |
| 2011 | | | | | | | | | | | 2,625 | | |
| | | | | | | | | | | | | | |
| 2013 | | | 90,340 | 4,000 | | | | 128,100 | 6,076 | | 307 | | |
| 2014 | | | | | 11,935 | | | | | 9,442 | 4,832 | | |
| TOTAL | | | 90,340 | 4,649 | 12,389 | | | 128,100 | 15,420 | 11,231 | 11,957 | | |
| | | | | | | | | | | | • | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|--------|--------|---------------|--------|---------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 1,333 | 1,114 | | | | 21,519 | 4,345 | 4,180 |
| 2011 | | | | | | | | | | | 2,790 |
| 2013 | 205 | 4,789 | 180.105 | 13,649 | 6 700 | 44.404 | 16,934 | 445,314 | 31,784 | 10.008 | 305 |
| | | , | , | • | 6,709 | 14,401 | | - / - | , | -, | |
| 2014 | 13 | 360 | 19,840 | 11,825 | 13,817 | 35 | 111 | 11,751 | 10,268 | 11,316 | 5,045 |
| TOTAL | 218 | 5,149 | 199,945 | 26,807 | 21,640 | 14,436 | 17,045 | 457,065 | 63,571 | 25,669 | 12,320 |
| | | | | | | · | | · | | | |

| | | 1 | CEDIOLIC | NON CE | DIOLIC I | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|----------|---------|----------|------------|--------|
| | | | SERIOUS | NON-SEI | | | TOTAL |
| TOTAL TRAN | S. LOSSES P | G B | 693,85 | i8 | 137,687 | 12,320 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -64,87 | 2 | -33,044 | 84 | |
| TOTAL LOSS | ES | | 628,98 | 6 | 104,643 | 12,404 | |
| EXPECTED L | OSSES | | 143,73 | 32 | 120,031 | 10,442 | |
| CREDIBILITY | | | .0 |)1 | .01 | .01 | |
| PURE PREMI | UMS | | | | - | | • |
| INDICAT | ED (PRE-TES | ST) | 8.25 | i3 | 1.373 | .163 | 9.789 |
| INDICAT | ED (POST-TE | ST) | 10.14 | 3 | 1.687 | .200 | 12.030 |
| PRES. C | N RATE LEVE | EL | 1.86 | 8 | 1.560 | .136 | 3.564 |
| DERIVE | D BY FORMUL | _A | 1.95 | 51 | 1.561 | .137 | 3.649 |
| UNDERI | YING PRES. I | RATE | 1.88 | 36 | 1.575 | .137 | 3.598 |
| PROPOS | SED | | 1.95 | 51 | 1.561 | .137 | 3.649 |
| | | | | | - | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 4.699 |
| IND. RATES | | | | 4.70 | MINIM | JM PREMIUM | 1540 |
| MAN. RATES | 4.07 | 4.62 | 4.86 | + 4.70 | PRESE | NT | 1615 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 26,738 | 2,233,281 | 8.352 | | | | | 6 | 6 | 18 | 30 |
| 2011 | 28,929 | 2,696,503 | 9.321 | | | | | 4 | 6 | 20 | 30 |
| 2012 | 29,842 | 1,552,799 | 5.203 | | | 1 | | 1 | 4 | 16 | 22 |
| 2013 | 34,691 | 3,207,645 | 9.246 | | | | | 5 | 5 | 20 | 30 |
| 2014 | 35,296 | 1,245,435 | 3.528 | | | | | 3 | 6 | 19 | 28 |
| TOTAL | 155,496 | 10,935,663 | 7.033 | | | 1 | | 19 | 27 | 93 | 140 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|---------|------|-----------|---------|---------|--------------|------|-----------|---------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 812,183 | 92,106 | 68,352 | | | 942,551 | 62,928 | 124,204 | 130,957 |
| 2011 | | | 930,326 | 179,221 | 196,974 | | | 870,195 | 116,532 | 317,473 | 85,782 |
| 2012 | 350,000 | | 127,546 | 145,115 | 192,885 | | | 264,672 | 76,109 | 320,384 | 76,088 |
| 2013 | | | 1,177,017 | 228,954 | 385,011 | | | 431,945 | 283,598 | 613,756 | 87,364 |
| 2014 | | | 316,898 | 177,364 | 141,897 | | | 234,160 | 158,929 | 163,918 | 52,269 |
| TOTAL | 350,000 | | 3,363,970 | 822,760 | 985,119 | • | | 2,743,523 | 698,096 | 1,539,735 | 432,460 |
| | | | | | | | | | | | I |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|---------|---------|-----------|-----------|-----------|---------------|---------|-----------|-----------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | N | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,333,002 | 189,186 | 167,668 | | | 1,966,409 | 144,923 | 301,690 | 130,564 |
| 2011 | | 11,355 | 1,234,263 | 356,287 | 494,378 | | 12,839 | 1,359,979 | 312,738 | 774,048 | 91,186 |
| 2012 | 446,326 | 10,100 | 329,957 | 292,884 | 370,955 | | 39,916 | 794,028 | 242,253 | 640,723 | 81,338 |
| 2013 | 2,238 | 59,947 | 2,286,239 | 561,295 | 522,438 | 54,030 | 72,287 | 2,077,851 | 808,370 | 838,493 | 86,665 |
| 2014 | 1,858 | 42,580 | 1,140,612 | 399,278 | 234,872 | 16,049 | 19,220 | 1,312,596 | 467,780 | 265,273 | 54,569 |
| TOTAL | 450,422 | 123,982 | 6,324,073 | 1,798,930 | 1,790,311 | 70,079 | 144,262 | 7,510,863 | 1,976,064 | 2,820,227 | 444,322 |
| | | | | | | | | | | | |

| - | | | SERIOUS | NON-SER | NOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|-----------|---------|--------|------------|--------|
| TOTAL TO AN | C LOCCEC E | 10 D | | | | | IOIAL |
| TOTAL TRAN | | | 14,623,68 | 1 8,3 | 85,532 | 444,322 | |
| TOTAL TRAN | | | | | | | l I |
| IBNR + FREQ | <u>UENCY ADJU</u> | ST. | -2,778,96 | 3 -1,4 | 91,736 | 3,136 | l I |
| TOTAL LOSS | ES | | 11,844,71 | 8 6,8 | 93,796 | 447,458 | |
| EXPECTED L | OSSES | | 6,148,31 | 3 5,4 | 87,453 | 418,284 | |
| CREDIBILITY | | | .0 | 4 | .10 | .11 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | 7.61 | 7 | 4.433 | .288 | 12.338 |
| INDICAT | ED (POST-TE | ST) | 9.36 | 1 | 5.448 | .354 | 15.163 |
| PRES. C | N RATE LEVE | EL | 3.91 | 6 | 3.496 | .266 | 7.678 |
| DERIVE | D BY FORMU | _A | 4.13 | 4 | 3.691 | .276 | 8.101 |
| UNDERI | YING PRES. | RATE | 3.95 | 4 | 3.529 | .269 | 7.752 |
| PROPOS | SED | | 4.13 | 4 | 3.691 | .276 | 8.101 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 10.433 |
| IND. RATES | | | | 10.43 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | 8.08 | 9.61 | 10.47 | + 10.43 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|-----|--------------|---|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 161 | | | | | | | | | | | |
| 2011 | 128 | | | | | | | | | | 1 | |
| 2012 | 117 | | | | | | | | | | 1 | |
| 2013 | 143 | | | | | | | | | | 1 | |
| 2014 | 256 | 185 | .072 | | | | | | | | 1 | |
| TOTAL | 805 | 185 | .023 | | | | | | | | | |
| | | | | | | | | | | | | |
| | • | | • | • | • | | • | • | | | | |
| | | | | REP | ORTED LOSSES | • | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|--------------|------|-------|-------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| 2014 | | | | | | | | | | | 185 |
| TOTAL | | | | | | | | | | | 185 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|---------------|------|-------|---------|------|---------------------------------------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| 2014 | | | | | | | | | | | 193 |
| TOTAL | | | | | | | | | | | 193 |
| | | | | | | | | • | | | · · · · · · · · · · · · · · · · · · · |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|--------------------|---------|---------|---------|--------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | | | | 193 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -7,81 | 0 | -3,004 | 15 | |
| TOTAL LOSS | ES | | | | | 208 | |
| EXPECTED LO | OSSES | | 17,67 | 0 | 11,463 | 1,683 | |
| CREDIBILITY | | | .0 | 0 | .00 | .00 | |
| PURE PREMI | JMS | | | • | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .000 | .026 | .026 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .000 | .032 | .032 |
| PRES. O | N RATE LEVE | EL | 2.17 | 4 | 1.411 | .207 | 3.792 |
| DERIVE | D BY FORMUL | _A | 2.17 | 4 | 1.411 | .207 | 3.792 |
| UNDERL | YING PRES. | RATE | 2.19 | 5 | 1.424 | .209 | 3.828 |
| PROPOS | SED | | 2.17 | 4 | 1.411 | .207 | 3.792 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 4.883 |
| IND. RATES | | | | 4.88 | MINIM | UM PREMIUM | 1590 |
| MAN. RATES | AN. RATES 4.49 5.0 | | | + 4.88 | PRESE | NT | 1700 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------------|----------|-------------|-----------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 3,035 | 42,136 | 1.388 | | | | | | | 3 | 3 |
| 2011 2012 | 3,399 | 215,466 | 6.339 12.262 | | | | | 1 | | 3 | 4 |
| 2012 | 3,497 | 428,833 | 12.262 | | | | | | 3 | 2 | 5 |
| 2013 | 3,786 | 122,483 | 3.235 | | | | | | 1 | 4 | 5 |
| 2014 | 4,070 | 55,639 | 1.367 | | | | | | | 4 | 4 |
| TOTAL | 17,787 | 864,557 | 4.861 | | | | | 1 | 4 | 16 | 21 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|---------|--------|--------------|------|--------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 2,526 | | | | | 38,718 | 892 |
| 2011 | | | 95,227 | | 6,726 | | | 98,718 | | 8,431 | 6,364 |
| 2012 2013 | | | | 109,960 | 8,821 | | | | 285,158 | 18,528 | 6,366 |
| 2013 | | | | 24,390 | 21,585 | | | | 42,735 | 22,987 | 10,786 |
| 2014 | | | | | 32,426 | | | | | 23,213 | |
| TOTAL | | | 95,227 | 134,350 | 72,084 | | | 98,718 | 327,893 | 111,877 | 24,408 |
| - | | | | • | | | | | · | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|---------|---------|---------------|-------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 6,196 | | | | | 94,045 | 889 |
| 2011 | | 1,576 | 167,493 | 1,372 | 19,459 | | 2,054 | 213,461 | 3,476 | 23,635 | 6,765 |
| 2012 | | 703 | 43,161 | 193,454 | 20,949 | | 1,836 | 134,287 | 571,677 | 51,752 | 6,805 |
| 2013 | 5 | 898 | 39,148 | 47,298 | 33,573 | 222 | 1,667 | 65,086 | 87,790 | 42,387 | 10,700 |
| 2014 | 36 | 985 | 53,904 | 32,127 | 37,552 | 106 | 271 | 28,889 | 25,233 | 27,813 | |
| TOTAL | 41 | 4,162 | 303,706 | 274,251 | 117,729 | 328 | 5,828 | 441,723 | 688,176 | 239,632 | 25,159 |
| | | | | | · | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|---------|---------|---------|------------|----------|
| TOTAL TRAN | S. LOSSES F | G B | 755,78 | 38 1,3 | 319,788 | 25,159 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -328,94 | - 8 | 189,147 | 424 | |
| TOTAL LOSS | ES | | 426,84 | 1, | 130,641 | 25,583 | |
| EXPECTED L | OSSES | | 728,37 | 78 | 699,030 | 56,740 | |
| CREDIBILITY | | | .(|)1 | .02 | .03 | |
| PURE PREMI | UMS | | | | - | | • |
| INDICAT | ED (PRE-TES | ST) | 2.40 | 00 | 6.357 | .144 | 8.901 |
| INDICAT | ED (POST-TE | ST) | 2.95 | 50 | 7.813 | .177 | 10.940 |
| PRES. C | N RATE LEVE | ĒL | 4.05 | 56 | 3.893 | .316 | 8.265 |
| DERIVE | D BY FORMUI | _A | 4.04 | 15 | 3.971 | .312 | 8.328 |
| UNDERI | LYING PRES. | RATE | 4.09 | 95 | 3.930 | .319 | 8.344 |
| PROPOS | PROPOSED | | | 15 | 3.971 | .312 | 8.328 |
| | | | | | | | <u> </u> |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 10.725 |
| IND. RATES | ND. RATES | | | 10.73 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | | | | | | | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|----------|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 320 | 409 | .127 | | | | | | | | 1 |
| 2011 | 1,440 | 1,067 | .074 | | | | | | | | ł |
| 2012 | 1,902 | | | | | | | | | | ł |
| 2013 | 594 | | | | | | | | | | ł |
| 2014 | 341 | | | | | | | | | | i |
| TOTAL | 4,597 | 1,476 | .032 | | | | | | | | <u> </u> |
| | | | | | | | | | | | <u> </u> |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|--------------|------|-------|-------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 409 |
| 2011 | | | | | | | | | | | 1,067 |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | 1,476 |
| - | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|---------------|------|-------|---------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 408 |
| 2011 | | | | | | | | | | | 1,134 |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | 1,542 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SEF | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|---------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | | | | 1,542 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -41,73 | 6 - | 13,446 | 38 | |
| TOTAL LOSS | ES | | | | | 1,580 | |
| EXPECTED LO | OSSES | | 90,97 | 5 | 50,752 | 8,046 | |
| CREDIBILITY | | | .00 |) | .01 | .01 | |
| PURE PREMI | JMS | | | • | | | |
| INDICAT | ED (PRE-TES | ST) | .00 |) | .000 | .034 | .034 |
| INDICAT | ED (POST-TE | ST) | .00 |) | .000 | .042 | .042 |
| PRES. O | N RATE LEVE | EL | 1.96 |) | 1.094 | .173 | 3.227 |
| DERIVE | D BY FORMUL | _A | 1.96 |) | 1.083 | .172 | 3.215 |
| UNDERL | YING PRES. | RATE | 1.979 | 9 | 1.104 | .175 | 3.258 |
| PROPOS | PROPOSED | | |) | 1.083 | .172 | 3.215 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. RA | ATE | 4.140 |
| IND. RATES | ND. RATES | | | 4.14 | MINIMU | JM PREMIUM | 1390 |
| MAN. RATES | 3.81 | 4.27 | 4.40 | + 4.14 | PRESE | NT | 1495 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | NUMBER OF CASES | | | | | |
|--------|----------|-------------|------------|--|--|-----------------|------|-------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 10,441 | 2,123 | .020 | | | | | | | | |
| 2011 | 11,662 | 556,648 | 4.773 | | | | | 1 | | | 1 |
| 2012 | 12,498 | 41,272 | .330 | | | | | | 1 | 1 | 2 |
| 2013 | 13,301 | 24,274 | .182 | | | | | | | 2 | 2 |
| 2014 | 14,700 | 56,673 | .385 | | | | | | | 2 | 2 |
| TOTAL | 62,602 | 680,990 | 1.088 | | | | | 1 | 1 | 5 | 7 |
| | | | | | | | | | | | |

| | | | | | REP(| ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|-------|--------|--------------|------|---------|--------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | <u> </u> |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 2,123 |
| 2011 | | | 276,355 | | | | | 271,954 | | | 8,339 |
| 2012 2013 | | | | 7,872 | 2,518 | | | | 13,110 | 4,840 | 12,932 |
| 2013 | | | | | 2,107 | | | | | 20,813 | 1,354 |
| 2014 | | | | | 27,162 | | | | | 27,608 | 1,903 |
| TOTAL | | | 276,355 | 7,872 | 31,787 | | | 271,954 | 13,110 | 53,261 | 26,651 |
| | | | | · | · | | · | | · | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|--------|--------|---------------|-------|---------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 2,117 |
| 2011 | | 4,114 | 434,980 | 2,266 | 9,271 | | 5,083 | 527,039 | 6,459 | 9,360 | 8,864 |
| 2012 | | 61 | 3,621 | 14,199 | 5,005 | | 89 | 7,019 | 27,217 | 10,156 | 13,824 |
| 2013 | | 41 | 1,476 | 868 | 3,057 | 254 | 304 | 10,810 | 9,843 | 33,302 | 1,343 |
| 2014 | 28 | 823 | 45,155 | 26,913 | 31,458 | 126 | 321 | 34,367 | 30,015 | 33,084 | 1,987 |
| TOTAL | 28 | 5,039 | 485,232 | 44,246 | 48,791 | 380 | 5,797 | 579,235 | 73,534 | 85,902 | 28,135 |
| | | | | | | | | | | | |

| | - | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 1,075,71 | 1 2 | 252,473 | 28,135 | |
| TOTAL TRAN | S. LOSSES PO | Α | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -164,630 | 6 | -82,269 | 247 | |
| TOTAL LOSS | ES | | 911,07 | 5 1 | 170,204 | 28,382 | |
| EXPECTED L | OSSES | | 366,222 | 2 3 | 305,498 | 32,553 | |
| CREDIBILITY | | | .02 | 2 | .05 | .06 | |
| PURE PREMI | UMS | | | | - | | |
| INDICAT | ED (PRE-TES | T) | 1.45 | 5 | .272 | .045 | 1.772 |
| INDICAT | ED (POST-TE | ST) | 1.788 | 3 | .334 | .055 | 2.177 |
| PRES. C | N RATE LEVE | L | .579 |) | .483 | .052 | 1.114 |
| DERIVE | D BY FORMUL | .A | .603 | 3 | .476 | .052 | 1.131 |
| UNDERI | YING PRES. F | RATE | .58 | 5 | .488 | .052 | 1.125 |
| PROPOS | PROPOSED | | | 3 | .476 | .052 | 1.131 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 1.456 |
| IND. RATES | | | | 1.46 | MINIM | UM PREMIUM | 680 |
| MAN. RATES | N. RATES 1.24 1.4 | | | + 1.46 | PRESE | NT | 710 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | , |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 7,384 | 42,703 | .578 | | | | | | | 3 | 3 |
| 2011 | 10,201 | 66,709 | .653 | | | | | | | 3 | 3 |
| 2012 | 9,862 | 485,538 | 4.923 | | | | 1 | | 1 | 4 | 6 |
| 2013 | 11,364 | 205,617 | 1.809 | | | | | | 3 | 3 | 6 |
| 2014 | 10,722 | 556,096 | 5.186 | | | | | | | 11 | 11 |
| TOTAL | 49,533 | 1,356,663 | 2.739 | | | | 1 | | 4 | 24 | 29 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|--------|-----------|--------|---------|--------------|--------|---------------------------------------|--------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 10,677 | | | | | 15,254 | 16,772 |
| 2011 | | | | | 18,054 | | | | | 42,117 | 6,538 |
| 2012 | | 51,129 | | 2,651 | 225,348 | | 50,277 | | 10,290 | 135,270 | 10,573 |
| 2013 | | | | 94,193 | 7,223 | | | | 67,240 | 13,241 | 23,720 |
| 2014 | | | | | 235,229 | | | | | 303,502 | 17,365 |
| TOTAL | | 51,129 | | 96,844 | 496,531 | | 50,277 | | 77,530 | 509,384 | 74,968 |
| | | · | | | | · | | · · · · · · · · · · · · · · · · · · · | | | |

| | TRANSLATED LOSSES | | | | | | | | | | | | |
|--------|-------------------|---------|-----------|---------|---------|---------|---------|---------|---------|---------|-----------|--|--|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | |
| 2010 | | | | | 26,191 | | | | | 37,052 | 16,722 | | |
| 2011 | | | 1,737 | 1,354 | 42,681 | | | 2,522 | 4,313 | 99,172 | 6,950 | | |
| 2012 | 2,995 | 262,871 | 68,397 | 46,597 | 418,836 | 527,310 | 200,109 | 36,008 | 52,176 | 264,245 | 11,303 | | |
| 2013 | 2 | 1,855 | 97,750 | 151,295 | 19,197 | 127 | 2,259 | 90,481 | 127,289 | 30,007 | 23,530 | | |
| 2014 | 253 | 7,123 | 391,049 | 233,065 | 272,435 | 1,394 | 3,538 | 377,815 | 330,006 | 363,688 | 18,129 | | |
| TOTAL | 3,250 | 271,849 | 558,933 | 432,311 | 779,340 | 528,831 | 205,906 | 506,826 | 513,784 | 794,164 | 76,634 | | |
| | | | | | | | | | | | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | G B | 2,075,59 | 5 2, | 19,599 | 76,634 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -522,07 | '4 - | 193,654 | 577 | |
| TOTAL LOSS | ES | | 1,553,52 | 1 2,3 | 325,945 | 77,211 | |
| EXPECTED L | OSSES | | 1,156,10 | 0 7 | 713,276 | 78,263 | |
| CREDIBILITY | | | 0. | 2 | .05 | .05 | |
| PURE PREMI | UMS | • | | | | | ! |
| INDICAT | ED (PRE-TE | ST) | 3.13 | 6 | 4.696 | .156 | 7.988 |
| INDICAT | ED (POST-TE | ST) | 3.85 | 4 | 5.771 | .192 | 9.817 |
| PRES. C | N RATE LEVI | EL | 2.31 | 2 | 1.426 | .157 | 3.895 |
| DERIVE | D BY FORMU | _A | 2.34 | .3 | 1.643 | .159 | 4.145 |
| UNDERL | YING PRES. | RATE | 2.33 | 4 | 1,440 | .158 | 3.932 |
| PROPOS | PROPOSED | | 2.34 | 3 | 1.643 | .159 | 4.145 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 5.338 |
| IND. RATES | IND. RATES | | | 5.34 | MINIM | UM PREMIUM | 1710 |
| MAN. RATES | | | 5.31 | + 5.34 | PRESE | NT | 1740 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 4,790 | 108,629 | 2.267 | | | | | | 1 | 1 | 2 |
| 2011 | 4,276 | 5,209 | .121 | | | | | | | | |
| 2012 | 4,651 | 4,713 | .101 | | | | | | | 1 | 1 |
| 2013 | 5,078 | 28,374 | .558 | | | | | | | 2 | 2 |
| 2014 | 5,093 | 12,400 | .243 | | | | | | | 3 | 3 |
| TOTAL | 23,888 | 159,325 | .667 | | | | | | 1 | 7 | 8 |
| | | | | | | | | | | - | |

| | REPORTED LOSSES | | | | | | | | | | | | |
|--------------|-----------------|------|-----------|--------|--------|-------|------|-------|--------|--------|-----------|--|--|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | - | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | |
| 2010 | | | | 38,345 | 157 | | | | 68,275 | 602 | 1,250 | | |
| 2011 | | | | | | | | | | | 5,209 | | |
| 2012 2013 | | | | | 1,035 | | | | | 2,052 | 1,626 | | |
| | | | | | 12,496 | | | | | 13,318 | 2,560 | | |
| 2014 | | | | | 2,683 | | | | | 3,408 | 6,309 | | |
| TOTAL | | | | 38,345 | 16,371 | | | | 68,275 | 19,380 | 16,954 | | |
| · | · | | | | | | | | | | | | |

| | TRANSLATED LOSSES | | | | | | | | | | | | | |
|--------|-------------------|------|-----------|--------|--------|-------|------|--------|---------|--------|-----------|--|--|--|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | | |
| 2010 | | | | 78,761 | 385 | | | | 157,237 | 1,462 | 1,246 | | | |
| 2011 | | | | | | | | | | | 5,537 | | | |
| 2012 | | | 292 | 194 | 1,924 | | 9 | 435 | 481 | 3,999 | 1,738 | | | |
| 2013 | 2 | 266 | 8,774 | 5,155 | 18,126 | 127 | 201 | 6,921 | 6,298 | 21,309 | 2,540 | | | |
| 2014 | 2 | 82 | 4,463 | 2,656 | 3,104 | 15 | 41 | 4,246 | 3,709 | 4,087 | 6,587 | | | |
| TOTAL | 4 | 348 | 13,529 | 86,766 | 23,539 | 142 | 251 | 11,602 | 167,725 | 30,857 | 17,648 | | | |
| | | | | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|---------|------------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | PG B | 25,87 | 76 | 308,887 | 17,648 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -190,27 | 74 | -78,093 | 259 | |
| TOTAL LOSS | ES | | | 1 | 230,794 | 17,907 | |
| EXPECTED L | OSSES | | 415,89 | 90 2 | 284,028 | 35,833 | |
| CREDIBILITY | | | .(| 01 | .03 | .03 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TE | ST) | .00 | 00 | .966 | .075 | 1.041 |
| INDICAT | ED (POST-TE | ST) | .00 | 00 | 1.187 | .092 | 1.279 |
| PRES. C | N RATE LEV | EL | 1.72 | 24 | 1.178 | .149 | 3.051 |
| DERIVE | D BY FORMU | LA | 1.70 |)7 | 1.178 | .147 | 3.032 |
| UNDERI | YING PRES. | RATE | 1.74 | 1 1 | 1.189 | .150 | 3.080 |
| PROPOS | PROPOSED | | |)7 | 1.178 | .147 | 3.032 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 3.904 |
| IND. RATES | | | | 3.90 | MINIM | UM PREMIUM | 1330 |
| MAN. RATES | MAN. RATES 3.57 4 | | | + 3.90 | PRESI | 1425 | |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | NUMBER OF CASES | | | | | |
|--------|----------|-------------|------------|--|--|-----------------|------|-------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 19,428 | 69,594 | .358 | | | | | | | 3 | 3 |
| 2011 | 19,003 | 68,013 | .357 | | | | | | 1 | 1 | 2 |
| 2012 | 20,424 | 200,111 | .979 | | | | | | 2 | 4 | 6 |
| 2013 | 20,236 | 25,902 | .127 | | | | | | | 3 | 3 |
| 2014 | 21,707 | 13,636 | .062 | | | | | | | 1 | 1 |
| TOTAL | 100,798 | 377,256 | .374 | | | | | | 3 | 12 | 15 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|--------|--------|--------------|------|-------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 20,780 | | | | | 36,017 | 12,797 |
| 2011 | | | | 17,752 | 75 | | | | 40,530 | 129 | 9,527 |
| 2012 2013 | | | | 77,477 | 11,136 | | | | 81,079 | 22,026 | 8,393 |
| 2013 | | | | | 2,038 | | | | | 14,548 | 9,316 |
| 2014 | | | | | 1,539 | | | | | 2,238 | 9,859 |
| TOTAL | | | | 95,229 | 35,568 | | | | 121,609 | 74,958 | 49,892 |
| | | | | | | | | | | | |

| | TRANSLATED LOSSES | | | | | | | | | | | | | |
|--------|-------------------|------|-----------|---------|--------|-------|------|--------|---------|---------|-----------|--|--|--|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | | |
| 2010 | | | | | 50,973 | | | | | 87,485 | 12,759 | | | |
| 2011 | | | 1,409 | 33,216 | 484 | | | 3,528 | 91,799 | 1,302 | 10,127 | | | |
| 2012 | | 519 | 31,792 | 137,224 | 23,902 | | 568 | 41,733 | 166,473 | 47,387 | 8,972 | | | |
| 2013 | | 41 | 1,432 | 839 | 2,955 | 191 | 217 | 7,559 | 6,875 | 23,275 | 9,241 | | | |
| 2014 | 2 | 50 | 2,561 | 1,525 | 1,782 | 10 | 26 | 2,788 | 2,435 | 2,679 | 10,292 | | | |
| TOTAL | 2 | 610 | 37,194 | 172,804 | 80,096 | 201 | 811 | 55,608 | 267,582 | 162,128 | 51,391 | | | |
| | | | · | · | · | | · | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|--------------|---------|------------------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 94,420 | 6 | 682,610 | 51,391 | |
| TOTAL TRAN | S. LOSSES PO | A | • | | | • | |
| IBNR + FREQ | UENCY ADJU | ST. | -377,64 | 0 - | 167,507 | 582 | |
| TOTAL LOSS | ES | | | | 515,103 | 51,973 | |
| EXPECTED L | OSSES | | 827,55 | 2 (| 613,860 | 80,638 | |
| CREDIBILITY | | | .0: | 3 | .08 | 80. | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TES | T) | .00 | 0 | .511 | .052 | .563 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .628 | .064 | .692 |
| PRES. C | N RATE LEVE | L | .81 | 3 | .603 | .080 | 1.496 |
| DERIVE | D BY FORMUL | Α. | .78 | 9 | .605 | .079 | 1.473 |
| UNDERL | YING PRES. F | RATE | .82 ⁻ | 1 | .609 | .080 | 1.510 |
| PROPOS | PROPOSED | | .78 | 9 | .605 | .079 | 1.473 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 1.897 |
| IND. RATES | | | | 1.90 | MINIM | UM PREMIUM | 800 |
| MAN. RATES | 1.82 | 2.00 | 2.04 | + 1.90 | PRESE | ENT | 850 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | IMBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|----------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 3,838 | 4,240 | .110 | | | | | | | | |
| 2011 | 3,440 | 1,529 | .044 | | | | | | | | |
| 2012 | 3,612 | 803 | .022 | | | | | | | | |
| 2013 | 3,798 | 38,049 | 1.001 | | | | | | 1 | | 1 |
| 2014 | 3,898 | | | | | | | | | | |
| TOTAL | 18,586 | 44,621 | .240 | | | | | | 1 | | 1 |
| | | · | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | _ |
|--------------|-------|------|-----------|--------|------|--------------|------|-------|--------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 2011 | | | | | | | | | | | 4,240 |
| 2011 | | | | | | | | | | | 1,529 |
| 2012 2013 | | | | | | | | | | | 803 |
| 2013 | | | | 12,495 | | | | | 22,827 | | 2,727 |
| | | | | | | | | | | | |
| TOTAL | | | | 12,495 | | | | | 22,827 | | 9,299 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|--------|-------|---------------|------|--------|---------|-------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 4,227 |
| 2011 | | | | | | | | | | | 1,625 |
| 2012 | | | | | | | | | | | 858 |
| 2013 | | 226 | 12,295 | 19,674 | 1,157 | | 701 | 28,385 | 41,090 | 2,995 | 2,705 |
| | | | | | | | | | | | |
| TOTAL | | 226 | 12,295 | 19,674 | 1,157 | | 701 | 28,385 | 41,090 | 2,995 | 9,415 |
| | | | | • | | | | | • | | <u> </u> |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|---------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | G B | 41,60 | 7 | 64,916 | 9,415 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -221,31 | 9 | -90,383 | 209 | |
| TOTAL LOSS | ES | | | | | 9,624 | |
| EXPECTED L | OSSES | | 481,74 | 9 3 | 328,229 | 29,366 | |
| CREDIBILITY | | | .0 | 1 | .02 | .03 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .000 | .052 | .052 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .000 | .064 | .064 |
| PRES. C | N RATE LEVE | EL | 2.56 | 7 | 1.749 | .157 | 4.473 |
| DERIVE | D BY FORMUI | _A | 2.54 | 1 | 1.714 | .154 | 4.409 |
| UNDERI | YING PRES. | RATE | 2.59 | 2 | 1.766 | .158 | 4.516 |
| PROPOS | PROPOSED | | 2.54 | 1 | 1.714 | .154 | 4.409 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 5.678 |
| IND. RATES | | | | 5.68 | MINIMU | JM PREMIUM | 1800 |
| MAN. RATES | 5.40 | 5.79 | 6.10 | + 5.68 | PRESE | NT | 1955 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | IMBER OF | CASES | | |
|--------------|----------|-------------|------------|--|--|-------|------|----------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 109,122 | 327,433 | .300 | | | | | 1 | | 2 | 3 |
| 2011 2012 | 120,473 | 55,533 | .046 | | | | | | 1 | 2 | 3 |
| 2012 | 116,229 | 255,367 | .219 | | | | | | 4 | 3 | 7 |
| 2013 | 117,035 | 268,798 | .229 | | | | | | 4 | | 4 |
| 2014 | 129,156 | 158,372 | .122 | | | | | | 1 | 3 | 4 |
| TOTAL | 592,015 | 1,065,503 | .180 | | | | | 1 | 10 | 10 | 21 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|----------|--------------|------|---------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 187,800 | | 1,995 | | | 110,856 | | 9,097 | 17,685 |
| 2011 | | | | 14,220 | 7,266 | | | | 8,316 | 4,206 | 21,525 |
| 2012 | | | | 129,045 | 5,395 | | | | 94,908 | 10,120 | 15,899 |
| 2013 | | | | 82,304 | | | | | 162,177 | | 24,317 |
| 2014 | | | | 42,026 | 6,039 | | | | 41,229 | 41,241 | 27,837 |
| TOTAL | | | 187,800 | 267,595 | 20,695 | | | 110,856 | 306,630 | 64,664 | 107,263 |
| | | · | · | | <u> </u> | | · | | | · | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|---------|--------|---------------|-------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 333,157 | | 4,894 | | | 259,957 | | 22,097 | 17,632 |
| 2011 | | | 1,822 | 27,149 | 17,425 | | | 974 | 19,265 | 10,109 | 22,881 |
| 2012 | | 814 | 49,254 | 226,108 | 15,374 | | 612 | 45,534 | 191,195 | 24,934 | 16,996 |
| 2013 | | 1,496 | 80,987 | 129,592 | 7,622 | | 4,997 | 201,634 | 291,926 | 21,274 | 24,122 |
| 2014 | 60 | 1,481 | 87,088 | 56,319 | 14,865 | 501 | 1,268 | 131,523 | 101,849 | 58,394 | 29,062 |
| TOTAL | 60 | 3,791 | 552,308 | 439,168 | 60,180 | 501 | 6,877 | 639,622 | 604,235 | 136,808 | 110,693 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|--------------|---------|----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 1,203,15 | 59 1, | 240,391 | 110,693 | |
| TOTAL TRAN | S. LOSSES PO | 3 A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -226,88 | 36 - | 206,187 | 428 | |
| TOTAL LOSS | ES | | 976,27 | 73 1, | 034,204 | 111,121 | |
| EXPECTED L | OSSES | | 497,29 | 91 | 757,779 | 59,202 | |
| CREDIBILITY | | | .(|)9 | .25 | .27 | |
| PURE PREMI | UMS | | | • | | | • |
| INDICAT | ED (PRE-TES | ST) | .16 | 35 | .175 | .019 | .359 |
| INDICAT | ED (POST-TE | ST) | .20 |)3 | .215 | .023 | .441 |
| PRES. C | N RATE LEVE | L | 30. | 33 | .127 | .010 | .220 |
| DERIVE | D BY FORMUL | .A | .09 | 94 | .149 | .014 | .257 |
| UNDERI | YING PRES. I | RATE | 30. | 34 | .128 | .010 | .222 |
| PROPOS | SED | | .09 | 94 | .149 | .014 | .257 |
| | | | | • | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | .330 |
| IND. RATES | | | | .33 | MINIM | UM PREMIUM | 380 |
| MAN. RATES | .32 | .3 | .30 | + .33 | PRESE | ENT | 375 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | NUMBER OF CASES | | | | | , |
|--------|----------|-------------|------------|--|--|-----------------|------|-------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 5,398 | | | | | | | | | | |
| 2011 | 5,722 | 1,353 | .023 | | | | | | | | |
| 2012 | 5,369 | 886 | .016 | | | | | | | | |
| 2013 | 5,286 | 56,153 | 1.062 | | | | | | 1 | 1 | 2 |
| 2014 | 4,956 | 111,495 | 2.249 | | | | | | 1 | | 1 |
| TOTAL | 26,731 | 169,887 | .636 | | | | | | 2 | 1 | 3 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|--------|------|--------------|------|-------|---------|-------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | | |
| 2011 | | | | | | | | | | | 1,353 |
| 2012 2013 | | | | | | | | | | | 886 |
| 2013 | | | | 17,294 | 227 | | | | 35,268 | 1,954 | 1,410 |
| 2014 | | | | 28,933 | | | | | 76,091 | | 6,471 |
| TOTAL | | | | 46,227 | 227 | | | | 111,359 | 1,954 | 10,120 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|------------------------------|-------|------------|------------------|--------|----------------|---------------|----------------|-------------------|-------------------|-----------------|--------------------------------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2011 2012 2013 2014 | 37 | 313 896 | 17,180 53,046 | | 1,928 5,417 | 32 587 | 1,113 1,458 | 44,867 148,001 | 64,403 105,219 | 7,756 16,566 | 1,438 947 1,399 6,756 |
| TOTAL | 37 | 1,209 | 70,226 | 61,974 | 7,345 | 619 | 2,571 | 192,868 | 169,622 | 24,322 | 10,540 |
| | | | | | | | | | | | |

| - | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|---------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | G B | 267,53 | 0 2 | 263,263 | 10,540 | |
| TOTAL TRAN | S. LOSSES PO | ЭА | • | | | • | |
| IBNR + FREQ | UENCY ADJU | ST. | -31,54 | 1 | -28,997 | 104 | |
| TOTAL LOSS | ES | | 235,98 | 9 2 | 234,266 | 10,644 | |
| EXPECTED L | OSSES | | 67,89 | 6 | 104,518 | 15,504 | |
| CREDIBILITY | | | .0 | 1 | .03 | .03 | |
| PURE PREMI | UMS | | | • | | | |
| INDICAT | ED (PRE-TES | ST) | .88 | 3 | .876 | .040 | 1.799 |
| INDICAT | ED (POST-TE | ST) | 1.08 | 5 | 1.077 | .049 | 2.211 |
| PRES. C | N RATE LEVE | EL | .25 | 2 | .387 | .057 | .696 |
| DERIVE | D BY FORMUI | _A | .26 | 0 | .408 | .057 | .725 |
| UNDERI | YING PRES. | RATE | .25 | 4 | .391 | .058 | .703 |
| PROPOS | PROPOSED | | | 0 | .408 | .057 | .725 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | .933 |
| IND. RATES | | | | .93 | MINIM | UM PREMIUM | 540 |
| MAN. RATES | AN. RATES .87 . | | | + .93 | PRESE | ENT | 555 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | NUMBER OF CASES | | | | | |
|--------|----------|-------------|------------|--|--|-----------------|------|-------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 64,410 | 800,662 | 1.243 | | | | | 1 | 8 | 20 | 29 |
| 2011 | 67,454 | 742,384 | 1.100 | | | | | 1 | 8 | 13 | 22 |
| 2012 | 71,693 | 1,132,901 | 1.580 | | | 1 | | 2 | 4 | 11 | 18 |
| 2013 | 72,515 | 940,011 | 1.296 | | | | | 1 | 7 | 11 | 19 |
| 2014 | 74,885 | 280,831 | .375 | | | | | | 4 | 14 | 18 |
| TOTAL | 350,957 | 3,896,789 | 1.110 | | | 1 | | 5 | 31 | 69 | 106 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|--------|------|-----------|---------|---------|--------------|------|-----------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 77,010 | 77,557 | 68,268 | | | 251,516 | 97,488 | 157,311 | 71,512 |
| 2011 | | | 98,803 | 123,436 | 135,060 | | | 40,195 | 185,701 | 128,478 | 30,711 |
| 2012 | 50,392 | | 207,653 | 129,887 | 44,026 | | | 301,957 | 220,660 | 131,105 | 47,221 |
| 2013 | | | 88,547 | 150,889 | 43,724 | | | 417,277 | 125,151 | 52,152 | 62,271 |
| 2014 | | | | 50,874 | 9,530 | | | | 105,358 | 80,876 | 34,193 |
| TOTAL | 50,392 | | 472,013 | 532,643 | 300,608 | | | 1,010,945 | 734,358 | 549,922 | 245,908 |
| - | | | | | | | | | | | |

| | TRANSLATED LOSSES | | | | | | | | | | | | | |
|--------|-------------------|--------|-----------|---------|---------|--------|--------|-----------|-----------|-----------|-----------|--|--|--|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | | |
| 2010 | | | 136,616 | 159,301 | 167,465 | | | 589,805 | 224,514 | 382,108 | 71,297 | | | |
| 2011 | | 1,639 | 195,866 | 241,935 | 325,134 | | 836 | 110,527 | 434,772 | 308,637 | 32,646 | | | |
| 2012 | 64,260 | 15,994 | 454,839 | 241,570 | 98,780 | | 49,678 | 986,242 | 489,269 | 282,597 | 50,479 | | | |
| 2013 | 105 | 5,886 | 262,485 | 259,078 | 80,404 | 23,280 | 30,934 | 870,851 | 282,720 | 114,340 | 61,773 | | | |
| 2014 | 75 | 1,852 | 109,127 | 70,372 | 20,580 | 1,182 | 2,955 | 305,592 | 233,614 | 119,847 | 35,697 | | | |
| TOTAL | 64,440 | 25,371 | 1,158,933 | 972,256 | 692,363 | 24,462 | 84,403 | 2,863,017 | 1,664,889 | 1,207,529 | 251,892 | | | |
| | | | | | | | | | · | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|----------------------|---------|----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 4,220,62 | 6 4, | 537,037 | 251,892 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -984,84 | 1 -1,0 | 007,844 | 2,352 | |
| TOTAL LOSS | ES | | 3,235,78 | 5 3, | 529,193 | 254,244 | |
| EXPECTED L | OSSES | | 2,161,89 | 6 3,0 | 695,577 | 326,389 | |
| CREDIBILITY | | | .0. | 7 | .17 | .19 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .92 | 2 | 1.006 | .072 | 2.000 |
| INDICAT | INDICATED (PRE-TEST) | | | 3 | 1.236 | .088 | 2.457 |
| PRES. C | N RATE LEVE | EL | .61 | 0 | 1.043 | .092 | 1.745 |
| DERIVE | D BY FORMUL | _A | .64 | .7 | 1.076 | .091 | 1.814 |
| UNDERL | YING PRES. | RATE | .61 | 6 | 1.053 | .093 | 1.762 |
| PROPOS | SED | | .64 | .7 | 1.076 | .091 | 1.814 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 2.336 |
| IND. RATES | | | | 2.34 | MINIM | UM PREMIUM | 915 |
| MAN. RATES | 1.78 | 2.14 | 2.38 | + 2.34 | PRESE | NT | 940 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | IMBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|----------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 1,347 | 646 | .047 | | | | | | | | |
| 2011 | 1,775 | 72 | .004 | | | | | | | | |
| 2012 | 2,092 | 63,134 | 3.017 | | | | | | 1 | 1 | 2 |
| 2013 | 1,366 | 19,547 | 1.430 | | | | | | | 2 | 2 |
| 2014 | 4,758 | 37,761 | .793 | | | | | | | 1 | 1 |
| TOTAL | 11,338 | 121,160 | 1.069 | | | | | | 1 | 4 | 5 |
| | | | | | | | | | | • | |

| | REPORTED LOSSES | | | | | | | | | | | | |
|--------------|-----------------|------|-----------|-------|--------|-------|------|-------|--------|--------|-----------|--|--|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | |
| 2010 | | | | | | | | | | | 646 | | |
| 2011 | | | | | | | | | | | 72 | | |
| 2012 2013 | | | | 2,427 | 10,000 | | | | 17,203 | 20,783 | 12,721 | | |
| | | | | | 1,920 | | | | | 13,656 | 3,971 | | |
| 2014 | | | | | 1,494 | | | | | 30,050 | 6,217 | | |
| TOTAL | | | | 2,427 | 13,414 | | | | 17,203 | 64,489 | 23,627 | | |
| | | | | | | | | | | | | | |

| | TRANSLATED LOSSES | | | | | | | | | | | | | |
|--------|-------------------|------|-----------|-------|--------|----------|------|--------|---------|--------|-----------|--|--|--|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | | |
| 2010 | | | | | | | | | | | 644 | | | |
| 2011 | | | | | | | | | | | 77 | | | |
| 2012 | | 51 | 3,716 | 6,096 | 18,680 | | 159 | 12,265 | 39,098 | 41,454 | 13,599 | | | |
| 2013 | | 35 | 1,345 | 789 | 2,784 | 190 | 201 | 7,099 | 6,459 | 21,848 | 3,939 | | | |
| 2014 | 2 | 43 | 2,484 | 1,478 | 1,728 | 142 | 351 | 37,411 | 32,675 | 36,010 | 6,491 | | | |
| TOTAL | 2 | 129 | 7,545 | 8,363 | 23,192 | 332 | 711 | 56,775 | 78,232 | 99,312 | 24,750 | | | |
| | | | | | | <u> </u> | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|---------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | PG B | 65,49 | 4 : | 209,099 | 24,750 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -11,38 | 6 | -7,888 | 53 | |
| TOTAL LOSS | ES | | 54,10 | 8 | 201,211 | 24,803 | |
| EXPECTED L | OSSES | | 27,66 | 5 | 33,334 | 5,328 | |
| CREDIBILITY | | | .0 | 1 | .02 | .02 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .47 | 7 | 1.775 | .219 | 2.471 |
| INDICAT | ED (POST-TE | ST) | .58 | 6 | 2.181 | .269 | 3.036 |
| PRES. C | N RATE LEVE | EL | .24 | .2 | .291 | .046 | .579 |
| DERIVE | D BY FORMUI | _A | .24 | .5 | .329 | .050 | .624 |
| UNDERI | YING PRES. | RATE | .24 | 4 | .294 | .047 | .585 |
| PROPOS | SED | | .24 | .5 | .329 | .050 | .624 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | .803 |
| IND. RATES | | | | .80 | MINIM | UM PREMIUM | 505 |
| MAN. RATES | .70 | .79 | .79 | + .80 | PRESE | ENT | 510 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | NUMBER OF CASES | | | | | |
|--------|----------|-------------|------------|--|--|-----------------|------|-------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 6,544 | 80,349 | 1.227 | | | | | | 1 | | 1 |
| 2011 | 6,756 | 37,235 | .551 | | | | | | 1 | 1 | 2 |
| 2012 | 6,528 | 72,847 | 1.115 | | | | | | | 2 | 2 |
| 2013 | 6,826 | 286,901 | 4.203 | | | | | | | 3 | 3 |
| 2014 | 6,547 | 936 | .014 | | | | | | | | |
| TOTAL | 33,201 | 478,268 | 1.441 | | | | | | 2 | 6 | 8 |
| | | | | | | | | | | | |

| | REPORTED LOSSES | | | | | | | | | | | | | |
|----------------------|-----------------|------|-----------|--------|---------|-------|------|-------|--------|---------|-----------|--|--|--|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | | |
| 2010 2011 | | | | 27,002 | | | | | 48,591 | | 4,756 | | | |
| 2011 | | | | 14,575 | 1,055 | | | | 16,209 | 3,269 | 2,127 | | | |
| 2012 2013 2014 | | | | | 21,052 | | | | | 49,979 | 1,816 | | | |
| 2013 | | | | | 103,049 | | | | | 147,558 | 36,294 | | | |
| 2014 | | | | | | | | | | | 936 | | | |
| TOTAL | | | | 41,577 | 125,156 | • | | | 64,800 | 200,806 | 45,929 | | | |
| | | | | | | | | | | | | | | |

| | TRANSLATED LOSSES | | | | | | | | | | | | | |
|--------|-------------------|-------|-----------|---------|---------|-------|-------|--------|---------|---------|-----------|--|--|--|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | | |
| 2010 | | | | 55,462 | | | | | 111,905 | | 4,742 | | | |
| 2011 | | | 1,252 | 27,346 | 2,746 | | | 1,602 | 37,043 | 8,096 | 2,261 | | | |
| 2012 | | 81 | 5,932 | 3,921 | 39,118 | | 124 | 10,591 | 11,712 | 97,427 | 1,941 | | | |
| 2013 | 25 | 2,157 | 72,318 | 42,503 | 149,480 | 1,621 | 2,178 | 76,693 | 69,776 | 236,099 | 36,004 | | | |
| 2014 | | | | | | | | | | | 977 | | | |
| TOTAL | 25 | 2,238 | 79,502 | 129,232 | 191,344 | 1,621 | 2,302 | 88,886 | 230,436 | 341,622 | 45,925 | | | |
| | | | | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|---------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | PG B | 174,57 | 4 | 392,634 | 45,925 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -177,85 | 3 - | 106,403 | 334 | |
| TOTAL LOSS | ES | | | | 786,231 | 46,259 | |
| EXPECTED L | OSSES | | 385,46 | 4 : | 385,132 | 48,142 | |
| CREDIBILITY | | | .0 | 1 | .04 | .04 | |
| PURE PREMI | JMS | • | | • | | | 1 |
| INDICAT | ED (PRE-TE | ST) | .00 | 0 | 2.368 | .139 | 2.507 |
| INDICAT | ED (POST-TE | ST) | .00. | 0 | 2.910 | .171 | 3.081 |
| PRES. C | N RATE LEVI | EL | 1.15 | 0 | 1.149 | .144 | 2.443 |
| DERIVE | D BY FORMU | LA | 1.13 | 9 | 1.219 | .145 | 2.503 |
| UNDERL | YING PRES. | RATE | 1.16 | 1 | 1.160 | .145 | 2,466 |
| PROPOS | PROPOSED | | 1.13 | 9 | 1.219 | .145 | 2.503 |
| | | • | | - | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 3.223 |
| IND. RATES | | | | 3.22 | MINIM | UM PREMIUM | 1150 |
| | | 3.30 | 3.33 | + 3.22 | PRESE | NT | 1200 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | NUMBER OF CASES | | | | | |
|--------|----------|-------------|------------|--|--|-----------------|------|-------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 119,952 | 2,522,278 | 2.102 | | | | | 1 | 16 | 37 | 54 |
| 2011 | 125,130 | 1,165,151 | .931 | | | | | | 12 | 34 | 46 |
| 2012 | 133,931 | 1,159,165 | .865 | | | | | | 7 | 30 | 37 |
| 2013 | 134,682 | 1,723,061 | 1.279 | | | | | | 12 | 38 | 50 |
| 2014 | 139,904 | 795,913 | .568 | | | | | | 3 | 49 | 52 |
| TOTAL | 653,599 | 7,365,568 | 1.127 | | | | | 1 | 50 | 188 | 239 |
| | | | | | | | | | | | |

| | REPORTED LOSSES | | | | | | | | | | | | | |
|--------------|-----------------|------|-----------|---------|-----------|-------|------|---------|-----------|-----------|-----------|--|--|--|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | | |
| 2010 2011 | | | 114,478 | 271,346 | 426,769 | | | 118,615 | 690,550 | 768,171 | 132,349 | | | |
| 2011 | | | | 155,777 | 214,709 | | | | 226,834 | 401,579 | 166,252 | | | |
| 2012 2013 | | | | 169,198 | 124,271 | | | | 461,841 | 262,053 | 141,802 | | | |
| 2013 | | | | 263,245 | 297,335 | | | | 670,204 | 397,132 | 95,145 | | | |
| 2014 | | | | 41,047 | 178,673 | | | | 34,036 | 432,509 | 109,648 | | | |
| TOTAL | | | 114,478 | 900,613 | 1,241,757 | | | 118,615 | 2,083,465 | 2,261,444 | 645,196 | | | |
| | | | | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|-----------|-----------|---------------|--------|-----------|-----------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | ı | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 203,084 | 557,345 | 803,671 | | | 278,152 | 1,590,335 | 1,438,240 | 131,952 |
| 2011 | | | 32,978 | 307,507 | 510,292 | | | 43,755 | 554,842 | 951,159 | 176,726 |
| 2012 | | 1,497 | 97,599 | 318,295 | 237,920 | | 3,524 | 266,649 | 980,262 | 536,152 | 151,586 |
| 2013 | 68 | 10,680 | 449,723 | 508,385 | 454,000 | 4,388 | 20,224 | 786,965 | 1,028,282 | 696,667 | 94,384 |
| 2014 | 234 | 6,666 | 372,284 | 226,153 | 214,624 | 2,232 | 5,679 | 604,605 | 517,343 | 525,707 | 114,473 |
| TOTAL | 302 | 18,843 | 1,155,668 | 1,917,685 | 2,220,507 | 6,620 | 29,427 | 1,980,126 | 4,671,064 | 4,147,925 | 669,121 |
| | | | | | | | | | | | - |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------|---------|-----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | PG B | 3,190,98 | 12,9 | 957,181 | 669,121 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -2,776,68 | 39 -2,0 | 670,314 | 7,166 | |
| TOTAL LOSS | ES | | 414,29 | 7 10, | 286,867 | 676,287 | |
| EXPECTED L | OSSES | | 6,098,07 | 78 9,7 | 797,449 | 993,471 | |
| CREDIBILITY | | | .1 | 0 | .26 | .29 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TE | ST) | .06 | 3 | 1.574 | .103 | 1.740 |
| INDICAT | ED (POST-TE | ST) | .07 | 77 | 1.934 | .127 | 2.138 |
| PRES. C | N RATE LEVI | EL | .92 | 23 | 1.485 | .151 | 2.559 |
| DERIVE | D BY FORMU | LA | .83 | 88 | 1.602 | .144 | 2.584 |
| UNDERI | YING PRES. | RATE | .93 | 33 | 1.499 | .152 | 2.584 |
| PROPOS | PROPOSED | | .83 | 30 | 1.587 | .142 | 2.559 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 3.295 |
| IND. RATES | | | | 3.30 | MINIM | UM PREMIUM | 1170 |
| MAN. RATES | 3.12 | 3.3 | 9 3.49 | + 3.30 | PRESE | NT | 1245 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 32,296 | 783,752 | 2.426 | | | | | 2 | 6 | 4 | 12 |
| 2011 | 33,728 | 1,436,783 | 4.259 | | | | | 1 | 5 | 6 | 12 |
| 2012 | 36,343 | 1,368,744 | 3.766 | | | | | 1 | 14 | 5 | 20 |
| 2013 | 36,909 | 1,144,517 | 3.100 | | | | | 2 | 11 | 10 | 23 |
| 2014 | 37,529 | 702,093 | 1.870 | | | | | | | 21 | 21 |
| TOTAL | 176,805 | 5,435,889 | 3.075 | | | | | 6 | 36 | 46 | 88 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|---------|--------------|------|-----------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 202,289 | 107,033 | 26,218 | | | 222,754 | 97,195 | 35,646 | 92,617 |
| 2011 | | | 140,799 | 83,128 | 11,147 | | | 1,066,897 | 68,038 | 10,991 | 55,783 |
| 2012 | | | 95,201 | 361,906 | 58,354 | | | 204,119 | 525,274 | 29,743 | 94,147 |
| 2013 | | | 283,038 | 257,485 | 94,176 | | | 109,249 | 272,445 | 80,672 | 47,452 |
| 2014 | | | | | 188,828 | | | | | 418,404 | 94,861 |
| TOTAL | | | 721,327 | 809,552 | 378,723 | | | 1,603,019 | 962,952 | 575,456 | 384,860 |
| - | · | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|-----------|---------|---------------|--------|-----------|-----------|---------|--------------|
| MANUAL | | | INDEMNITY | | | | | ı | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 358,860 | 219,847 | 64,313 | | | 522,358 | 223,840 | 86,584 | 92,339 |
| 2011 | | 879 | 100,657 | 156,831 | 29,771 | | 8,373 | 874,358 | 165,848 | 42,967 | 59,297 |
| 2012 | | 9,373 | 331,771 | 645,294 | 128,762 | | 36,045 | 830,521 | 1,065,330 | 96,950 | 100,643 |
| 2013 | 672 | 21,454 | 871,415 | 467,276 | 180,315 | 13,225 | 23,854 | 754,026 | 546,329 | 172,682 | 47,072 |
| 2014 | 203 | 5,717 | 313,924 | 187,097 | 218,685 | 1,930 | 4,864 | 520,828 | 454,946 | 501,385 | 99,035 |
| TOTAL | 875 | 37,423 | 1,976,627 | 1,676,345 | 621,846 | 15,155 | 73,136 | 3,502,091 | 2,456,293 | 900,568 | 398,386 |
| | | | | | | | | | | | - |

| - | | | SERIOUS | NON-SEF | RIOUS | MED. ONLY | TOTAL |
|-------------|--------------------|---------|-----------|---------|-----------------|------------|-------|
| TOTAL TRAN | S LOSSES E | PG B | 5,605,30 | | 55,052 | 398.386 | TOTAL |
| TOTAL TRAN | | | 3,003,50 | , 3,0 | ,00,00 <u>2</u> | 330,300 | |
| IBNR + FREQ | | | -1,856,77 | B -1.2 | 71.159 | 3.081 | |
| TOTAL LOSS | | | 3,748,52 | | 83,893 | 401,467 | |
| EXPECTED LO | OSSES | | 4,077,12 | | 58,812 | 427,868 | |
| CREDIBILITY | | | .0. | 4 | .11 | .12 | |
| PURE PREMIL | JMS | • | | • | | | |
| INDICAT | ED (PRE-TES | ST) | 2.12 | 0 | 2.480 | .227 | 4.827 |
| INDICAT | ED (POST-TE | ST) | 2.60 | 5 | 3.048 | .279 | 5.932 |
| PRES. O | N RATE LEVE | EL | 2.28 | 4 | 2.610 | .240 | 5.134 |
| DERIVE | D BY FORMU | _A | 2.29 | 7 | 2.658 | .245 | 5.200 |
| UNDERL | YING PRES. | RATE | 2.30 | 6 | 2.635 | .242 | 5.183 |
| PROPOS | PROPOSED | | 2.29 | 7 | 2.658 | .245 | 5.200 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R. | ATE | 6.697 |
| IND. RATES | | | | 6.70 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | AN. RATES 5.87 6.6 | | 7.00 | + 6.70 | PRESE | ENT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 5,528 | 163,823 | 2.963 | | | | | | 1 | 1 | 2 |
| 2011 | 6,708 | 22,166 | .330 | | | | | | | 2 | 2 |
| 2012 | 7,366 | 9,896 | .134 | | | | | | | | ł |
| 2013 | 7,624 | 15,063 | .197 | | | | | | | 1 | 1 |
| 2014 | 7,788 | 49,221 | .632 | | | | | | | 1 | 1 |
| TOTAL | 35,014 | 260,169 | .743 | | | | | | 1 | 5 | 6 |
| | | | | | | | | | | | l |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|--------|--------|--------------|------|-------|--------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 2011 | | | | 58,852 | 148 | | | | 46,478 | 36,047 | 22,298 |
| 2011 | | | | | 2,912 | | | | | 17,512 | 1,742 |
| 2012 2013 | | | | | | | | | | | 9,896 |
| 2013 | | | | | 2,300 | | | | | 2,147 | 10,616 |
| 2014 | | | | | 17,780 | | | | | 30,472 | 969 |
| TOTAL | | | | 58,852 | 23,140 | | | | 46,478 | 86,178 | 45,521 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|---------|--------|---------------|------|--------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 120,882 | 363 | | | | 107,039 | 87,558 | 22,231 |
| 2011 | | | 280 | 218 | 6,884 | | | 1,050 | 1,794 | 41,236 | 1,852 |
| 2012 | | | | | | | | | | | 10,579 |
| 2013 | | 52 | 1,616 | 948 | 3,338 | 32 | 27 | 1,114 | 1,016 | 3,435 | 10,531 |
| 2014 | 20 | 539 | 29,558 | 17,615 | 20,593 | 142 | 357 | 37,933 | 33,134 | 36,514 | 1,012 |
| TOTAL | 20 | 591 | 31,454 | 139,663 | 31,178 | 174 | 384 | 40,097 | 142,983 | 168,743 | 46,205 |
| | | | | · | · | | | | · | | <u> </u> |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------|---------|---------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | PG B | 72,72 | 20 4 | 182,567 | 46,205 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -129,06 | 62 | -90,073 | 378 | |
| TOTAL LOSS | ES | | | ; | 392,494 | 46,583 | |
| EXPECTED L | OSSES | | 286,76 | 66 | 333,684 | 51,120 | |
| CREDIBILITY | | | .(|)1 | .04 | .04 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TE | ST) | .00 | 00 | 1.121 | .133 | 1.254 |
| INDICAT | ED (POST-TE | ST) | .00 | 00 | 1.378 | .163 | 1.541 |
| PRES. C | N RATE LEV | EL | .81 | 1 | .944 | .145 | 1.900 |
| DERIVE | D BY FORMU | LA | .80 |)3 | .961 | .146 | 1.910 |
| UNDERI | YING PRES. | RATE | .81 | 9 | .953 | .146 | 1.918 |
| PROPOS | SED | | .79 | 9 | .956 | .145 | 1.900 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 2.447 |
| IND. RATES | | | | 2.45 | MINIM | UM PREMIUM | 945 |
| MAN. RATES | 2.19 | 2.5 | 0 2.59 | + 2.45 | PRESE | ENT | 1000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 8,187 | | | | | | | | | | |
| 2011 | 7,625 | | | | | | | | | | |
| 2012 | 5,907 | 974 | .016 | | | | | | | | |
| 2013 | 7,638 | | | | | | | | | | |
| 2014 | 8,138 | | | | | | | | | | |
| TOTAL | 37,495 | 974 | .003 | | | | | | | | |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|--------------|------|-------|-------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2012 | | | | | | | | | | | 974 |
| TOTAL | | | | | | | | | | | 974 |
| - | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|---------------|------|-------|---------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2012 | | | | | | | | | | | 1,041 |
| TOTAL | | | | | | | | | | | 1,041 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|--------------|-------------------|---------|---------|---------|---------|------------|-------|
| TOTAL TRANS | S. LOSSES F | G B | | | | 1,041 | |
| TOTAL TRANS | S. LOSSES P | G A | | | | | |
| IBNR + FREQU | JENCY ADJU | ST. | -59,09 | 3 | -14,256 | 50 | |
| TOTAL LOSSI | ES | | | | | 1,091 | |
| EXPECTED LO | OSSES | | 127,48 | 3 | 51,368 | 7,124 | |
| CREDIBILITY | | | 0. | 1 | .04 | .04 | |
| PURE PREMIL | JMS | - | | • | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .000 | .003 | .003 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .000 | .004 | .004 |
| PRES. O | N RATE LEVE | EL | .33 | 7 | .135 | .019 | .491 |
| DERIVE | BY FORMU | _A | .33 | 4 | .130 | .018 | .482 |
| UNDERL | YING PRES. | RATE | .34 | 0 | .137 | .019 | .496 |
| PROPOS | PROPOSED | | .33 | 4 | .130 | .018 | .482 |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | .620 |
| IND. RATES | | | 1 10 | .62 | | JM PREMIUM | 460 |
| MAN. RATES | .63 | .69 | .67 | + .62 | PRESE | | 480 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 873 | | | | | | | | | | 1 |
| 2011 | 785 | | | | | | | | | | ł |
| 2012 | 912 | 76 | .008 | | | | | | | | ł |
| 2013 | 957 | | | | | | | | | | ł |
| 2014 | 547 | | | | | | | | | | ł |
| TOTAL | 4,074 | 76 | .002 | | | | | | | | 1 |
| | | | | | | | | | | | 1 |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|--------------|------|-------|-------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2012 | | | | | | | | | | | 76 |
| TOTAL | | | | | | | | | | | 76 |
| - | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|---------------|------|-------|---------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2012 | | | | | | | | | | | 81 |
| TOTAL | | | | | | | | | | | 81 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|--------------|-------------------|---------|------------------------|---------|--------|------------|-------|
| TOTAL TRANS | S. LOSSES P | G B | | | | 81 | |
| TOTAL TRANS | S. LOSSES PO | G A | | | | | |
| IBNR + FREQU | UENCY ADJU | ST. | -18,97 | 8 | -8,505 | 12 | |
| TOTAL LOSSI | ES | | | | | 93 | |
| EXPECTED LO | OSSES | | 40,25 | 1 | 29,741 | 2,118 | |
| CREDIBILITY | | | .0 | 0 | .01 | .01 | |
| PURE PREMIL | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .000 | .002 | .002 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .000 | .002 | .002 |
| PRES. O | N RATE LEVE | EL | .97 | 9 | .723 | .051 | 1.753 |
| DERIVE | D BY FORMUL | _A | .97 | 9 | .716 | .051 | 1.746 |
| UNDERL | YING PRES. | RATE | .98 | 8 | .730 | .052 | 1.770 |
| PROPOS | PROPOSED | | .97 | 9 | .716 | .051 | 1.746 |
| | | | - | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | | 2.248 |
| IND. RATES | | | | 2.25 | MINIM | JM PREMIUM | 890 |
| MAN. RATES | 2.09 | 2.33 | 33 2.39 + 2.25 PRESENT | | | NT | 945 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | | | NU | IMBER OF | CASES | | |
|--------|----------|-------------|------------|---|---|---|---|-------|------|----------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 7,798 | | | | | | | | | | | | |
| 2011 | 5,781 | | | | | | | | | | | | |
| 2012 | 5,884 | | | | | | | | | | | | |
| 2013 | 5,915 | | | | | | | | | | | | |
| 2014 | 5,481 | | | | | | | | | | | | |
| TOTAL | 30,859 | | | | | | | | | | | | |
| | • | | | | | | | | | | | | |
| | | | | • | • | - | • | • | | • | | • | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|--------------|------|-------|-------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
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| | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|---------------|------|-------|---------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|---------|---------|--------|------------|-------|
| TOTAL TRAN | S. LOSSES F | G B | | | | | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -27,64 | 4 | -6,974 | 38 | |
| TOTAL LOSS | ES | | | | | 38 | |
| EXPECTED LO | OSSES | | 58,63 | 3 | 24,687 | 5,863 | |
| CREDIBILITY | | | .0 | 1 | .03 | .04 | |
| PURE PREMI | JMS | | | | - | | • |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .000 | .000 | .000 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .000 | .000 | .000 |
| PRES. O | N RATE LEVE | EL | .18 | 8 | .079 | .019 | .286 |
| DERIVE | D BY FORMUI | _A | .18 | 6 | .077 | .018 | .281 |
| UNDERL | YING PRES. | RATE | .19 | 0 | .080 | .019 | .289 |
| PROPOS | PROPOSED | | | 6 | .077 | .018 | .281 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | .361 |
| IND. RATES | | | | .36 | MINIM | UM PREMIUM | 390 |
| MAN. RATES | AN. RATES .51 .4 | | | + .36 | PRESE | NT | 400 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|-----------------|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 5,745 | 265,278 | 4.617 | | 5,745 | | | 1 | | 1 | 2 |
| 2011 | 5,718 | 28,329 | .495 | | 5,718 | | | | | 1 | 1 |
| 2012 | 7,607 | 146,800 | 1.929 | | 7,607 | | | | 1 | 1 | 2 |
| 2013 | 8,029 | 201,816 | 2.513 | | 8,029 | | | | 1 | 8 | 9 |
| 2014 | 11,694 | 272,466 | 2.329 | | 11,694 | | | 1 | | 5 | 6 |
| TOTAL | 38,793 | 914,689 | 2.358 | | 38,793 | | | 2 | 2 | 16 | 20 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|--------|--------|--------------|------|---------|--------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 95,653 | | 1,364 | | | 160,413 | | 3,735 | 4,113 |
| 2011 | | | | | 1,063 | | | | | 15,808 | 11,458 |
| 2012 | | | | 50,797 | 397 | | | | 49,214 | 13,983 | 32,409 |
| 2013 | | | | 16,439 | 25,703 | | | | 42,139 | 86,790 | 30,745 |
| 2014 | | | 128,949 | | 23,905 | | | 65,501 | | 43,474 | 10,637 |
| TOTAL | | | 224,602 | 67,236 | 52,432 | | | 225,914 | 91,353 | 163,790 | 89,362 |
| | · | | | · | | | | | | | |

| | TRANSLATED LOSSES | | | | | | | | | | | | |
|--------|-------------------|--------|-----------|---------|--------|-------|-------|---------|---------|---------|-----------|--|--|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | |
| 2010 | | | 169,688 | | 3,346 | | | 376,168 | | 9,072 | 4,101 | | |
| 2011 | | | 103 | 80 | 2,514 | | | 946 | 1,620 | 37,223 | 12,180 | | |
| 2012 | | 315 | 18,900 | 88,685 | 2,845 | | 345 | 25,465 | 101,192 | 29,953 | 34,645 | | |
| 2013 | 6 | 846 | 34,213 | 36,486 | 38,807 | 921 | 2,601 | 97,503 | 116,888 | 144,385 | 30,499 | | |
| 2014 | 625 | 14,066 | 275,560 | 42,523 | 42,869 | 4,141 | 4,502 | 277,748 | 66,793 | 61,672 | 11,105 | | |
| TOTAL | 631 | 15,227 | 498,464 | 167,774 | 90,381 | 5,062 | 7,448 | 777,830 | 286,493 | 282,305 | 92,530 | | |
| - | | • | | | · | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 1,304,66 | 62 | 826,953 | 92,530 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -586,73 | .: | 212,586 | 735 | |
| TOTAL LOSS | ES | | 717,92 | 23 | 614,367 | 93,265 | |
| EXPECTED L | OSSES | | 1,353,87 | '6 | 820,860 | 85,732 | |
| CREDIBILITY | | | .0 |)1 | .04 | .04 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | 1.85 | i1 | 1.584 | .240 | 3.675 |
| INDICAT | ED (POST-TE | ST) | 2.27 | '5 | 1.947 | .295 | 4.517 |
| PRES. C | N RATE LEVE | EL Ó | 3.45 | 57 | 2.096 | .219 | 5.772 |
| DERIVE | D BY FORMUL | _A | 3.44 | 15 | 2.090 | .222 | 5.757 |
| UNDERI | YING PRES. I | RATE | 3.49 | 00 | 2.116 | .221 | 5.827 |
| PROPOS | PROPOSED | | 3.44 | 15 | 2.090 | .222 | 5.757 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 7.414 |
| IND. RATES | | | | 7.41 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | | | 1 7.87 | + 7.41 | PRESE | NT | 2000 |

| MANUAL | PERSONS | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | REPORTED | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 194 | 2,146 | 11.061 | | | | | | | | |
| 2011 | 454 | 21,353 | 47.033 | | | | | | | 1 | 1 |
| 2012 | 578 | | | | | | | | | | |
| 2013 | 661 | 9,654 | 14.605 | | | | | | | 1 | 1 |
| 2014 | 594 | | | | | | | | | | |
| TOTAL | 2,481 | 33,153 | 13.363 | | | | | | | 2 | 2 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-------|--------|--------------|------|-------|-------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 2,146 |
| 2011 | | | | | 10,000 | | | | | 11,353 | |
| | | | | | | | | | | | |
| 2013 | | | | | 1,792 | | | | | 2,356 | 5,506 |
| | | | | | | | | | | | |
| TOTAL | | | | | 11,792 | | | | | 13,709 | 7,652 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|-------|--------|---------------|------|-------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 2,140 |
| 2011 | | | 963 | 749 | 23,642 | | | 681 | 1,162 | 26,731 | |
| 2013 | | 41 | 1,259 | 739 | 2,598 | 32 | 38 | 1,224 | 1,113 | 3,772 | 5,462 |
| TOTAL | | 41 | 2,222 | 1,488 | 26,240 | 32 | 38 | 1,905 | 2,275 | 30,503 | 7,602 |
| | | | | | | | | | | | |

| • | • | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|--------------|---------|---------|---------|---------|------------|---------|
| TOTAL TRAN | S. LOSSES P | G B | 4,23 | 8 | 60,506 | 7,602 | |
| TOTAL TRAN | S. LOSSES PO | 3 A | • | | | • | |
| IBNR + FREQ | UENCY ADJU | ST. | -130,57 | 1 | -81,448 | 331 | |
| TOTAL LOSS | ES | | | | | 7,933 | |
| EXPECTED L | OSSES | | 300,79 | 1 ; | 309,217 | 41,865 | |
| CREDIBILITY | | | .0 | 1 | .04 | .05 | |
| PURE PREMI | UMS | | | | | <u>.</u> | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .000 | 3.198 | 3.198 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .000 | 3.930 | 3.930 |
| PRES. C | N RATE LEVE | iL | 120.08 | 6 ′ | 123.450 | 16.714 | 260.250 |
| DERIVE | D BY FORMUL | -A | 118.88 | 5 | 118.512 | 16.075 | 253.472 |
| UNDERI | YING PRES. I | RATE | 121.23 | 8 ′ | 124.634 | 16.874 | 262.746 |
| PROPOS | SED | | 118.88 | 5 ′ | 118.512 | 16.075 | 253.472 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. RA | ATE | 326.446 |
| IND. RATES | | | | 326.45 | MINIMU | JM PREMIUM | 621 |
| MAN. RATES | 323 72 | 353 41 | 354 87 | +326 45 | PRESE | NT | 660 |

| MANUAL | PERSONS | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | REPORTED | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 26 | | | | | | | | | | |
| 2011 | 30 | 7,860 | 262.000 | | | | | | | | |
| 2012 | 34 | | | | | | | | | | |
| 2013 | 28 | | | | | | | | | | |
| 2014 | 19 | | | | | | | | | | |
| TOTAL | 137 | 7,860 | 57.372 | | | | | | | | |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|--------------|------|-------|-------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2011 | | | | | | | | | | | 7,860 |
| TOTAL | | | | | | | | | | | 7,860 |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|---------------|------|-------|---------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2011 | | | | | | | | | | | 8,355 |
| TOTAL | | | | | | | | | | | 8,355 |
| | | | | | | | | 1 | | 1 | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------|---------|---------|---------|---------|------------|---------|
| TOTAL TRAN | S. LOSSES F | G B | | | | 8,355 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -1,28 | 9 | -2,970 | 10 | |
| TOTAL LOSSI | ES | | | | | 8,365 | |
| EXPECTED LO | OSSES | | 2,75 | 5 | 10,601 | 1,595 | |
| CREDIBILITY | | | .0 | 0 | .00 | .01 | |
| PURE PREMIL | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .000 | 61.058 | 61.058 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .000 | 75.040 | 75.040 |
| PRES. O | N RATE LEVE | EL | 19.92 | 3 | 76.643 | 11.525 | 108.091 |
| DERIVE | D BY FORMU | _A | 19.92 | 3 | 76.643 | 12.160 | 108.726 |
| UNDERL | YING PRES. | RATE | 20.11 | 4 | 77.378 | 11.636 | 109.128 |
| PROPOS | SED | | 19.80 | 7 | 76.195 | 12.089 | 108.091 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R. | ATE | 139.210 |
| IND. RATES | _ | _ | | 139.21 | MINIM | UM PREMIUM | 434 |
| MAN. RATES | 126.45 | 143.70 | 147.39 | +139.21 | PRESE | NT | 446 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | NUMBER OF CASES | | | | | |
|--------|----------|-------------|------------|--|-----------------|-----------------|------|-------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 685 | 108,038 | 15.771 | | 685 | | | | 1 | 1 | 2 |
| 2011 | 539 | | | | 539 | | | | | | |
| 2012 | 518 | 175,958 | 33.968 | | 518 | | | 1 | | | 1 |
| 2013 | 613 | 8,303 | 1.354 | | 613 | | | | | 1 | 1 |
| 2014 | 592 | 2,471 | .417 | | 592 | | | | | | |
| TOTAL | 2,947 | 294,770 | 10.002 | | 2,947 | | | 1 | 1 | 2 | 4 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|--------|-------|--------------|------|--------|--------|-------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 29,902 | 1,494 | | | | 69,696 | 1,549 | 5,397 |
| | | | | | | | | | | | |
| 2012 2013 | | | 101,128 | | | | | 74,830 | | | |
| 2013 | | | | | 434 | | | | | 7,869 | |
| 2014 | | | | | | | | | | | 2,471 |
| TOTAL | | | 101,128 | 29,902 | 1,928 | | | 74,830 | 69,696 | 9,418 | 7,868 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | | | | |
|--------|-------|-------|-----------|--------|-------|---------------|--------|---------|---------|--------|-----------|--|--|--|
| MANUAL | | | INDEMNITY | | | MEDICAL | | | | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | | |
| 2010 | | | | 61,419 | 3,665 | | | | 160,510 | 3,763 | 5,381 | | | |
| 2012 | | 7,348 | 192,757 | 3,325 | 5,667 | | 11,982 | 214,126 | 4,877 | 3,728 | | | | |
| 2013 | | 12 | 305 | 181 | 630 | 95 | 119 | 4,092 | 3,720 | 12,591 | | | | |
| 2014 | | | | | | | | | | | 2,580 | | | |
| TOTAL | | 7,360 | 193,062 | 64,925 | 9,962 | 95 | 12,101 | 218,218 | 169,107 | 20,082 | 7,961 | | | |
| | | | | | | | | | | | | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|---------|---------|---------|------------|--------|
| TOTAL TRAN | S. LOSSES P | G B | 430,83 | 6 | 264,076 | 7,961 | |
| TOTAL TRAN | S. LOSSES PO | G A | • | | | • | |
| IBNR + FREQ | UENCY ADJU | ST. | -61,05 | 1 | -22,034 | 52 | |
| TOTAL LOSS | ES | | 369,78 | 5 | 242,042 | 8,013 | |
| EXPECTED L | OSSES | | 131,17 | 1 | 78,743 | 7,397 | |
| CREDIBILITY | | | .0 | 0 | .01 | .01 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | 12.54 | 8 | 8.213 | .272 | 21.033 |
| INDICAT | ED (POST-TE | ST) | 15.42 | 1 | 10.094 | .334 | 25.849 |
| PRES. C | N RATE LEVE | EL | 4.40 | 9 | 2.647 | .248 | 7.304 |
| DERIVE | D BY FORMUL | _A | 4.40 | 9 | 2.721 | .249 | 7.379 |
| UNDERI | YING PRES. | RATE | 4.45 | 1 | 2.672 | .251 | 7.374 |
| PROPOS | SED | | 4.40 | 9 | 2.721 | .249 | 7.379 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 9.503 |
| IND. RATES | | | | 9.50 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | 9.30 | 10.04 | 9.96 | + 9.50 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | | NUMBER OF CASES | | | | |
|--------|----------|-------------|------------|--|-----------------|-------|-----------------|-------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 14,718 | 294,746 | 2.002 | | 14,718 | | | 1 | 1 | 2 | 4 |
| 2011 | 13,838 | 765 | .005 | | 13,838 | | | | | | |
| 2012 | 13,263 | 53,088 | .400 | | 13,263 | | | | | 1 | 1 |
| 2013 | 13,805 | 177,053 | 1.282 | | 13,805 | | | 1 | | 1 | 2 |
| 2014 | 12,820 | 25,248 | .196 | | 12,820 | | | | | 2 | 2 |
| TOTAL | 68,444 | 550,900 | .805 | | 68,444 | | | 2 | 1 | 6 | 9 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | | | | | |
|------------------|-------|------|---------|--------|--------|--------------|---------|---------|--------|--------|-----------|--|--|--|--|
| MANUAL INDEMNITY | | | | | | | MEDICAL | | | | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | | | |
| 2010 | | | 95,150 | 25,134 | 9,593 | | | 109,929 | 23,767 | 10,861 | 20,312 | | | | |
| 2011 | | | | | | | | | | | 765 | | | | |
| 2012 | | | | | 14,388 | | | | | 32,805 | 5,895 | | | | |
| 2013 | | | 123,914 | | 1,544 | | | 42,917 | | 852 | 7,826 | | | | |
| 2014 | | | | | 1,723 | | | | | 10,682 | 12,843 | | | | |
| TOTAL | | | 219,064 | 25,134 | 27,248 | | | 152,846 | 23,767 | 55,200 | 47,641 | | | | |
| | | | | | | • | | | · | | <u> </u> | | | | |

| | TRANSLATED LOSSES | | | | | | | | | | | | |
|--------|-------------------|-------|-----------|--------|--------|---------|-------|---------|--------|---------|-----------|--|--|
| MANUAL | | | INDEMNITY | | | MEDICAL | | | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | |
| 2010 | | | 168,796 | 51,625 | 23,531 | | | 257,784 | 54,735 | 26,381 | 20,251 | | |
| 2011 | | | | | | | | | | | 813 | | |
| 2012 | | 51 | 4,055 | 2,681 | 26,733 | | 80 | 6,947 | 7,688 | 63,946 | 6,302 | | |
| 2013 | 284 | 6,488 | 242,728 | 10,719 | 10,932 | 4,864 | 5,632 | 147,100 | 7,389 | 4,448 | 7,763 | | |
| 2014 | 2 | 51 | 2,866 | 1,703 | 1,996 | 51 | 123 | 13,302 | 11,615 | 12,800 | 13,408 | | |
| TOTAL | 286 | 6,590 | 418,445 | 66,728 | 63,192 | 4,915 | 5,835 | 425,133 | 81,427 | 107,575 | 48,537 | | |
| | | | | | | | | | | | | | |

| - | SE | RIOUS | - N | NON-SERIOUS | | MED. ONLY | | TOTA | L | | |
|-------------|-------------------|---------|-------|-----------------|------|-----------|---------|-----------------|---------|------|-------|
| TOTAL TRAN | S. LOSSES F | 'G B | | 861,204 318,922 | | 318,922 | | 48,537 | _ | | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | , | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | | -949,9 | 40 | -4 | 105,170 | | 1,121 | | |
| TOTAL LOSS | ES | | | | | | | | 49,658 | | |
| EXPECTED L | OSSES | | | 2,040,3 | 16 | 1,4 | 153,066 | | 165,634 | | |
| CREDIBILITY | | | | | 02 | | .06 | | .06 | | |
| PURE PREMI | UMS | | | | | | | | | | |
| INDICAT | ED (PRE-TES | .000 | | 00 | .000 | | .073 | | | .073 | |
| INDICAT | ED (POST-TE | ST) | .000 | | 00 | .000 | | .090 | | | .090 |
| PRES. C | N RATE LEVI | EL | 2.952 | | 52 | 2.103 | | | .240 | | 5.295 |
| DERIVE | D BY FORMU | LA | 2.893 | | 93 | 1.97 | | | .231 | | 5.101 |
| UNDERI | YING PRES. | RATE | 2.981 | | 81 | 2.1 | | | .242 | | 5.346 |
| PROPOS | SED | | | 2.89 | 93 | | 1.977 | | .231 | | 5.101 |
| | | | | | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 1 | 2-1-16 | 12 | -1-17 | IND. R | ATE | | | 6.569 |
| IND. RATES | | | | | | 6.57 | MINIM | MINIMUM PREMIUM | | | 2000 |
| MAN. RATES | 6.66 | 7.3 | 27 | 7.22 | | + 6.57 | PRESENT | | | | 2000 |

| MANUAL | PERSONS | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | REPORTED | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 91 | | | | | | | | | | |
| 2011 | 82 | 69,664 | 849.560 | | | | | | 1 | | 1 |
| 2012 | 74 | 2,296 | 31.027 | | | | | | | | |
| 2013 | 65 | | | | | | | | | | |
| 2014 | 54 | 67,225 | 1244.907 | | | | | | 1 | | 1 |
| TOTAL | 366 | 139,185 | 380.287 | | | | | | 2 | | 2 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|--------|------|--------------|------|-------|--------|------|----------------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2011 2012 | | | | 40,009 | | | | | 22,251 | | 7,404 2,296 |
| 2014 | | | | 46,800 | | | | | 20,050 | | 375 |
| TOTAL | | | | 86,809 | | | | | 42,301 | | 10,075 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------------|-------|-------|-----------|---------|-------|---------------|------|--------|---------|-------|----------------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2011 2012 | | | 3,160 | 74,848 | 692 | | | 1,931 | 50,391 | 547 | 7,870 2,454 |
| 2014 | 62 | 1,451 | 85,802 | 56,051 | 8,762 | 152 | 383 | 38,996 | 27,722 | 4,365 | 392 |
| TOTAL | 62 | 1,451 | 88,962 | 130,899 | 9,454 | 152 | 383 | 40,927 | 78,113 | 4,912 | 10,716 |
| | | | | | | | | | | | _ |

| | | | SERIOUS | NON-SEF | elolie I | MED. ONLY | TOTAL |
|-------------------|--------------------|------------|---------|---------|----------|------------|----------|
| TOTAL TO AN | 0 1 00050 5 | \ <u>\</u> | | | | | TOTAL |
| TOTAL TRAN | | | 131,93 | / 2 | 223,378 | 10,716 | |
| TOTAL TRAN | <u>S. LOSSES P</u> | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -31,26 | 0 | -23,931 | 60 | |
| TOTAL LOSS | ES | | 100,67 | 7 1 | 199,447 | 10,776 | |
| EXPECTED LO | OSSES | | 65,41 | 1 | 84,095 | 10,084 | |
| CREDIBILITY | | | .0 | 0 | .02 | .02 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | 275.07 | 4 5 | 44.937 | 29.443 | 849.454 |
| INDICAT | ED (POST-TE | ST) | 338.06 | 6 6 | 669.728 | 36.185 | 1043.979 |
| PRES. O | N RATE LEVI | EL | 177.01 | 9 2 | 227.582 | 27.293 | 431.894 |
| DERIVE | D BY FORMU | _A | 177.01 | 9 2 | 236.425 | 27.471 | 440.915 |
| UNDERL | YING PRES. | RATE | 178.71 | 7 2 | 229.765 | 27.554 | 436.036 |
| PROPOS | SED | | 177.01 | 9 2 | 236.425 | 27.471 | 440.915 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 567.854 |
| IND. RATES | | | | 567.85 | MINIMU | JM PREMIUM | 862 |
| MAN. RATES | 454.27 | 541.02 | 588.92 | +567.85 | PRESE | NT | 900 |

| MANUAL | PERSONS | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | - |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | REPORTED | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 162 | 1,556 | 9.604 | | | | | | | | |
| 2011 | 295 | 118 | .400 | | | | | | | | |
| 2012 | 349 | 68,002 | 194.848 | | | | | | | 2 | 2 |
| 2013 | 357 | 184,239 | 516.075 | | | | | | 3 | 3 | 6 |
| 2014 | 373 | 163,821 | 439.198 | | | | | | 2 | 2 | 4 |
| TOTAL | 1,536 | 417,736 | 271.964 | | | | | | 5 | 7 | 12 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|---------|--------------|------|-------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 1,556 |
| 2011 | | | | | | | | | | | 118 |
| 2012 | | | | | 46,362 | | | | | 21,640 | |
| 2013 | | | | 74,325 | 46,564 | | | | 48,002 | 12,736 | 2,612 |
| 2014 | | | | 65,427 | 14,064 | | | | 70,103 | 13,745 | 482 |
| TOTAL | | | | 139,752 | 106,990 | | | | 118,105 | 48,121 | 4,768 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|---------|---------|---------------|-------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 1,551 |
| 2011 | | | | | | | | | | | 125 |
| 2012 | | 183 | 13,066 | 8,638 | 86,150 | | 53 | 4,584 | 5,072 | 42,182 | |
| 2013 | 12 | 2,324 | 105,811 | 136,234 | 74,432 | 127 | 1,672 | 66,306 | 92,427 | 26,674 | 2,591 |
| 2014 | 100 | 2,459 | 143,337 | 92,295 | 28,542 | 612 | 1,502 | 153,463 | 111,885 | 31,731 | 503 |
| TOTAL | 112 | 4,966 | 262,214 | 237,167 | 189,124 | 739 | 3,227 | 224,353 | 209,384 | 100,587 | 4,770 |
| - | | | | | | | | | | | |

| - | | | SERIOUS | NON-SEI | noue I | MED. ONLY | TOTAL |
|-------------|----------------------|---------|---------|---------|---------|------------|---------|
| | | | | | | | IUIAL |
| TOTAL TRAN | <u>S. LOSSES F</u> | PG B | 495,61 | 1 7 | 736,262 | 4,770 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -205,18 | 3 - | 102,731 | 368 | |
| TOTAL LOSS | ES | | 290,42 | 8 | 33,531 | 5,138 | |
| EXPECTED LO | OSSES | | 467,99 | 7 : | 390,270 | 47,272 | |
| CREDIBILITY | | | .0 | 2 | .05 | .06 | |
| PURE PREMIL | JMS | • | | | | | |
| INDICAT | ED (PRE-TE | ST) | 189.08 | 1 4 | 112.455 | 3.345 | 604.881 |
| INDICAT | ED (POST-TE | ST) | 232.38 | 1 ! | 06.907 | 4.111 | 743.399 |
| PRES. O | N RATE LEVI | EL | 301.79 | 1 2 | 251.668 | 30.484 | 583.943 |
| DERIVE | D BY FORMU | LA | 300.40 | 3 | 264.430 | 28.902 | 593.735 |
| UNDERL | YING PRES. | RATE | 304.68 | 6 2 | 254.082 | 30.776 | 589.544 |
| PROPOS | SED | | 300.40 | 3 2 | 264.430 | 28.902 | 593.735 |
| | | • | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 764.671 |
| IND. RATES | | | | 764.67 | MINIM | JM PREMIUM | 1059 |
| MAN. RATES | 708.25 | 772.24 | 796.25 | +764.67 | PRESE | NT | 1113 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | IMBER OF | CASES | | |
|--------|----------|-------------|------------|---|--|-------|------|----------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 38,722 | 642,777 | 1.659 | | | | | | 9 | 11 | 20 |
| 2011 | 37,672 | 605,051 | 1.606 | | | | | | 4 | 9 | 13 |
| 2012 | 49,586 | 602,213 | 1.214 | | | | | | 7 | 13 | 20 |
| 2013 | 46,391 | 738,046 | 1.590 | | | | | | 9 | 10 | 19 |
| 2014 | 44,791 | 414,312 | .924 | | | | | | 3 | 10 | 13 |
| TOTAL | 217,162 | 3,002,399 | 1.383 | | | | | | 32 | 53 | 85 |
| | | · | | · | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|---------|--------------|------|-------|-----------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 210,324 | 11,712 | | | | 325,343 | 45,454 | 49,944 |
| 2011 | | | | 97,090 | 22,782 | | | | 327,096 | 68,750 | 89,333 |
| 2012 | | | | 81,787 | 63,886 | | | | 272,223 | 95,512 | 88,805 |
| 2013 | | | | 59,634 | 168,117 | | | | 244,552 | 205,265 | 60,478 |
| 2014 | | | | 102,529 | 48,727 | | | | 106,150 | 106,445 | 50,461 |
| TOTAL | | | | 551,364 | 315,224 | | | | 1,275,364 | 521,426 | 339,021 |
| | | | | | | | | | | | _ |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|-----------|---------|---------------|--------|---------|-----------|---------|--------------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 432,006 | 28,730 | | | | 749,266 | 110,409 | 49,794 |
| 2011 | | | 9,863 | 183,341 | 55,540 | | | 32,518 | 747,805 | 169,937 | 94,960 |
| 2012 | | 742 | 48,257 | 154,567 | 122,100 | | 1,962 | 144,681 | 563,981 | 201,103 | 94,932 |
| 2013 | 39 | 4,603 | 176,657 | 163,235 | 249,399 | 2,320 | 10,547 | 410,741 | 537,249 | 360,511 | 59,994 |
| 2014 | 184 | 4,649 | 268,980 | 171,082 | 75,631 | 1,308 | 3,270 | 338,984 | 262,522 | 150,678 | 52,681 |
| TOTAL | 223 | 9,994 | 503,757 | 1,104,231 | 531,400 | 3,628 | 15,779 | 926,924 | 2,860,823 | 992,638 | 352,361 |
| | | | | | | | | | | | - |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|--------------|---------|------------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 1,460,30 | 5 5,4 | 489,092 | 352,361 | |
| TOTAL TRAN | S. LOSSES PO | Α | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -1,575,164 | 4 -1,0 | 034,429 | 2,805 | |
| TOTAL LOSS | ES | | | 4,4 | 454,663 | 355,166 | |
| EXPECTED L | OSSES | | 3,476,764 | 4 3,8 | 800,336 | 393,064 | |
| CREDIBILITY | | | .0: | 5 | .13 | .14 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | T) | .000 |) | 2.051 | .164 | 2.215 |
| INDICAT | ED (POST-TE | ST) | .000 |) | 2.521 | .202 | 2.723 |
| PRES. C | N RATE LEVE | L | 1.580 | ô | 1.733 | .179 | 3.498 |
| DERIVE | D BY FORMUL | .A | 1.507 | 7 | 1.835 | .182 | 3.524 |
| UNDERI | YING PRES. I | RATE | 1.60° | 1 | 1.750 | .181 | 3.532 |
| PROPOS | SED | | 1.490 | ô | 1.821 | .181 | 3.498 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 4.505 |
| IND. RATES | | | | 4.51 | MINIM | JM PREMIUM | 1490 |
| MAN. RATES | 4.21 | 4.75 | 4.77 | + 4.51 | PRESE | NT | 1595 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|-----------------|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 2,622 | 1,837 | .070 | | 2,622 | | | | | | |
| 2011 | 3,416 | 474 | .013 | | 3,416 | | | | | | |
| 2012 | 3,369 | 33,138 | .983 | | 3,369 | | | | 1 | | 1 |
| 2013 | 3,626 | 1,809 | .049 | | 3,626 | | | | | 2 | 2 |
| 2014 | 3,838 | 32,791 | .854 | | 3,838 | | | | | 1 | 1 |
| TOTAL | 16,871 | 70,049 | .415 | | 16,871 | | | | 1 | 3 | 4 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|-------|-------|--------------|------|-------|--------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 1,837 |
| 2011 | | | | | | | | | | | 474 |
| 2012 2013 | | | | 6,411 | | | | | 26,727 | | |
| 2013 | | | | | 335 | | | | | 1,474 | |
| 2014 | | | | | 3,552 | | | | | 16,642 | 12,597 |
| TOTAL | | | | 6,411 | 3,887 | | | | 26,727 | 18,116 | 14,908 |
| | | | | | | | | | | | _ |

| | TRANSLATED LOSSES | | | | | | | | | | |
|--------|-------------------|------|-----------|--------|-------|-------|------|--------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 1,831 |
| 2011 | | | | | | | | | | | 504 |
| 2012 | | 41 | 2,371 | 11,183 | 267 | | 169 | 12,217 | 53,175 | 1,464 | |
| 2013 | | 6 | 235 | 137 | 484 | 32 | 22 | 766 | 696 | 2,358 | |
| 2014 | 5 | 109 | 5,905 | 3,520 | 4,113 | 71 | 193 | 20,718 | 18,093 | 19,939 | 13,151 |
| TOTAL | 5 | 156 | 8,511 | 14,840 | 4,864 | 103 | 384 | 33,701 | 71,964 | 23,761 | 15,486 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------|---------|---------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | PG B | 42,86 | 60 | 115,429 | 15,486 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -140,11 | 7 | -71,359 | 263 | |
| TOTAL LOSS | ES | | | | 44,070 | 15,749 | |
| EXPECTED L | OSSES | | 311,10 |)1 2 | 264,706 | 35,092 | |
| CREDIBILITY | | | .0 |)1 | .02 | .02 | |
| PURE PREMI | JMS | | | • | • | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 00 | .261 | .093 | .354 |
| INDICAT | ED (POST-TE | ST) | .00 | 00 | .321 | .114 | .435 |
| PRES. C | N RATE LEVI | EL | 1.82 | 27 | 1.554 | .206 | 3.587 |
| DERIVE | D BY FORMU | LA | 1.80 | 9 | 1.529 | .204 | 3.542 |
| UNDERI | YING PRES. | RATE | 1.84 | 14 | 1.569 | .208 | 3.621 |
| PROPOS | SED | | 1.80 | 9 | 1.529 | .204 | 3.542 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 4.561 |
| IND. RATES | | | | 4.56 | MINIM | JM PREMIUM | 1505 |
| MAN. RATES | 4.41 | 4.85 | 4.89 | + 4.56 | PRESE | NT | 1625 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|-----------------|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 76,811 | 1,563,380 | 2.035 | | 76,811 | | | 4 | 7 | 20 | 31 |
| 2011 | 88,415 | 1,575,584 | 1.782 | | 88,415 | | | 3 | 6 | 16 | 25 |
| 2012 | 89,104 | 742,179 | .832 | | 89,104 | | | 2 | 6 | 14 | 22 |
| 2013 | 89,550 | 1,466,342 | 1.637 | | 89,550 | | | 2 | 14 | 22 | 38 |
| 2014 | 92,835 | 519,938 | .560 | | 92,835 | | | | 1 | 16 | 17 |
| TOTAL | 436,715 | 5,867,423 | 1.344 | | 436,715 | | | 11 | 34 | 88 | 133 |
| | | | | | | | | | | | |

| | REPORTED LOSSES | | | | | | | | | | |
|--------|-----------------|------|-----------|---------|---------|-------|------|-----------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 510,706 | 84,872 | 273,568 | | | 223,987 | 203,954 | 153,668 | 112,625 |
| 2011 | | | 448,163 | 128,234 | 48,730 | | | 551,241 | 144,607 | 173,599 | 81,010 |
| 2012 | | | 192,055 | 66,518 | 53,884 | | | 175,706 | 85,597 | 79,366 | 89,053 |
| 2013 | | | 232,283 | 195,822 | 74,108 | | | 175,407 | 527,674 | 173,517 | 87,531 |
| 2014 | | | | 37,453 | 72,457 | | | | 20,587 | 311,224 | 78,217 |
| TOTAL | | | 1,383,207 | 512,899 | 522,747 | | | 1,126,341 | 982,419 | 891,374 | 448,436 |
| | · | | | | | | | | · | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|-----------|-----------|---------------|--------|-----------|-----------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 905,991 | 174,328 | 671,064 | | | 525,249 | 469,706 | 373,257 | 112,287 |
| 2011 | | 6,494 | 701,889 | 247,128 | 132,067 | | 10,105 | 1,070,149 | 358,100 | 430,923 | 86,114 |
| 2012 | | 14,573 | 405,864 | 132,371 | 113,652 | | 28,853 | 558,711 | 200,354 | 168,155 | 95,198 |
| 2013 | 536 | 17,003 | 688,763 | 357,411 | 141,602 | 21,062 | 41,034 | 1,326,788 | 1,059,518 | 359,054 | 86,831 |
| 2014 | 127 | 3,364 | 189,117 | 116,662 | 90,933 | 1,604 | 4,018 | 427,465 | 366,860 | 377,419 | 81,659 |
| TOTAL | 663 | 41,434 | 2,891,624 | 1,027,900 | 1,149,318 | 22,666 | 84,010 | 3,908,362 | 2,454,538 | 1,708,808 | 462,089 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|--------------|---------|-----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 6,948,75 | 6,3 | 340,564 | 462,089 | |
| TOTAL TRAN | S. LOSSES PO | A A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -2,309,04 | -1, | 513,165 | 4,016 | |
| TOTAL LOSS | ES | | 4,639,71 | 1 4, | 827,399 | 466,105 | |
| EXPECTED L | OSSES | | 5,070,26° | 1 5, | 559,383 | 558,995 | |
| CREDIBILITY | | | .0: | 3 | .20 | .22 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TES | T) | 1.06 | 2 | 1.105 | .107 | 2.274 |
| INDICAT | ED (POST-TE | ST) | 1.30 | 5 | 1.358 | .132 | 2.795 |
| PRES. C | N RATE LEVE | L | 1.150 | 0 | 1.261 | .127 | 2.538 |
| DERIVE | D BY FORMUL | .A | 1.16 | 2 | 1.280 | .128 | 2.570 |
| UNDERL | YING PRES. F | RATE | 1.16 | 1 | 1.273 | .128 | 2.562 |
| PROPOS | SED | | 1.16 | 2 | 1.280 | .128 | 2.570 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R. | ATE | 3.309 |
| IND. RATES | | | | 3.31 | MINIM | UM PREMIUM | 1170 |
| MAN. RATES | 2.88 | 3.37 | 3.46 | + 3.31 | PRESE | ENT | 1235 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|-----------------|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 93,874 | 3,368,083 | 3.587 | | 93,874 | | | 5 | 7 | 49 | 61 |
| 2011 | 94,855 | 1,873,476 | 1.975 | | 94,855 | | | 3 | 10 | 43 | 56 |
| 2012 | 109,563 | 3,091,834 | 2.821 | | 109,563 | 1 | | 2 | 9 | 39 | 51 |
| 2013 | 154,020 | 2,509,443 | 1.629 | | 154,020 | | | 1 | 23 | 44 | 68 |
| 2014 | 152,375 | 1,921,369 | 1.260 | | 152,375 | | | 1 | 15 | 48 | 64 |
| TOTAL | 604,687 | 12,764,205 | 2.111 | | 604,687 | 1 | | 12 | 64 | 223 | 300 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|---------|------|-----------|---------|-----------|--------------|------|-----------|-----------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 727,552 | 154,948 | 425,790 | | | 984,804 | 186,362 | 710,888 | 177,739 |
| 2011 | | | 394,591 | 161,538 | 345,915 | | | 266,720 | 122,185 | 474,704 | 107,823 |
| 2012 | 158,598 | | 185,096 | 156,285 | 679,777 | 32 | | 429,186 | 214,514 | 1,145,152 | 123,194 |
| 2013 | | | 91,375 | 350,573 | 524,542 | | | 179,996 | 409,144 | 806,613 | 147,200 |
| 2014 | | | 81,424 | 174,369 | 416,251 | | | 26,551 | 316,408 | 692,676 | 213,690 |
| TOTAL | 158,598 | | 1,480,038 | 997,713 | 2,392,275 | 32 | | 1,887,257 | 1,248,613 | 3,830,033 | 769,646 |
| | | | | | | | | | | | _ |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|---------|--------|-----------|-----------|-----------|---------------|---------|-----------|-----------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | N | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,225,998 | 318,263 | 1,044,463 | | | 2,192,453 | 429,193 | 1,726,745 | 177,206 |
| 2011 | | 6,536 | 737,412 | 331,709 | 835,319 | | 5,549 | 614,408 | 332,383 | 1,130,993 | 114,616 |
| 2012 | 202,247 | 14,338 | 526,899 | 398,836 | 1,224,728 | 1,610 | 51,897 | 1,191,113 | 708,747 | 2,209,905 | 131,694 |
| 2013 | 336 | 22,131 | 891,266 | 775,765 | 799,778 | 29,247 | 48,064 | 1,543,028 | 1,147,137 | 1,357,210 | 146,022 |
| 2014 | 1,056 | 26,425 | 1,160,580 | 633,115 | 524,327 | 7,181 | 15,742 | 1,568,327 | 1,198,612 | 902,841 | 223,092 |
| TOTAL | 203,639 | 69,430 | 4,542,155 | 2,457,688 | 4,428,615 | 38,038 | 121,252 | 7,109,329 | 3,816,072 | 7,327,694 | 792,630 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------|---------|-----------|------------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | PG B | 12,083,84 | 13 18, | 030,069 | 792,630 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -5,850,03 | 35 -3, | 474,745 | 7,977 | |
| TOTAL LOSS | ES | | 6,233,80 | 14, | 555,324 | 800,607 | |
| EXPECTED L | OSSES | | 13,176,12 | 29 12, | 873,786 | 991,686 | |
| CREDIBILITY | | | .0 | 9 | .25 | .27 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TE | ST) | 1.03 | 31 | 2.407 | .132 | 3.570 |
| INDICAT | ED (POST-TE | ST) | 1.26 | 67 | 2.958 | .162 | 4.387 |
| PRES. C | N RATE LEVI | EL | 2.15 | 58 | 2.109 | .163 | 4.430 |
| DERIVE | D BY FORMU | LA | 2.07 | ' 8 | 2.321 | .163 | 4.562 |
| UNDERI | YING PRES. | RATE | 2.17 | 79 | 2.129 | .164 | 4.472 |
| PROPOS | SED | | 2.01 | 8 | 2.254 | .158 | 4.430 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 5.705 |
| IND. RATES | | | | 5.71 | MINIM | UM PREMIUM | 1810 |
| MAN. RATES | 5.13 | 5.83 | 6.04 | + 5.71 | PRESE | ENT | 1940 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | | NU | IMBER OF | CASES | | |
|--------|----------|-------------|------------|--|-----------------|-------|------|----------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 3,816 | 7,268 | .190 | | 3,816 | | | | | | |
| 2011 | 3,960 | 46,922 | 1.184 | | 3,960 | | | | 1 | 1 | 2 |
| 2012 | 4,489 | 481 | .010 | | 4,489 | | | | | | |
| 2013 | 4,341 | 47,436 | 1.092 | | 4,341 | | | | | 2 | 2 |
| 2014 | 4,757 | 2,069 | .043 | | 4,757 | | | | 1 | | 1 |
| TOTAL | 21,363 | 104,176 | .488 | | 21,363 | | | | 2 | 3 | 5 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|--------|-------|--------------|------|-------|-------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 7,268 |
| 2011 | | | | 31,159 | 474 | | | | 6,649 | 2,484 | 6,156 |
| 2012 2013 | | | | | | | | | | | 481 |
| 2013 | | | | | 6,615 | | | | | 39,568 | 1,253 |
| 2014 | | | | 962 | | | | | 940 | | 167 |
| TOTAL | | | | 32,121 | 7,089 | | | | 7,589 | 42,052 | 15,325 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|--------|--------|---------------|------|--------|---------|--------|--------------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | - |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 7,246 |
| 2011 | | | 2,508 | 58,328 | 1,659 | | | 725 | 15,314 | 6,013 | 6,544 |
| 2012 | | | | | | | | | | | 514 |
| 2013 | 2 | 133 | 4,642 | 2,731 | 9,597 | 445 | 587 | 20,560 | 18,711 | 63,313 | 1,243 |
| 2014 | 2 | 27 | 1,765 | 1,155 | 182 | 10 | 17 | 1,827 | 1,298 | 204 | 174 |
| TOTAL | 4 | 160 | 8,915 | 62,214 | 11,438 | 455 | 604 | 23,112 | 35,323 | 69,530 | 15,721 |
| | | • | | | | | · | | · | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|---------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | G B | 33,25 | i0 ′ | 178,505 | 15,721 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -150,79 | 3 | 102,012 | 255 | |
| TOTAL LOSS | ES | | | | 76,493 | 15,976 | |
| EXPECTED L | OSSES | | 333,26 | 3 3 | 377,057 | 34,607 | |
| CREDIBILITY | | | .0 |)1 | .03 | .03 | |
| PURE PREMI | JMS | • | | • | | | l. |
| INDICAT | ED (PRE-TES | ST) | .00 | 00 | .358 | .075 | .433 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .440 | .092 | .532 |
| PRES. C | N RATE LEVE | EL | 1.54 | .5 | 1.748 | .161 | 3.454 |
| DERIVE | D BY FORMUI | _A | 1.53 | 30 | 1.709 | .159 | 3.398 |
| UNDERI | YING PRES. | RATE | 1.56 | 60 | 1.765 | .162 | 3.487 |
| PROPOS | SED | | 1.53 | 30 | 1.709 | .159 | 3.398 |
| | | - | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 4.376 |
| IND. RATES | | | | 4.38 | MINIM | UM PREMIUM | 1455 |
| MAN. RATES | 4.24 | 4.71 | 4.71 | + 4.38 | PRESE | NT | 1580 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|-----------------|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 4,966 | 59,773 | 1.203 | | 4,966 | | | | 1 | 3 | 4 |
| 2011 | 5,123 | 453,167 | 8.845 | | 5,123 | | | | 3 | 2 | 5 |
| 2012 | 5,438 | 151,370 | 2.783 | | 5,438 | | | | 1 | 1 | 2 |
| 2013 | 4,882 | 10,203 | .208 | | 4,882 | | | | | 1 | 1 |
| 2014 | 4,744 | 153,630 | 3.238 | | 4,744 | | | | 1 | 3 | 4 |
| TOTAL | 25,153 | 828,143 | 3.292 | | 25,153 | | | | 6 | 10 | 16 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|---------|--------|--------------|------|-------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 15,958 | 9,776 | | | | 6,303 | 19,701 | 8,035 |
| 2011 | | | | 63,103 | 3,017 | | | | 376,487 | 8,913 | 1,647 |
| 2012 2013 | | | | 33,177 | 3,229 | | | | 102,619 | 5,147 | 7,198 |
| 2013 | | | | | 94 | | | | | 5,199 | 4,910 |
| 2014 | | | | 28,517 | 16,548 | | | | 5,635 | 99,664 | 3,266 |
| TOTAL | | | | 140,755 | 32,664 | | | | 491,044 | 138,624 | 25,056 |
| - | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|---------|--------|---------------|-------|---------|-----------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 32,778 | 23,980 | | | | 14,516 | 47,854 | 8,011 |
| 2011 | | | 5,114 | 114,444 | 8,187 | | | 32,259 | 828,429 | 29,987 | 1,751 |
| 2012 | | 214 | 13,181 | 58,476 | 7,373 | | 656 | 48,005 | 205,372 | 15,658 | 7,695 |
| 2013 | | | 66 | 37 | 136 | 64 | 76 | 2,697 | 2,459 | 8,320 | 4,871 |
| 2014 | 55 | 1,385 | 79,797 | 50,555 | 24,507 | 502 | 1,269 | 135,025 | 116,158 | 120,662 | 3,410 |
| TOTAL | 55 | 1,599 | 98,158 | 256,290 | 64,183 | 566 | 2,001 | 217,986 | 1,166,934 | 222,481 | 25,738 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|---------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | PG B | 320,30 | 35 1,7 | 709,888 | 25,738 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | IST. | -177,66 | 69 | -99,234 | 238 | |
| TOTAL LOSS | ES | | 142,69 | 96 1,6 | 610,654 | 25,976 | |
| EXPECTED L | OSSES | | 384,84 | 11 : | 360,190 | 35,214 | |
| CREDIBILITY | | | .(|)1 | .03 | .03 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TE | ST) | .56 | 67 | 6.403 | .103 | 7.073 |
| INDICAT | ED (POST-TE | ST) | .69 | 97 | 7.869 | .127 | 8.693 |
| PRES. C | N RATE LEV | EL | 1.51 | 16 | 1.418 | .139 | 3.073 |
| DERIVE | D BY FORMU | LA | 1.50 |)8 | 1.612 | .139 | 3.259 |
| UNDERI | YING PRES. | RATE | 1.53 | 30 | 1.432 | .140 | 3.102 |
| PROPOS | SED | | 1.50 |)8 | 1.612 | .139 | 3.259 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 4.197 |
| IND. RATES | | | | 4.20 | MINIM | UM PREMIUM | 1410 |
| MAN. RATES | 3.58 | 4.0 | 9 4.19 | + 4.20 | PRESE | NT | 1435 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | TOTAL PAYROLL | | NU | IMBER OF | CASES | | |
|--------|----------|-------------|------------|---|--|-----------------|-------|------|----------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 17,994 | 44,679 | .248 | | | 17,994 | | | | 1 | | 1 |
| 2011 | 21,101 | 155,888 | .738 | | | 21,101 | | | | 2 | | 2 |
| 2012 | 20,913 | 237 | .001 | | | 20,913 | | | | | | |
| 2013 | 20,667 | 71,232 | .344 | | | 20,667 | | | | | 1 | 1 |
| 2014 | 23,079 | 8,511 | .036 | | | 23,079 | | | | | 3 | 3 |
| TOTAL | 103,754 | 280,547 | .270 | | | 103,754 | | | | 3 | 4 | 7 |
| | | · | | · | | | | | | | | |

| | | | | | REP(| ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|--------|-------|--------------|------|-------|--------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 19,109 | | | | | 22,148 | | 3,422 |
| 2011 | | | | 64,484 | | | | | 71,226 | | 20,178 |
| 2012 2013 | | | | | | | | | | | 237 |
| 2013 | | | | | 7,987 | | | | | 53,220 | 10,025 |
| 2014 | | | | | 1,752 | | | | | 6,500 | 259 |
| TOTAL | | | | 83,593 | 9,739 | | | | 93,374 | 59,720 | 34,121 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|---------|--------|---------------|------|--------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | ı | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 39,250 | | | | | 51,007 | | 3,412 |
| 2011 | | | 5,095 | 120,634 | 1,115 | | | 6,185 | 161,304 | 1,757 | 21,449 |
| 2012 | | | | | | | | | | | 253 |
| 2013 | 2 | 168 | 5,604 | 3,293 | 11,587 | 604 | 787 | 27,662 | 25,165 | 85,155 | 9,945 |
| 2014 | 2 | 59 | 2,911 | 1,735 | 2,029 | 30 | 77 | 8,094 | 7,061 | 7,786 | 270 |
| TOTAL | 4 | 227 | 13,610 | 164,912 | 14,731 | 634 | 864 | 41,941 | 244,537 | 94,698 | 35,329 |
| | | · | | • | · | | · | | | | |

| | - | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|---------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | G B | 57,28 | 0 5 | 518,878 | 35,329 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -245,24 | .9 | -87,001 | 213 | |
| TOTAL LOSS | ES | | | 4 | 431,877 | 35,542 | |
| EXPECTED L | OSSES | | 540,55 | 9 3 | 321,637 | 29,051 | |
| CREDIBILITY | | | .0 | 3 | .08 | .08 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .416 | .034 | .450 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .511 | .042 | .553 |
| PRES. C | N RATE LEVE | EL . | .51 | 6 | .307 | .028 | .851 |
| DERIVE | D BY FORMUI | _A | .50 | 1 | .323 | .029 | .853 |
| UNDERL | YING PRES. | RATE | .52 | 1 | .310 | .028 | .859 |
| PROPOS | SED | | .50 | 0 | .322 | .029 | .851 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 1.096 |
| IND. RATES | | | | 1.10 | MINIMU | JM PREMIUM | 585 |
| MAN. RATES | 1.00 | 1.1 | 4 1.16 | + 1.10 | PRESE | NT | 610 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 2,809 | 2,813 | .100 | | | | | | | 1 | 1 |
| 2011 | 2,740 | 219,038 | 7.994 | | | | | 1 | 1 | | 2 |
| 2012 | 2,724 | 65,342 | 2.398 | | | | | | | 3 | 3 |
| 2013 | 3,190 | 38,417 | 1.204 | | | | | | | | |
| 2014 | 3,510 | 113,611 | 3.236 | | | | | | 1 | | 1 |
| TOTAL | 14,973 | 439,221 | 2.933 | | | | | 1 | 2 | 4 | 7 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|--------|--------|--------------|------|--------|--------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 597 | | | | | 728 | 1,488 |
| 2011 | | | 73,285 | 34,000 | | | | 96,152 | | | 15,601 |
| 2012 2013 | | | | | 11,140 | | | | | 47,693 | 6,509 |
| 2013 | | | | | | | | | | | 38,417 |
| 2014 | | | | 52,978 | | | | | 58,418 | | 2,215 |
| TOTAL | | | 73,285 | 86,978 | 11,737 | | | 96,152 | 58,418 | 48,421 | 64,230 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|---------|--------|---------------|-------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 1,464 | | | | | 1,768 | 1,484 |
| 2011 | | 1,213 | 131,086 | 64,275 | 3,326 | | 2,003 | 207,421 | 2,542 | 3,685 | 16,584 |
| 2012 | | 40 | 3,142 | 2,078 | 20,700 | | 116 | 10,108 | 11,175 | 92,964 | 6,958 |
| 2013 | | | | | | | | | | | 38,110 |
| 2014 | 67 | 1,641 | 97,130 | 63,451 | 9,920 | 450 | 1,119 | 113,625 | 80,776 | 12,721 | 2,312 |
| TOTAL | 67 | 2,894 | 231,358 | 129,804 | 35,410 | 450 | 3,238 | 331,154 | 94,493 | 111,138 | 65,448 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|--------------------|---------|---------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 569,16 | 1 ; | 370,845 | 65,448 | |
| TOTAL TRAN | S. LOSSES PO | Α | | | | | |
| IBNR + FREQ | UENCY ADJUS | ST. | -260,59 | 5 - | 141,128 | 399 | |
| TOTAL LOSS | ES | | 308,56 | 6 | 229,717 | 65,847 | |
| EXPECTED L | OSSES | | 574,81 | 4 : | 518,816 | 52,705 | |
| CREDIBILITY | | | .0 | 1 | .02 | .02 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | T) | 2.06 | 1 | 1.534 | .440 | 4.035 |
| INDICAT | ED (POST-TE | ST) | 2.53 | 3 | 1.885 | .541 | 4.959 |
| PRES. C | N RATE LEVE | L | 3.80 | 3 | 3.431 | .349 | 7.583 |
| DERIVE | D BY FORMUL | .A | 3.79 |) | 3.400 | .353 | 7.543 |
| UNDERI | YING PRES. F | RATE | 3.83 | 9 | 3.465 | .352 | 7.656 |
| PROPOS | SED | | 3.79 |) | 3.400 | .353 | 7.543 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 9.714 |
| IND. RATES | | | | 9.71 | MINIM | JM PREMIUM | 2000 |
| MAN. RATES | 8.54 | 9.85 | 10.34 | + 9.71 | PRESE | NT | 2000 |

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| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|-----------------|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 46,156 | 504,851 | 1.093 | | 46,156 | | | 1 | 1 | 14 | 16 |
| 2011 | 43,772 | 1,693,937 | 3.869 | | 43,772 | | | 2 | 7 | 10 | 19 |
| 2012 | 45,896 | 426,516 | .929 | | 45,896 | | | 1 | 2 | 4 | 7 |
| 2013 | 48,645 | 530,479 | 1.090 | | 48,645 | | | | 10 | 10 | 20 |
| 2014 | 50,133 | 206,477 | .411 | | 50,133 | | | | 1 | 13 | 14 |
| TOTAL | 234,602 | 3,362,260 | 1.433 | | 234,602 | | | 4 | 21 | 51 | 76 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|---------|--------------|------|-----------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 199,402 | 4,587 | 39,953 | | | 97,268 | 10,689 | 112,317 | 40,635 |
| 2011 | | | 285,177 | 121,304 | 68,861 | | | 918,690 | 185,398 | 59,607 | 54,900 |
| 2012 | | | 69,786 | 25,545 | 3,204 | | | 216,035 | 46,811 | 11,784 | 53,351 |
| 2013 | | | | 172,017 | 47,612 | | | | 155,708 | 78,788 | 76,354 |
| 2014 | | | | 32,558 | 48,367 | | | | 14,951 | 63,548 | 47,053 |
| TOTAL | | | 554,365 | 356,011 | 207,997 | | | 1,231,993 | 413,557 | 326,044 | 272,293 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|---------|---------|---------------|--------|-----------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 353,739 | 9,422 | 98,005 | | | 228,093 | 24,617 | 272,819 | 40,513 |
| 2011 | | 4,146 | 454,504 | 234,370 | 174,234 | | 10,640 | 1,122,581 | 439,491 | 164,513 | 58,359 |
| 2012 | | 5,241 | 143,370 | 47,449 | 10,921 | | 34,891 | 642,083 | 109,978 | 36,298 | 57,032 |
| 2013 | 11 | 4,133 | 202,686 | 290,482 | 85,007 | 922 | 5,984 | 234,538 | 317,533 | 146,474 | 75,743 |
| 2014 | 92 | 2,466 | 140,090 | 86,915 | 62,115 | 398 | 1,020 | 108,183 | 89,770 | 79,399 | 49,123 |
| TOTAL | 103 | 15,986 | 1,294,389 | 668,638 | 430,282 | 1,320 | 52,535 | 2,335,478 | 981,389 | 699,503 | 280,770 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|-----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | G B | 3,699,81 | 1 2,7 | 779,812 | 280,770 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -2,114,10 | 6 -1,1 | 175,392 | 2,282 | |
| TOTAL LOSS | ES | | 1,585,70 | 5 1,6 | 604,420 | 283,052 | |
| EXPECTED LO | OSSES | | 4,621,65 | 9 4,2 | 286,178 | 316,714 | |
| CREDIBILITY | | | .0 | 5 | .13 | .14 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .67 | 6 | .684 | .121 | 1.481 |
| INDICAT | ED (POST-TE | ST) | .83 | 1 | .841 | .149 | 1.821 |
| PRES. O | N RATE LEVE | EL | 1.95 | 1 | 1.810 | .134 | 3.895 |
| DERIVE | D BY FORMUI | _A | 1.89 | 5 | 1.684 | .136 | 3.715 |
| UNDERL | YING PRES. | RATE | 1.97 | 0 | 1.827 | .135 | 3.932 |
| PROPOS | SED | | 1.89 | 5 | 1.684 | .136 | 3,715 |
| | | | | • | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 4.784 |
| IND. RATES | | | | 4.78 | MINIM | UM PREMIUM | 1560 |
| MAN. RATES | 4.83 | 5.31 | 5.31 | + 4.78 | PRESE | ENT | 1740 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | , |
|--------|----------|-------------|------------|---|---|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 622 | | | | | | | | | | |
| 2011 | 785 | | | | | | | | | | |
| 2012 | 888 | | | | | | | | | | |
| 2013 | 1,420 | 220,998 | 15.563 | | | | | 1 | | 2 | 3 |
| 2014 | 850 | | | | | | | | | | |
| TOTAL | 4,565 | 220,998 | 4.841 | | | | | 1 | | 2 | 3 |
| | | | | • | · | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|--------------|------|---------|-------|-------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| 2013 | | | 82,114 | | 679 | | | 136,895 | | 1,310 | |
| | | | | | | | | | | | |
| TOTAL | • | | 82,114 | | 679 | | | 136,895 | | 1,310 | |
| | • | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|-------|-------|---------------|--------|---------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| 2013 | 189 | 4,297 | 160,602 | 6,962 | 6,749 | 15,387 | 17,911 | 468,498 | 22,903 | 11,940 | |
| | | · | • | • | • | • | • | | | • | |
| TOTAL | 189 | 4,297 | 160,602 | 6,962 | 6,749 | 15,387 | 17,911 | 468,498 | 22,903 | 11,940 | |
| | | , | , | • | • | | , | , | , | , | |

| | | | SERIOUS | NON-SER | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|---------|---------|---------|------------|--------|
| TOTAL TRAN | S. LOSSES P | G B | 666,88 | 4 | 48,554 | | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -46,08 | 4 | -15,600 | 48 | |
| TOTAL LOSS | ES | | 620,80 | 0 | 32,954 | 48 | |
| EXPECTED LO | OSSES | | 101,89 | 0 | 55,739 | 6,620 | |
| CREDIBILITY | | | .0 | 0 | .01 | .01 | |
| PURE PREMI | JMS | | | - | | | |
| INDICAT | ED (PRE-TES | ST) | 13.59 | 9 | .722 | .001 | 14.322 |
| INDICAT | ED (POST-TE | ST) | 16.71 | 3 | .887 | .001 | 17.601 |
| PRES. O | N RATE LEVE | EL | 2.21 | 1 | 1.209 | .144 | 3.564 |
| DERIVE | D BY FORMUL | _A | 2.21 | 1 | 1.206 | .143 | 3.560 |
| UNDERL | YING PRES. | RATE | 2.23 | 2 | 1.221 | .145 | 3.598 |
| PROPOS | SED | | 2.21 | 4 | 1.207 | .143 | 3.564 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 4.590 |
| IND. RATES | | | | 4.59 | MINIMU | JM PREMIUM | 1510 |
| MAN. RATES | 4.07 | 4.62 | 4.86 | + 4.59 | PRESE | NT | 1615 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|-----------------|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 66,480 | 2,180,045 | 3.279 | | 66,480 | | | 6 | 8 | 14 | 28 |
| 2011 | 69,557 | 1,057,739 | 1.520 | | 69,557 | | | 1 | 15 | 13 | 29 |
| 2012 | 76,151 | 953,864 | 1.252 | | 76,151 | | | 1 | 10 | 12 | 23 |
| 2013 | 91,022 | 3,731,448 | 4.099 | | 91,022 | | | 6 | 14 | 33 | 53 |
| 2014 | 113,157 | 2,226,094 | 1.967 | | 113,157 | | | 3 | 2 | 50 | 55 |
| TOTAL | 416,367 | 10,149,190 | 2.438 | | 416,367 | | | 17 | 49 | 122 | 188 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-----------|-----------|--------------|------|-----------|-----------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 654,133 | 186,097 | 21,735 | | | 963,616 | 225,523 | 53,638 | 75,303 |
| 2011 | | | 290,764 | 234,641 | 49,872 | | | 115,886 | 194,881 | 66,224 | 105,471 |
| 2012 | | | 76,976 | 254,118 | 29,141 | | | 64,882 | 279,317 | 169,742 | 79,688 |
| 2013 | | | 619,853 | 308,392 | 878,235 | | | 602,847 | 347,999 | 761,999 | 212,123 |
| 2014 | | | 279,742 | 102,723 | 438,430 | | | 317,668 | 178,416 | 698,668 | 210,447 |
| TOTAL | | | 1,921,468 | 1,085,971 | 1,417,413 | | | 2,064,899 | 1,226,136 | 1,750,271 | 683,032 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|---------|-----------|-----------|-----------|---------------|---------|-----------|-----------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,110,783 | 382,243 | 53,315 | | | 2,109,927 | 519,379 | 130,287 | 75,077 |
| 2011 | | 4,817 | 532,770 | 445,347 | 132,814 | | 2,411 | 270,875 | 451,183 | 165,174 | 112,116 |
| 2012 | | 7,256 | 248,934 | 451,234 | 68,987 | | 12,568 | 349,319 | 599,719 | 349,428 | 85,186 |
| 2013 | 1,571 | 54,937 | 2,076,337 | 896,036 | 1,344,130 | 69,600 | 92,955 | 2,684,380 | 1,075,084 | 1,303,929 | 210,426 |
| 2014 | 1,698 | 40,652 | 1,345,114 | 591,615 | 554,571 | 18,291 | 25,457 | 1,994,225 | 1,074,283 | 909,362 | 219,707 |
| TOTAL | 3,269 | 107,662 | 5,313,938 | 2,766,475 | 2,153,817 | 87,891 | 133,391 | 7,408,726 | 3,719,648 | 2,858,180 | 702,512 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|-----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | PG B | 13,054,87 | 77 11,4 | 198,120 | 702,512 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -4,012,94 | -1,9 | 28,669 | 5,239 | |
| TOTAL LOSS | ES | | 9,041,93 | 36 9, | 69,451 | 707,751 | |
| EXPECTED L | OSSES | | 9,076,80 |)2 7,2 | 269,767 | 641,206 | |
| CREDIBILITY | | | .(|)7 | .19 | .21 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TE | ST) | 2.17 | 72 | 2.298 | .170 | 4.640 |
| INDICAT | ED (POST-TE | ST) | 2.66 | 69 | 2.824 | .209 | 5.702 |
| PRES. C | N RATE LEVI | EL | 2.15 | 59 | 1.729 | .153 | 4.041 |
| DERIVE | D BY FORMU | LA | 2.19 | 95 | 1.937 | .165 | 4.297 |
| UNDERI | YING PRES. | RATE | 2.18 | 30 | 1.746 | .154 | 4.080 |
| PROPOS | SED | | 2.19 | 95 | 1.937 | .165 | 4.297 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 5.534 |
| IND. RATES | | | | 5.53 | MINIM | UM PREMIUM | 1760 |
| MAN. RATES | 4.49 | 5.12 | 5.51 | + 5.53 | PRESI | ENT | 1795 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|-----------------|-------|------|---------|-------|------|----------|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 56,417 | 2,122,161 | 3.761 | | 56,417 | | | 4 | 12 | 5 | 21 |
| 2011 | 58,908 | 733,450 | 1.245 | | 58,908 | | | 1 | 8 | 17 | 26 |
| 2012 | 58,123 | 1,037,504 | 1.785 | | 58,123 | | | | 12 | 17 | 29 |
| 2013 | 59,005 | 891,717 | 1.511 | | 59,005 | | | | 9 | 15 | 24 |
| 2014 | 64,310 | 485,487 | .754 | | 64,310 | | | | 3 | 12 | 15 |
| TOTAL | 296,763 | 5,270,319 | 1.776 | | 296,763 | | | 5 | 44 | 66 | 115 |
| | | | | | | | | | | | <u>.</u> |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|---------|--------------|------|---------|-----------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 672,551 | 104,035 | 65,033 | | | 700,245 | 371,696 | 125,992 | 82,609 |
| 2011 | | | 127,967 | 104,331 | 40,374 | | | 82,362 | 159,434 | 123,873 | 95,109 |
| 2012 | | | | 223,255 | 38,543 | | | | 525,715 | 176,057 | 73,934 |
| 2013 | | | | 120,656 | 74,009 | | | | 332,584 | 224,349 | 140,119 |
| 2014 | | | | 110,793 | 37,108 | | | | 117,837 | 125,390 | 94,359 |
| TOTAL | | | 800,518 | 663,070 | 255,067 | | | 782,607 | 1,507,266 | 775,661 | 486,130 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|-----------|---------|---------------|--------|-----------|-----------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,074,653 | 213,689 | 159,526 | | | 1,431,023 | 856,016 | 306,034 | 82,361 |
| 2011 | | 2,118 | 236,339 | 199,367 | 102,037 | | 1,716 | 198,935 | 375,933 | 298,761 | 101,101 |
| 2012 | | 1,515 | 93,429 | 396,622 | 80,876 | | 3,725 | 277,644 | 1,087,196 | 372,003 | 79,035 |
| 2013 | 16 | 3,745 | 170,666 | 220,504 | 118,537 | 2,574 | 13,567 | 530,129 | 704,748 | 402,583 | 138,998 |
| 2014 | 183 | 4,542 | 264,825 | 169,474 | 63,721 | 1,487 | 3,719 | 385,282 | 299,296 | 175,918 | 98,511 |
| TOTAL | 199 | 11,920 | 1,839,912 | 1,199,656 | 524,697 | 4,061 | 22,727 | 2,823,013 | 3,323,189 | 1,555,299 | 500,006 |
| | | · | | | | | | | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|-----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 4,701,83 | 2 6,6 | 602,841 | 500,006 | |
| TOTAL TRAN | S. LOSSES PO | 3 A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -2,039,41 | 9 -1,2 | 206,300 | 3,275 | |
| TOTAL LOSS | ES | | 2,662,41 | 3 5,3 | 396,541 | 503,281 | |
| EXPECTED L | OSSES | | 4,463,31 | 5 4,4 | 121,769 | 454,047 | |
| CREDIBILITY | | | .0 | 6 | .15 | .17 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .89 | 7 | 1.818 | .170 | 2.885 |
| INDICAT | ED (POST-TE | ST) | 1.10 | 2 | 2.234 | .209 | 3.545 |
| PRES. C | N RATE LEVE | EL . | 1.49 | 0 | 1.476 | .151 | 3.117 |
| DERIVE | D BY FORMUL | -A | 1.46 | 7 | 1.590 | .161 | 3.218 |
| UNDERL | YING PRES. | RATE | 1.50 | 4 | 1.490 | .153 | 3.147 |
| PROPOS | SED | | 1.46 | 7 | 1.590 | .161 | 3.218 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 4.144 |
| IND. RATES | | | | 4.14 | MINIM | UM PREMIUM | 1390 |
| MAN. RATES | 3.33 | 3.98 | 4.25 | + 4.14 | PRESE | NT | 1455 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | TOTAL PAYROLL | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|---|--|-----------------|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 16,918 | 76,088 | .449 | | | 16,918 | | | | 1 | 3 | 4 |
| 2011 | 17,399 | 118,639 | .681 | | | 17,399 | | | | 3 | 1 | 4 |
| 2012 | 18,109 | 546,999 | 3.020 | | | 18,109 | | | 1 | 3 | 1 | 5 |
| 2013 | 20,102 | 355,822 | 1.770 | | | 20,102 | | | 1 | 4 | 2 | 7 |
| 2014 | 20,249 | 310,427 | 1.533 | | | 20,249 | | | | 1 | 8 | 9 |
| TOTAL | 92,777 | 1,407,975 | 1.518 | | | 92,777 | | | 2 | 12 | 15 | 29 |
| | | | | _ | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|---------|--------------|------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 41,134 | 5,796 | | | | 3,125 | 17,661 | 8,372 |
| 2011 | | | | 62,566 | 2,933 | | | | 27,935 | 5,976 | 19,229 |
| 2012 | | | 148,241 | 92,613 | 1,070 | | | 192,000 | 101,347 | | 11,728 |
| 2013 | | | 87,225 | 77,283 | 43,887 | | | 43,000 | 41,961 | 22,677 | 39,789 |
| 2014 | | | | 12,464 | 85,710 | | | | 4,065 | 194,636 | 13,552 |
| TOTAL | | | 235,466 | 286,060 | 139,396 | | | 235,000 | 178,433 | 240,950 | 92,670 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|---------|---------|---------------|--------|-----------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 84,489 | 14,218 | | | | 7,197 | 42,899 | 8,347 |
| 2011 | | | 5,223 | 117,267 | 8,016 | | | 2,784 | 63,874 | 14,761 | 20,440 |
| 2012 | | 10,965 | 307,106 | 166,450 | 13,836 | | 30,281 | 576,269 | 213,705 | 14,782 | 12,537 |
| 2013 | 210 | 6,865 | 276,956 | 146,883 | 76,939 | 5,118 | 7,233 | 210,907 | 93,251 | 44,886 | 39,471 |
| 2014 | 110 | 2,987 | 165,341 | 99,859 | 101,593 | 921 | 2,342 | 250,200 | 217,253 | 234,118 | 14,148 |
| TOTAL | 320 | 20,817 | 754,626 | 614,948 | 214,602 | 6,039 | 39,856 | 1,040,160 | 595,280 | 351,446 | 94,943 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|--------------------|---------|----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | PG B | 1,861,81 | 8 1,7 | 776,276 | 94,943 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -864,95 | 4 -4 | 114,114 | 980 | |
| TOTAL LOSS | ES | | 996,86 | 4 1,3 | 362,162 | 95,923 | |
| EXPECTED L | OSSES | | 1,901,93 | 0 1,5 | 515,977 | 133,600 | |
| CREDIBILITY | | | .0. | 3 | .07 | .08 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | 1.07 | 4 | 1.468 | .103 | 2.645 |
| INDICAT | ED (POST-TE | ST) | 1.32 | 0 | 1.804 | .127 | 3.251 |
| PRES. C | N RATE LEVE | ĒL | 2.03 | 1 | 1.618 | .143 | 3.792 |
| DERIVE | D BY FORMUI | LA . | 2.01 | 0 | 1.631 | .142 | 3.783 |
| UNDERL | YING PRES. | RATE | 2.05 | 0 | 1.634 | .144 | 3.828 |
| PROPOS | SED | | 2.01 | 0 | 1.631 | .142 | 3.783 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 4.872 |
| IND. RATES | | | | 4.87 | MINIM | UM PREMIUM | 1585 |
| MAN. RATES | AN. RATES 4.49 5.0 | | 5.17 | + 4.87 | PRESE | NT | 1700 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 98,660 | 540,131 | .547 | | | | | | 2 | 19 | 21 |
| 2011 | 98,629 | 1,659,055 | 1.682 | | | | | 2 | 8 | 18 | 28 |
| 2012 | 101,507 | 893,429 | .880 | | | | | 1 | 4 | 10 | 15 |
| 2013 | 102,922 | 841,660 | .817 | | | | | | 7 | 10 | 17 |
| 2014 | 104,079 | 702,787 | .675 | | | | | | 1 | 20 | 21 |
| TOTAL | 505,797 | 4,637,062 | .917 | | | | | 3 | 22 | 77 | 102 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|---------|--------------|------|---------|-----------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | - |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 41,445 | 135,118 | | | | 179,417 | 118,271 | 65,880 |
| 2011 | | | 378,235 | 165,097 | 39,491 | | | 459,440 | 429,634 | 115,227 | 71,931 |
| 2012 | | | 72,341 | 65,823 | 85,541 | | | 332,237 | 93,542 | 121,245 | 122,700 |
| 2013 | | | | 114,946 | 30,013 | | | | 463,772 | 164,812 | 68,117 |
| 2014 | | | | 20,915 | 103,006 | | | | 7,750 | 468,130 | 102,986 |
| TOTAL | | | 450,576 | 408,226 | 393,169 | | | 791,677 | 1,174,115 | 987,685 | 431,614 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|---------|---------|---------------|--------|-----------|-----------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | ı | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 85,128 | 331,445 | | | | 413,197 | 287,278 | 65,682 |
| 2011 | | 5,535 | 602,102 | 314,863 | 108,690 | | 8,847 | 961,158 | 996,018 | 298,190 | 76,463 |
| 2012 | | 4,602 | 149,880 | 132,509 | 164,651 | | 40,004 | 767,740 | 230,444 | 253,638 | 131,166 |
| 2013 | 5 | 2,736 | 134,164 | 193,361 | 54,185 | 1,844 | 16,716 | 662,285 | 912,726 | 324,534 | 67,572 |
| 2014 | 139 | 3,783 | 209,587 | 127,096 | 123,209 | 2,212 | 5,594 | 597,827 | 519,738 | 562,658 | 107,517 |
| TOTAL | 144 | 16,656 | 1,095,733 | 852,957 | 782,180 | 4,056 | 71,161 | 2,989,010 | 3,072,123 | 1,726,298 | 448,400 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|-----------|-----------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | PG B | 4,176,76 | 6, | 433,558 | 448,400 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -1,385,47 | ′1 - | 881,970 | 2,824 | |
| TOTAL LOSS | ES | | 2,791,28 | 5, | 551,588 | 451,224 | |
| EXPECTED L | OSSES | | 3,019,60 | 3, | 211,811 | 399,579 | |
| CREDIBILITY | | | .0 | 8 | .22 | .24 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TE | ST) | .55 | 52 | 1.098 | .089 | 1.739 |
| INDICAT | ED (POST-TE | ST) | .67 | '8 | 1.349 | .109 | 2.136 |
| PRES. C | N RATE LEVI | EL | .59 |)2 | .629 | .078 | 1.299 |
| DERIVE | D BY FORMU | LA | .59 | 9 | .787 | .085 | 1.471 |
| UNDERI | YING PRES. | RATE | .59 |)7 | .635 | .079 | 1.311 |
| PROPOS | SED | | .59 | 9 | .787 | .085 | 1.471 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 1.894 |
| IND. RATES | | | | 1.89 | MINIM | UM PREMIUM | 795 |
| MAN. RATES | 1.53 | 1.72 | | | | ENT | 775 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | | NU | MBER OF | CASES | | |
|--------|-----------|-------------|------------|--|-----------------|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 240,035 | 3,974,524 | 1.655 | | 240,035 | | | 4 | 40 | 56 | 100 |
| 2011 | 244,884 | 6,905,150 | 2.819 | | 244,884 | | | 12 | 39 | 49 | 100 |
| 2012 | 247,092 | 4,784,513 | 1.936 | | 247,092 | | | 9 | 39 | 39 | 87 |
| 2013 | 253,474 | 3,091,108 | 1.219 | | 253,474 | | | 3 | 33 | 31 | 67 |
| 2014 | 268,796 | 4,061,873 | 1.511 | | 268,796 | | | 2 | 14 | 69 | 85 |
| TOTAL | 1,254,281 | 22,817,168 | 1.819 | | 1,254,281 | | | 30 | 165 | 244 | 439 |
| | | | | | _ | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-----------|-----------|--------------|------|-----------|-----------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 508,685 | 571,390 | 305,103 | | | 438,213 | 1,083,884 | 717,807 | 349,442 |
| 2011 | | | 1,722,431 | 711,623 | 314,864 | | | 1,721,995 | 1,462,743 | 639,331 | 332,163 |
| 2012 | | | 1,028,040 | 733,305 | 287,593 | | | 737,735 | 1,238,978 | 436,119 | 322,743 |
| 2013 | | | 231,748 | 510,744 | 315,536 | | | 160,210 | 922,787 | 504,879 | 445,204 |
| 2014 | | | 243,215 | 216,838 | 797,285 | | | 96,781 | 456,591 | 1,670,578 | 580,585 |
| TOTAL | | | 3,734,119 | 2,743,900 | 2,020,381 | | | 3,154,934 | 5,164,983 | 3,968,714 | 2,030,137 |
| | | | | | | | | | | | |

| | | | | | TRANS | SLATED LOSSES | | | | | |
|--------|-------|---------|-----------|-----------|-----------|---------------|---------|------------|------------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | N | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 902,408 | 1,173,634 | 748,419 | | | 1,027,610 | 2,496,183 | 1,743,553 | 348,394 |
| 2011 | | 26,682 | 2,909,190 | 1,369,567 | 816,849 | | 33,460 | 3,633,428 | 3,420,603 | 1,603,031 | 353,089 |
| 2012 | | 80,394 | 2,311,810 | 1,366,544 | 622,403 | | 126,901 | 2,769,822 | 2,615,297 | 954,793 | 345,013 |
| 2013 | 606 | 27,962 | 1,175,936 | 953,162 | 521,292 | 23,590 | 56,838 | 1,957,263 | 1,925,856 | 940,380 | 441,642 |
| 2014 | 2,283 | 56,033 | 2,167,771 | 1,085,194 | 992,601 | 16,965 | 34,090 | 3,298,102 | 2,476,741 | 2,115,479 | 606,131 |
| TOTAL | 2,889 | 191,071 | 9,467,115 | 5,948,101 | 3,701,564 | 40,555 | 251,289 | 12,686,225 | 12,934,680 | 7,357,236 | 2,094,269 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|--------------|---------|------------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 22,639,144 | 1 29,9 | 941,581 | 2,094,269 | |
| TOTAL TRAN | S. LOSSES PO | A G | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -7,127,639 | -6,2 | 215,958 | 18,226 | |
| TOTAL LOSS | ES | | 15,511,50 | 23,7 | 725,623 | 2,112,495 | |
| EXPECTED L | OSSES | | 15,590,713 | 22,7 | 740,115 | 2,533,648 | |
| CREDIBILITY | | | .1: | 5 | .40 | .44 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | 1.237 | 7 | 1.892 | .168 | 3.297 |
| INDICAT | ED (POST-TE | ST) | 1.520 |) | 2.325 | .206 | 4.051 |
| PRES. C | N RATE LEVE | L | 1.23 | l | 1.796 | .200 | 3.227 |
| DERIVE | D BY FORMUL | .А | 1.27 | 1 | 2.008 | .203 | 3.485 |
| UNDERI | YING PRES. F | RATE | 1.243 | 3 | 1.813 | .202 | 3.258 |
| PROPOS | SED | | 1.27 | 1 | 2.008 | .203 | 3.485 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 4.488 |
| IND. RATES | | | | 4.49 | MINIM | UM PREMIUM | 1485 |
| MAN. RATES | 3.81 | 4.27 | 4.40 | + 4.49 | PRESE | NT | 1495 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 1,262 | 160 | .012 | | | | | | | | |
| 2011 | 917 | | | | | | | | | | |
| 2012 | 1,420 | 514,260 | 36.215 | | | | | 1 | | | 1 |
| 2013 | 1,344 | 23,614 | 1.756 | | | | | | | 4 | 4 |
| 2014 | 1,167 | 47,966 | 4.110 | | | | | | | 3 | 3 |
| TOTAL | 6,110 | 586,000 | 9.591 | | | | | 1 | | 7 | 8 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|-------|--------|--------------|------|---------|-------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 160 |
| 2012 2013 | | | 236,246 | | 7.500 | | | 277,569 | | 40.004 | 445 |
| | | | | | 7,509 | | | | | 12,984 | 3,121 |
| 2014 | | | | | 11,082 | | | | | 34,638 | 2,246 |
| TOTAL | | | 236,246 | | 18,591 | | | 277,569 | | 47,622 | 5,972 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|--------|--------|---------------|--------|---------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 160 |
| 2012 | | 12,629 | 330,852 | 5,705 | 9,726 | | 32,640 | 583,570 | 13,295 | 10,156 | 476 |
| 2013 | 2 | 162 | 5,268 | 3,098 | 10,892 | 159 | 201 | 6,744 | 6,137 | 20,776 | 3,096 |
| 2014 | 11 | 338 | 18,421 | 10,980 | 12,829 | 167 | 406 | 43,113 | 37,664 | 41,505 | 2,345 |
| TOTAL | 13 | 13,129 | 354,541 | 19,783 | 33,447 | 326 | 33,247 | 633,427 | 57,096 | 72,437 | 6,077 |
| | | | | | | | · | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|--------------|---------|----------|---------|---------|------------|--------|
| TOTAL TRAN | S. LOSSES P | G B | 1,034,68 | 3 ' | 182,763 | 6,077 | |
| TOTAL TRAN | S. LOSSES PO | Aβ | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -92,90 | 0 | -22,513 | 72 | |
| TOTAL LOSS | ES | | 941,78 | 3 ' | 160,250 | 6,149 | |
| EXPECTED LO | OSSES | | 203,09 | 7 | 81,447 | 10,387 | |
| CREDIBILITY | | | .0 | 0 | .01 | .01 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | 15.41 | 4 | 2.623 | .101 | 18.138 |
| INDICAT | ED (POST-TE | ST) | 18.94 | 4 | 3.224 | .124 | 22.292 |
| PRES. O | N RATE LEVE | L | 3.29 | 3 | 1.320 | .168 | 4.781 |
| DERIVE | D BY FORMUL | Α | 3.29 | 3 | 1.339 | .168 | 4.800 |
| UNDERL | YING PRES. I | RATE | 3.32 | 4 | 1.333 | .170 | 4.827 |
| PROPOS | SED | | 3.29 | 3 | 1.339 | .168 | 4.800 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 6.181 |
| IND. RATES | | • | | 6.18 | MINIM | JM PREMIUM | 1935 |
| MAN. RATES | 6.36 | 7.1 | 4 6.52 | + 6.18 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | IMBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|----------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 14,720 | 161,496 | 1.097 | | | | | | 2 | 1 | 3 |
| 2011 | 16,106 | 40,851 | .253 | | | | | | | 1 | 1 |
| 2012 | 15,348 | 73,698 | .480 | | | | | | | 2 | 2 |
| 2013 | 15,414 | 15,169 | .098 | | | | | | 1 | | 1 |
| 2014 | 11,726 | 27,772 | .236 | | | | | | | 3 | 3 |
| TOTAL | 73,314 | 318,986 | .435 | | | | | | 3 | 7 | 10 |
| | | | | | | | | | | | |

| | REPORTED LOSSES | | | | | | | | | | | |
|--------------|-----------------|------|-----------|--------|--------|-------|------|-------|--------|--------|-----------|--|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | |
| 2010 | | | | 90,938 | 1,800 | | | | 56,229 | 1,208 | 11,321 | |
| 2011 | | | | | 5,520 | | | | | 21,203 | 14,128 | |
| 2012 2013 | | | | | 7,151 | | | | | 39,632 | 26,915 | |
| 2013 | | | | 2,520 | | | | | 11,210 | | 1,439 | |
| 2014 | | | | | 1,873 | | | | | 9,608 | 16,291 | |
| TOTAL | | | | 93,458 | 16,344 | | | | 67,439 | 71,651 | 70,094 | |
| | · | | | | | | | | | | | |

| | TRANSLATED LOSSES | | | | | | | | | | | | |
|--------|-------------------|------|-----------|---------|--------|-------|------|--------|---------|---------|-----------|--|--|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | |
| 2010 | | | | 186,787 | 4,415 | | | | 129,495 | 2,934 | 11,287 | | |
| 2011 | | | 532 | 413 | 13,051 | | | 1,270 | 2,171 | 49,927 | 15,018 | | |
| 2012 | | 31 | 2,017 | 1,332 | 13,287 | | 89 | 8,400 | 9,289 | 77,255 | 28,772 | | |
| 2013 | | 46 | 2,480 | 3,966 | 233 | | 348 | 13,937 | 20,175 | 1,469 | 1,427 | | |
| 2014 | 2 | 59 | 3,112 | 1,850 | 2,171 | 35 | 111 | 11,952 | 10,444 | 11,513 | 17,008 | | |
| TOTAL | 2 | 136 | 8,141 | 194,348 | 33,157 | 35 | 548 | 35,559 | 171,574 | 143,098 | 73,512 | | |
| | | • | | · | · | | · | | | | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|---------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | PG B | 44,42 | 21 ! | 542,177 | 73,512 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | IST. | -159,34 | 13 - | 102,376 | 248 | |
| TOTAL LOSS | ES | | | 4 | 139,801 | 73,760 | |
| EXPECTED L | OSSES | | 340,17 | 78 : | 364,371 | 38,856 | |
| CREDIBILITY | | |). |)2 | .06 | .07 | |
| PURE PREMI | UMS | • | | | | | l. |
| INDICAT | ED (PRE-TE | ST) | .00 | 00 | .600 | .101 | .701 |
| INDICAT | ED (POST-TE | ST) | .00 | 00 | .737 | .124 | .861 |
| PRES. C | N RATE LEV | EL | .46 | 60 | .492 | .052 | 1.004 |
| DERIVE | D BY FORMU | LA | .4: | 51 | .507 | .057 | 1.015 |
| UNDERI | YING PRES. | RATE | .40 | 64 | .497 | .053 | 1.014 |
| PROPOS | SED | | .44 | 16 | .502 | .056 | 1.004 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 1.293 |
| IND. RATES | | | | 1.29 | MINIM | UM PREMIUM | 635 |
| MAN. RATES | 1.16 | 1.3 | 1.37 | + 1.29 | PRESI | ENT | 670 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | NUMBER OF CASES | | | | | |
|--------|----------|-------------|------------|--|-----------------|-----------------|------|-------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 5,830 | 7,754 | .133 | | 5,830 | | | | | 2 | 2 |
| 2011 | 4,561 | 439 | .009 | | 4,561 | | | | | | |
| 2012 | 4,407 | 174,805 | 3.966 | | 4,407 | | | 1 | | | 1 |
| 2013 | 4,545 | 3,660 | .080 | | 4,545 | | | | | 1 | 1 |
| 2014 | 3,606 | 12,389 | .343 | | 3,606 | | | | | 1 | 1 |
| TOTAL | 22,949 | 199,047 | .867 | | 22,949 | | | 1 | | 4 | 5 |
| | | | | | | | | | | | |

| | REPORTED LOSSES | | | | | | | | | | | |
|--------------|-----------------|------|-----------|-------|-------|-------|------|--------|-------|--------|-----------|--|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | |
| 2010 | | | | | 249 | | | | | 1,852 | 5,653 | |
| 2011 | | | | | | | | | | | 439 | |
| 2012 2013 | | | 150,026 | | | | | 22,911 | | | 1,868 | |
| 2013 | | | | | 299 | | | | | 3,361 | | |
| 2014 | | | | | 4,009 | | | | | 8,380 | | |
| TOTAL | | | 150,026 | | 4,557 | | | 22,911 | | 13,593 | 7,960 | |
| | | | | | | | | | | | | |

| | TRANSLATED LOSSES | | | | | | | | | | | |
|--------|-------------------|--------|-----------|-------|--------|-------|-------|--------|---------|--------|-----------|--|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | |
| 2010 | | | | | 611 | | | | | 4,498 | 5,636 | |
| 2011 | | | | | | | | | | | 467 | |
| 2012 | | 10,910 | 285,962 | 4,929 | 8,407 | | 3,663 | 65,559 | 1,492 | 1,141 | 1,997 | |
| 2013 | | 6 | 211 | 125 | 434 | 32 | 54 | 1,745 | 1,588 | 5,379 | | |
| 2014 | 5 | 116 | 6,663 | 3,972 | 4,644 | 35 | 97 | 10,434 | 9,114 | 10,042 | | |
| TOTAL | 5 | 11,032 | 292,836 | 9,026 | 14,096 | 67 | 3,814 | 77,738 | 12,194 | 21,060 | 8,100 | |
| | | | | | | | | | | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|---------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 385,49 |)2 | 56,376 | 8,100 | - |
| TOTAL TRAN | S. LOSSES PO | ЭА | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -411,08 | | 135,925 | 281 | |
| TOTAL LOSS | ES | | | | | 8,381 | |
| EXPECTED L | OSSES | | 864,03 | 31 | 475,961 | 44,752 | |
| CREDIBILITY | | | .0 |)1 | .03 | .03 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .000 | .037 | .037 |
| INDICAT | ED (POST-TE | ST) | .00 | 00 | .000 | .045 | .045 |
| PRES. C | N RATE LEVE | EL | 3.72 | 9 | 2.055 | .193 | 5.977 |
| DERIVE | D BY FORMUL | _A | 3.69 |)2 | 1.993 | .189 | 5.874 |
| UNDERI | YING PRES. | RATE | 3.76 | 55 | 2.074 | .195 | 6.034 |
| PROPOS | SED | | 3.69 | 2 | 1.993 | .189 | 5.874 |
| - | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 7.565 |
| IND. RATES | | | | 7.57 | MINIM | JM PREMIUM | 2000 |
| MAN. RATES | 7.17 | 8.04 | 4 8.15 | + 7.57 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | NUMBER OF CASES | | | | | |
|--------|----------|-------------|------------|--|-----------------|-----------------|------|-------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 26,183 | 267,834 | 1.022 | | 26,183 | | | | 3 | 10 | 13 |
| 2011 | 25,641 | 1,251,788 | 4.881 | | 25,641 | | | 3 | 3 | 10 | 16 |
| 2012 | 23,774 | 297,083 | 1.249 | | 23,774 | | | | 3 | 7 | 10 |
| 2013 | 26,000 | 496,747 | 1.910 | | 26,000 | | | 1 | 3 | 9 | 13 |
| 2014 | 28,190 | 210,458 | .746 | | 28,190 | | | | 1 | 7 | 8 |
| TOTAL | 129,788 | 2,523,910 | 1.945 | | 129,788 | | | 4 | 13 | 43 | 60 |
| | | | | | | | | | | | |

| | REPORTED LOSSES | | | | | | | | | | | |
|--------|-----------------|------|-----------|---------|---------|-------|------|---------|---------|---------|-----------|--|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | |
| 2010 | | | | 48,222 | 18,589 | | | | 115,039 | 40,582 | 45,402 | |
| 2011 | | | 343,954 | 96,221 | 28,174 | | | 435,889 | 172,269 | 121,689 | 53,592 | |
| 2012 | | | | 51,002 | 60,151 | | | | 39,447 | 105,903 | 40,580 | |
| 2013 | | | 79,800 | 32,805 | 27,302 | | | 110,400 | 107,403 | 85,788 | 53,249 | |
| 2014 | | | | 4,658 | 46,598 | | | | 22,043 | 85,958 | 51,201 | |
| TOTAL | | | 423,754 | 232,908 | 180,814 | | | 546,289 | 456,201 | 439,920 | 244,024 | |
| | · | | | | | | | | • | | | |

| | TRANSLATED LOSSES | | | | | | | | | | |
|--------|-------------------|--------|-----------|---------|---------|--------|--------|-----------|-----------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | N | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 99,047 | 45,600 | | | | 264,934 | 98,573 | 45,266 |
| 2011 | | 5,699 | 612,944 | 185,255 | 81,120 | | 9,072 | 962,554 | 414,123 | 307,483 | 56,968 |
| 2012 | | 549 | 35,817 | 100,172 | 113,882 | | 515 | 40,466 | 103,303 | 208,604 | 43,380 |
| 2013 | 187 | 5,351 | 207,058 | 69,399 | 48,247 | 13,385 | 18,998 | 555,413 | 251,851 | 159,284 | 52,823 |
| 2014 | 54 | 1,552 | 86,005 | 51,748 | 54,838 | 562 | 1,423 | 149,888 | 123,958 | 107,808 | 53,454 |
| TOTAL | 241 | 13,151 | 941,824 | 505,621 | 343,687 | 13,947 | 30,008 | 1,708,321 | 1,158,169 | 881,752 | 251,891 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|-----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | PG B | 2,707,49 | 92 2,8 | 389,229 | 251,891 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -1,123,96 | 69 -5 | 46,481 | 1,950 | |
| TOTAL LOSS | ES | | 1,583,52 | 23 2,3 | 342,748 | 253,841 | |
| EXPECTED L | OSSES | | 2,447,80 |)1 1,9 | 90,948 | 269,959 | |
| CREDIBILITY | | | .(|)3 | .09 | .10 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | 1.22 | 20 | 1.805 | .196 | 3.221 |
| INDICAT | ED (POST-TE | ST) | 1.49 | 99 | 2.218 | .241 | 3.958 |
| PRES. C | N RATE LEVI | EL | 1.86 | 88 | 1.520 | .206 | 3.594 |
| DERIVE | D BY FORMU | LA | 1.85 | 57 | 1.583 | .210 | 3.650 |
| UNDERI | YING PRES. | RATE | 1.88 | 36 | 1.534 | .208 | 3.628 |
| PROPOS | SED | | 1.85 | 57 | 1.583 | .210 | 3.650 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 4.700 |
| IND. RATES | | | | 4.70 | MINIM | UM PREMIUM | 1540 |
| MAN. RATES | 4.04 | 4.66 | 4.90 | + 4.70 | PRESE | NT | 1630 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|-----------------|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 4,131 | 60,009 | 1.452 | | 4,131 | | | | | 2 | 2 |
| 2011 | 4,221 | 12,074 | .286 | | 4,221 | | | | | 1 | 1 |
| 2012 | 4,080 | 44,466 | 1.089 | | 4,080 | | | | 1 | | 1 |
| 2013 | 4,463 | 2,750 | .061 | | 4,463 | | | | | | |
| 2014 | 4,358 | 11,540 | .264 | | 4,358 | | | | 1 | | 1 |
| TOTAL | 21,253 | 130,839 | .616 | | 21,253 | | | | 2 | 3 | 5 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|-------|--------|--------------|------|-------|--------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 16,604 | | | | | 39,405 | 4,000 |
| 2011 | | | | | 1,667 | | | | | 8,942 | 1,465 |
| 2012 2013 | | | | 737 | | | | | 37,274 | | 6,455 |
| 2013 | | | | | | | | | | | 2,750 |
| 2014 | | | | 1,969 | | | | | 8,176 | | 1,395 |
| TOTAL | | | | 2,706 | 18,271 | | | | 45,450 | 48,347 | 16,065 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|-------|--------|---------------|------|--------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 40,730 | | | | | 95,714 | 3,988 |
| 2011 | | | 161 | 125 | 3,942 | | | 537 | 915 | 21,056 | 1,557 |
| 2012 | | | 271 | 1,285 | 32 | | 231 | 17,041 | 74,158 | 2,043 | 6,900 |
| 2013 | | | | | | | | | | | 2,728 |
| 2014 | 2 | 62 | 3,612 | 2,358 | 367 | 66 | 157 | 15,900 | 11,304 | 1,779 | 1,456 |
| TOTAL | 2 | 62 | 4,044 | 3,768 | 45,071 | 66 | 388 | 33,478 | 86,377 | 120,592 | 16,629 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|--------------|---------|---------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | PG B | 38,04 | 10 | 255,808 | 16,629 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -88,79 | 9 | -49,258 | 175 | |
| TOTAL LOSS | ES | | | | 206,550 | 16,804 | |
| EXPECTED L | OSSES | | 193,19 | 90 | 178,739 | 24,653 | |
| CREDIBILITY | | | .(|)1 | .03 | .03 | |
| PURE PREMI | URE PREMIUMS | | | | | | |
| INDICAT | ED (PRE-TE | ST) | .00 | 00 | .972 | .079 | 1.051 |
| INDICAT | ED (POST-TE | ST) | .00 | 00 | 1.195 | .097 | 1.292 |
| PRES. C | N RATE LEVI | EL | .90 | 00 | .833 | .115 | 1.848 |
| DERIVE | D BY FORMU | LA | .89 |)1 | .844 | .114 | 1.849 |
| UNDERI | YING PRES. | RATE | .90 | 9 | .841 | .116 | 1.866 |
| PROPOS | SED | | .89 | 00 | .844 | .114 | 1.848 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 2.380 |
| IND. RATES | | | | 2.38 | MINIM | UM PREMIUM | 925 |
| MAN. RATES | 2.29 | 2.5 | 2.52 | + 2.38 | PRESE | NT | 980 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 35,538 | 138 | | | | | | | | | |
| 2011 | 60,707 | 18,490 | .030 | | | | | | | | |
| 2012 | 58,020 | 6,406 | .011 | | | | | | | | |
| 2013 | 65,999 | 13,045 | .019 | | | | | | | 1 | 1 |
| 2014 | 69,206 | 992 | .001 | | | | | | | | |
| TOTAL | 289,470 | 39,071 | .013 | | | | | | | 1 | 1 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|-------|-------|--------------|------|-------|-------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 138 |
| 2010 2011 | | | | | | | | | | | 18,490 |
| 2012 2013 | | | | | | | | | | | 6,406 |
| 2013 | | | | | 3,803 | | | | | 668 | 8,574 |
| 2014 | | | | | | | | | | | 992 |
| TOTAL | | | | | 3,803 | | | | | 668 | 34,600 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|-------|-------|---------------|------|-------|---------|-------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 138 |
| 2011 | | | | | | | | | | | 19,655 |
| 2012 | | | | | | | | | | | 6,848 |
| 2013 | 2 | 75 | 2,667 | 1,567 | 5,518 | | 16 | 348 | 316 | 1,069 | 8,505 |
| 2014 | | | | | | | | | | | 1,036 |
| TOTAL | 2 | 75 | 2,667 | 1,567 | 5,518 | | 16 | 348 | 316 | 1,069 | 36,182 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|--------------|---------|------------------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 3,10 | 3 | 8,470 | 36,182 | |
| TOTAL TRAN | S. LOSSES PO | Α | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -402,69 | · - | 129,555 | 334 | |
| TOTAL LOSS | ES | | | | | 36,516 | |
| EXPECTED L | OSSES | | 906,042 | 2 4 | 486,310 | 43,421 | |
| CREDIBILITY | | | .00 | ô | .15 | .17 | |
| PURE PREMI | UMS | | | | - | | |
| INDICAT | ED (PRE-TES | ST) | .00 |) | .000 | .013 | .013 |
| INDICAT | ED (POST-TE | ST) | .00 |) | .000 | .016 | .016 |
| PRES. C | N RATE LEVE | L | .31 |) | .166 | .015 | .491 |
| DERIVE | D BY FORMUL | Α. | .29 ⁻ | 1 | .141 | .015 | .447 |
| UNDERI | YING PRES. F | RATE | .31: | 3 | .168 | .015 | .496 |
| PROPOS | SED | | .29 [.] | 1 | .141 | .015 | .447 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | .575 |
| IND. RATES | | | | .58 | MINIM | UM PREMIUM | 450 |
| MAN. RATES | .66 | .71 | .67 | + .58 | PRESE | NT | 480 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 21,021 | 437,070 | 2.079 | | | | | | 6 | 6 | 12 |
| 2011 | 18,647 | 947,111 | 5.079 | | | | | 3 | 7 | 11 | 21 |
| 2012 | 17,060 | 803,046 | 4.707 | | | | | 2 | 4 | 4 | 10 |
| 2013 | 39,254 | 427,235 | 1.088 | | | | | | 7 | 13 | 20 |
| 2014 | 36,833 | 435,687 | 1.182 | | | | | | | 14 | 14 |
| TOTAL | 132,815 | 3,050,149 | 2.297 | | | | | 5 | 24 | 48 | 77 |
| | | | | | | | | | | | |

| | REPORTED LOSSES | | | | | | | | | | |
|--------|-----------------|------|-----------|---------|---------|-------|------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 131,580 | 14,691 | | | | 224,198 | 23,669 | 42,932 |
| 2011 | | | 293,094 | 164,972 | 20,275 | | | 245,742 | 145,242 | 30,174 | 47,612 |
| 2012 | | | 177,708 | 78,828 | 18,774 | | | 442,478 | 52,667 | 15,012 | 17,579 |
| 2013 | | | | 83,420 | 65,343 | | | | 111,413 | 57,153 | 109,906 |
| 2014 | | | | | 91,785 | | | | | 270,929 | 72,973 |
| TOTAL | | | 470,802 | 458,800 | 210,868 | | | 688,220 | 533,520 | 396,937 | 291,002 |
| | | | | | | · | | | | | • |

| | TRANSLATED LOSSES | | | | | | | | | | |
|--------|-------------------|--------|-----------|---------|---------|-------|--------|-----------|-----------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | ı | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 270,266 | 36,038 | | | | 516,327 | 57,492 | 42,803 |
| 2011 | | 4,858 | 528,507 | 312,819 | 61,731 | | 5,117 | 544,535 | 338,519 | 84,042 | 50,612 |
| 2012 | | 12,755 | 354,018 | 146,521 | 47,539 | | 64,798 | 1,179,105 | 134,539 | 52,195 | 18,792 |
| 2013 | 16 | 2,901 | 127,943 | 158,296 | 102,508 | 636 | 4,291 | 168,226 | 227,562 | 106,056 | 109,027 |
| 2014 | 103 | 2,772 | 152,595 | 90,944 | 106,292 | 1,263 | 3,156 | 337,246 | 294,594 | 324,668 | 76,184 |
| TOTAL | 119 | 23,286 | 1,163,063 | 978,846 | 354,108 | 1,899 | 77,362 | 2,229,112 | 1,511,541 | 624,453 | 297,418 |
| | | • | | · | · | | · | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|--------------|---------|-----------|---------|---------|------------|--------|
| TOTAL TRAN | S. LOSSES P | G B | 3,494,84 | 1 3,4 | 168,948 | 297,418 | |
| TOTAL TRAN | S. LOSSES PO | A € | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -4,113,73 | 3 -1,3 | 393,051 | 3,586 | |
| TOTAL LOSS | ES | | | 2,0 | 75,897 | 301,004 | |
| EXPECTED L | OSSES | | 9,302,36 | 2 5, | 10,722 | 415,711 | |
| CREDIBILITY | | | .0 | 3 | .09 | .10 | |
| PURE PREMI | UMS | | | • | - | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | 1.563 | .227 | 1.790 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | 1.921 | .279 | 2.200 |
| PRES. C | N RATE LEVE | L | 6.93 | 8 | 3.811 | .310 | 11.059 |
| DERIVE | D BY FORMUL | -A | 6.73 | 0 | 3.641 | .307 | 10.678 |
| UNDERI | YING PRES. I | RATE | 7.00 | 4 | 3.848 | .313 | 11.165 |
| PROPOS | SED | | 6.73 | 0 | 3.641 | .307 | 10.678 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 13.752 |
| IND. RATES | | | | 13.75 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | 14.07 | 15.22 | 15.08 | + 13.75 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|-----------------|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 134 | | | | 134 | | | | | | |
| 2011 | 40 | | | | 40 | | | | | | |
| 2012 | 36 | | | | 36 | | | | | | |
| 2013 | 44 | 2,876 | 6.536 | | 44 | | | | | | |
| 2014 | 41 | 39,879 | 97.265 | | 41 | | | | | 1 | 1 |
| TOTAL | 295 | 42,755 | 14.493 | | 295 | | | | | 1 | 1 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-------|--------|--------------|------|-------|-------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| 2013 | | | | | | | | | | | 2,876 |
| 2014 | | | | | 10,000 | | | | | 25,000 | 4,879 |
| TOTAL | | | | | 10,000 | | | | | 25,000 | 7,755 |
| | | | | | | | | | | | <u> </u> |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|-------|--------|---------------|------|--------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| 2013 | | | | | | | | | | | 2,853 |
| 2014 | 12 | 306 | 16,627 | 9,908 | 11,581 | 116 | 290 | 31,118 | 27,181 | 29,958 | 5,094 |
| TOTAL | 12 | 306 | 16,627 | 9,908 | 11,581 | 116 | 290 | 31,118 | 27,181 | 29,958 | 7,947 |
| | | | | | | | | | | | _ |

| | | | SERIOUS | NON-SEF | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|---------|---------|--------|------------|--------|
| TOTAL TRANS | S. LOSSES P | G B | 48,46 | 9 | 78,628 | 7,947 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -5,37 | 1 | -3,045 | 10 | |
| TOTAL LOSSI | ES | | 43,09 | 8 | 75,583 | 7,957 | |
| EXPECTED LO | OSSES | | 10,61 | 2 | 10,015 | 1,499 | |
| CREDIBILITY | | | .0 | 0 | .00 | .00 | |
| PURE PREMIL | JMS | - | | • | - | | • |
| INDICAT | ED (PRE-TES | ST) | 14.60 | 9 | 25.621 | 2.697 | 42.927 |
| INDICAT | ED (POST-TE | ST) | 17.95 | 4 | 31.488 | 3.315 | 52.757 |
| PRES. O | N RATE LEVE | EL | 3.56 | 3 | 3.363 | .503 | 7.429 |
| DERIVE | D BY FORMUL | _A | 3.56 | 3 | 3.363 | .503 | 7.429 |
| UNDERL | YING PRES. I | RATE | 3.59 | 7 | 3.395 | .508 | 7.500 |
| PROPOS | PROPOSED | | 3.56 | 3 | 3.363 | .503 | 7.429 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 9.567 |
| IND. RATES | | | | 9.57 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | 8.61 | 9.83 | 10.13 | + 9.57 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 6,094 | 304,165 | 4.991 | | | | | | 3 | 2 | 5 |
| 2011 | 5,746 | 55,468 | .965 | | | | | | 1 | | 1 |
| 2012 | 6,213 | 4,782 | .076 | | | | | | | | |
| 2013 | 6,482 | 109,844 | 1.694 | | | | | | | 2 | 2 |
| 2014 | 6,924 | 75,515 | 1.090 | | | | | | | 4 | 4 |
| TOTAL | 31,459 | 549,774 | 1.748 | | | | | | 4 | 8 | 12 |
| | | | | | | | | | | - | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|---------|--------|--------------|------|-------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 101,858 | 1,644 | | | | 158,561 | 7,175 | 34,927 |
| 2011 | | | | 5,675 | | | | | 29,512 | | 20,281 |
| 2012 2013 | | | | | | | | | | | 4,782 |
| 2013 | | | | | 20,328 | | | | | 84,986 | 4,530 |
| 2014 | | | | | 44,372 | | | | | 25,343 | 5,800 |
| TOTAL | | | | 107,533 | 66,344 | | | | 188,073 | 117,504 | 70,320 |
| - | | | | | · | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|---------|--------|---------------|-------|--------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 209,217 | 4,033 | | | | 365,166 | 17,428 | 34,822 |
| 2011 | | | 448 | 10,617 | 98 | | | 2,562 | 66,836 | 726 | 21,559 |
| 2012 | | | | | | | | | | | 5,112 |
| 2013 | 5 | 423 | 14,265 | 8,384 | 29,486 | 954 | 1,260 | 44,176 | 40,186 | 135,978 | 4,494 |
| 2014 | 47 | 1,346 | 73,766 | 43,970 | 51,387 | 117 | 297 | 31,544 | 27,558 | 30,369 | 6,055 |
| TOTAL | 52 | 1,769 | 88,479 | 272,188 | 85,004 | 1,071 | 1,557 | 78,282 | 499,746 | 184,501 | 72,042 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|---------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 171,21 | 0 1,0 | 041,439 | 72,042 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -402,14 | 1 -: | 259,072 | 859 | |
| TOTAL LOSS | ES | | | | 782,367 | 72,901 | |
| EXPECTED L | OSSES | | 882,74 | 0 9 | 949,118 | 117,658 | |
| CREDIBILITY | | | .0 | 1 | .03 | .04 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | 2.487 | .232 | 2.719 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | 3.057 | .285 | 3.342 |
| PRES. C | N RATE LEVE | EL | 2.77 | 9 | 2.988 | .371 | 6.138 |
| DERIVE | D BY FORMUL | _A | 2.75 | 1 | 2.990 | .368 | 6.109 |
| UNDERI | YING PRES. | RATE | 2.80 | 6 | 3.017 | .374 | 6.197 |
| PROPOS | SED | | 2.75 | 1 | 2.990 | .368 | 6.109 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 7.867 |
| IND. RATES | | | | 7.87 | MINIMU | UM PREMIUM | 2000 |
| MAN. RATES | 6.59 | 7.7 | 1 8.37 | + 7.87 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 60,303 | 936,922 | 1.553 | | | | | | 13 | 38 | 51 |
| 2011 | 63,771 | 1,905,916 | 2.988 | | | | | 1 | 16 | 27 | 44 |
| 2012 | 69,703 | 1,450,465 | 2.080 | | | | | 4 | 12 | 39 | 55 |
| 2013 | 92,606 | 2,807,537 | 3.031 | | | | | 3 | 26 | 50 | 79 |
| 2014 | 91,175 | 1,647,405 | 1.806 | | | | | | 10 | 57 | 67 |
| TOTAL | 377,558 | 8,748,245 | 2.317 | | | | | 8 | 77 | 211 | 296 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-----------|---------|--------------|------|-----------|-----------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 221,328 | 83,486 | | | | 309,422 | 204,310 | 118,376 |
| 2011 | | | 113,243 | 321,354 | 56,740 | | | 668,632 | 464,056 | 171,165 | 110,726 |
| 2012 | | | 344,733 | 199,988 | 124,651 | | | 144,768 | 222,497 | 263,304 | 150,524 |
| 2013 | | | 264,053 | 441,499 | 444,905 | | | 399,674 | 505,764 | 584,660 | 166,982 |
| 2014 | | | | 244,801 | 258,520 | | | | 417,849 | 506,925 | 219,310 |
| TOTAL | | | 722,029 | 1,428,970 | 968,302 | | | 1,213,074 | 1,919,588 | 1,730,364 | 765,918 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|-----------|-----------|---------------|---------|-----------|-----------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 454,609 | 204,790 | | | | 712,598 | 496,270 | 118,021 |
| 2011 | | 1,098 | 147,041 | 606,039 | 142,178 | | 8,150 | 895,239 | 1,078,819 | 429,465 | 117,702 |
| 2012 | | 26,813 | 766,181 | 383,409 | 259,207 | | 25,220 | 571,769 | 513,820 | 532,682 | 160,910 |
| 2013 | 656 | 29,824 | 1,214,018 | 898,129 | 703,089 | 41,043 | 64,255 | 1,978,363 | 1,236,618 | 1,023,796 | 165,646 |
| 2014 | 595 | 15,407 | 878,603 | 549,334 | 345,255 | 5,533 | 13,905 | 1,443,766 | 1,128,983 | 698,454 | 228,960 |
| TOTAL | 1,251 | 73,142 | 3,005,843 | 2,891,520 | 1,654,519 | 46,576 | 111,530 | 4,889,137 | 4,670,838 | 3,180,667 | 791,239 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|-----------|---------|---------|------------|----------|
| TOTAL TRAN | S. LOSSES F | PG B | 8,127,47 | 9 12, | 397,544 | 791,239 | <u> </u> |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -2,521,62 | 20 -1, | 958,226 | 6,270 | |
| TOTAL LOSS | ES | | 5,605,85 | 9 10, | 439,318 | 797,509 | |
| EXPECTED L | OSSES | | 5,640,71 | 8 7, | 230,235 | 800,423 | |
| CREDIBILITY | | | .0 |)7 | .18 | .20 | |
| PURE PREMI | UMS | • | | | | | |
| INDICAT | ED (PRE-TE | ST) | 1.48 | 15 | 2.765 | .211 | 4.461 |
| INDICAT | ED (POST-TE | ST) | 1.82 | 25 | 3.398 | .259 | 5.482 |
| PRES. C | N RATE LEVI | EL | 1.48 | 30 | 1.897 | .210 | 3.587 |
| DERIVE | D BY FORMU | LA | 1.50 |)4 | 2.167 | .220 | 3.891 |
| UNDERI | YING PRES. | RATE | 1.49 |)4 | 1.915 | .212 | 3.621 |
| PROPOS | PROPOSED | | 1.50 |)4 | 2.167 | .220 | 3.891 |
| | | • | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 5.011 |
| IND. RATES | | | | 5.01 | MINIM | UM PREMIUM | 1625 |
| MAN. RATES | 3.91 | 4.50 | 4.89 | + 5.01 | PRESE | NT | 1625 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 54,463 | 428,531 | .786 | | | | | 1 | 5 | 21 | 27 |
| 2011 | 59,512 | 549,897 | .924 | | | | | 1 | 5 | 18 | 24 |
| 2012 | 60,104 | 1,953,829 | 3.250 | | | | | 2 | 4 | 22 | 28 |
| 2013 | 57,566 | 1,133,056 | 1.968 | | | | | 2 | 4 | 27 | 33 |
| 2014 | 64,746 | 805,345 | 1.243 | | | | | | | 32 | 32 |
| TOTAL | 296,391 | 4,870,658 | 1.643 | | | | | 6 | 18 | 120 | 144 |
| | | | | | | | | | | | |

| | REPORTED LOSSES | | | | | | | | | | | |
|--------|-----------------|------|-----------|---------|---------|-------|------|---------|---------|---------|-----------|--|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | |
| 2010 | | | 83,338 | 83,539 | 25,838 | | | 31,864 | 94,403 | 55,026 | 54,523 | |
| 2011 | | | 78,648 | 146,837 | 49,991 | | | 2,202 | 94,105 | 87,158 | 90,956 | |
| 2012 | | | 622,575 | 97,170 | 70,708 | | | 828,340 | 119,099 | 166,976 | 48,961 | |
| 2013 | | | 214,932 | 53,862 | 390,775 | | | 84,708 | 17,727 | 280,747 | 90,305 | |
| 2014 | | | | | 334,670 | | | | | 370,492 | 100,183 | |
| TOTAL | | | 999,493 | 381,408 | 871,982 | | | 947,114 | 325,334 | 960,399 | 384,928 | |
| | | | | | | | | | | | | |

| | TRANSLATED LOSSES | | | | | | | | | | |
|--------|-------------------|--------|-----------|-----------|-----------|--------|--------|-----------|-----------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 147,842 | 171,589 | 63,381 | | | 74,721 | 217,410 | 133,659 | 54,359 |
| 2011 | | 1,303 | 154,211 | 279,162 | 123,670 | | 47 | 18,143 | 222,102 | 207,631 | 96,686 |
| 2012 | | 24,119 | 665,300 | 193,185 | 153,328 | | 69,342 | 1,308,698 | 303,849 | 353,225 | 52,339 |
| 2013 | 587 | 20,404 | 746,374 | 263,472 | 586,916 | 12,656 | 15,772 | 457,411 | 178,433 | 457,613 | 89,582 |
| 2014 | 353 | 10,131 | 556,366 | 331,613 | 387,600 | 1,696 | 4,312 | 461,206 | 402,836 | 443,967 | 104,591 |
| TOTAL | 940 | 55,957 | 2,270,093 | 1,239,021 | 1,314,895 | 14,352 | 89,473 | 2,320,179 | 1,324,630 | 1,596,095 | 397,557 |
| | | | | | | | | | | | - |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------------|----------------------|---------|-----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | G B | 4,750,99 | 4 5,4 | 174,641 | 397,557 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | • | |
| IBNR + FREQ | UENCY ADJU | ST. | -1,973,85 | 7 -1,2 | 263,708 | 3,060 | |
| TOTAL LOSS | ES | | 2,777,13 | 7 4,2 | 210,933 | 400,617 | |
| EXPECTED LO | OSSES | | 4,333,23 | 6 4,6 | 556,304 | 423,839 | |
| CREDIBILITY | | | .0 | 6 | .15 | .17 | |
| PURE PREMI | URE PREMIUMS | | | | | | - |
| INDICAT | INDICATED (PRE-TEST) | | | 7 | 1.421 | .135 | 2.493 |
| INDICAT | ED (POST-TE | ST) | 1.15 | 2 | 1.746 | .166 | 3.064 |
| PRES. O | N RATE LEVE | EL | 1.44 | 8 | 1.556 | .142 | 3.146 |
| DERIVE | D BY FORMUI | _A | 1.43 | 0 | 1.585 | .146 | 3.161 |
| UNDERL | YING PRES. | RATE | 1.46 | 2 | 1.571 | .143 | 3.176 |
| PROPOS | PROPOSED | | 1.42 | 3 | 1.578 | .145 | 3.146 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R. | ATE | 4.051 |
| IND. RATES | | | | 4.05 | MINIM | UM PREMIUM | 1370 |
| MAN. RATES | 3.63 | 4.04 | 4.29 | + 4.05 | PRESE | NT | 1465 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | , |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 20,088 | 161,622 | .804 | | | | | | 4 | 8 | 12 |
| 2011 | 23,492 | 516,437 | 2.198 | | | | | 1 | 4 | 11 | 16 |
| 2012 | 28,144 | 517,955 | 1.840 | | | | | 1 | 5 | 9 | 15 |
| 2013 | 28,493 | 929,718 | 3.262 | | | | | 1 | 3 | 24 | 28 |
| 2014 | 30,910 | 747,537 | 2.418 | | | | | | 4 | 24 | 28 |
| TOTAL | 131,127 | 2,873,269 | 2.191 | | | | | 3 | 20 | 76 | 99 |
| | | | | | | | | | | | |

| | REPORTED LOSSES | | | | | | | | | | |
|--------|-----------------|------|-----------|---------|---------|-------|------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 19,381 | 38,075 | | | | 30,381 | 45,056 | 28,729 |
| 2011 | | | 183,575 | 81,942 | 19,550 | | | 78,648 | 88,233 | 44,305 | 20,184 |
| 2012 | | | 87,797 | 80,815 | 16,500 | | | 100,135 | 138,663 | 62,311 | 31,734 |
| 2013 | | | 95,050 | 63,253 | 175,427 | | | 197,649 | 73,314 | 274,711 | 50,314 |
| 2014 | | | | 66,398 | 180,936 | | | | 103,082 | 344,320 | 52,801 |
| TOTAL | | | 366,422 | 311,789 | 430,488 | | | 376,432 | 433,673 | 770,703 | 183,762 |
| | | | | | | • | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|---------|---------|---------------|--------|-----------|-----------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 39,809 | 93,398 | | | | 69,968 | 109,442 | 28,643 |
| 2011 | | 3,040 | 329,994 | 156,432 | 54,486 | | 1,638 | 179,974 | 206,435 | 109,509 | 21,455 |
| 2012 | | 6,940 | 201,895 | 146,922 | 38,931 | | 17,048 | 363,125 | 297,015 | 134,057 | 33,924 |
| 2013 | 261 | 9,769 | 370,710 | 179,684 | 267,009 | 25,338 | 32,168 | 909,362 | 294,031 | 463,373 | 49,911 |
| 2014 | 278 | 7,525 | 422,531 | 258,786 | 221,980 | 2,371 | 5,980 | 629,135 | 516,933 | 435,048 | 55,124 |
| TOTAL | 539 | 27,274 | 1,325,130 | 781,633 | 675,804 | 27,709 | 56,834 | 2,081,596 | 1,384,382 | 1,251,429 | 189,057 |
| | | | | · | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|-----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 3,519,08 | 2 4,0 | 93,248 | 189,057 | |
| TOTAL TRAN | S. LOSSES PO | A £ | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -2,254,70 | 7 - | 729,680 | 1,209 | |
| TOTAL LOSS | ES | | 1,264,37 | 5 3, | 363,568 | 190,266 | |
| EXPECTED L | OSSES | | 5,054,94 | 6 2, | 727,441 | 158,663 | |
| CREDIBILITY | | | .0. | 3 | .09 | .10 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .96 | 4 | 2.565 | .145 | 3.674 |
| INDICAT | ED (POST-TE | ST) | 1.18 | 5 | 3.152 | .178 | 4.515 |
| PRES. C | N RATE LEVE | L | 3.81 | 8 | 2.060 | .120 | 5.998 |
| DERIVE | D BY FORMUL | -A | 3.73 | 9 | 2.158 | .126 | 6.023 |
| UNDERI | YING PRES. I | RATE | 3.85 | 5 | 2.080 | .121 | 6.056 |
| PROPOS | SED | | 3.72 | :3 | 2.149 | .126 | 5.998 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 7.724 |
| IND. RATES | | | | 7.72 | MINIM | JM PREMIUM | 2000 |
| MAN. RATES | 7.47 | 8.11 | 8.18 | + 7.72 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|-----------------|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 31,712 | 268,055 | .845 | | 31,712 | | | | | 10 | 10 |
| 2011 | 32,332 | 1,233,836 | 3.816 | | 32,332 | | | 2 | 4 | 8 | 14 |
| 2012 | 31,546 | 469,872 | 1.489 | | 31,546 | | | 1 | 1 | 16 | 18 |
| 2013 | 32,348 | 588,485 | 1.819 | | 32,348 | | | 1 | | 15 | 16 |
| 2014 | 33,498 | 367,820 | 1.098 | | 33,498 | | | | 2 | 7 | 9 |
| TOTAL | 161,436 | 2,928,068 | 1.814 | | 161,436 | | | 4 | 7 | 56 | 67 |
| | · | · | · | | | | | | | | |

| | REPORTED LOSSES | | | | | | | | | | |
|--------|-----------------|------|-----------|---------|---------|-------|------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 61,499 | | | | | 163,929 | 42,627 |
| 2011 | | | 251,914 | 56,755 | 33,088 | | | 701,554 | 89,060 | 56,073 | 45,392 |
| 2012 | | | 145,493 | 130 | 101,374 | | | 31,056 | | 146,960 | 44,859 |
| 2013 | | | 111,500 | | 116,686 | | | 58,000 | | 158,151 | 144,148 |
| 2014 | | | | 57,602 | 83,239 | | | | 40,362 | 141,956 | 44,661 |
| TOTAL | | | 508,907 | 114,487 | 395,886 | | | 790,610 | 129,422 | 667,069 | 321,687 |
| | | | | | | | | | · | | |

| | TRANSLATED LOSSES | | | | | | | | | | |
|--------|-------------------|--------|-----------|---------|---------|-------|--------|-----------|---------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 150,857 | | | | | 398,186 | 42,499 |
| 2011 | | 3,293 | 356,102 | 110,467 | 86,633 | | 11,085 | 1,160,133 | 221,519 | 154,636 | 48,252 |
| 2012 | | 10,960 | 305,934 | 23,892 | 196,528 | | 5,321 | 120,001 | 36,470 | 288,010 | 47,954 |
| 2013 | 280 | 8,255 | 299,324 | 57,208 | 177,083 | 8,266 | 9,918 | 280,404 | 84,219 | 257,211 | 142,995 |
| 2014 | 161 | 4,300 | 243,988 | 151,456 | 107,183 | 965 | 2,428 | 255,218 | 210,172 | 178,895 | 46,626 |
| TOTAL | 441 | 26,808 | 1,205,348 | 343,023 | 718,284 | 9,231 | 28,752 | 1,815,756 | 552,380 | 1,276,938 | 328,326 |
| - | | | | | · | | | | | | |

| | | | SERIOUS | NON-SER | RIOUS | MED. ONLY | TOTAL |
|-------------------|----------------------|---------|-----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | G B | 3,086,33 | 6 2,8 | 390,625 | 328,326 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -1,381,13 | 2 -7 | 737,700 | 2,183 | |
| TOTAL LOSS | ES | | 1,705,20 | 4 2,1 | 152,925 | 330,509 | |
| EXPECTED L | OSSES | | 3,005,93 | 9 2,6 | 86,295 | 308,343 | |
| CREDIBILITY | | | .0 | 4 | .10 | .11 | |
| PURE PREMI | JMS | | | | - | | |
| INDICAT | INDICATED (PRE-TEST) | | | 6 | 1.334 | .205 | 2.595 |
| INDICAT | ED (POST-TE | ST) | 1.29 | 8 | 1.639 | .252 | 3.189 |
| PRES. C | N RATE LEVE | EL | 1.84 | 5 | 1.648 | .189 | 3.682 |
| DERIVE | D BY FORMU | LA . | 1.82 | 3 | 1.647 | .196 | 3.666 |
| UNDERI | YING PRES. | RATE | 1.86 | 2 | 1.664 | .191 | 3.717 |
| PROPOS | SED | | 1.82 | 3 | 1.647 | .196 | 3.666 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 4.721 |
| IND. RATES | | | | 4.72 | MINIM | UM PREMIUM | 1545 |
| MAN. RATES | 4.28 | 4.87 | 5.02 | + 4.72 | PRESE | NT | 1660 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | | NU | MBER OF | CASES | | , |
|--------|----------|-------------|------------|--|-----------------|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 6,211 | 338,614 | 5.451 | | 6,211 | | | | 2 | 2 | 4 |
| 2011 | 6,305 | 63,960 | 1.014 | | 6,305 | | | | 1 | 2 | 3 |
| 2012 | 6,644 | 106,233 | 1.598 | | 6,644 | | | | 2 | 4 | 6 |
| 2013 | 12,335 | 260,911 | 2.115 | | 12,335 | | | | 4 | 3 | 7 |
| 2014 | 12,561 | 203,841 | 1.622 | | 12,561 | | | | 2 | 6 | 8 |
| TOTAL | 44,056 | 973,559 | 2.210 | | 44,056 | | | | 11 | 17 | 28 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|--------|--------------|------|-------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 16,495 | 25,877 | | | | 263,731 | 19,876 | 12,635 |
| 2011 | | | | 3,352 | 3,623 | | | | 24,073 | 7,970 | 24,942 |
| 2012 | | | | 42,022 | 1,375 | | | | 39,487 | 2,710 | 20,639 |
| 2013 | | | | 103,583 | 3,938 | | | | 114,738 | 10,279 | 28,373 |
| 2014 | | | | 29,050 | 47,124 | | | | 24,735 | 80,975 | 21,957 |
| TOTAL | | | | 194,502 | 81,937 | | | | 466,764 | 121,810 | 108,546 |
| | · | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|---------|---------|---------------|-------|---------|-----------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 33,881 | 63,476 | | | | 607,372 | 48,279 | 12,597 |
| 2011 | | | 613 | 6,543 | 8,621 | | | 2,568 | 55,333 | 19,359 | 26,513 |
| 2012 | | 255 | 15,931 | 73,560 | 4,293 | | 248 | 18,630 | 79,191 | 7,447 | 22,063 |
| 2013 | | 1,966 | 104,693 | 164,714 | 15,303 | 127 | 3,692 | 148,006 | 211,388 | 31,493 | 28,146 |
| 2014 | 91 | 2,328 | 131,605 | 81,478 | 60,015 | 567 | 1,418 | 148,902 | 122,253 | 102,419 | 22,923 |
| TOTAL | 91 | 4,549 | 252,842 | 360,176 | 151,708 | 694 | 5,358 | 318,106 | 1,075,537 | 208,997 | 112,242 |
| - | | • | | | · | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|--------------|---------|---------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 581,64 | 0 1, | 796,418 | 112,242 | |
| TOTAL TRAN | S. LOSSES PO | 3 A | • | | | • | |
| IBNR + FREQ | UENCY ADJU | ST. | -335,49 | 4 -: | 206,209 | 735 | |
| TOTAL LOSS | ES | | 246,14 | 6 1, | 590,209 | 112,977 | |
| EXPECTED L | OSSES | | 767,01 | 5 | 769,658 | 84,587 | |
| CREDIBILITY | | | .0 | 2 | .04 | .05 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .55 | 9 | 3.610 | .256 | 4.425 |
| INDICAT | ED (POST-TE | ST) | .68 | 7 | 4.437 | .315 | 5.439 |
| PRES. C | N RATE LEVE | L | 1.72 | 5 | 1.730 | .190 | 3.645 |
| DERIVE | D BY FORMUL | -A | 1.70 | 4 | 1.838 | .196 | 3.738 |
| UNDERI | YING PRES. I | RATE | 1.74 | 1 | 1.747 | .192 | 3.680 |
| PROPOS | SED | | 1.70 | 4 | 1.838 | .196 | 3.738 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 4.814 |
| IND. RATES | | | | 4.81 | MINIM | UM PREMIUM | 1570 |
| MAN. RATES | 4.24 | 4.83 | 4.97 | + 4.81 | PRESE | NT | 1650 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 12,534 | 282,851 | 2.256 | | | | | | 2 | 5 | 7 |
| 2011 | 12,316 | 137,294 | 1.114 | | | | | | 2 | 2 | 4 |
| 2012 | 13,438 | 43,833 | .326 | | | | | | 2 | | 2 |
| 2013 | 14,137 | 125,424 | .887 | | | | | | 3 | 3 | 6 |
| 2014 | 16,991 | 119,828 | .705 | | | | | | | 5 | 5 |
| TOTAL | 69,416 | 709,230 | 1.022 | | | | | | 9 | 15 | 24 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|---------|--------------|------|-------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 70,242 | 19,708 | | | | 90,235 | 86,667 | 15,999 |
| 2011 | | | | 33,874 | 52,075 | | | | 20,941 | 23,972 | 6,432 |
| 2012 | | | | 12,020 | | | | | 30,276 | | 1,537 |
| 2013 | | | | 35,320 | 18,698 | | | | 38,185 | 10,509 | 22,712 |
| 2014 | | | | | 63,999 | | | | | 52,874 | 2,955 |
| TOTAL | | | | 151,456 | 154,480 | | | | 179,637 | 174,022 | 49,635 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|---------|---------|---------------|-------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 144,277 | 48,344 | | | | 207,811 | 210,513 | 15,951 |
| 2011 | | | 7,691 | 67,271 | 123,699 | | | 3,254 | 49,880 | 56,961 | 6,837 |
| 2012 | | 82 | 4,449 | 20,971 | 497 | | 186 | 13,842 | 60,237 | 1,658 | 1,643 |
| 2013 | 3 | 1,031 | 47,874 | 63,328 | 30,400 | 127 | 1,335 | 52,939 | 73,703 | 21,820 | 22,531 |
| 2014 | 73 | 1,939 | 106,401 | 63,416 | 74,111 | 243 | 618 | 65,823 | 57,490 | 63,368 | 3,085 |
| TOTAL | 76 | 3,052 | 166,415 | 359,263 | 277,051 | 370 | 2,139 | 135,858 | 449,121 | 354,320 | 50,047 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------|---------|----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | PG B | 307,91 | 1,4 | 439,755 | 50,047 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -733,35 | 59 -2 | 294,842 | 406 | |
| TOTAL LOSS | ES | | | 1,1 | 144,913 | 50,453 | |
| EXPECTED L | OSSES | | 1,631,27 | 77 1,0 | 096,773 | 52,756 | |
| CREDIBILITY | | |). |)2 | .06 | .06 | |
| PURE PREMI | JMS | • | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 00 | 1.649 | .073 | 1.722 |
| INDICAT | ED (POST-TE | ST) | .00 | 00 | 2.027 | .090 | 2.117 |
| PRES. C | N RATE LEVI | EL | 2.32 | 28 | 1.565 | .075 | 3.968 |
| DERIVE | D BY FORMU | LA | 2.28 | 31 | 1.593 | .076 | 3.950 |
| UNDERL | YING PRES. | RATE | 2.35 | 50 | 1.580 | .076 | 4.006 |
| PROPOS | SED | | 2.28 | 31 | 1.593 | .076 | 3.950 |
| | | - | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 5.087 |
| IND. RATES | | | | 5.09 | MINIM | UM PREMIUM | 1645 |
| MAN. RATES | 4.70 | 5.20 | 5.41 | + 5.09 | PRESE | NT | 1770 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | IMBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|----------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 3,039 | 193,309 | 6.360 | | | | | 1 | | 1 | 2 |
| 2011 | 5,770 | 75,133 | 1.302 | | | | | | | 3 | 3 |
| 2012 | 7,435 | 46,083 | .619 | | | | | | | 4 | 4 |
| 2013 | 8,068 | 376,828 | 4.670 | | | | | | 8 | 10 | 18 |
| 2014 | 11,711 | 165,442 | 1.412 | | | | | | 1 | 9 | 10 |
| TOTAL | 36,023 | 856,795 | 2.378 | | | | | 1 | 9 | 27 | 37 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|--------|--------------|------|--------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 142,926 | | 1,121 | | | 45,886 | | 1,379 | 1,997 |
| 2011 | | | | | 17,666 | | | | | 48,115 | 9,352 |
| 2012 | | | | | 8,899 | | | | | 8,158 | 29,026 |
| 2013 | | | | 199,845 | 16,522 | | | | 110,042 | 23,984 | 26,435 |
| 2014 | | | | 23,594 | 55,201 | | | | 17,600 | 56,061 | 12,986 |
| TOTAL | | | 142,926 | 223,439 | 99,409 | | | 45,886 | 127,642 | 137,697 | 79,796 |
| | | | | | | | | | | | |

| | TRANSLATED LOSSES | | | | | | | | | | |
|--------|-------------------|-------|-----------|---------|---------|-------|-------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 253,551 | | 2,750 | | | 107,603 | | 3,350 | 1,991 |
| 2011 | | | 1,700 | 1,323 | 41,765 | | | 2,881 | 4,928 | 113,294 | 9,941 |
| 2012 | | 31 | 2,506 | 1,658 | 16,536 | | 9 | 1,726 | 1,909 | 15,903 | 31,029 |
| 2013 | 4 | 3,944 | 208,251 | 321,472 | 42,470 | 223 | 3,736 | 149,296 | 209,427 | 52,814 | 26,224 |
| 2014 | 89 | 2,402 | 135,022 | 82,956 | 68,339 | 399 | 992 | 104,023 | 85,291 | 71,001 | 13,557 |
| TOTAL | 93 | 6,377 | 601,030 | 407,409 | 171,860 | 622 | 4,737 | 365,529 | 301,555 | 256,362 | 82,742 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------------|--------------|---------|----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 978,38 | 8 1,1 | 137,186 | 82,742 | |
| TOTAL TRAN | S. LOSSES PO | G A | • | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -523,48 | 9 -2 | 295,066 | 795 | |
| TOTAL LOSS | ES | | 454,89 | 9 8 | 342,120 | 83,537 | |
| EXPECTED L | OSSES | | 1,243,51 | 3 1, | 172,909 | 87,896 | |
| CREDIBILITY | | | .0 | 1 | .04 | .04 | |
| PURE PREMI | UMS | • | | • | | | |
| INDICAT | ED (PRE-TES | ST) | 1.26 | 3 | 2.338 | .232 | 3.833 |
| INDICAT | ED (POST-TE | ST) | 1.55 | 2 | 2.873 | .285 | 4.710 |
| PRES. C | N RATE LEVE | EL | 3.41 | 9 | 3.225 | .242 | 6.886 |
| DERIVE | D BY FORMUL | _A | 3.40 | 0 | 3.211 | .244 | 6.855 |
| UNDERI | YING PRES. I | RATE | 3.45 | 2 | 3.256 | .244 | 6.952 |
| PROPOS | SED | | 3.40 | 0 | 3.211 | .244 | 6.855 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 8.828 |
| IND. RATES | | | | 8.83 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | 9.17 | 10.29 | 9.39 | + 8.83 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | , |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 13,583 | 772,332 | 5.686 | | | | | 2 | 4 | 2 | 8 |
| 2011 | 10,108 | 56,389 | .557 | | | | | | 1 | | 1 |
| 2012 | 11,475 | 32,194 | .280 | | | | | | | 4 | 4 |
| 2013 | 11,482 | 41,613 | .362 | | | | | | | 2 | 2 |
| 2014 | 9,032 | 112,997 | 1.251 | | | | | | | 5 | 5 |
| TOTAL | 55,680 | 1,015,525 | 1.824 | | | | | 2 | 5 | 13 | 20 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|--------|--------|--------------|------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 302,881 | 76,840 | 12,540 | | | 196,949 | 91,790 | 41,299 | 50,033 |
| 2011 | | | | 12,000 | | | | | 30,993 | | 13,396 |
| 2012 2013 | | | | | 2,285 | | | | | 9,928 | 19,981 |
| 2013 | | | | | 3,295 | | | | | 14,687 | 23,631 |
| 2014 | | | | | 18,725 | | | | | 66,370 | 27,902 |
| TOTAL | | | 302,881 | 88,840 | 36,845 | • | | 196,949 | 122,783 | 132,284 | 134,943 |
| | | | | | | | | | | | _ |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|---------|--------|---------------|-------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 537,311 | 157,829 | 30,760 | | | 461,846 | 211,392 | 100,315 | 49,883 |
| 2011 | | | 947 | 22,449 | 208 | | | 2,690 | 70,189 | 764 | 14,240 |
| 2012 | | | 642 | 426 | 4,245 | | 27 | 2,107 | 2,325 | 19,350 | 21,360 |
| 2013 | | 70 | 2,313 | 1,357 | 4,779 | 159 | 223 | 7,637 | 6,947 | 23,498 | 23,441 |
| 2014 | 19 | 570 | 31,136 | 18,555 | 21,684 | 308 | 774 | 82,618 | 72,164 | 79,539 | 29,130 |
| TOTAL | 19 | 640 | 572,349 | 200,616 | 61,676 | 467 | 1,024 | 556,898 | 363,017 | 223,466 | 138,054 |
| | | • | | · | · | | · | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|--------------|---------|----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 1,131,39 | 7 | 848,775 | 138,054 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -230,69 | 1 -: | 219,477 | 492 | |
| TOTAL LOSS | ES | | 900,70 | 6 | 629,298 | 138,546 | |
| EXPECTED L | OSSES | | 489,42 | .7 | 773,395 | 76,839 | |
| CREDIBILITY | | | .0 | 2 | .05 | .06 | |
| PURE PREMI | UMS | | | | - | | |
| INDICAT | ED (PRE-TES | ST) | 1.61 | 8 | 1.130 | .249 | 2.997 |
| INDICAT | ED (POST-TE | ST) | 1.98 | 9 | 1.389 | .306 | 3.684 |
| PRES. C | N RATE LEVE | EL | .87 | 0 | 1.376 | .137 | 2.383 |
| DERIVE | D BY FORMUL | _A | .89 | 2 | 1.377 | .147 | 2.416 |
| UNDERI | YING PRES. I | RATE | .87 | 9 | 1.389 | .138 | 2.406 |
| PROPOS | SED | | .89 | 2 | 1.377 | .147 | 2.416 |
| | | | | | - | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 3.111 |
| IND. RATES | | • | | 3.11 | MINIM | UM PREMIUM | 1120 |
| MAN. RATES | 2.40 | 2.8 | 8 3.25 | + 3.11 | PRESE | NT | 1180 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 16,420 | 1,274 | .007 | | | | | | 1 | | 1 |
| 2011 | 8,485 | 5,674 | .066 | | | | | | | 1 | 1 |
| 2012 | 5,513 | 59,654 | 1.082 | | | | | | 1 | | 1 |
| 2013 | 6,009 | 4,590 | .076 | | | | | | | 1 | 1 |
| 2014 | 6,665 | 62,455 | .937 | | | | | | | 1 | 1 |
| TOTAL | 43,092 | 133,647 | .310 | | | | | | 2 | 3 | 5 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|--------|--------|--------------|------|-------|--------|-------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 770 | | | | | 504 | | |
| 2011 | | | | | 525 | | | | | 1,858 | 3,291 |
| 2012 | | | | 20,145 | | | | | 36,717 | | 2,792 |
| 2013 | | | | | 611 | | | | | 673 | 3,306 |
| 2014 | | | | | 60,000 | | | | | 2,245 | 210 |
| TOTAL | | | | 20,915 | 61,136 | | | | 37,221 | 4,776 | 9,599 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|--------|--------|---------------|------|--------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | _ |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 1,582 | | | | | 1,161 | | |
| 2011 | | | 51 | 40 | 1,240 | | | 111 | 191 | 4,374 | 3,498 |
| 2012 | | 122 | 7,452 | 35,140 | 836 | | 231 | 16,785 | 73,050 | 2,013 | 2,985 |
| 2013 | | 17 | 428 | 253 | 889 | | 16 | 348 | 316 | 1,077 | 3,280 |
| 2014 | 65 | 1,815 | 99,746 | 59,450 | 69,489 | 10 | 26 | 2,794 | 2,443 | 2,690 | 219 |
| TOTAL | 65 | 1,954 | 107,677 | 96,465 | 72,454 | 10 | 273 | 20,038 | 77,161 | 10,154 | 9,982 |
| | | | | | | <u> </u> | | | · | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|--------------|---------|----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 130,017 | 7 2 | 256,234 | 9,982 | |
| TOTAL TRAN | S. LOSSES PO | Α | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -114,107 | 7 | -44,973 | 104 | |
| TOTAL LOSS | ES | | 15,910 |) 2 | 211,261 | 10,086 | |
| EXPECTED L | OSSES | | 229,249 |) 1 | 152,115 | 17,668 | |
| CREDIBILITY | | | .02 | 2 | .04 | .05 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TES | T) | .037 | 7 | .490 | .023 | .550 |
| INDICAT | ED (POST-TE | ST) | .04 | 5 | .602 | .028 | .675 |
| PRES. C | N RATE LEVE | L | .527 | 7 | .350 | .040 | .917 |
| DERIVE | D BY FORMUL | .A | .517 | 7 | .360 | .039 | .916 |
| UNDERL | YING PRES. F | RATE | .532 | 2 | .353 | .041 | .926 |
| PROPOS | SED | | .517 | 7 | .360 | .039 | .916 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 1.179 |
| IND. RATES | | | | 1.18 | MINIM | UM PREMIUM | 610 |
| MAN. RATES | 1.13 | 1.2 | 3 1.25 | + 1.18 | PRESE | NT | 635 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|-----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 736,120 | 3,217,722 | .437 | | | | | 4 | 17 | 27 | 48 |
| 2011 | 781,902 | 2,958,751 | .378 | | | 1 | 1 | 3 | 12 | 24 | 41 |
| 2012 | 814,022 | 1,235,993 | .151 | | | | | 1 | 11 | 16 | 28 |
| 2013 | 830,130 | 3,072,143 | .370 | | | | | 2 | 15 | 25 | 42 |
| 2014 | 878,777 | 1,888,513 | .214 | | | | | 2 | 6 | 27 | 35 |
| TOTAL | 4,040,951 | 12,373,122 | .306 | | | 1 | 1 | 12 | 61 | 119 | 194 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|---------|---------|-----------|-----------|-----------|--------------|---------|-----------|-----------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 808,894 | 520,552 | 153,838 | | | 622,755 | 594,655 | 357,655 | 159,373 |
| 2011 | 200,000 | 222,569 | 706,680 | 329,067 | 72,367 | | 508,868 | 338,618 | 335,877 | 101,510 | 143,195 |
| 2012 | | | 70,686 | 155,786 | 151,176 | | | 117,026 | 182,398 | 416,939 | 141,982 |
| 2013 | | | 327,403 | 264,382 | 459,903 | | | 300,649 | 622,410 | 803,943 | 293,453 |
| 2014 | | | 256,560 | 61,563 | 295,849 | | | 143,453 | 118,901 | 593,426 | 418,761 |
| TOTAL | 200,000 | 222,569 | 2,170,223 | 1,331,350 | 1,133,133 | | 508,868 | 1,522,501 | 1,854,241 | 2,273,473 | 1,156,764 |
| | · | · | | | | | | | · | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|---------|---------|-----------|-----------|-----------|---------------|---------|-----------|-----------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | _ |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,434,978 | 1,069,213 | 377,365 | | | 1,460,361 | 1,369,488 | 868,747 | 158,894 |
| 2011 | 478,307 | 386,639 | 1,283,571 | 627,484 | 203,165 | | 874,409 | 786,917 | 780,002 | 260,268 | 152,216 |
| 2012 | | 6,725 | 234,957 | 302,232 | 291,328 | | 20,914 | 506,585 | 468,233 | 828,583 | 151,779 |
| 2013 | 840 | 30,983 | 1,201,342 | 631,771 | 713,882 | 41,765 | 69,151 | 2,188,061 | 1,547,943 | 1,388,935 | 291,105 |
| 2014 | 1,604 | 37,387 | 1,073,908 | 404,331 | 384,385 | 12,258 | 17,934 | 1,459,726 | 852,427 | 757,973 | 437,186 |
| TOTAL | 480,751 | 461,734 | 5,228,756 | 3,035,031 | 1,970,125 | 54,023 | 982,408 | 6,401,650 | 5,018,093 | 4,104,506 | 1,191,180 |
| | | | | | | <u> </u> | | <u> </u> | | | |

| - | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|------------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | G B | 13,609,32 | | 127,755 | 1,191,180 | |
| TOTAL TRAN | S. LOSSES PO | G A | • | , | | , , | |
| IBNR + FREQ | UENCY ADJU | ST. | -5,460,310 | 3,1 | 134,605 | 9,684 | |
| TOTAL LOSS | ES | | 8,149,012 | 2 10,9 | 993,150 | 1,200,864 | |
| EXPECTED L | OSSES | | 12,001,62 | 11,5 | 516,711 | 1,333,514 | |
| CREDIBILITY | | | .33 | 3 | .88 | .96 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .20 | 2 | .272 | .030 | .504 |
| INDICAT | ED (POST-TE | ST) | .24 | 3 | .334 | .037 | .619 |
| PRES. C | N RATE LEVE | EL | .29 | 4 | .282 | .033 | .609 |
| DERIVE | D BY FORMUI | _A | .279 | 9 | .328 | .037 | .644 |
| UNDERI | YING PRES. | RATE | .29 | 7 | .285 | .033 | .615 |
| PROPOS | SED | | .26 | 3 | .315 | .036 | .619 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | | .797 |
| IND. RATES | | | | .80 | MINIM | UM PREMIUM | 505 |
| MAN. RATES | .68 | .77 | .83 | + .80 | PRESE | ENT | 520 |

952

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 113,349 | 923,560 | .814 | | | | | 1 | | | 1 |
| 2011 | 111,232 | 589,265 | .529 | | | | | 1 | 1 | 7 | 9 |
| 2012 | 107,477 | 394,277 | .366 | | | | | 1 | 2 | 5 | 8 |
| 2013 | 68,282 | 198,676 | .290 | | | | | 1 | 1 | 3 | 5 |
| 2014 | 66,621 | 103,962 | .156 | | | | | | | 5 | 5 |
| TOTAL | 466,961 | 2,209,740 | .473 | | | | | 4 | 4 | 20 | 28 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|--------|---------|--------------|------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 485,036 | | | | | 406,109 | | | 32,415 |
| 2011 | | | 91,233 | 5,315 | 24,717 | | | 267,096 | 94,945 | 77,155 | 28,804 |
| 2012 | | | 99,700 | 31,399 | 45,248 | | | 88,100 | 65,953 | 33,306 | 30,571 |
| 2013 | | | 73,737 | 2,287 | 7,470 | | | 36,968 | 23,097 | 32,793 | 22,324 |
| 2014 | | | | | 35,851 | | | | | 46,242 | 21,869 |
| TOTAL | | | 749,706 | 39,001 | 113,286 | | | 798,273 | 183,995 | 189,496 | 135,983 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|---------|---------|---------------|--------|-----------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 473,984 | | | | | 524,592 | | | 32,318 |
| 2011 | | 1,513 | 162,647 | 12,627 | 61,937 | | 5,561 | 589,050 | 229,984 | 194,246 | 30,619 |
| 2012 | | 7,632 | 214,400 | 66,474 | 90,967 | | 14,598 | 289,306 | 144,762 | 72,928 | 32,680 |
| 2013 | 171 | 4,035 | 151,290 | 12,681 | 16,218 | 4,515 | 6,028 | 172,091 | 63,096 | 58,159 | 22,146 |
| 2014 | 39 | 1,083 | 59,600 | 35,520 | 41,521 | 218 | 539 | 57,566 | 50,281 | 55,411 | 22,831 |
| TOTAL | 210 | 14,263 | 1,061,921 | 127,302 | 210,643 | 4,733 | 26,726 | 1,632,605 | 488,123 | 380,744 | 140,594 |
| | | • | | | · | | | | | · | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|-----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 2,740,45 | 1,: | 206,812 | 140,594 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -1,063,10 | 3 -: | 274,355 | 867 | |
| TOTAL LOSS | ES | | 1,677,35 | 55 | 932,457 | 141,461 | |
| EXPECTED L | OSSES | | 2,227,40 |)4 | 975,948 | 149,428 | |
| CREDIBILITY | | | .0 | 8 | .21 | .23 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .35 | i9 | .200 | .030 | .589 |
| INDICAT | ED (POST-TE | ST) | .44 | 1 | .246 | .037 | .724 |
| PRES. C | N RATE LEVE | ĒL | .47 | 2 | .207 | .032 | .711 |
| DERIVE | D BY FORMUL | _A | .47 | '0 | .215 | .033 | .718 |
| UNDERI | YING PRES. I | RATE | .47 | 7 | .209 | .032 | .718 |
| PROPOS | SED | | .47 | '0 | .215 | .033 | .718 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | .924 |
| IND. RATES | | | | .92 | MINIM | UM PREMIUM | 540 |
| MAN. RATES | .89 | .9 | 6 .97 | + .92 | PRESE | NT | 560 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------------|------------|-------------|------------|--|---|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 4,278,504 | 8,771,464 | .205 | | | | | 12 | 40 | 49 | 101 |
| 2011 2012 | 4,422,774 | 6,387,906 | .144 | | | | | 9 | 39 | 45 | 93 |
| 2012 | 4,589,292 | 3,602,267 | .078 | | | | | 6 | 32 | 36 | 74 |
| 2013 | 4,933,998 | 3,606,923 | .073 | | | | | 2 | 27 | 51 | 80 |
| 2014 | 4,696,914 | 3,648,022 | .077 | | | | | 1 | 14 | 78 | 93 |
| TOTAL | 22,921,482 | 26,016,582 | .114 | | | | | 30 | 152 | 259 | 441 |
| | | | | | _ | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-----------|-----------|--------------|------|-----------|-----------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 2,275,655 | 692,896 | 311,903 | | | 2,714,758 | 1,138,851 | 1,003,241 | 634,160 |
| 2011 | | | 1,640,154 | 826,938 | 284,283 | | | 1,212,090 | 1,297,902 | 595,757 | 530,782 |
| 2012 | | | 655,356 | 568,454 | 238,137 | | | 512,893 | 724,090 | 305,409 | 597,928 |
| 2013 | | | 170,846 | 561,426 | 567,430 | | | 170,453 | 713,458 | 929,477 | 493,833 |
| 2014 | | | 72,921 | 276,820 | 838,726 | | | 112,826 | 353,184 | 1,377,084 | 616,461 |
| TOTAL | | | 4,814,932 | 2,926,534 | 2,240,479 | | | 4,723,020 | 4,227,485 | 4,210,968 | 2,873,164 |
| | | | | | | | | | | | |

| | | | | | TRANS | SLATED LOSSES | | | | | |
|--------|-------|---------|------------|-----------|-----------|---------------|---------|------------|------------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 3,405,468 | 1,423,208 | 765,097 | | | 4,652,812 | 2,622,774 | 2,436,872 | 632,258 |
| 2011 | | 26,687 | 2,915,428 | 1,583,001 | 746,551 | | 24,356 | 2,673,023 | 3,031,281 | 1,479,610 | 564,222 |
| 2012 | | 52,098 | 1,526,526 | 1,057,480 | 502,768 | | 87,412 | 1,863,372 | 1,545,616 | 660,579 | 639,185 |
| 2013 | 529 | 31,000 | 1,283,796 | 1,131,898 | 887,122 | 29,537 | 57,952 | 1,952,656 | 1,751,465 | 1,592,975 | 489,882 |
| 2014 | 1,611 | 41,490 | 2,035,237 | 1,173,210 | 1,031,748 | 15,818 | 29,691 | 2,786,418 | 2,019,353 | 1,743,591 | 643,585 |
| TOTAL | 2,140 | 151,275 | 11,166,455 | 6,368,797 | 3,933,286 | 45,355 | 199,411 | 13,928,281 | 10,970,489 | 7,913,627 | 2,969,132 |
| | | | | | | | | | · | | |

| - | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|----------------|---------|------------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | G B | 25,492,91 | | 186,199 | 2,969,132 | |
| TOTAL TRAN | | | -, -,- | | | , , | |
| IBNR + FREQ | UENCY ADJU | ST. | -12,168,46 | 1 -5,4 | 180,952 | 30,983 | |
| TOTAL LOSS | ES | | 13,324,45 | 6 23, | 705,247 | 3,000,115 | |
| EXPECTED L | OSSES | | 26,588,92 | 0 19,9 | 941,688 | 4,355,082 | |
| CREDIBILITY | | | 1.0 | 0 | 1.00 | 1.00 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .05 | 8 | .103 | .013 | .174 |
| INDICAT | ED (POST-TE | ST) | .07 | 1 | .127 | .016 | .214 |
| PRES. C | N RATE LEVE | EL | .11 | 5 | .086 | .019 | .220 |
| DERIVE | D BY FORMUI | LA | .07 | 1 | .127 | .016 | .214 |
| UNDERI | YING PRES. | RATE | .11 | 6 | .087 | .019 | .222 |
| PROPOS | SED | | .07 | 1 | .127 | .016 | .214 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | .275 |
| IND. RATES | | | | .28 | MINIM | UM PREMIUM | 370 |
| MAN. RATES | MAN. RATES .32 | | 3 .30 | + .28 | PRESE | NT | 375 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|-----------------|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 40,983 | 1,803,765 | 4.401 | | 40,983 | | | 3 | 4 | 7 | 14 |
| 2011 | 43,175 | 297,751 | .689 | | 43,175 | | | 1 | 1 | 7 | 9 |
| 2012 | 44,089 | 1,484,655 | 3.367 | | 44,089 | | | 3 | 4 | 9 | 16 |
| 2013 | 45,687 | 432,590 | .946 | | 45,687 | | | 1 | 2 | 6 | 9 |
| 2014 | 44,447 | 388,154 | .873 | | 44,447 | | | | 1 | 8 | 9 |
| TOTAL | 218,381 | 4,406,915 | 2.018 | | 218,381 | | | 8 | 12 | 37 | 57 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|---------|--------------|------|-----------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 573,132 | 100,410 | 21,619 | | | 917,539 | 112,308 | 40,243 | 38,514 |
| 2011 | | | 88,719 | 3,000 | 30,641 | | | 111,516 | 106 | 31,210 | 32,559 |
| 2012 | | | 322,506 | 101,303 | 140,087 | | | 474,523 | 164,456 | 258,682 | 23,098 |
| 2013 | | | 109,695 | 13,482 | 139,055 | | | 71,776 | 10,330 | 79,219 | 9,033 |
| 2014 | | | | 30,000 | 94,690 | | | | 81,288 | 150,035 | 32,141 |
| TOTAL | | | 1,094,052 | 248,195 | 426,092 | | | 1,575,354 | 368,488 | 559,389 | 135,345 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|---------|---------|---------------|--------|-----------|-----------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 884,374 | 206,242 | 53,031 | | | 1,817,481 | 258,645 | 97,750 | 38,398 |
| 2011 | | 1,468 | 158,628 | 8,719 | 75,809 | | 2,321 | 242,444 | 6,386 | 77,764 | 34,610 |
| 2012 | | 24,617 | 691,669 | 213,397 | 282,571 | | 77,630 | 1,487,837 | 418,745 | 536,897 | 24,692 |
| 2013 | 288 | 8,883 | 324,774 | 87,504 | 210,655 | 8,965 | 10,866 | 299,290 | 67,735 | 133,266 | 8,961 |
| 2014 | 141 | 3,793 | 212,421 | 129,749 | 115,279 | 1,310 | 3,305 | 344,874 | 275,529 | 197,487 | 33,555 |
| TOTAL | 429 | 38,761 | 2,271,866 | 645,611 | 737,345 | 10,275 | 94,122 | 4,191,926 | 1,027,040 | 1,043,164 | 140,216 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|--------------|---------|------------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 6,607,379 | 3,4 | 153,160 | 140,216 | |
| TOTAL TRAN | S. LOSSES PO | A A | | | | • | |
| IBNR + FREQ | UENCY ADJU | ST. | -2,067,668 | 3 -9 | 970,986 | 1,510 | |
| TOTAL LOSS | ES | | 4,539,71 | 1 2,4 | 182,174 | 141,726 | |
| EXPECTED L | OSSES | | 4,511,752 | 2 3,5 | 535,589 | 214,013 | |
| CREDIBILITY | | | .0: | 5 | .13 | .14 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | 2.079 | 9 | 1.137 | .065 | 3.281 |
| INDICAT | ED (POST-TE | ST) | 2.55 | 5 | 1.397 | .080 | 4.032 |
| PRES. C | N RATE LEVE | L | 2.040 | 3 | 1.604 | .097 | 3.747 |
| DERIVE | D BY FORMUL | .A | 2.07 | ı | 1.577 | .095 | 3.743 |
| UNDERL | YING PRES. F | RATE | 2.060 | 3 | 1.619 | .098 | 3.783 |
| PROPOS | SED | | 2.073 | 3 | 1.579 | .095 | 3.747 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R. | ATE | 4.825 |
| IND. RATES | | | | 4.83 | MINIM | UM PREMIUM | 1575 |
| MAN. RATES | 4.60 | 5.09 | 5.11 | + 4.83 | PRESE | ENT | 1685 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | | NU | MBER OF | CASES | | , |
|--------|-----------|-------------|------------|--|-----------------|-------|------|---------|-------|------|----------|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 420,060 | 1,756,924 | .418 | | 420,060 | | | 1 | 1 | 8 | 10 |
| 2011 | 487,390 | 619,223 | .127 | | 487,390 | | | 2 | 1 | 4 | 7 |
| 2012 | 467,460 | 155,501 | .033 | | 467,460 | | | | 3 | 3 | 6 |
| 2013 | 499,865 | 678,859 | .135 | | 499,865 | | | 2 | 3 | 7 | 12 |
| 2014 | 510,777 | 123,529 | .024 | | 510,777 | | | | | 4 | 4 |
| TOTAL | 2,385,552 | 3,334,036 | .140 | | 2,385,552 | | | 5 | 8 | 26 | 39 |
| | | | | | | | | | | | <u> </u> |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|---------|--------------|------|-----------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 195,342 | 23,711 | 47,233 | | | 1,217,927 | 24,466 | 187,508 | 60,737 |
| 2011 | | | 153,508 | 15,000 | 15,986 | | | 155,825 | | 256,156 | 22,748 |
| 2012 | | | | 44,148 | 12,393 | | | | 54,554 | 10,727 | 33,679 |
| 2013 | | | 193,675 | 23,296 | 48,506 | | | 164,027 | 126,825 | 91,004 | 31,526 |
| 2014 | | | | | 10,263 | | | | | 37,520 | 75,746 |
| TOTAL | | | 542,525 | 106,155 | 134,381 | | | 1,537,779 | 205,845 | 582,915 | 224,436 |
| | | | | · | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|---------|---------|---------------|--------|-----------|---------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | N | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 122,458 | 48,702 | 115,863 | | | 1,009,262 | 56,345 | 455,458 | 60,555 |
| 2011 | | 2,543 | 271,679 | 30,663 | 43,790 | | 3,243 | 351,491 | 30,359 | 609,126 | 24,181 |
| 2012 | | 316 | 19,824 | 79,319 | 24,857 | | 364 | 27,216 | 111,052 | 23,899 | 36,003 |
| 2013 | 454 | 11,533 | 434,648 | 72,445 | 86,114 | 19,487 | 26,694 | 765,520 | 298,024 | 174,032 | 31,274 |
| 2014 | 12 | 322 | 17,061 | 10,171 | 11,888 | 177 | 437 | 46,708 | 40,798 | 44,961 | 79,079 |
| TOTAL | 466 | 14,714 | 865,670 | 241,300 | 282,512 | 19,664 | 30,738 | 2,200,197 | 536,578 | 1,307,476 | 231,092 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|--------------|---------|------------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 3,131,449 | 2,3 | 367,866 | 231,092 | |
| TOTAL TRAN | S. LOSSES PO | A A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -1,728,941 | -9 | 937,032 | 2,587 | |
| TOTAL LOSS | ES | | 1,402,508 | 1,4 | 130,834 | 233,679 | |
| EXPECTED L | OSSES | | 3,793,026 | 3,4 | 135,195 | 357,834 | |
| CREDIBILITY | | | .23 | 3 | .62 | .68 | |
| PURE PREMI | UMS | | | | - | | |
| INDICAT | ED (PRE-TES | ST) | .059 |) | .060 | .010 | .129 |
| INDICAT | ED (POST-TE | ST) | .073 | 3 | .074 | .012 | .159 |
| PRES. C | N RATE LEVE | L | .157 | ' | .143 | .015 | .315 |
| DERIVE | D BY FORMUL | Α. | .138 | В | .100 | .013 | .251 |
| UNDERL | YING PRES. F | RATE | .159 |) | .144 | .015 | .318 |
| PROPOS | SED | | .138 | В | .100 | .013 | .251 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | .323 |
| IND. RATES | | | | .32 | MINIM | UM PREMIUM | 380 |
| MAN. RATES | .40 | .38 | .43 | + .32 | PRESE | NT | 410 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|-----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 376,997 | 148,339 | .039 | | | | | | 1 | 3 | 4 |
| 2011 | 391,230 | 731,221 | .186 | | | | | 2 | 4 | | 6 |
| 2012 | 391,117 | 342,321 | .087 | | | | | | 2 | 4 | 6 |
| 2013 | 396,654 | 389,373 | .098 | | | | | | 4 | 2 | 6 |
| 2014 | 401,899 | 429,948 | .106 | | | | | 1 | 2 | 1 | 4 |
| TOTAL | 1,957,897 | 2,041,202 | .104 | | | | | 3 | 13 | 10 | 26 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|---------|--------------|------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 19,724 | 27,940 | | | | 55,113 | 22,428 | 23,134 |
| 2011 | | | 233,451 | 57,262 | | | | 335,980 | 58,989 | | 45,539 |
| 2012 | | | | 18,814 | 109,227 | | | | 56,960 | 135,222 | 22,098 |
| 2013 | | | | 150,340 | 10,573 | | | | 208,085 | 2,773 | 17,602 |
| 2014 | | | 190,758 | 68,570 | 2,266 | | | 75,787 | 79,119 | | 13,448 |
| TOTAL | | | 424,209 | 314,710 | 150,006 | • | | 411,767 | 458,266 | 160,423 | 121,821 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|---------|---------|---------------|--------|-----------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 40,513 | 68,537 | | | | 126,925 | 54,478 | 23,065 |
| 2011 | | 3,863 | 413,546 | 109,253 | 9,708 | | 6,994 | 729,904 | 142,479 | 14,323 | 48,408 |
| 2012 | | 540 | 37,736 | 53,163 | 203,737 | | 684 | 54,689 | 145,015 | 266,715 | 23,623 |
| 2013 | 2 | 2,963 | 155,361 | 241,074 | 29,263 | 32 | 6,453 | 260,162 | 375,866 | 31,729 | 17,461 |
| 2014 | 979 | 21,924 | 478,345 | 112,231 | 37,939 | 5,163 | 6,134 | 412,633 | 131,991 | 28,306 | 14,040 |
| TOTAL | 981 | 29,290 | 1,084,988 | 556,234 | 349,184 | 5,195 | 20,265 | 1,457,388 | 922,276 | 395,551 | 126,597 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SEF | RIOUS | MED. ONLY | TOTAL |
|-------------|--------------|---------|-----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 2,598,107 | 7 2,2 | 223,245 | 126,597 | |
| TOTAL TRAN | S. LOSSES PO | Α | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -988,500 | 3 -3 | 81,569 | 1,656 | |
| TOTAL LOSS | ES | | 1,609,60° | 1,8 | 341,676 | 128,253 | |
| EXPECTED L | OSSES | | 2,153,687 | 7 1,3 | 390,106 | 234,948 | |
| CREDIBILITY | | | .20 |) | .54 | .59 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | T) | .082 | 2 | .094 | .007 | .183 |
| INDICAT | ED (POST-TE | ST) | .10 | 1 | .116 | .009 | .226 |
| PRES. C | N RATE LEVE | L | .109 | 9 | .070 | .012 | .191 |
| DERIVE | D BY FORMUL | .A | .107 | 7 | .095 | .010 | .212 |
| UNDERL | YING PRES. F | RATE | .110 |) | .071 | .012 | .193 |
| PROPOS | SED | | .107 | 7 | .095 | .010 | .212 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. RA | ATE | .273 |
| IND. RATES | | | | .27 | MINIMU | JM PREMIUM | 365 |
| MAN. RATES | .19 | .23 | .26 | + .27 | PRESE | NT | 365 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|-----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 727,737 | 3,208,467 | .440 | | | | | 4 | 14 | 29 | 47 |
| 2011 | 744,064 | 3,770,682 | .506 | | | | | 7 | 16 | 30 | 53 |
| 2012 | 778,600 | 3,151,217 | .404 | | | | | 6 | 16 | 24 | 46 |
| 2013 | 828,597 | 2,110,353 | .254 | | | 1 | | 2 | 19 | 32 | 54 |
| 2014 | 868,591 | 2,478,601 | .285 | | | 1 | | 1 | 6 | 63 | 71 |
| TOTAL | 3,947,589 | 14,719,320 | .373 | | | 2 | | 20 | 71 | 178 | 271 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|---------|------|-----------|-----------|-----------|--------------|------|-----------|-----------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 659,221 | 255,174 | 273,394 | | | 586,445 | 651,293 | 440,964 | 341,976 |
| 2011 | | | 1,099,302 | 462,003 | 349,969 | | | 746,126 | 439,272 | 440,082 | 233,928 |
| 2012 | | | 996,270 | 301,639 | 492,855 | | | 246,563 | 433,302 | 406,777 | 273,811 |
| 2013 | 41,037 | | 223,803 | 299,838 | 209,215 | 128,558 | | 182,093 | 457,177 | 295,245 | 273,387 |
| 2014 | 73,863 | | 224,577 | 93,067 | 594,063 | 300 | | 62,058 | 59,147 | 901,835 | 469,691 |
| TOTAL | 114,900 | | 3,203,173 | 1,411,721 | 1,919,496 | 128,858 | | 1,823,285 | 2,040,191 | 2,484,903 | 1,592,793 |
| | | | | | | | | | | | _ |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|---------|---------|-----------|-----------|-----------|---------------|---------|-----------|-----------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,065,401 | 524,129 | 670,634 | | | 1,229,128 | 1,499,928 | 1,071,105 | 340,950 |
| 2011 | | 18,208 | 1,996,242 | 900,551 | 876,429 | | 15,536 | 1,674,048 | 1,059,611 | 1,075,636 | 248,665 |
| 2012 | | 75,979 | 2,131,594 | 638,938 | 866,670 | | 43,067 | 981,890 | 964,700 | 756,071 | 292,704 |
| 2013 | 14,265 | 21,510 | 878,294 | 576,588 | 346,958 | 1,008,713 | 42,246 | 1,344,130 | 992,172 | 545,463 | 271,200 |
| 2014 | 99,416 | 44,097 | 1,568,945 | 732,863 | 731,893 | 9,724 | 15,421 | 1,449,582 | 1,080,886 | 1,102,661 | 490,357 |
| TOTAL | 113,681 | 159,794 | 7,640,476 | 3,373,069 | 3,492,584 | 1,018,437 | 116,270 | 6,678,778 | 5,597,297 | 4,550,936 | 1,643,876 |
| | | | | | | | | | | | - |

| | | | SERIOUS | NON-SEF | RIOUS | MED. ONLY | TOTAL |
|-------------------|---------------|---------|------------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 15,727,436 | 17,0 | 013,886 | 1,643,876 | |
| TOTAL TRAN | S. LOSSES PO | A G | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -7,198,179 | -2,9 | 26,338 | 13,008 | |
| TOTAL LOSS | ES | | 8,529,257 | 14,0 | 087,548 | 1,656,884 | |
| EXPECTED L | OSSES | | 15,829,832 | 10,7 | 737,443 | 1,776,416 | |
| CREDIBILITY | | | .33 | | .87 | .95 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | TED (PRE-TES | ST) | .216 | | .357 | .042 | .615 |
| INDICAT | TED (POST-TE | ST) | .265 | | .439 | .052 | .756 |
| PRES. C | N RATE LEVE | L | .397 | | .269 | .045 | .711 |
| DERIVE | D BY FORMUL | Α | .353 | | .417 | .052 | .822 |
| UNDERI | LYING PRES. I | RATE | .401 | | .272 | .045 | .718 |
| PROPOS | SED | | .325 | | .383 | .048 | .756 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | .973 |
| IND. RATES | | | | .97 | MINIM | UM PREMIUM | 550 |
| MAN. RATES | .81 | 1.01 | .97 | + .97 | PRESE | ENT | 560 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 28,051 | 216,046 | .770 | | | | | 1 | 2 | 3 | 6 |
| 2011 | 31,472 | 669,246 | 2.126 | | | | | 1 | 3 | 10 | 14 |
| 2012 | 33,882 | 833,386 | 2.459 | | | | | 1 | 7 | 9 | 17 |
| 2013 | 36,550 | 566,957 | 1.551 | | | | | 1 | 3 | 13 | 17 |
| 2014 | 39,326 | 373,822 | .950 | | | | | | 2 | 11 | 13 |
| TOTAL | 169,281 | 2,659,457 | 1.571 | | | | | 4 | 17 | 46 | 67 |
| | | | | | | | | | | | |

| | REPORTED LOSSES | | | | | | | | | | |
|--------|-----------------|------|-----------|---------|---------|-------|------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 68,591 | 8,488 | 5,285 | | | 85,172 | 1,861 | 10,524 | 36,125 |
| 2011 | | | 140,408 | 58,354 | 50,726 | | | 235,233 | 51,574 | 67,691 | 65,260 |
| 2012 | | | 151,145 | 209,730 | 60,298 | | | 54,000 | 267,497 | 50,843 | 39,873 |
| 2013 | | | 178,808 | 55,191 | 58,554 | | | 58,727 | 84,822 | 102,254 | 28,601 |
| 2014 | | | | 59,988 | 101,913 | | | | 14,910 | 103,722 | 93,289 |
| TOTAL | | | 538,952 | 391,751 | 276,776 | | | 433,132 | 420,664 | 335,034 | 263,148 |
| - | | | | • | | | | | · | | |

| | TRANSLATED LOSSES | | | | | | | | | | |
|--------|-------------------|--------|-----------|---------|---------|-------|--------|-----------|-----------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | ı | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 121,680 | 17,434 | 12,964 | | | 199,728 | 4,286 | 25,563 | 36,017 |
| 2011 | | 2,328 | 255,499 | 114,248 | 126,176 | | 4,897 | 515,981 | 129,952 | 169,676 | 69,371 |
| 2012 | | 12,517 | 382,656 | 382,044 | 129,201 | | 10,439 | 287,578 | 547,636 | 116,454 | 42,624 |
| 2013 | 423 | 11,556 | 444,089 | 125,597 | 102,593 | 7,758 | 11,810 | 359,298 | 210,585 | 178,947 | 28,372 |
| 2014 | 187 | 4,950 | 279,400 | 172,828 | 129,259 | 591 | 1,492 | 158,110 | 133,396 | 127,540 | 97,394 |
| TOTAL | 610 | 31,351 | 1,483,324 | 812,151 | 500,193 | 8,349 | 28,638 | 1,520,695 | 1,025,855 | 618,180 | 273,778 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|----------|---------|---------|------------|----------|
| TOTAL TRAN | S. LOSSES F | G B | 3,072,96 | 7 2,9 | 956,379 | 273,778 | <u> </u> |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -676,06 | 55 -: | 324,640 | 1,890 | |
| TOTAL LOSS | ES | | 2,396,90 | 2,0 | 631,739 | 275,668 | |
| EXPECTED L | OSSES | | 1,503,21 | 5 1,2 | 203,589 | 250,535 | |
| CREDIBILITY | | | .0 |)4 | .11 | .12 | |
| PURE PREMI | UMS | - | | | | | |
| INDICAT | ED (PRE-TES | ST) | 1.41 | 6 | 1.555 | .163 | 3.134 |
| INDICAT | ED (POST-TE | ST) | 1.74 | 0 | 1.911 | .200 | 3.851 |
| PRES. C | N RATE LEVE | EL | .88. | 30 | .703 | .147 | 1.730 |
| DERIVE | D BY FORMUI | _A | .91 | 4 | .836 | .153 | 1.903 |
| UNDERI | YING PRES. | RATE | .88. | 8 | .711 | .148 | 1.747 |
| PROPOS | PROPOSED | | .91 | 4 | .836 | .153 | 1.903 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 2.450 |
| IND. RATES | | • | | 2.45 | MINIM | UM PREMIUM | 945 |
| MAN. RATES | 1.74 | 2.17 | 2.36 | + 2.45 | PRESE | NT | 935 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|-----------------|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 34,890 | 1,845,578 | 5.289 | | 34,890 | | | 3 | 4 | 3 | 10 |
| 2011 | 34,773 | 581,781 | 1.673 | | 34,773 | | | | 1 | 8 | 9 |
| 2012 | 38,788 | 218,316 | .562 | | 38,788 | | | | 2 | 8 | 10 |
| 2013 | 39,655 | 153,105 | .386 | | 39,655 | | | | 1 | 7 | 8 |
| 2014 | 41,794 | 226,801 | .542 | | 41,794 | | | | 2 | 7 | 9 |
| TOTAL | 189,900 | 3,025,581 | 1.593 | | 189,900 | | | 3 | 10 | 33 | 46 |
| | | | | | | | | | | | |

| | REPORTED LOSSES | | | | | | | | | | | |
|--------|-----------------|------|-----------|---------|---------|-------|------|-----------|---------|---------|-----------|--|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | |
| 2010 | | | 387,996 | 87,749 | 1,275 | | | 1,087,895 | 119,487 | 8,869 | 152,307 | |
| 2011 | | | | 51,226 | 71,838 | | | | 41,571 | 247,626 | 169,520 | |
| 2012 | | | | 10,497 | 12,336 | | | | 30,503 | 45,404 | 119,576 | |
| 2013 | | | | 600 | 5,626 | | | | 326 | 42,147 | 104,406 | |
| 2014 | | | | 34,033 | 46,964 | | | | 23,791 | 48,205 | 73,808 | |
| TOTAL | | | 387,996 | 184,105 | 138,039 | | | 1,087,895 | 215,678 | 392,251 | 619,617 | |
| | | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|---------|---------|---------------|-------|-----------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 453,145 | 180,236 | 3,128 | | | 1,388,946 | 275,179 | 21,542 | 151,850 |
| 2011 | | | 10,965 | 101,215 | 170,722 | | | 18,441 | 119,508 | 584,095 | 180,200 |
| 2012 | | 102 | 7,360 | 20,605 | 23,355 | | 302 | 23,574 | 71,330 | 90,175 | 127,827 |
| 2013 | | 117 | 4,531 | 3,268 | 8,219 | 412 | 651 | 22,311 | 20,509 | 67,482 | 103,571 |
| 2014 | 94 | 2,484 | 140,471 | 87,303 | 60,768 | 403 | 1,014 | 106,276 | 85,318 | 62,951 | 77,056 |
| TOTAL | 94 | 2,703 | 616,472 | 392,627 | 266,192 | 815 | 1,967 | 1,559,548 | 571,844 | 826,245 | 640,504 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|--------------|---------|-----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 2,181,599 | 2,0 | 056,908 | 640,504 | |
| TOTAL TRAN | S. LOSSES PO | A | | | | | |
| IBNR + FREQ | UENCY ADJUS | ST. | -754,885 | 5 -4 | 452,956 | 4,045 | |
| TOTAL LOSS | ES | | 1,426,714 | 1,0 | 603,952 | 644,549 | |
| EXPECTED L | OSSES | | 1,663,523 | 1,0 | 665,422 | 552,609 | |
| CREDIBILITY | | | .04 | l I | .11 | .13 | |
| PURE PREMI | JMS | • | | | - | | |
| INDICAT | ED (PRE-TES | T) | .751 | | .845 | .339 | 1.935 |
| INDICAT | ED (POST-TE | ST) | .923 | 3 | 1.039 | .417 | 2.379 |
| PRES. C | N RATE LEVE | L | .868 | 3 | .869 | .288 | 2.025 |
| DERIVE | D BY FORMUL | Α | .870 |) | .888 | .305 | 2.063 |
| UNDERI | YING PRES. F | RATE | .876 | 6 | .877 | .291 | 2.044 |
| PROPOS | SED | | .870 |) | .888 | .305 | 2.063 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 2.656 |
| IND. RATES | | • | | 2.66 | MINIM | UM PREMIUM | 1000 |
| MAN. RATES | 2.30 | 2.64 | 2.76 | + 2.66 | PRESE | NT | 1050 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|-----------------|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 158,568 | 5,193,938 | 3.275 | | 158,568 | | | 9 | 22 | 64 | 95 |
| 2011 | 162,779 | 4,848,209 | 2.978 | | 162,779 | | | 8 | 17 | 71 | 96 |
| 2012 | 186,876 | 4,228,992 | 2.262 | | 186,876 | | | 7 | 20 | 64 | 91 |
| 2013 | 188,333 | 5,779,277 | 3.068 | | 188,333 | | | 6 | 46 | 82 | 134 |
| 2014 | 176,588 | 1,428,964 | .809 | | 176,588 | | | 1 | 10 | 34 | 45 |
| TOTAL | 873,144 | 21,479,380 | 2.460 | | 873,144 | | | 31 | 115 | 315 | 461 |
| | | | | | | | | | | | |

| | REPORTED LOSSES | | | | | | | | | | |
|--------|-----------------|------|-----------|-----------|-----------|-------|------|-----------|-----------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,251,880 | 362,828 | 248,686 | | | 2,201,565 | 407,505 | 406,999 | 314,475 |
| 2011 | | | 1,164,043 | 392,251 | 441,604 | | | 1,464,582 | 380,330 | 765,795 | 239,604 |
| 2012 | | | 812,450 | 392,244 | 317,835 | | | 1,209,840 | 698,270 | 471,914 | 326,439 |
| 2013 | | | 574,029 | 1,071,337 | 383,718 | | | 559,738 | 2,198,873 | 654,399 | 337,183 |
| 2014 | | | 75,582 | 235,791 | 229,391 | | | 52,608 | 285,523 | 407,805 | 142,264 |
| TOTAL | | | 3,877,984 | 2,454,451 | 1,621,234 | | | 5,488,333 | 3,970,501 | 2,706,912 | 1,359,965 |
| | · | | | • | · | | | | · | | |

| | TRANSLATED LOSSES | | | | | | | | | | |
|--------|-------------------|---------|-----------|-----------|-----------|----------|---------|------------|-----------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,758,618 | 745,248 | 610,029 | | | 3,812,055 | 938,483 | 988,601 | 313,531 |
| 2011 | | 18,928 | 2,075,556 | 777,327 | 1,093,465 | | 29,278 | 3,113,698 | 976,958 | 1,866,454 | 254,699 |
| 2012 | | 60,737 | 1,731,538 | 769,232 | 650,833 | | 188,962 | 3,698,953 | 1,574,565 | 1,015,240 | 348,963 |
| 2013 | 1,392 | 57,364 | 2,437,241 | 1,882,702 | 695,578 | 70,260 | 148,297 | 4,893,446 | 4,223,275 | 1,365,876 | 334,486 |
| 2014 | 894 | 22,068 | 951,861 | 520,707 | 318,713 | 7,228 | 13,437 | 1,242,604 | 853,898 | 558,550 | 148,524 |
| TOTAL | 2,286 | 159,097 | 8,954,814 | 4,695,216 | 3,368,618 | 77,488 | 379,974 | 16,760,756 | 8,567,179 | 5,794,721 | 1,400,203 |
| | | | | | | <u> </u> | · | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|-----------|---------|---------|------------|----------|
| TOTAL TRAN | S. LOSSES F | G B | 26,334,41 | 5 22,4 | 125,734 | 1,400,203 | <u> </u> |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -9,655,92 | 7 -4,4 | 159,339 | 14,526 | |
| TOTAL LOSS | ES | | 16,678,48 | 8 17,9 | 966,395 | 1,414,729 | |
| EXPECTED L | OSSES | | 21,173,74 | 2 16,2 | 275,405 | 2,051,890 | |
| CREDIBILITY | | | .1 | 2 | .32 | .35 | |
| PURE PREMI | UMS | | | - | | | |
| INDICAT | ED (PRE-TES | ST) | 1.91 | 0 | 2.058 | .162 | 4.130 |
| INDICAT | ED (POST-TE | ST) | 2.34 | .7 | 2.529 | .199 | 5.075 |
| PRES. C | N RATE LEVE | EL | 2.40 | 2 | 1.846 | .233 | 4.481 |
| DERIVE | D BY FORMUI | _A | 2.39 | 5 | 2.065 | .221 | 4.681 |
| UNDERI | YING PRES. | RATE | 2.42 | :5 | 1.864 | .235 | 4.524 |
| PROPOS | PROPOSED | | 2.39 | 5 | 2.065 | .221 | 4.681 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 6.028 |
| IND. RATES | | | | 6.03 | MINIM | UM PREMIUM | 1895 |
| MAN. RATES | 5.06 | 5.68 | 6.11 | + 6.03 | PRESE | NT | 1960 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | IMBER OF | CASES | | |
|--------|-----------|-------------|------------|--|--|-------|------|----------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 340,743 | 2,385,772 | .700 | | | | | 5 | 6 | 29 | 40 |
| 2011 | 374,535 | 1,664,784 | .444 | | | | | 5 | 4 | 38 | 47 |
| 2012 | 379,780 | 2,474,244 | .651 | | | | | 5 | 3 | 47 | 55 |
| 2013 | 391,763 | 2,119,053 | .540 | | | | | 3 | 11 | 54 | 68 |
| 2014 | 371,360 | 993,504 | .267 | | | | | 1 | 5 | 42 | 48 |
| TOTAL | 1,858,181 | 9,637,357 | .519 | | | | | 19 | 29 | 210 | 258 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|-----------|--------------|------|-----------|---------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 919,995 | 92,532 | 214,622 | | | 497,244 | 177,267 | 333,197 | 150,915 |
| 2011 | | | 642,445 | 56,577 | 163,610 | | | 228,571 | 90,626 | 392,058 | 90,897 |
| 2012 | | | 742,800 | 76,052 | 366,398 | | | 368,576 | 182,615 | 557,112 | 180,691 |
| 2013 | | | 386,179 | 207,292 | 341,378 | | | 317,611 | 315,858 | 423,284 | 127,451 |
| 2014 | | | 107,614 | 168,336 | 164,855 | | | 114,214 | 91,051 | 270,077 | 77,357 |
| TOTAL | | | 2,799,033 | 600,789 | 1,250,863 | | | 1,526,216 | 857,417 | 1,975,728 | 627,311 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|---------|-----------|-----------|-----------|---------------|---------|-----------|-----------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,576,096 | 190,062 | 526,470 | | | 1,099,722 | 408,247 | 809,334 | 150,462 |
| 2011 | | 10,643 | 1,145,825 | 123,966 | 411,763 | | 4,765 | 524,423 | 251,446 | 934,148 | 96,623 |
| 2012 | | 55,909 | 1,547,202 | 225,324 | 725,597 | | 61,465 | 1,256,202 | 517,911 | 1,114,357 | 193,159 |
| 2013 | 966 | 31,076 | 1,196,622 | 498,610 | 541,497 | 40,408 | 57,469 | 1,698,081 | 820,411 | 741,508 | 126,432 |
| 2014 | 890 | 21,318 | 779,515 | 380,666 | 235,111 | 8,823 | 11,865 | 903,241 | 453,620 | 360,187 | 80,761 |
| TOTAL | 1,856 | 118,946 | 6,245,260 | 1,418,628 | 2,440,438 | 49,231 | 135,564 | 5,481,669 | 2,451,635 | 3,959,534 | 647,437 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SERIO | OUS I | MED. ONLY | TOTAL |
|-------------|-------------------|---------|-----------|------------|-----------|-----------|-------|
| TOTAL TRAN | S. LOSSES F | PG B | 12,032,52 | 26 10,27 | 0,235 | 647,437 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -4,915,08 | 34 -2,10 | 8,498 | 7,039 | |
| TOTAL LOSS | ES | | 7,117,44 | 8,16 | 1,737 | 654,476 | |
| EXPECTED L | OSSES | | 10,721,70 | 7,67 | 4,288 | 1,003,417 | |
| CREDIBILITY | | | .2 | 20 | .53 | .57 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | FED (PRE-TES | ST) | .38 | 33 | .439 | .035 | .857 |
| INDICAT | TED (POST-TE | ST) | .47 | ′ 1 | .540 | .043 | 1.054 |
| PRES. C | N RATE LEVI | EL | .57 | ′2 | .409 | .053 | 1.034 |
| DERIVE | D BY FORMU | LA | .55 | 52 | .478 | .047 | 1.077 |
| UNDERI | LYING PRES. | RATE | .57 | 77 | .413 | .054 | 1.044 |
| PROPOS | SED | | .54 | 10 | .468 | .046 | 1.054 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. RATE | | 1.357 |
| IND. RATES | | | | 1.36 | MINIMUM | PREMIUM | 655 |
| MAN. RATES | 1.33 | 1.4 | 1.41 | + 1.36 | PRESENT | | 680 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 81,380 | 2,769 | .003 | | | | | | | | |
| 2011 | 98,687 | 5,946 | .006 | | | | | | | | |
| 2012 | 102,713 | 238,835 | .232 | | | | | 1 | 1 | | 2 |
| 2013 | 110,740 | 347,099 | .313 | | | | | | | | |
| 2014 | 116,839 | 206 | | | | | | | | | |
| TOTAL | 510,359 | 594,855 | .117 | | | | | 1 | 1 | | 2 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|--------|------|--------------|------|--------|--------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 2,769 |
| 2011 | | | | | | | | | | | 5,946 |
| 2012 2013 | | | 104,147 | 25,672 | | | | 76,755 | 20,000 | | 12,261 |
| 2013 | | | | | | | | | | | 347,099 |
| 2014 | | | | | | | | | | | 206 |
| TOTAL | | | 104,147 | 25,672 | | | | 76,755 | 20,000 | | 368,281 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|--------|-------|---------------|--------|---------|---------|-------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 2,761 |
| 2011 | | | | | | | | | | | 6,321 |
| 2012 | | 7,745 | 208,005 | 48,202 | 6,897 | | 12,408 | 228,782 | 44,797 | 4,920 | 13,107 |
| 2013 | | | | | | | | | | | 344,322 |
| 2014 | | | | | | | | | | | 215 |
| TOTAL | | 7,745 | 208,005 | 48,202 | 6,897 | | 12,408 | 228,782 | 44,797 | 4,920 | 366,726 |
| | | | | | | | | | | | |

| 1 | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|---------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | G B | 456,94 | .0 | 104,816 | 366,726 | |
| TOTAL TRAN | S. LOSSES PO | G A | • | | , | , | |
| IBNR + FREQ | UENCY ADJU | ST. | -183,69 | 8 | -99,109 | 1,263 | |
| TOTAL LOSS | ES | | 273,24 | 2 | 5,707 | 367,989 | |
| EXPECTED L | OSSES | | 408,28 | 7 : | 367,459 | 168,418 | |
| CREDIBILITY | | | .0 | 8 | .22 | .24 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .05 | 4 | .001 | .072 | .127 |
| INDICAT | ED (POST-TE | ST) | .06 | 6 | .001 | .088 | .155 |
| PRES. C | N RATE LEVE | EL | .07 | 9 | .071 | .033 | .183 |
| DERIVE | D BY FORMUI | _A | .07 | 8 | .056 | .046 | .180 |
| UNDERI | YING PRES. | RATE | 80. | 0 | .072 | .033 | .185 |
| PROPOS | SED | | .07 | 8 | .056 | .046 | .180 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | .231 |
| IND. RATES | IND. RATES | | | .23 | MINIM | UM PREMIUM | 355 |
| MAN. RATES | IAN. RATES .18 .2 | | .25 | + .23 | PRESE | ENT | 365 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | IMBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|----------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 59,508 | 39,316 | .066 | | | | | | | | |
| 2011 | 58,067 | 17,110 | .029 | | | | | | | | |
| 2012 | 62,346 | 33,483 | .053 | | | | | | | | |
| 2013 | 61,836 | 121,945 | .197 | | | | | | 1 | 2 | 3 |
| 2014 | 61,562 | 147,528 | .239 | | | | | | 1 | 5 | 6 |
| TOTAL | 303,319 | 359,382 | .118 | | | | | | 2 | 7 | 9 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|--------|--------|--------------|------|-------|--------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 39,316 |
| 2011 | | | | | | | | | | | 17,110 |
| 2012 2013 | | | | | | | | | | | 33,483 |
| 2013 | | | | 63,458 | 6,368 | | | | 17,431 | 24,308 | 10,380 |
| 2014 | | | | 12,600 | 41,457 | | | | 31,147 | 51,307 | 11,017 |
| TOTAL | | | | 76,058 | 47,825 | | | | 48,578 | 75,615 | 111,306 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|---------|--------|---------------|-------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 39,198 |
| 2011 | | | | | | | | | | | 18,188 |
| 2012 | | | | | | | | | | | 35,793 |
| 2013 | 2 | 1,294 | 66,911 | 102,541 | 15,116 | 286 | 902 | 34,307 | 42,875 | 41,175 | 10,297 |
| 2014 | 62 | 1,645 | 92,025 | 56,173 | 50,374 | 475 | 1,192 | 124,456 | 98,863 | 68,262 | 11,502 |
| TOTAL | 64 | 2,939 | 158,936 | 158,714 | 65,490 | 761 | 2,094 | 158,763 | 141,738 | 109,437 | 114,978 |
| | · | | | • | · | | | | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------------|------------------|---------|---------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | G B | 323,55 | 7 | 175,379 | 114,978 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -375,79 | 5 - | 171,690 | 1,216 | |
| TOTAL LOSS | ES | | | ; | 303,689 | 116,194 | |
| EXPECTED LO | OSSES | | 818,96 | 1 (| 624,837 | 172,892 | |
| CREDIBILITY | | | .0 | 6 | .16 | .17 | |
| PURE PREMI | JMS | | | | | | • |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .100 | .038 | .138 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .123 | .047 | .170 |
| PRES. O | N RATE LEVI | EL | .26 | 7 | .204 | .057 | .528 |
| DERIVE | D BY FORMU | LA | .25 | 1 | .191 | .055 | .497 |
| UNDERL | YING PRES. | RATE | .27 | 0 | .206 | .057 | .533 |
| PROPOS | SED | | .25 | 1 | .191 | .055 | .497 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | .640 |
| IND. RATES | | | | .64 | MINIM | JM PREMIUM | 465 |
| MAN. RATES | AN. RATES .69 .7 | | .72 | + .64 | PRESE | NT | 490 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | , |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 15,672 | 753,459 | 4.807 | | | | | 1 | 10 | 13 | 24 |
| 2011 | 14,572 | 572,356 | 3.927 | | | | | 1 | 6 | 12 | 19 |
| 2012 | 12,405 | 341,432 | 2.752 | | | | | | 5 | 8 | 13 |
| 2013 | 11,840 | 511,524 | 4.320 | | | | | 1 | 1 | 4 | 6 |
| 2014 | 12,928 | 55,438 | .428 | | | | | | 3 | | 3 |
| TOTAL | 67,417 | 2,234,209 | 3.314 | | | | | 3 | 25 | 37 | 65 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|--------|--------------|------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 138,069 | 179,584 | 13,978 | | | 79,326 | 231,604 | 50,863 | 60,035 |
| 2011 | | | 135,001 | 102,419 | 12,970 | | | 87,651 | 117,943 | 32,014 | 84,358 |
| 2012 | | | | 101,809 | 2,963 | | | | 155,967 | 35,335 | 45,358 |
| 2013 | | | 88,137 | 69,038 | 10,608 | | | 123,994 | 149,239 | 39,540 | 30,968 |
| 2014 | | | | 11,194 | | | | | 15,567 | | 28,677 |
| TOTAL | | | 361,207 | 464,044 | 40,519 | | | 290,971 | 670,320 | 157,752 | 249,396 |
| | • | | | | | | | | • | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|---------|---------|---------------|--------|-----------|-----------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | ı | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 244,934 | 368,865 | 34,288 | | | 186,019 | 533,384 | 123,547 | 59,855 |
| 2011 | | 2,239 | 245,869 | 193,811 | 37,473 | | 1,826 | 201,242 | 272,698 | 81,649 | 89,672 |
| 2012 | | 621 | 38,489 | 178,139 | 9,721 | | 1,064 | 78,791 | 318,588 | 77,421 | 48,488 |
| 2013 | 206 | 6,059 | 247,261 | 120,248 | 27,963 | 14,402 | 21,399 | 629,835 | 307,510 | 91,755 | 30,720 |
| 2014 | 14 | 345 | 20,531 | 13,410 | 2,095 | 121 | 298 | 30,280 | 21,531 | 3,388 | 29,939 |
| TOTAL | 220 | 9,264 | 797,084 | 874,473 | 111,540 | 14,523 | 24,587 | 1,126,167 | 1,453,711 | 377,760 | 258,674 |
| | | | | | · | | · | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|--------------|---------|----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 1,971,84 | 5 2,8 | 317,484 | 258,674 | |
| TOTAL TRAN | S. LOSSES PO | Α | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -400,28 | 2 -: | 397,358 | 1,547 | |
| TOTAL LOSS | ES | | 1,571,56 | 3 2,4 | 120,126 | 260,221 | |
| EXPECTED L | OSSES | | 853,499 | 1,4 | 126,544 | 230,566 | |
| CREDIBILITY | | | .0: | 2 | .06 | .06 | |
| PURE PREMI | JMS | | | | - | | |
| INDICAT | ED (PRE-TES | ST) | 2.33 | 1 | 3.590 | .386 | 6.307 |
| INDICAT | ED (POST-TE | ST) | 2.86 | 5 | 4.412 | .474 | 7.751 |
| PRES. C | N RATE LEVE | L | 1.25 | 1 | 2.096 | .339 | 3.689 |
| DERIVE | D BY FORMUL | .Α | 1.28 | 3 | 2.235 | .347 | 3.868 |
| UNDERI | YING PRES. F | RATE | 1.26 | 3 | 2.116 | .342 | 3.724 |
| PROPOS | SED | | 1.28 | 3 | 2.235 | .347 | 3.868 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 4.981 |
| IND. RATES | | | | 4.98 | MINIM | UM PREMIUM | 1615 |
| MAN. RATES | 4.07 | 4.70 | 5.03 | + 4.98 | PRESE | NT | 1665 |

| • | 965 | PAGE | 28 |
|---|-----|------|----|
| | | | |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|-----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 257,408 | 522,319 | .202 | | | | | | 2 | 8 | 10 |
| 2011 | 264,802 | 1,025,934 | .387 | | | 1 | | 1 | 7 | 10 | 19 |
| 2012 | 274,521 | 873,229 | .318 | | | 1 | | | 3 | 5 | 9 |
| 2013 | 272,780 | 717,345 | .262 | | | | | | 6 | 8 | 14 |
| 2014 | 272,901 | 734,202 | .269 | | | | | | 2 | 17 | 19 |
| TOTAL | 1,342,412 | 3,873,029 | .289 | | | 2 | | 1 | 20 | 48 | 71 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------------|---------|------|-----------|---------|---------|--------------|------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 73,713 | 93,822 | | | | 122,429 | 60,728 | 171,627 |
| 2011 | 3,500 | | 81,553 | 145,642 | 148,307 | | | 131,179 | 188,344 | 169,342 | 158,067 |
| 2012 2013 | 333,328 | | | 104,110 | 10,960 | 1 | | | 235,820 | 69,198 | 119,812 |
| 2013 | | | | 135,467 | 117,774 | | | | 209,324 | 137,137 | 117,643 |
| 2014 | | | | 74,169 | 139,707 | | | | 140,962 | 300,366 | 78,998 |
| TOTAL | 336,828 | | 81,553 | 533,101 | 510,570 | 1 | | 131,179 | 896,879 | 736,771 | 646,147 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|---------|--------|-----------|-----------|---------|---------------|--------|-----------|-----------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 151,406 | 230,146 | | | | 281,954 | 147,508 | 171,112 |
| 2011 | 8,371 | 1,352 | 168,670 | 284,316 | 356,185 | | 2,729 | 309,475 | 447,350 | 408,412 | 168,025 |
| 2012 | 425,064 | 680 | 41,596 | 183,647 | 24,689 | 52 | 1,650 | 122,469 | 485,393 | 147,814 | 128,079 |
| 2013 | 29 | 4,912 | 215,950 | 261,865 | 183,392 | 1,527 | 8,455 | 331,536 | 441,640 | 246,878 | 116,702 |
| 2014 | 242 | 6,530 | 368,241 | 227,264 | 175,692 | 2,461 | 6,203 | 648,085 | 521,517 | 390,633 | 82,474 |
| TOTAL | 433,706 | 13,474 | 794,457 | 1,108,498 | 970,104 | 4,040 | 19,037 | 1,411,565 | 2,177,854 | 1,341,245 | 666,392 |
| | | | | | | | | | | | |

| 1 | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------|-----------------------|---------|-----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | G B | 2,676,27 | 9 5, | 597,701 | 666,392 | - |
| TOTAL TRAN | S. LOSSES PO | G A | | , | | • | |
| IBNR + FREQ | UENCY ADJU | ST. | -1,410,11 | 6 -1,0 | 060,997 | 6,418 | |
| TOTAL LOSS | ES | | 1,266,16 | 3 4, | 536,704 | 672,810 | |
| EXPECTED L | OSSES | | 3,074,12 | 3 3,8 | 366,146 | 912,839 | |
| CREDIBILITY | | | .1 | 6 | .42 | .46 | |
| PURE PREMI | URE PREMIUMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .09 | 4 | .338 | .050 | .482 |
| INDICAT | INDICATED (POST-TEST) | | | 6 | .415 | .061 | .592 |
| PRES. C | N RATE LEVE | EL | .22 | 7 | .285 | .067 | .579 |
| DERIVE | D BY FORMUI | _A | .20 | 9 | .340 | .064 | .613 |
| UNDERI | YING PRES. | RATE | .22 | 9 | .288 | .068 | .585 |
| PROPOS | PROPOSED | | .20 | 2 | .328 | .062 | .592 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | .762 |
| IND. RATES | ND. RATES | | | .76 | MINIM | UM PREMIUM | 495 |
| MAN. RATES | IAN. RATES .70 .7 | | | + .76 | PRESE | NT | 510 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 3,776 | 42,092 | 1.114 | | | | | | 1 | 1 | 2 |
| 2011 | 4,058 | 9,898 | .243 | | | | | | | | |
| 2012 | 4,971 | 69,046 | 1.388 | | | | | | | 2 | 2 |
| 2013 | 4,926 | 38,850 | .788 | | | | | | 1 | | 1 |
| 2014 | 5,419 | 97,322 | 1.795 | | | | | 1 | | | 1 |
| TOTAL | 23,150 | 257,208 | 1.111 | | | | | 1 | 2 | 3 | 6 |
| | | | | | | | | | | | |

| | REPORTED LOSSES | | | | | | | | | | | | | | |
|--------------|-----------------|------|-----------|--------|--------|-------|------|--------|--------|--------|-----------|--|--|--|--|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | | | |
| 2010 | | | | 5,453 | 137 | | | | 17,900 | 4,615 | 13,987 | | | | |
| 2011 | | | | | | | | | | | 9,898 | | | | |
| 2012 2013 | | | | | 25,040 | | | | | 40,546 | 3,460 | | | | |
| 2013 | | | | 24,170 | | | | | 12,034 | | 2,646 | | | | |
| 2014 | | | 82,110 | | | | | 14,817 | | | 395 | | | | |
| TOTAL | | | 82,110 | 29,623 | 25,177 | | | 14,817 | 29,934 | 45,161 | 30,386 | | | | |
| - | | | | | | | | | · | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|--------|--------|---------------|-------|--------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 11,200 | 336 | | | | 41,224 | 11,210 | 13,945 |
| 2011 | | | | | | | | | | | 10,522 |
| 2012 | | 91 | 7,053 | 4,667 | 46,527 | | 97 | 8,588 | 9,502 | 79,036 | 3,699 |
| 2013 | | 435 | 23,782 | 38,056 | 2,240 | | 375 | 14,964 | 21,661 | 1,578 | 2,625 |
| 2014 | 384 | 8,491 | 150,162 | 11,989 | 9,672 | 890 | 903 | 50,585 | 4,417 | 2,168 | 412 |
| TOTAL | 384 | 9,017 | 180,997 | 65,912 | 58,775 | 890 | 1,375 | 74,137 | 76,804 | 93,992 | 31,203 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|---------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | G B | 266,80 | 00 2 | 295,483 | 31,203 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -145,62 | 21 | -83,755 | 227 | |
| TOTAL LOSS | ES | | 121,17 | 9 2 | 211,728 | 31,430 | |
| EXPECTED L | OSSES | | 325,48 | 9 : | 312,293 | 29,865 | |
| CREDIBILITY | | | .0 |)1 | .03 | .03 | |
| PURE PREMI | UMS | - | | | | | • |
| INDICAT | ED (PRE-TES | ST) | .52 | 23 | .915 | .136 | 1.574 |
| INDICAT | ED (POST-TE | ST) | .64 | 3 | 1.125 | .167 | 1.935 |
| PRES. C | N RATE LEVE | EL | 1.39 | 3 | 1.336 | .128 | 2.857 |
| DERIVE | D BY FORMUI | LA. | 1.38 | 36 | 1.330 | .129 | 2.845 |
| UNDERI | YING PRES. | RATE | 1.40 | 16 | 1.349 | .129 | 2.884 |
| PROPOS | PROPOSED | | | 36 | 1.330 | .129 | 2.845 |
| | | - | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 4.151 |
| IND. RATES | | | | 4.15 | MINIM | UM PREMIUM | 1395 |
| MAN. RATES | 3.32 | 3.9 | 4.36 | + 4.15 | PRESE | NT | 1480 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | IMBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|----------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 8,726 | 8,277 | .094 | | | | | | | | |
| 2011 | 9,489 | 14,851 | .156 | | | | | | | 1 | 1 |
| 2012 | 10,927 | 13,291 | .121 | | | | | | | | |
| 2013 | 9,673 | 148,621 | 1.536 | | | | | | 1 | | 1 |
| 2014 | 9,960 | 67,806 | .680 | | | | | | 1 | 1 | 2 |
| TOTAL | 48,775 | 252,846 | .518 | | | | | | 2 | 2 | 4 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|--------|------|--------------|------|-------|---------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 8,277 |
| 2011 | | | | | 476 | | | | | 154 | 14,221 |
| 2012 | | | | | | | | | | | 13,291 |
| 2013 | | | | 40,404 | | | | | 101,707 | | 6,510 |
| 2014 | | | | 19,712 | 222 | | | | 43,119 | 250 | 4,503 |
| TOTAL | | | | 60,116 | 698 | | | | 144,826 | 404 | 46,802 |
| | | | | | | | | | | | _ |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|--------|-------|---------------|-------|---------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 8,252 |
| 2011 | | | 46 | 36 | 1,125 | | | 10 | 16 | 363 | 15,117 |
| 2012 | | | | | | | | | | | 14,208 |
| 2013 | | 731 | 39,759 | 63,615 | 3,741 | | 3,134 | 126,455 | 183,075 | 13,341 | 6,458 |
| 2014 | 25 | 617 | 36,508 | 23,829 | 3,946 | 334 | 828 | 84,176 | 59,900 | 9,691 | 4,701 |
| TOTAL | 25 | 1,348 | 76,313 | 87,480 | 8,812 | 334 | 3,962 | 210,641 | 242,991 | 23,395 | 48,736 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|--------------|---------|---------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 292,623 | 3 | 362,678 | 48,736 | |
| TOTAL TRAN | S. LOSSES PO | A G | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -125,26 | ô | -57,679 | 460 | |
| TOTAL LOSS | ES | | 167,35 | 7 | 304,999 | 49,196 | |
| EXPECTED L | OSSES | | 275,09° | 1 2 | 212,171 | 65,358 | |
| CREDIBILITY | | | .0: | 2 | .05 | .05 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | T) | .343 | 3 | .625 | .101 | 1.069 |
| INDICAT | ED (POST-TE | ST) | .42: | 2 | .768 | .124 | 1.314 |
| PRES. C | N RATE LEVE | L | .55 | 3 | .431 | .133 | 1.122 |
| DERIVE | D BY FORMUL | .A | .55 | 5 | .448 | .133 | 1.136 |
| UNDERL | YING PRES. I | RATE | .56 | 4 | .435 | .134 | 1.133 |
| PROPOS | SED | | .55 | 5 | .448 | .133 | 1.136 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 1.463 |
| IND. RATES | | | | 1.46 | MINIM | JM PREMIUM | 680 |
| MAN. RATES | 1.28 | 1.50 | 1.53 | + 1.46 | PRESE | NT | 710 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|-----------------|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 6,532 | 6,024 | .092 | | 6,532 | | | | | | |
| 2011 | 6,949 | 15,091 | .217 | | 6,949 | | | | | 1 | 1 |
| 2012 | 6,871 | 150,618 | 2.192 | | 6,871 | | | | 1 | 1 | 2 |
| 2013 | 7,220 | 15,717 | .217 | | 7,220 | | | | | 1 | 1 |
| 2014 | 7,623 | 2,965 | .038 | | 7,623 | | | | | 2 | 2 |
| TOTAL | 35,195 | 190,415 | .541 | | 35,195 | | | | 1 | 5 | 6 |
| | | | | | _ | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|--------|--------|--------------|------|-------|--------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 6,024 |
| 2011 | | | | | 7,248 | | | | | 2,823 | 5,020 |
| 2012 2013 | | | | 45,592 | 10,203 | | | | 59,184 | 9,321 | 26,318 |
| 2013 | | | | | 283 | | | | | 1,669 | 13,765 |
| 2014 | | | | | 562 | | | | | 1,217 | 1,186 |
| TOTAL | | | | 45,592 | 18,296 | | | | 59,184 | 15,030 | 52,313 |
| | | | | | | | | | | | |

| | TRANSLATED LOSSES | | | | | | | | | | | | |
|--------|-------------------|------|-----------|--------|--------|-------|------|--------|---------|--------|-----------|--|--|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | |
| 2010 | | | | | | | | | | | 6,006 | | |
| 2011 | | | 698 | 544 | 17,136 | | | 170 | 289 | 6,648 | 5,336 | | |
| 2012 | | 326 | 19,738 | 81,430 | 20,848 | | 399 | 29,031 | 119,934 | 21,415 | 28,134 | | |
| 2013 | | 6 | 195 | 116 | 411 | 32 | 22 | 866 | 786 | 2,673 | 13,655 | | |
| 2014 | | 16 | 928 | 556 | 652 | 5 | 13 | 1,518 | 1,322 | 1,458 | 1,238 | | |
| TOTAL | | 348 | 21,559 | 82,646 | 39,047 | 37 | 434 | 31,585 | 122,331 | 32,194 | 54,369 | | |
| | | | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|----------------------|------|---------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | PG B | 53,96 | 3 | 276,218 | 54,369 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -166,04 | 13 | -52,542 | 273 | |
| TOTAL LOSS | ES | | | | 223,676 | 54,642 | |
| EXPECTED L | OSSES | | 363,91 | 7 | 192,516 | 37,658 | |
| CREDIBILITY | | |). |)1 | .04 | .04 | |
| PURE PREMI | UMS | • | | | | | |
| INDICAT | ED (PRE-TE | ST) | .00 | 00 | .636 | .155 | .791 |
| INDICAT | ED (POST-TE | ST) | .00 | 00 | .782 | .190 | .972 |
| PRES. C | N RATE LEVI | EL | 1.02 | 24 | .542 | .106 | 1.672 |
| DERIVE | D BY FORMU | LA | 1.01 | 4 | .552 | .109 | 1.675 |
| UNDERI | YING PRES. | RATE | 1.03 | 34 | .547 | .107 | 1.688 |
| PROPOS | PROPOSED | | | 2 | .551 | .109 | 1.672 |
| | | | | • | | | |
| YEAR | YEAR 12-1-14 12-1-15 | | | 12-1-17 | IND. R | ATE | 2.153 |
| IND. RATES | | | | 2.15 | MINIM | UM PREMIUM | 865 |
| MAN. RATES | 2.15 | 2.3 | 1 2.28 | | | | 915 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|-----------------|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 17,402 | 232,595 | 1.336 | | 17,402 | | | | 4 | 6 | 10 |
| 2011 | 20,246 | 160,450 | .792 | | 20,246 | | | | 4 | 1 | 5 |
| 2012 | 15,909 | 172,198 | 1.082 | | 15,909 | | | | 1 | 3 | 4 |
| 2013 | 15,362 | 273,981 | 1.783 | | 15,362 | | | | 1 | | 1 |
| 2014 | 15,574 | 438,068 | 2.812 | | 15,574 | | | | 3 | 11 | 14 |
| TOTAL | 84,493 | 1,277,292 | 1.512 | | 84,493 | | | | 13 | 21 | 34 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|----------------------|-------|------|-----------|---------|---------|--------------|------|-------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 67,867 | 11,899 | | | | 68,334 | 46,851 | 37,644 |
| 2011 | | | | 28,377 | 563 | | | | 54,493 | 181 | 76,836 |
| 2012 2013 2014 | | | | 50,584 | 11,367 | | | | 42,156 | 50,500 | 17,591 |
| 2013 | | | | 42,577 | | | | | 217,689 | | 13,715 |
| 2014 | | | | 65,690 | 85,091 | | | | 107,312 | 142,422 | 37,553 |
| TOTAL | | | | 255,095 | 108,920 | | | | 489,984 | 239,954 | 183,339 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|---------|---------|---------------|--------|---------|-----------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | ı | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 139,400 | 29,189 | | | | 157,373 | 113,801 | 37,531 |
| 2011 | | | 2,297 | 53,128 | 1,822 | | | 4,745 | 123,425 | 1,768 | 81,677 |
| 2012 | | 356 | 21,912 | 90,357 | 23,220 | | 391 | 29,972 | 95,705 | 100,748 | 18,804 |
| 2013 | | 777 | 41,896 | 67,035 | 3,943 | | 6,707 | 270,662 | 391,843 | 28,553 | 13,605 |
| 2014 | 178 | 4,629 | 261,896 | 162,982 | 110,843 | 1,463 | 3,714 | 386,032 | 303,244 | 194,044 | 39,205 |
| TOTAL | 178 | 5,762 | 328,001 | 512,902 | 169,017 | 1,463 | 10,812 | 691,411 | 1,071,590 | 438,914 | 190,822 |
| | | | | · | · | | | | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|-----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | G B | 1,037,62 | 7 2, | 192,423 | 190,822 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -1,109,24 | 0 -: | 551,635 | 1,517 | |
| TOTAL LOSS | ES | | | 1,6 | 640,788 | 192,339 | |
| EXPECTED L | OSSES | | 2,370,02 | 8 1,9 | 986,431 | 228,976 | |
| CREDIBILITY | | | .0. | 3 | .07 | .07 | |
| PURE PREMI | JMS | | | • | | | ! |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | 1.942 | .228 | 2.170 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | 2.387 | .280 | 2.667 |
| PRES. C | N RATE LEVE | EL | 2.77 | 8 | 2.329 | .268 | 5.375 |
| DERIVE | D BY FORMUI | _A | 2.69 | 5 | 2.333 | .269 | 5.297 |
| UNDERI | YING PRES. | RATE | 2.80 | 5 | 2.351 | .271 | 5.427 |
| PROPOS | PROPOSED | | | 5 | 2.333 | .269 | 5.297 |
| | | | | • | - | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 6.822 |
| IND. RATES | | | | 6.82 N | | UM PREMIUM | 2000 |
| MAN. RATES | 6.64 | 7.38 | | | | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 115,322 | 2,020,414 | 1.751 | | | | | 2 | 16 | 34 | 52 |
| 2011 | 117,484 | 1,869,015 | 1.590 | | | | | 2 | 15 | 30 | 47 |
| 2012 | 122,363 | 1,491,663 | 1.219 | | | | | 2 | 10 | 32 | 44 |
| 2013 | 128,733 | 4,050,325 | 3.146 | | | 1 | | 5 | 26 | 52 | 84 |
| 2014 | 130,368 | 1,456,039 | 1.116 | | | | | 1 | 9 | 32 | 42 |
| TOTAL | 614,270 | 10,887,456 | 1.772 | | | 1 | | 12 | 76 | 180 | 269 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-----------|-----------|--------------|------|-----------|-----------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 298,404 | 226,494 | 164,568 | | | 625,502 | 263,034 | 297,448 | 144,964 |
| 2011 | | | 158,906 | 355,148 | 198,137 | | | 252,632 | 460,990 | 242,351 | 200,851 |
| 2012 | | | 186,817 | 135,116 | 161,592 | | | 253,308 | 148,886 | 408,906 | 197,038 |
| 2013 | 3,500 | | 898,885 | 553,016 | 373,667 | | | 588,516 | 724,867 | 791,853 | 116,021 |
| 2014 | | | 97,228 | 191,282 | 226,308 | | | 99,126 | 224,704 | 423,857 | 193,534 |
| TOTAL | 3,500 | | 1,640,240 | 1,461,056 | 1,124,272 | | | 1,819,084 | 1,822,481 | 2,164,415 | 852,408 |
| | • | | | | | | | | · | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|-----------|-----------|---------------|---------|-----------|-----------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | ı | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 456,691 | 465,219 | 403,685 | | | 1,196,610 | 605,767 | 722,501 | 144,529 |
| 2011 | | 2,632 | 325,551 | 680,694 | 480,506 | | 5,258 | 599,520 | 1,075,490 | 591,680 | 213,505 |
| 2012 | | 15,020 | 451,595 | 271,938 | 316,322 | | 42,458 | 879,545 | 408,542 | 817,859 | 210,634 |
| 2013 | 6,367 | 50,353 | 2,021,801 | 1,075,545 | 636,972 | 55,309 | 87,788 | 2,718,534 | 1,746,170 | 1,391,662 | 115,093 |
| 2014 | 942 | 22,828 | 904,728 | 467,516 | 309,364 | 9,625 | 15,284 | 1,303,131 | 801,155 | 571,345 | 202,049 |
| TOTAL | 7,309 | 90,833 | 4,160,366 | 2,960,912 | 2,146,849 | 64,934 | 150,788 | 6,697,340 | 4,637,124 | 4,095,047 | 885,810 |
| | | | | · | · | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|-----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 11,171,57 | 0 13,8 | 339,932 | 885,810 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -6,971,90 | 8 -2,8 | 347,784 | 6,678 | |
| TOTAL LOSS | ES | | 4,199,66 | 2 10,9 | 992,148 | 892,488 | |
| EXPECTED L | OSSES | | 15,270,75 | 1 10,4 | 105,734 | 927,548 | |
| CREDIBILITY | | | .0 | 9 | .25 | .27 | |
| PURE PREMI | UMS | | | • | - | | |
| INDICAT | TED (PRE-TES | ST) | .68 | 4 | 1.789 | .145 | 2.618 |
| INDICAT | ED (POST-TE | ST) | .84 | 1 | 2.199 | .178 | 3.218 |
| PRES. C | N RATE LEVE | EL | 2.46 | 2 | 1.678 | .150 | 4.290 |
| DERIVE | D BY FORMUL | _A | 2.31 | 6 | 1.808 | .158 | 4.282 |
| UNDERI | LYING PRES. I | RATE | 2.48 | 6 | 1.694 | .151 | 4.331 |
| PROPOS | PROPOSED | | | 6 | 1.808 | .158 | 4.282 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 5.514 |
| IND. RATES | | | | 5.51 | MINIM | UM PREMIUM | 1755 |
| MAN. RATES | 5.40 | 5.79 | 5.85 | + 5.51 | PRESE | NT | 1890 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|-----------------|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 41,913 | 1,013,972 | 2.419 | | 41,913 | | | 2 | 4 | 17 | 23 |
| 2011 | 44,016 | 978,138 | 2.222 | | 44,016 | | | 1 | 8 | 11 | 20 |
| 2012 | 45,194 | 1,512,879 | 3.347 | | 45,194 | | | 3 | 12 | 14 | 29 |
| 2013 | 49,293 | 482,063 | .977 | | 49,293 | | | 1 | 3 | 10 | 14 |
| 2014 | 54,853 | 1,013,660 | 1.847 | | 54,853 | | | 1 | 3 | 19 | 23 |
| TOTAL | 235,269 | 5,000,712 | 2.126 | | 235,269 | | | 8 | 30 | 71 | 109 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|---------|--------------|------|---------|-----------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 386,918 | 39,392 | 68,615 | | | 219,500 | 162,412 | 108,481 | 28,654 |
| 2011 | | | 100,489 | 188,093 | 21,398 | | | 126,813 | 396,319 | 90,858 | 54,168 |
| 2012 | | | 266,183 | 311,757 | 47,768 | | | 423,497 | 356,976 | 73,804 | 32,894 |
| 2013 | | | 140,000 | 31,442 | 81,845 | | | 1,016 | 15,710 | 130,193 | 81,857 |
| 2014 | | | 92,759 | 102,262 | 205,175 | | | 36,067 | 119,775 | 383,915 | 73,707 |
| TOTAL | | | 986,349 | 672,946 | 424,801 | | | 806,893 | 1,051,192 | 787,251 | 271,280 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|-----------|---------|---------------|--------|-----------|-----------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | ı | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 686,393 | 80,912 | 168,311 | | | 514,728 | 374,035 | 263,500 | 28,568 |
| 2011 | | 1,665 | 192,983 | 354,395 | 57,593 | | 2,639 | 313,412 | 910,186 | 228,558 | 57,581 |
| 2012 | | 21,389 | 634,465 | 561,440 | 116,544 | | 69,757 | 1,382,420 | 754,942 | 184,392 | 35,164 |
| 2013 | 340 | 9,591 | 361,385 | 94,651 | 131,461 | 1,621 | 2,562 | 90,673 | 90,002 | 210,444 | 81,202 |
| 2014 | 788 | 18,988 | 698,213 | 339,310 | 267,696 | 4,865 | 8,959 | 834,013 | 593,819 | 491,412 | 76,950 |
| TOTAL | 1,128 | 51,633 | 2,573,439 | 1,430,708 | 741,605 | 6,486 | 83,917 | 3,135,246 | 2,722,984 | 1,378,306 | 279,465 |
| | | | | | | | | | | | |

| - | | 1 | SERIOUS | NON-SE | PIOLIS I | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|-----------|---------|----------|------------|-------|
| TOTAL TRAN | S. LOSSES P | C P | 5,851,84 | | 273,603 | 279.465 | IOIAL |
| | S. LOSSES PO | | 3,031,04 | .5 0, | 273,003 | 219,403 | |
| | | | 4 000 05 | | 200 050 | 0.400 | |
| | <u>UENCY ADJU</u> | SI. | -1,900,05 | | 269,652 | 2,409 | |
| TOTAL LOSS | ES | | 3,951,79 | 1 5,0 | 003,951 | 281,874 | |
| EXPECTED L | OSSES | | 4,204,25 | 7 4,0 | 591,263 | 319,966 | |
| CREDIBILITY | | | .0 | 5 | .13 | .14 | |
| PURE PREMI | UMS | - | | | | | |
| INDICAT | ED (PRE-TES | ST) | 1.68 | 0 | 2.127 | .120 | 3.927 |
| INDICAT | ED (POST-TE | ST) | 2.06 | 5 | 2.614 | .147 | 4.826 |
| PRES. C | N RATE LEVE | EL | 1.77 | 0 | 1.975 | .135 | 3.880 |
| DERIVE | D BY FORMUL | _A | 1.78 | 5 | 2.058 | .137 | 3.980 |
| UNDERI | YING PRES. I | RATE | 1.78 | 7 | 1.994 | .136 | 3.917 |
| PROPOS | PROPOSED | | | 5 | 2.058 | .137 | 3.980 |
| | | - | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 5.125 |
| IND. RATES | | | | 5.13 | MINIM | JM PREMIUM | 1655 |
| MAN. RATES | 4.36 | 5.13 | 5,29 | + 5.13 | PRESE | NT | 1735 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|-----------------|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 33,405 | 1,464,453 | 4.383 | | 33,405 | | | 2 | 8 | 14 | 24 |
| 2011 | 42,737 | 1,118,475 | 2.617 | | 42,737 | | | 1 | 11 | 12 | 24 |
| 2012 | 55,196 | 764,266 | 1.384 | | 55,196 | | | 1 | 5 | 11 | 17 |
| 2013 | 42,955 | 384,391 | .894 | | 42,955 | | | | 3 | 6 | 9 |
| 2014 | 36,379 | 752,604 | 2.068 | | 36,379 | | | | 4 | 27 | 31 |
| TOTAL | 210,672 | 4,484,189 | 2.129 | | 210,672 | | | 4 | 31 | 70 | 105 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|---------|--------------|------|---------|-----------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 203,683 | 133,621 | 116,041 | | | 314,486 | 383,857 | 277,123 | 35,642 |
| 2011 | | | 91,154 | 233,728 | 50,299 | | | 51,573 | 492,289 | 89,239 | 110,193 |
| 2012 | | | 74,985 | 141,258 | 18,911 | | | 31,059 | 295,857 | 99,925 | 102,271 |
| 2013 | | | | 109,614 | 11,065 | | | | 181,733 | 34,252 | 47,727 |
| 2014 | | | | 130,294 | 129,106 | | | | 125,559 | 271,778 | 95,867 |
| TOTAL | | | 369,822 | 748,515 | 325,422 | | | 397,118 | 1,479,295 | 772,317 | 391,700 |
| | | | | | | • | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|-----------|---------|---------------|--------|-----------|-----------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | ı | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 361,333 | 274,457 | 284,648 | | | 737,470 | 884,024 | 673,132 | 35,535 |
| 2011 | | 1,509 | 183,010 | 441,857 | 126,360 | | 1,072 | 159,340 | 1,125,379 | 224,227 | 117,135 |
| 2012 | | 6,391 | 200,504 | 252,390 | 45,180 | | 7,061 | 245,307 | 614,073 | 212,557 | 109,328 |
| 2013 | 4 | 2,209 | 115,623 | 177,147 | 26,203 | 382 | 6,109 | 243,756 | 343,318 | 78,642 | 47,345 |
| 2014 | 312 | 7,953 | 453,526 | 283,970 | 173,920 | 2,206 | 5,564 | 582,548 | 469,136 | 353,012 | 100,085 |
| TOTAL | 316 | 18,062 | 1,313,996 | 1,429,821 | 656,311 | 2,588 | 19,806 | 1,968,421 | 3,435,930 | 1,541,570 | 409,428 |
| | | | | | | | | | | | - |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|-----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | G B | 3,323,18 | 39 7,0 | 063,632 | 409,428 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -1,641,58 | 38 -1, | 121,727 | 2,493 | |
| TOTAL LOSS | ES | | 1,681,60 | 01 5,9 | 941,905 | 411,921 | |
| EXPECTED L | OSSES | | 3,600,38 | 34 4, | 116,532 | 379,210 | |
| CREDIBILITY | | | .0 |)5 | .12 | .13 | |
| PURE PREMI | UMS | • | | | | | |
| INDICAT | ED (PRE-TE | ST) | .79 | 98 | 2.820 | .196 | 3.814 |
| INDICAT | ED (POST-TE | ST) | .98 | 31 | 3.466 | .241 | 4.688 |
| PRES. C | N RATE LEVI | EL ′ | 1.69 | 93 | 1.935 | .178 | 3.806 |
| DERIVE | D BY FORMU | LA. | 1.65 | 57 | 2.119 | .186 | 3.962 |
| UNDERI | YING PRES. | RATE | 1.70 |)9 | 1.954 | .180 | 3.843 |
| PROPOS | PROPOSED | | | 57 | 2.119 | .186 | 3.962 |
| | | • | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 5.102 |
| IND. RATES | | | | 5.10 | MINIM | UM PREMIUM | 1645 |
| MAN. RATES | 4.60 | 5.1 | 6 5.19 | + 5.10 | PRESE | NT | 1705 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | | NU | MBER OF | CASES | | |
|--------|-----------|-------------|------------|--|-----------------|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 224,614 | 2,562,788 | 1.140 | | 224,614 | | | 3 | 24 | 52 | 79 |
| 2011 | 223,918 | 2,231,441 | .996 | | 223,918 | | | 2 | 16 | 51 | 69 |
| 2012 | 226,147 | 1,968,938 | .870 | | 226,147 | | | 3 | 16 | 58 | 77 |
| 2013 | 238,595 | 2,592,361 | 1.086 | | 238,595 | | | | 21 | 53 | 74 |
| 2014 | 253,756 | 2,254,678 | .888 | | 253,756 | | | 3 | 10 | 51 | 64 |
| TOTAL | 1,167,030 | 11,610,206 | .995 | | 1,167,030 | | | 11 | 87 | 265 | 363 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-----------|-----------|--------------|------|-----------|-----------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 402,138 | 412,829 | 104,216 | | | 527,158 | 460,774 | 360,760 | 294,913 |
| 2011 | | | 230,572 | 284,484 | 292,382 | | | 247,748 | 347,697 | 469,575 | 358,983 |
| 2012 | | | 285,248 | 181,338 | 140,777 | | | 233,302 | 404,740 | 416,315 | 307,218 |
| 2013 | | | | 419,981 | 242,941 | | | | 1,026,451 | 631,286 | 271,702 |
| 2014 | | | 358,449 | 197,488 | 279,813 | | | 371,183 | 210,318 | 598,088 | 239,339 |
| TOTAL | | | 1,276,407 | 1,496,120 | 1,060,129 | | | 1,379,391 | 2,449,980 | 2,476,024 | 1,472,155 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|-----------|-----------|---------------|---------|-----------|-----------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 665,606 | 847,948 | 255,643 | | | 1,075,425 | 1,061,164 | 876,285 | 294,028 |
| 2011 | | 3,819 | 454,595 | 556,203 | 704,771 | | 5,156 | 592,762 | 842,060 | 1,123,736 | 381,599 |
| 2012 | | 22,360 | 650,459 | 351,912 | 285,040 | | 40,890 | 940,805 | 918,015 | 845,343 | 328,416 |
| 2013 | 48 | 12,433 | 565,114 | 731,592 | 389,543 | 7,123 | 37,578 | 1,469,338 | 1,950,747 | 1,130,476 | 269,528 |
| 2014 | 2,113 | 49,059 | 1,436,583 | 562,412 | 400,301 | 25,094 | 31,987 | 2,329,559 | 1,043,815 | 812,852 | 249,870 |
| TOTAL | 2,161 | 87,671 | 3,772,357 | 3,050,067 | 2,035,298 | 32,217 | 115,611 | 6,407,889 | 5,815,801 | 4,788,692 | 1,523,441 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|-----------|---------|---------|------------|----------|
| TOTAL TRAN | S. LOSSES F | PG B | 10,417,90 | 15, | 689,858 | 1,523,441 | <u>.</u> |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -3,891,22 | 21 -3, | 359,251 | 14,559 | |
| TOTAL LOSS | ES | | 6,526,68 | 35 12, | 330,607 | 1,538,000 | |
| EXPECTED L | OSSES | | 8,519,31 | 9 12, | 288,826 | 2,007,291 | |
| CREDIBILITY | | | .1 | 4 | .39 | .42 | |
| PURE PREMI | UMS | • | | | | | |
| INDICAT | ED (PRE-TE | ST) | .55 | i9 | 1.057 | .132 | 1.748 |
| INDICAT | ED (POST-TE | ST) | .68 | 37 | 1.299 | .162 | 2.148 |
| PRES. C | N RATE LEVI | EL | .72 | 23 | 1.043 | .170 | 1.936 |
| DERIVE | D BY FORMU | LA | .71 | 8 | 1.143 | .167 | 2.028 |
| UNDERI | YING PRES. | RATE | .73 | 30 | 1.053 | .172 | 1.955 |
| PROPOS | PROPOSED | | | 8 | 1.143 | .167 | 2.028 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 2.611 |
| IND. RATES | | | | 2.61 | MINIM | UM PREMIUM | 985 |
| MAN. RATES | 2.49 | 2.66 | 2.64 | | | | 1015 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 53,300 | 697,360 | 1.308 | | | | | | 4 | 11 | 15 |
| 2011 | 53,611 | 1,443,169 | 2.691 | | | | | | 7 | 11 | 18 |
| 2012 | 55,513 | 310,519 | .559 | | | | | | 1 | 12 | 13 |
| 2013 | 53,638 | 736,074 | 1.372 | | | | | | 5 | 13 | 18 |
| 2014 | 55,906 | 292,139 | .522 | | | | | | 3 | 8 | 11 |
| TOTAL | 271,968 | 3,479,261 | 1.279 | | | | | | 20 | 55 | 75 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|---------|--------------|------|-------|-----------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 64,092 | 11,230 | | | | 340,734 | 113,157 | 168,147 |
| 2011 | | | | 189,730 | 171,661 | | | | 894,872 | 122,912 | 63,994 |
| 2012 | | | | 13,311 | 89,789 | | | | 11,069 | 149,445 | 46,905 |
| 2013 | | | | 133,364 | 43,308 | | | | 393,519 | 86,757 | 79,126 |
| 2014 | | | | 11,798 | 27,894 | | | | 38,545 | 164,839 | 49,063 |
| TOTAL | | | | 412,295 | 343,882 | | | | 1,678,739 | 637,110 | 407,235 |
| | | | | | | | | | | | _ |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|---------|---------|---------------|--------|---------|-----------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 131,645 | 27,548 | | | | 784,711 | 274,858 | 167,643 |
| 2011 | | | 30,668 | 347,709 | 408,926 | | | 64,716 | 1,508,628 | 305,689 | 68,026 |
| 2012 | | 406 | 30,223 | 39,933 | 167,379 | | 435 | 36,721 | 57,048 | 291,923 | 50,142 |
| 2013 | 7 | 3,340 | 161,611 | 227,835 | 75,168 | 954 | 13,390 | 534,362 | 749,375 | 190,433 | 78,493 |
| 2014 | 45 | 1,209 | 68,007 | 41,759 | 34,518 | 1,047 | 2,657 | 280,169 | 232,532 | 205,915 | 51,222 |
| TOTAL | 52 | 4,955 | 290,509 | 788,881 | 713,539 | 2,001 | 16,482 | 915,968 | 3,332,294 | 1,268,818 | 415,526 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|--------------|---------|----------|---------|---------|-----------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 1,229,96 | | 103,532 | 415,526 | |
| TOTAL TRAN | S. LOSSES PO | 3 A | , , | ĺ | | • | |
| IBNR + FREQ | UENCY ADJU | ST. | -726,44 | .5 -6 | 356,540 | 3,004 | |
| TOTAL LOSS | ES | | 503,52 | 2 5,2 | 246,992 | 418,530 | |
| EXPECTED L | OSSES | | 1,582,85 | 3, | 124,912 | 426,989 | |
| CREDIBILITY | | | .0 | 5 | .15 | .16 | |
| PURE PREMI | UMS | | | | - | | |
| INDICAT | ED (PRE-TES | ST) | .18 | 5 | 1.929 | .154 | 2.268 |
| INDICAT | ED (POST-TE | ST) | .22 | 7 | 2.371 | .189 | 2.787 |
| PRES. C | N RATE LEVE | EL . | .57 | 6 | 1.138 | .156 | 1.870 |
| DERIVE | D BY FORMUL | -A | .55 | 9 | 1.323 | .161 | 2.043 |
| UNDERI | YING PRES. I | RATE | .58 | 2 | 1.149 | .157 | 1.888 |
| PROPOS | PROPOSED | | | 9 | 1.323 | .161 | 2.043 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 2.631 |
| IND. RATES | | | | 2.63 | MINIM | 990 | |
| MAN. RATES | 2.17 | 2.4 | 3 2.55 | + 2.63 | PRESE | ENT | 990 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|-----------------|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 41,575 | 47,510 | .114 | | 41,575 | | | | | 3 | 3 |
| 2011 | 43,724 | 36,003 | .082 | | 43,724 | | | | 1 | 1 | 2 |
| 2012 | 43,326 | 19,325 | .044 | | 43,326 | | | | | 1 | 1 |
| 2013 | 45,560 | 318,403 | .698 | | 45,560 | | | 1 | 1 | 2 | 4 |
| 2014 | 50,066 | 97,122 | .193 | | 50,066 | | | | | 4 | 4 |
| TOTAL | 224,251 | 518,363 | .231 | | 224,251 | | | 1 | 2 | 11 | 14 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|--------|--------|--------------|------|--------|--------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 20,835 | | | | | 18,813 | 7,862 |
| 2011 | | | | 1,176 | 296 | | | | 21,459 | 633 | 12,439 |
| 2012 | | | | | 4,892 | | | | | 4,086 | 10,347 |
| 2013 | | | 99,019 | 23,769 | 15,329 | | | 84,634 | 70,973 | 2,158 | 22,521 |
| 2014 | | | | | 37,068 | | | | | 56,413 | 3,641 |
| TOTAL | | | 99,019 | 24,945 | 78,420 | | | 84,634 | 92,432 | 82,103 | 56,810 |
| | | | | | | | | | | | • |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|--------|---------|---------------|--------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 51,108 | | | | | 45,696 | 7,838 |
| 2011 | | | 121 | 2,222 | 719 | | | 1,900 | 48,661 | 2,017 | 13,223 |
| 2012 | | 20 | 1,377 | 910 | 9,090 | | 9 | 865 | 957 | 7,965 | 11,061 |
| 2013 | 228 | 5,926 | 227,249 | 51,806 | 31,386 | 9,538 | 13,278 | 378,588 | 142,554 | 18,852 | 22,341 |
| 2014 | 36 | 1,117 | 61,622 | 36,732 | 42,933 | 274 | 655 | 70,226 | 61,343 | 67,604 | 3,801 |
| TOTAL | 264 | 7,063 | 290,369 | 91,670 | 135,236 | 9,812 | 13,942 | 451,579 | 253,515 | 142,134 | 58,264 |
| | | | | • | · | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|---------|---------|--------------------|-----------|-------|
| TOTAL TRAN | S. LOSSES F | G B | 773,02 | 29 | 622,555 | 58,264 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -271,40 | 69 -: | 204,358 | 592 | |
| TOTAL LOSS | ES | | 501,50 | 60 | 418,197 | 58,856 | |
| EXPECTED L | OSSES | | 596,50 | 9 | 751,240 | 80,731 | |
| CREDIBILITY | | | |)5 | .13 | .14 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .2: | 24 | .186 | .026 | .436 |
| INDICAT | ED (POST-TE | ST) | .2 | 75 | .229 | .032 | .536 |
| PRES. C | N RATE LEVE | EL Ó | .20 | 63 | .332 | .036 | .631 |
| DERIVE | D BY FORMUI | LA. | .20 | 64 | .319 | .035 | .618 |
| UNDERI | YING PRES. | RATE | .20 | 66 | .335 | .036 | .637 |
| PROPOS | PROPOSED | | .20 | 64 | .319 | .035 | .618 |
| | | | | • | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | .795 |
| IND. RATES | IND. RATES | | | .80 | 80 MINIMUM PREMIUM | | 505 |
| MAN. RATES | | | | + .80 | PRESE | NT | 530 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|---------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 3,582 | 72,410 | 2.021 | | | | | | 1 | | 1 |
| 2011 | 3,589 | 39,205 | 1.092 | | | | | | | 4 | 4 |
| 2012 | 4,060 | 3,795 | 1.092 .093 | | | | | | | | |
| 2013 | 3,404 | 79,743 | 2.342 | | | | | | 3 | | 3 |
| 2014 | 3,784 | 4,662 | .123 | | | | | | | | |
| TOTAL | 18,419 | 199,815 | 1.085 | | | | | | 4 | 4 | 8 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|--------|-------|--------------|------|-------|--------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 49,696 | | | | | 17,711 | | 5,003 |
| 2011 | | | | | 3,474 | | | | | 34,294 | 1,437 |
| 2012 2013 | | | | | | | | | | | 3,795 |
| 2013 | | | | 36,253 | | | | | 37,077 | | 6,413 |
| 2014 | | | | | | | | | | | 4,662 |
| TOTAL | | | | 85,949 | 3,474 | | | | 54,788 | 34,294 | 21,310 |
| | | | | | | | | | | | _ |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|---------|--------|---------------|-------|--------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 102,076 | | | | | 40,788 | | 4,988 |
| 2011 | | | 336 | 260 | 8,215 | | | 2,054 | 3,512 | 80,753 | 1,528 |
| 2012 | | | | | | | | | | | 4,057 |
| 2013 | | 656 | 35,671 | 57,082 | 3,354 | | 1,146 | 46,099 | 66,740 | 4,866 | 6,362 |
| 2014 | | | | | | | | | | | 4,867 |
| TOTAL | | 656 | 36,007 | 159,418 | 11,569 | | 1,146 | 48,153 | 111,040 | 85,619 | 21,802 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SER | RIOUS | MED. ONLY | TOTAL |
|-------------|--------------|---------|----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 85,962 | 2 3 | 367,646 | 21,802 | |
| TOTAL TRAN | S. LOSSES PO | Α | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -172,867 | 7 | -53,600 | 292 | |
| TOTAL LOSS | ES | | | 3 | 314,046 | 22,094 | |
| EXPECTED L | OSSES | | 377,774 | 1 1 | 196,899 | 41,811 | |
| CREDIBILITY | | | .0 | ı | .02 | .03 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .000 |) | 1.705 | .120 | 1.825 |
| INDICAT | ED (POST-TE | ST) | .000 |) | 2.095 | .147 | 2.242 |
| PRES. C | N RATE LEVE | L | 2.03 | I | 1.059 | .225 | 3.315 |
| DERIVE | D BY FORMUL | .Α | 2.01 | I | 1.080 | .223 | 3.314 |
| UNDERI | YING PRES. F | RATE | 2.05 | I | 1.069 | .227 | 3.347 |
| PROPOS | PROPOSED | | | | 1.080 | .223 | 3.314 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 4.268 |
| IND. RATES | IND. RATES | | | 4.27 | MINIM | UM PREMIUM | 1425 |
| MAN. RATES | 3.71 | 4.26 | 4.52 | + 4.27 | PRESE | NT | 1525 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | , |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 13,986 | 894,394 | 6.394 | | | | | 1 | 5 | 5 | 11 |
| 2011 | 14,696 | 302,617 | 2.059 | | | | | | 4 | 9 | 13 |
| 2012 | 15,203 | 684,093 | 4.499 | | | | | 1 | 2 | 13 | 16 |
| 2013 | 15,141 | 156,917 | 1.036 | | | | | | 2 | 5 | 7 |
| 2014 | 16,159 | 235,996 | 1.460 | | | | | 1 | | 6 | 7 |
| TOTAL | 75,185 | 2,274,017 | 3.025 | | | | | 3 | 13 | 38 | 54 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|---------|--------------|------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 144,270 | 93,573 | 113,297 | | | 156,418 | 181,727 | 187,076 | 18,033 |
| 2011 | | | | 129,664 | 5,104 | | | | 109,464 | 23,243 | 35,142 |
| 2012 | | | 115,054 | 45,123 | 182,977 | | | 185,243 | 25,532 | 98,070 | 32,094 |
| 2013 | | | | 11,399 | 4,506 | | | | 27,820 | 51,778 | 61,414 |
| 2014 | | | 110,549 | | 5,174 | | | 55,800 | | 54,244 | 10,229 |
| TOTAL | | | 369,873 | 279,759 | 311,058 | | | 397,461 | 344,543 | 414,411 | 156,912 |
| | | | | • | | | | | • | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|---------|---------|---------------|--------|-----------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 255,935 | 192,198 | 277,917 | | | 366,800 | 418,517 | 454,407 | 17,979 |
| 2011 | | | 10,739 | 242,954 | 14,308 | | | 10,898 | 250,285 | 57,427 | 37,356 |
| 2012 | | 9,352 | 287,561 | 116,579 | 348,322 | | 30,041 | 562,521 | 85,856 | 201,791 | 34,308 |
| 2013 | | 302 | 14,379 | 19,800 | 7,590 | 541 | 1,613 | 61,498 | 74,554 | 86,494 | 60,923 |
| 2014 | 520 | 11,599 | 210,779 | 21,271 | 19,019 | 3,605 | 4,036 | 258,029 | 75,615 | 73,155 | 10,679 |
| TOTAL | 520 | 21,253 | 779,393 | 592,802 | 667,156 | 4,146 | 35,690 | 1,259,746 | 904,827 | 873,274 | 161,245 |
| | | | | | | | | | | | |

| | | • | | | | | |
|-------------|-------------------|---------|----------|---------|--------|------------|-------|
| | | | SERIOUS | NON-SEF | RIOUS | MED. ONLY | TOTAL |
| TOTAL TRAN | S. LOSSES F | PG B | 2,100,74 | 8 3,0 | 38,059 | 161,245 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -850,98 | 2 -5 | 18,556 | 1,159 | |
| TOTAL LOSS | ES | | 1,249,76 | 6 2,5 | 19,503 | 162,404 | |
| EXPECTED LO | OSSES | | 1,866,09 | 2 1,9 | 02,933 | 160,895 | |
| CREDIBILITY | | | .0 | 2 | .06 | .07 | |
| PURE PREMI | JMS | | | • | | | |
| INDICAT | ED (PRE-TES | ST) | 1.66 | 2 | 3.351 | .216 | 5.229 |
| INDICAT | ED (POST-TE | ST) | 2.04 | 3 | 4.118 | .265 | 6.426 |
| PRES. O | N RATE LEVE | EL | 2.45 | 8 | 2.507 | .212 | 5.177 |
| DERIVE | D BY FORMUI | _A | 2.45 | 0 | 2.604 | .216 | 5.270 |
| UNDERL | YING PRES. | RATE | 2.48 | 2 | 2.531 | .214 | 5.227 |
| PROPOS | PROPOSED | | | 0 | 2.604 | .216 | 5.270 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 6.787 |
| IND. RATES | | | | 6.79 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | 5.89 | 6.77 | 7.06 | + 6.79 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | , |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 38,070 | 1,198,436 | 3.147 | | | | | 1 | 7 | 24 | 32 |
| 2011 | 39,443 | 592,824 | 1.502 | | | | | 1 | | 18 | 19 |
| 2012 | 40,155 | 1,061,671 | 2.643 | | | | | 1 | 1 | 24 | 26 |
| 2013 | 40,460 | 652,993 | 1.613 | | | | | | 3 | 14 | 17 |
| 2014 | 27,632 | 381,777 | 1.381 | | | | | | | 10 | 10 |
| TOTAL | 185,760 | 3,887,701 | 2.093 | | | | | 3 | 11 | 90 | 104 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|---------|--------------|------|---------|---------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 109,096 | 125,750 | 104,267 | | | 184,745 | 253,784 | 330,108 | 90,686 |
| 2011 | | | 74,797 | | 110,632 | | | 70,653 | | 260,293 | 76,449 |
| 2012 | | | 124,665 | 20,041 | 162,931 | | | 101,161 | 15,710 | 539,277 | 97,886 |
| 2013 | | | | 93,049 | 158,995 | | | | 60,317 | 244,165 | 96,467 |
| 2014 | | | | | 55,167 | | | | | 252,539 | 74,071 |
| TOTAL | | | 308,558 | 238,840 | 591,992 | | | 356,559 | 329,811 | 1,626,382 | 435,559 |
| - | · | | | | | | | | · | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|---------|-----------|---------------|--------|-----------|-----------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | ı | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 193,536 | 258,292 | 255,767 | | | 433,227 | 584,464 | 801,832 | 90,414 |
| 2011 | | 1,240 | 141,698 | 8,967 | 264,352 | | 1,469 | 168,005 | 28,529 | 615,601 | 81,265 |
| 2012 | | 9,809 | 290,945 | 69,403 | 310,557 | | 17,599 | 410,892 | 164,232 | 1,057,117 | 104,640 |
| 2013 | 37 | 5,027 | 203,146 | 212,085 | 239,252 | 2,734 | 5,475 | 201,881 | 224,018 | 398,578 | 95,695 |
| 2014 | 57 | 1,663 | 91,709 | 54,658 | 63,903 | 1,157 | 2,938 | 314,372 | 274,598 | 302,631 | 77,330 |
| TOTAL | 94 | 17,739 | 921,034 | 603,405 | 1,133,831 | 3,891 | 27,481 | 1,528,377 | 1,275,841 | 3,175,759 | 449,344 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|----------------------|------|-----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 2,498,61 | 6 6, | 188,836 | 449,344 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -1,919,15 | 6 -1,2 | 278,075 | 2,788 | |
| TOTAL LOSS | ES | | 579,46 | 0 4,9 | 910,761 | 452,132 | |
| EXPECTED L | OSSES | | 4,084,86 | 2 4, | 519,541 | 445,824 | |
| CREDIBILITY | | | .0 | 4 | .11 | .12 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .31 | 2 | 2.644 | .243 | 3.199 |
| INDICAT | ED (POST-TE | ST) | .38 | 3 | 3.249 | .299 | 3.931 |
| PRES. C | N RATE LEVE | EL | 2.17 | 8 | 2.410 | .238 | 4.826 |
| DERIVE | D BY FORMUL | _A | 2.10 | 6 | 2.502 | .245 | 4.853 |
| UNDERI | YING PRES. I | RATE | 2.19 | 9 | 2.433 | .240 | 4.872 |
| PROPOS | PROPOSED | | | 4 | 2.488 | .244 | 4.826 |
| | | | | | | | |
| YEAR | YEAR 12-1-14 12-1-15 | | | 12-1-17 | IND. R | ATE | 6.215 |
| IND. RATES | ND. RATES | | | 6.22 | MINIM | JM PREMIUM | 1945 |
| MAN. RATES | 5.54 | 6.2 | 2 6.58 | + 6.22 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 72,300 | 1,020,644 | 1.411 | | | | | 1 | 12 | 24 | 37 |
| 2011 | 61,415 | 1,928,809 | 3.140 | | | | | 4 | 8 | 21 | 33 |
| 2012 | 69,549 | 993,075 | 1.427 | | | | 1 | | 8 | 20 | 29 |
| 2013 | 54,750 | 672,173 | 1.227 | | | | | | 14 | 12 | 26 |
| 2014 | 51,655 | 133,636 | .258 | | | | | | 1 | 8 | 9 |
| TOTAL | 309,669 | 4,748,337 | 1.533 | | | | 1 | 5 | 43 | 85 | 134 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|---------|-----------|---------|---------|--------------|---------|---------|-----------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 130,754 | 184,515 | 59,229 | | | 53,247 | 319,203 | 170,897 | 102,799 |
| 2011 | | | 398,600 | 146,094 | 46,824 | | | 808,340 | 295,957 | 139,412 | 93,582 |
| 2012 | | 109,810 | | 109,963 | 36,792 | | 341,636 | | 188,920 | 125,111 | 80,843 |
| 2013 | | | | 254,244 | 12,405 | | | | 273,690 | 76,311 | 55,523 |
| 2014 | | | | 9,476 | 16,954 | | | | 25,706 | 45,061 | 36,439 |
| TOTAL | | 109,810 | 529,354 | 704,292 | 172,204 | | 341,636 | 861,587 | 1,103,476 | 556,792 | 369,186 |
| | | | | | | • | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|-----------|---------|---------------|---------|-----------|-----------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | _ |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 231,958 | 378,995 | 145,290 | | | 124,864 | 735,124 | 415,109 | 102,491 |
| 2011 | | 5,994 | 650,006 | 280,121 | 126,737 | | 14,314 | 1,517,311 | 702,702 | 361,893 | 99,477 |
| 2012 | 902 | 79,728 | 52,222 | 198,669 | 72,910 | 502,721 | 191,896 | 115,390 | 405,175 | 254,228 | 86,421 |
| 2013 | | 4,867 | 258,893 | 405,417 | 41,540 | 859 | 9,553 | 379,939 | 528,734 | 157,983 | 55,078 |
| 2014 | 31 | 800 | 45,553 | 28,150 | 21,401 | 393 | 1,017 | 106,098 | 84,539 | 59,597 | 38,042 |
| TOTAL | 933 | 91,389 | 1,238,632 | 1,291,352 | 407,878 | 503,973 | 216,780 | 2,243,602 | 2,456,274 | 1,248,810 | 381,509 |
| | | | | | | | | | | | _ |

| | | | SERIOUS | NON-SER | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|------------|-----------|---------|---------|------------|----------|
| TOTAL TRAN | S. LOSSES F | G B | 4,295,30 | 9 5,4 | 104,314 | 381,509 | <u> </u> |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -2,472,16 | 4 -1,3 | 383,739 | 4,254 | |
| TOTAL LOSS | ES | | 1,823,14 | 5 4,0 | 020,575 | 385,763 | |
| EXPECTED L | OSSES | | 5,267,47 | 0 4,9 | 951,608 | 671,982 | |
| CREDIBILITY | | | 0. | 6 | .16 | .17 | |
| PURE PREMI | JMS | | | • | | | |
| INDICAT | ED (PRE-TES | ST) | .58 | 9 | 1.298 | .125 | 2.012 |
| INDICAT | ED (POST-TE | ST) | .72 | 4 | 1.595 | .154 | 2.473 |
| PRES. C | N RATE LEVE | <u>E</u> L | 1.68 | 5 | 1.584 | .215 | 3.484 |
| DERIVE | D BY FORMUI | LA | 1.62 | 7 | 1.586 | .205 | 3.418 |
| UNDERL | YING PRES. | RATE | 1.70 | 1 | 1.599 | .217 | 3.517 |
| PROPOS | PROPOSED | | | 7 | 1.586 | .205 | 3.418 |
| | | | _ | • | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R. | ATE | 4.402 |
| IND. RATES | | | | 4.40 | MINIM | UM PREMIUM | 1460 |
| MAN. RATES | 4.10 | 4.60 | 4.75 | + 4.40 | PRESE | NT | 1590 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 3,554 | 149,375 | 4.203 | | | | | | 2 | 2 | 4 |
| 2011 | 3,293 | 454,785 | 13.810 | | | | | 2 | | 1 | 3 |
| 2012 | 2,726 | 1,206,224 | 44.248 | | | | | 2 | 2 | | 4 |
| 2013 | 2,488 | 298,761 | 12.008 | | | | | 1 | 1 | 3 | 5 |
| 2014 | 2,453 | 24,583 | 1.002 | | | | | | | 3 | 3 |
| TOTAL | 14,514 | 2,133,728 | 14.701 | | | | | 5 | 5 | 9 | 19 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|--------|--------|--------------|------|-----------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 35,780 | 4,127 | | | | 94,927 | 2,942 | 11,599 |
| 2011 | | | 168,840 | | 2,932 | | | 273,258 | | 3,348 | 6,407 |
| 2012 | | | 329,277 | 13,366 | | | | 796,786 | 33,191 | | 33,604 |
| 2013 | | | 74,713 | 24,984 | 4,717 | | | 75,386 | 66,611 | 42,445 | 9,905 |
| 2014 | | | | | 7,689 | | | | | 13,070 | 3,824 |
| TOTAL | | | 572,830 | 74,130 | 19,465 | | | 1,145,430 | 194,729 | 61,805 | 65,339 |
| | | | | | · | | | | • | | |

| | TRANSLATED LOSSES | | | | | | | | | | | | |
|--------|-------------------|--------|-----------|---------|--------|-------|--------|-----------|---------|---------|-----------|--|--|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | |
| 2010 | | | | 73,492 | 10,124 | | | | 218,617 | 7,146 | 11,564 | | |
| 2011 | | 2,799 | 296,100 | 1,761 | 13,237 | | 5,686 | 589,678 | 7,568 | 18,353 | 6,811 | | |
| 2012 | | 13,620 | 360,053 | 29,438 | 10,996 | | 47,929 | 868,102 | 85,467 | 16,668 | 35,923 | | |
| 2013 | 170 | 4,446 | 173,595 | 47,364 | 14,400 | 8,933 | 12,535 | 362,504 | 152,235 | 82,073 | 9,826 | | |
| 2014 | 9 | 236 | 12,784 | 7,620 | 8,905 | 60 | 151 | 16,268 | 14,208 | 15,666 | 3,992 | | |
| TOTAL | 179 | 21,101 | 842,532 | 159,675 | 57,662 | 8,993 | 66,301 | 1,836,552 | 478,095 | 139,906 | 68,116 | | |
| | | | | | | | | | | | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL | |
|-------------|-------------------|---------|----------|---------|------------|------------|--------|--|
| TOTAL TRAN | S. LOSSES F | G B | 2,775,65 | 8 8 | 335,338 | 68,116 | | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -354,84 | 6 - | 164,809 | 340 | | |
| TOTAL LOSS | ES | | 2,420,81 | 2 (| 670,529 | 68,456 | | |
| EXPECTED L | OSSES | | 747,03 | 5 ! | 584,479 | 53,702 | | |
| CREDIBILITY | | | 0. | 1 | .02 | .02 | | |
| PURE PREMI | JMS | • | | • | | | | |
| INDICAT | ED (PRE-TES | ST) | 16.67 | 9 | 4.620 | .472 | 21.771 | |
| INDICAT | ED (POST-TE | ST) | 20.49 | 8 | 5.678 | .580 | 26.756 | |
| PRES. C | N RATE LEVE | EL | 5.09 | 8 | 3.989 | .366 | 9.453 | |
| DERIVE | D BY FORMUI | LA | 5.25 | 2 | 4.023 | .370 | 9.645 | |
| UNDERL | YING PRES. | RATE | 5.14 | 7 | 4.027 .370 | | 9.544 | |
| PROPOS | PROPOSED | | | 2 | 4.023 | .370 | 9.645 | |
| | | • | | • | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 12.421 | |
| IND. RATES | | | | 12.42 | MINIM | UM PREMIUM | 2000 | |
| MAN. RATES | 11.13 | 12.49 | | | | • | | |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|-----------|-------------|--------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 322,071 | 270,156 | .083 | | | | | | 3 | 6 | 9 |
| 2011 | 355,436 | 256,309 | .072 | | | | | | 1 | 6 | 7 |
| 2012 | 320,387 | 440,169 | .072 .137 | | | | | | 2 | 2 | 4 |
| 2013 | 356,587 | 450,505 | .126 | | | | | 1 | 1 | 4 | 6 |
| 2014 | 400,907 | 395,820 | .098 | | | | | | 1 | 8 | 9 |
| TOTAL | 1,755,388 | 1,812,959 | .103 | | | | | 1 | 8 | 26 | 35 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|---------|--------------|------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 60,634 | 43,456 | | | | 65,667 | 65,306 | 35,093 |
| 2011 | | | | 17,928 | 44,983 | | | | 8,052 | 144,267 | 41,079 |
| 2012 | | | | 73,091 | 5,017 | | | | 283,269 | 28,584 | 50,208 |
| 2013 | | | 87,400 | 25,869 | 25,123 | | | 137,750 | 51,096 | 81,004 | 42,263 |
| 2014 | | | | 67,765 | 88,844 | | | | 86,000 | 99,166 | 54,045 |
| TOTAL | | | 87,400 | 245,287 | 207,423 | | | 137,750 | 494,084 | 418,327 | 222,688 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|---------|---------|---------------|--------|-----------|-----------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 124,542 | 106,597 | | | | 151,230 | 158,628 | 34,988 |
| 2011 | | | 5,746 | 36,909 | 106,659 | | | 9,337 | 33,014 | 339,898 | 43,667 |
| 2012 | | 468 | 28,445 | 128,432 | 12,353 | | 1,852 | 135,552 | 570,276 | 71,246 | 53,672 |
| 2013 | 206 | 5,565 | 213,527 | 58,213 | 44,979 | 16,468 | 20,772 | 576,375 | 152,698 | 146,215 | 41,925 |
| 2014 | 183 | 4,786 | 271,940 | 169,186 | 115,580 | 1,101 | 2,802 | 290,713 | 226,746 | 137,555 | 56,423 |
| TOTAL | 389 | 10,819 | 519,658 | 517,282 | 386,168 | 17,569 | 25,426 | 1,011,977 | 1,133,964 | 853,542 | 230,675 |
| | | | | | | | | | | | |

| - | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------|---------|-----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | PG B | 1,585,83 | | 890,956 | 230,675 | |
| TOTAL TRAN | | | 1,000,00 | | 200,000 | 200,0.0 | |
| IBNR + FREQ | UENCY ADJU | ST. | -1,374,45 | 1 - | 520,201 | 1,952 | |
| TOTAL LOSS | ES | | 211,38 | 7 2,3 | 370,755 | 232,627 | |
| EXPECTED L | OSSES | | 3,019,26 | 8 1,9 | 913,373 | 263,308 | |
| CREDIBILITY | | | .1 | 9 | .51 | .55 | |
| PURE PREMI | JMS | | | | | | l. |
| INDICAT | ED (PRE-TES | ST) | .01 | 2 | .135 | .013 | .160 |
| INDICAT | ED (POST-TE | ST) | .01 | 5 | .166 | .016 | .197 |
| PRES. C | N RATE LEVE | EL | .17 | 0 | .108 | .015 | .293 |
| DERIVE | D BY FORMU | _A | .14 | 1 | .138 | .016 | .295 |
| UNDERI | YING PRES. | RATE | .17 | 2 | .109 | .015 | .296 |
| PROPOS | PROPOSED | | .14 | 0 | .137 | .016 | .293 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | | .377 |
| IND. RATES | ND. RATES | | | .38 | MINIM | UM PREMIUM | 395 |
| MAN. RATES | .40 | .4 | 1 .40 | + .38 | PRESE | NT | 405 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 21,906 | 818,719 | 3.737 | | | | | 1 | 5 | 10 | 16 |
| 2011 | 23,057 | 726,950 | 3.152 | | | | | 1 | 3 | 5 | 9 |
| 2012 | 23,896 | 336,921 | 1.409 | | | | | 1 | 1 | 7 | 9 |
| 2013 | 24,186 | 184,624 | .763 | | | | | | 1 | 10 | 11 |
| 2014 | 15,114 | 227,368 | 1.504 | | | | | | 2 | 3 | 5 |
| TOTAL | 108,159 | 2,294,582 | 2.121 | | | | | 3 | 12 | 35 | 50 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|---------|--------------|------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 173,850 | 163,194 | 146,076 | | | 14,468 | 150,478 | 112,683 | 57,970 |
| 2011 | | | 181,417 | 101,689 | 13,901 | | | 140,301 | 166,453 | 49,452 | 73,737 |
| 2012 | | | 176,247 | 9,983 | 26,728 | | | 46,651 | 2,420 | 38,632 | 36,260 |
| 2013 | | | | 12,346 | 15,236 | | | | 27,446 | 68,565 | 61,031 |
| 2014 | | | | 28,881 | 72,144 | | | | 10,032 | 67,463 | 48,848 |
| TOTAL | | | 531,514 | 316,093 | 274,085 | | | 201,420 | 356,829 | 336,795 | 277,846 |
| | | | | | | | | | · | | |

| | | | | | TRANS | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|---------|---------|---------------|--------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 308,410 | 335,200 | 358,326 | | | 33,927 | 346,551 | 273,708 | 57,796 |
| 2011 | | 3,004 | 327,226 | 192,933 | 41,397 | | 2,922 | 320,072 | 385,735 | 125,916 | 78,383 |
| 2012 | | 12,975 | 347,164 | 28,185 | 59,952 | | 7,575 | 142,780 | 16,915 | 77,764 | 38,762 |
| 2013 | 2 | 534 | 22,838 | 25,720 | 23,248 | 732 | 1,861 | 69,757 | 81,827 | 113,303 | 60,543 |
| 2014 | 116 | 3,089 | 172,888 | 106,078 | 88,960 | 389 | 975 | 103,492 | 87,229 | 83,032 | 50,997 |
| TOTAL | 118 | 19,602 | 1,178,526 | 688,116 | 571,883 | 1,121 | 13,333 | 670,028 | 918,257 | 673,723 | 286,481 |
| | | | | | · | | | | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|-----------|---------|----------------------|-----------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 1,882,72 | 8 2,8 | 351,979 | 286,481 | - |
| TOTAL TRAN | S. LOSSES PO | G A | | | | • | |
| IBNR + FREQ | UENCY ADJU | ST. | -1,621,54 | 7 -: | 585,185 | 1,941 | |
| TOTAL LOSS | ES | | 261,18 | 1 2,2 | 266,794 | 288,422 | |
| EXPECTED L | OSSES | | 3,444,86 | 4 2,0 | 061,510 | 315,824 | |
| CREDIBILITY | | | .0 | 3 | .08 | .09 | |
| PURE PREMI | UMS | | | | | - | |
| INDICAT | ED (PRE-TES | ST) | .24 | 1 | 2.096 | .267 | 2.604 |
| INDICAT | ED (POST-TE | ST) | .29 | 6 | 2.576 | .328 | 3.200 |
| PRES. C | N RATE LEVE | EL | 3.15 | 5 | 1.888 | .289 | 5.332 |
| DERIVE | D BY FORMUL | -A | 3.06 | 9 | 1.943 | .293 | 5.305 |
| UNDERL | YING PRES. | RATE | 3.18 | 5 | 1.906 | .292 | 5.383 |
| PROPOS | SED | | 3.06 | 9 | 1.943 | .293 | 5.305 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 6.832 |
| IND. RATES | | | | 6.83 | 6.83 MINIMUM PREMIUM | | |
| MAN. RATES | 6.19 | 7.07 | 7.27 | + 6.83 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 15,437 | 40,902 | .264 | | | | | | 1 | 6 | 7 |
| 2011 | 15,494 | 517,853 | 3.342 | | | | | 1 | 4 | 5 | 10 |
| 2012 | 15,328 | 232,524 | 1.516 | | | | | 1 | 2 | 1 | 4 |
| 2013 | 15,741 | 51,906 | .329 | | | | | | | 2 | 2 |
| 2014 | 15,885 | 136,797 | .861 | | | | | | 1 | 6 | 7 |
| TOTAL | 77,885 | 979,982 | 1.258 | | | | | 2 | 8 | 20 | 30 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|---------|--------|--------------|------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 2011 | | | | 6,114 | 7,339 | | | | 3,936 | 15,897 | 7,616 |
| 2011 | | | 89,222 | 70,730 | 20,639 | | | 165,993 | 73,586 | 96,244 | 1,439 |
| 2012 2013 | | | 86,516 | 43,857 | 48 | | | 44,384 | 55,781 | 423 | 1,515 |
| 2013 | | | | | 11,087 | | | | | 17,407 | 23,412 |
| 2014 | | | | 11,520 | 15,434 | | | | | 65,256 | 44,587 |
| TOTAL | | | 175,738 | 132,221 | 54,547 | | | 210,377 | 133,303 | 195,227 | 78,569 |
| | | | | | · | | | | • | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|---------|---------|---------------|--------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 12,558 | 18,003 | | | | 9,065 | 38,614 | 7,593 |
| 2011 | | 1,477 | 163,900 | 134,679 | 53,347 | | 3,456 | 370,237 | 180,894 | 234,794 | 1,530 |
| 2012 | | 6,575 | 181,141 | 79,355 | 6,754 | | 7,450 | 152,593 | 113,970 | 6,091 | 1,620 |
| 2013 | 2 | 226 | 7,781 | 4,572 | 16,081 | 190 | 256 | 9,045 | 8,240 | 27,852 | 23,225 |
| 2014 | 31 | 822 | 46,793 | 29,089 | 20,033 | 304 | 763 | 81,234 | 70,959 | 78,197 | 46,549 |
| TOTAL | 33 | 9,100 | 399,615 | 260,253 | 114,218 | 494 | 11,925 | 613,109 | 383,128 | 385,548 | 80,517 |
| | | | | | · | | | | · | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|------------------------------------------|----------------------|------|----------|---------|------------|------------|-------|
| TOTAL TRAN | S. LOSSES F | PG B | 1,034,27 | 76 1,° | 143,147 | 80,517 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -358,34 | 19 -2 | 244,162 | 450 | |
| TOTAL LOSS | ES | | 675,92 | 27 8 | 398,985 | 80,967 | |
| EXPECTED L | OSSES | | 778,85 | 50 8 | 387,110 | 63,866 | |
| CREDIBILITY | | | .0 |)2 | .06 | .07 | |
| PURE PREMI | UMS | | | • | | | |
| INDICAT | ED (PRE-TES | ST) | .86 | 88 | 1.154 | .104 | 2.126 |
| INDICAT | ED (POST-TE | ST) | 1.06 | 57 | 1.418 | .128 | 2.613 |
| PRES. C | N RATE LEVE | EL | .99 |)1 | 1.128 | .081 | 2.200 |
| DERIVE | D BY FORMUI | LA | .99 |)3 | 1.145 | .084 | 2.222 |
| UNDERI | YING PRES. | RATE | 1.00 | 00 | 1.139 .082 | | 2.221 |
| PROPOS | PROPOSED | | .99 | 3 | 1.145 | .084 | 2.222 |
| | | | | | | | |
| YEAR | YEAR 12-1-14 12-1-15 | | | 12-1-17 | IND. R | ATE | 2.861 |
| IND. RATES | | | | 2.86 | MINIM | UM PREMIUM | 1055 |
| MAN. RATES 2.48 2.91 3.00 + 2.86 PRESENT | | | | NT | 1110 | | |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|-----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 594,292 | 830,593 | .139 | | | | | | 8 | 18 | 26 |
| 2011 | 602,772 | 983,937 | .163 | | | | | 2 | 4 | 6 | 12 |
| 2012 | 531,302 | 861,550 | .162 | | | | | 2 | 9 | 7 | 18 |
| 2013 | 740,291 | 1,128,609 | .152 | | | | | 2 | 8 | 10 | 20 |
| 2014 | 1,012,126 | 257,241 | .025 | | | | | | 1 | 8 | 9 |
| TOTAL | 3,480,783 | 4,061,930 | .117 | | | | | 6 | 30 | 49 | 85 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|---------|--------------|------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 191,176 | 172,698 | | | | 278,284 | 127,574 | 60,861 |
| 2011 | | | 176,782 | 113,310 | 16,544 | | | 467,201 | 96,743 | 62,705 | 50,652 |
| 2012 | | | 191,918 | 211,545 | 56,226 | | | 139,859 | 153,019 | 36,605 | 72,378 |
| 2013 | | | 314,776 | 179,868 | 36,395 | | | 172,325 | 231,736 | 107,754 | 85,755 |
| 2014 | | | | 14,638 | 28,328 | | | | 27,023 | 127,775 | 59,477 |
| TOTAL | | | 683,476 | 710,537 | 310,191 | | | 779,385 | 786,805 | 462,413 | 329,123 |
| | | | | | | | · | | · | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|-----------|---------|---------------|--------|-----------|-----------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 392,677 | 423,630 | | | | 640,889 | 309,876 | 60,678 |
| 2011 | | 2,770 | 303,630 | 214,742 | 47,317 | | 8,819 | 926,347 | 236,720 | 166,268 | 53,843 |
| 2012 | | 15,477 | 459,908 | 385,796 | 123,986 | | 23,441 | 477,913 | 322,137 | 86,715 | 77,372 |
| 2013 | 706 | 19,852 | 794,289 | 322,905 | 90,737 | 19,834 | 30,345 | 908,813 | 494,977 | 214,689 | 85,069 |
| 2014 | 52 | 1,315 | 73,927 | 45,600 | 35,544 | 799 | 2,012 | 211,623 | 176,303 | 159,002 | 62,094 |
| TOTAL | 758 | 39,414 | 1,631,754 | 1,361,720 | 721,214 | 20,633 | 64,617 | 2,524,696 | 1,871,026 | 936,550 | 339,056 |
| | | | | | | <u> </u> | | <u> </u> | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|------|-----------|---------|-------------------|-----------|-------|
| TOTAL TRAN | S. LOSSES F | G B | 4,281,87 | '2 4, | 890,510 | 339,056 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -1,649,54 | 9 -1, | 162,798 | 3,228 | |
| TOTAL LOSS | ES | | 2,632,32 | 23 3, | 727,712 | 342,284 | |
| EXPECTED LO | OSSES | | 3,724,43 | 7 4, | 385,788 | 382,886 | |
| CREDIBILITY | | | .3 | 30 | .80 | .87 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .07 | '6 | .107 | .010 | .193 |
| INDICAT | ED (POST-TE | ST) | .09 | 3 | .132 | .012 | .237 |
| PRES. O | N RATE LEVE | EL | .10 | 16 | .125 | .011 | .242 |
| DERIVE | D BY FORMUI | LA. | .10 |)2 | .131 | .012 | .245 |
| UNDERL | YING PRES. | RATE | .10 | 7 | .126 | .011 | .244 |
| PROPOS | PROPOSED | | .10 |)1 | .129 | .012 | .242 |
| | | | | | | | |
| YEAR | | | 12-1-16 | 12-1-17 | IND. R | ATE | .311 |
| IND. RATES | ND. RATES | | | .31 | 1 MINIMUM PREMIUM | | 375 |
| MAN. RATES | .34 | .33 | .33 | + .31 | PRESE | NT | 390 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 764 | | | | | | | | | | |
| 2011 | 661 | | | | | | | | | | |
| 2012 | 411 | | | | | | | | | | |
| 2013 | 900 | 51,757 | 5.750 | | | | | | | 6 | 6 |
| 2014 | 746 | 309 | .041 | | | | | | | | |
| TOTAL | 3,482 | 52,066 | 1.495 | | | | | | | 6 | 6 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-------|--------|--------------|------|-------|-------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| 2013 | | | | | 11,296 | | | | | 17,334 | 23,127 |
| 2014 | | | | | | | | | | | 309 |
| TOTAL | | | | | 11,296 | | | | | 17,334 | 23,436 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------------|-------|------|-----------|-------|--------|---------------|------|-------|---------|--------|---------------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2013 2014 | 2 | 238 | 7,932 | 4,656 | 16,384 | 223 | 255 | 9,006 | 8,198 | 27,734 | 22,942 323 |
| TOTAL | 2 | 238 | 7,932 | 4,656 | 16,384 | 223 | 255 | 9,006 | 8,198 | 27,734 | 23,265 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SEF | RIOUS | MED. ONLY | TOTAL |
|-------------|---------------------|---------|---------|---------|----------------------|-----------|--------|
| TOTAL TRAN | S. LOSSES F | G B | 17,65 | 6 | 56,972 | 23,265 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -72,46 | 2 | -33,541 | 420 | |
| TOTAL LOSS | ES | | | | 23,431 | 23,685 | |
| EXPECTED LO | OSSES | | 155,68 | 0 1 | 18,178 | 56,408 | |
| CREDIBILITY | | | .0 | 0 | .01 | .01 | |
| PURE PREMI | JMS | | | | | | • |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .673 | .680 | 1.353 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .827 | .836 | 1.663 |
| PRES. O | N RATE LEVE | ĒL | 4.42 | 8 | 3.362 | 1.605 | 9.395 |
| DERIVE | D BY FORMU | _A | 4.42 | 8 | 3.337 | 1.597 | 9.362 |
| UNDERL | YING PRES. | RATE | 4.47 | 1 | 3.394 | 1.620 | 9.485 |
| PROPOS | PROPOSED | | 4.42 | 8 | 3.337 | 1.597 | 9.362 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 12.057 |
| IND. RATES | ID. RATES | | | 12.06 | 2.06 MINIMUM PREMIUM | | 2000 |
| MAN. RATES | N. RATES 10.93 12.4 | | | + 12.06 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 2,211 | 245,808 | 11.117 | | | | | | 1 | 2 | 3 |
| 2011 | 2,134 | 140,567 | 6.587 | | | | | | | 1 | 1 |
| 2012 | 2,437 | 15,457 | .634 | | | | | | | | ł |
| 2013 | 2,088 | 252,684 | 12.101 | | | | | | 3 | 1 | 4 |
| 2014 | 2,674 | 175,664 | 6.569 | | | | | | | 1 | 1 |
| TOTAL | 11,544 | 830,180 | 7.191 | | | | | | 4 | 5 | 9 |
| | | | | | | | | | | | 1 |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|---------|---------|--------------|------|-------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 45,640 | 7,848 | | | | 168,941 | 14,037 | 9,342 |
| 2011 | | | | | 18,001 | | | | | 121,037 | 1,529 |
| 2012 2013 | | | | | | | | | | | 15,457 |
| 2013 | | | | 79,203 | 10,965 | | | | 125,129 | 37,387 | |
| 2014 | | | | | 96,670 | | | | | 78,994 | |
| TOTAL | | | | 124,843 | 133,484 | | | | 294,070 | 251,455 | 26,328 |
| | | | | | | • | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|---------|---------|---------------|-------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 93,745 | 19,251 | | | | 389,071 | 34,096 | 9,314 |
| 2011 | | | 1,732 | 1,348 | 42,557 | | | 7,250 | 12,399 | 284,998 | 1,625 |
| 2012 | | | | | | | | | | | 16,524 |
| 2013 | 3 | 1,664 | 85,628 | 129,229 | 23,241 | 413 | 4,405 | 175,010 | 242,915 | 76,231 | |
| 2014 | 104 | 2,929 | 160,707 | 95,784 | 111,951 | 364 | 920 | 98,339 | 85,892 | 94,660 | |
| TOTAL | 107 | 4,593 | 248,067 | 320,106 | 197,000 | 777 | 5,325 | 280,599 | 730,277 | 489,985 | 27,463 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|---------|---------|-------------------|-----------|--------|
| TOTAL TRAN | S. LOSSES F | G B | 539,46 | 8 1,7 | 737,368 | 27,463 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -156,27 | 2 | -69,342 | 103 | |
| TOTAL LOSS | ES | | 383,19 | 6 1,6 | 668,026 | 27,566 | |
| EXPECTED L | OSSES | | 345,16 | 6 2 | 257,894 | 14,082 | |
| CREDIBILITY | | | .0 | 1 | .02 | .02 | |
| PURE PREMI | UMS | | | | - | | |
| INDICAT | ED (PRE-TE | ST) | 3.31 | 9 | 14.449 | .239 | 18.007 |
| INDICAT | ED (POST-TE | ST) | 4.07 | 9 | 17.758 | .294 | 22.131 |
| PRES. C | N RATE LEVI | EL | 2.96 | 1 | 2.213 | .121 | 5.295 |
| DERIVE | D BY FORMU | _A | 2.97 | 2 | 2.524 | .124 | 5.620 |
| UNDERI | YING PRES. | RATE | 2.99 | 0 | 2.234 | .122 | 5.346 |
| PROPOS | PROPOSED | | 2.97 | 2 | 2.524 | .124 | 5.620 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 7.237 |
| IND. RATES | | | | 7.24 | 4 MINIMUM PREMIUM | | 2000 |
| MAN. RATES | 6.15 | 6.83 | 7.22 | + 7.24 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 26,538 | 1,453,091 | 5.475 | | | | | 3 | 5 | 3 | 11 |
| 2011 | 29,642 | 1,827,519 | 6.165 | | | | | 3 | 6 | 3 | 12 |
| 2012 | 32,286 | 1,187,080 | 3.676 | | | | | 2 | 5 | 5 | 12 |
| 2013 | 30,918 | 3,547,267 | 11.473 | | | | | 5 | 3 | 11 | 19 |
| 2014 | 33,800 | 215,058 | .636 | | | | | | 2 | 7 | 9 |
| TOTAL | 153,184 | 8,230,015 | 5.373 | | | | | 13 | 21 | 29 | 63 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|---------|--------------|------|-----------|---------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 507,647 | 140,156 | 67,328 | | | 594,220 | 30,864 | 82,973 | 29,903 |
| 2011 | | | 754,474 | 218,059 | 113,832 | | | 481,148 | 185,663 | 43,608 | 30,735 |
| 2012 | | | 209,953 | 85,711 | 46,188 | | | 176,596 | 65,776 | 568,714 | 34,142 |
| 2013 | | | 1,158,609 | 72,435 | 354,220 | | | 1,545,590 | 81,974 | 308,738 | 25,701 |
| 2014 | | | | 8,246 | 101,518 | | | | 11,860 | 77,491 | 15,943 |
| TOTAL | | | 2,630,683 | 524,607 | 683,086 | | | 2,797,554 | 376,137 | 1,081,524 | 136,424 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|-----------|-----------|---------------|---------|-----------|-----------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | ı | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 815,121 | 287,880 | 165,155 | | | 1,167,931 | 71,079 | 201,541 | 29,813 |
| 2011 | | 12,500 | 1,350,072 | 423,348 | 301,064 | | 10,013 | 1,056,678 | 437,654 | 125,689 | 32,671 |
| 2012 | | 15,958 | 444,906 | 165,017 | 101,142 | | 30,056 | 655,892 | 275,651 | 1,121,004 | 36,498 |
| 2013 | 2,104 | 54,744 | 2,039,777 | 331,917 | 582,417 | 123,040 | 145,964 | 3,893,137 | 466,472 | 581,122 | 25,495 |
| 2014 | 118 | 3,329 | 183,886 | 110,462 | 119,114 | 455 | 1,126 | 119,535 | 100,666 | 95,444 | 16,644 |
| TOTAL | 2,222 | 86,531 | 4,833,762 | 1,318,624 | 1,268,892 | 123,495 | 187,159 | 6,893,173 | 1,351,522 | 2,124,800 | 141,121 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|--------------------------|---------|---------|-----------------------|-------------|-----------------|-----------|--------|
| TOTAL TRANS. LOSSES PG B | | | 12,126,342 | 2 6,063,838 | | 141,121 | |
| TOTAL TRANS. LOSSES PG A | | | | | | | |
| IBNR + FREQUENCY ADJUST. | | | -4,486,777 -1,294,336 | | 2,638 | | |
| TOTAL LOSSES | | | 7,639,565 4,769,502 | | 143,759 | | |
| EXPECTED LOSSES | | | 9,912,537 4,788,532 | | 361,514 | | |
| CREDIBILITY | | | .04 .10 | | .10 | .11 | |
| PURE PREMI | UMS | | | | | | |
| INDICATED (PRE-TEST) | | | 4.987 | 4.987 3.114 | | .094 | 8.195 |
| INDICATED (POST-TEST) | | | 6.129 | 9 3.827 | | .116 | 10.072 |
| PRES. ON RATE LEVEL | | | 6.410 | | 3.096 | .234 | 9.740 |
| DERIVED BY FORMULA | | | 6.399 | 6.399 3.169 | | .221 | 9.789 |
| UNDERLYING PRES. RATE | | | 6.471 | 3.126 | | .236 | 9.833 |
| PROPOSED | | | 6.399 | 3.169 | | .221 | 9.789 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 12.607 |
| IND. RATES | | | | 12.61 | MINIMUM PREMIUM | | 2000 |
| MAN. RATES | 11.53 | 12.80 | 13.28 | + 12.61 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | NUMBER OF CASES | | | | | |
|--------|----------|-------------|------------|--|-----------------|-----------------|------|-------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 7,773 | 205,970 | 2.649 | | 7,773 | | | 1 | | | 1 |
| 2011 | 7,991 | | | | 7,991 | | | | | | |
| 2012 | 7,590 | | | | 7,590 | | | | | | |
| 2013 | 7,969 | 3,651 | .045 | | 7,969 | | | | | | |
| 2014 | 8,203 | 31,469 | .383 | | 8,203 | | | | | 1 | 1 |
| TOTAL | 39,526 | 241,090 | .610 | | 39,526 | | | 1 | | 1 | 2 |
| | | · | | | | | | | | | |

| | REPORTED LOSSES | | | | | | | | | | | | | |
|--------|-----------------|------|-----------|-------|-------|-------|------|--------|-------|--------|-----------|--|--|--|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | | |
| 2010 | | | 141,452 | | | | | 46,468 | | | 18,050 | | | |
| 2013 | | | | | | | | | | | 3,651 | | | |
| 2014 | | | | | 1,863 | | | | | 26,292 | 3,314 | | | |
| TOTAL | | | 141,452 | | 1,863 | | | 46,468 | | 26,292 | 25,015 | | | |
| | | | | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|-------|-------|---------------|------|---------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 250,936 | | | | | 108,967 | | | 17,996 |
| 2013 | | | | | | | | | | | 3,622 |
| 2014 | 2 | 58 | 3,097 | 1,849 | 2,158 | 121 | 305 | 32,731 | 28,589 | 31,507 | 3,460 |
| TOTAL | 2 | 58 | 254,033 | 1,849 | 2,158 | 121 | 305 | 141,698 | 28,589 | 31,507 | 25,078 |
| | | | | | | | | | | | |

| - | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL | | | |
|-------------------|----------------------|------|---------|---------|---------|------------|-------|--|--|--|
| TOTAL TRAN | S. LOSSES F | G B | 396,21 | 7 | 64,103 | 25,078 | | | | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -152,49 | 5 | -45,965 | 115 | | | | |
| TOTAL LOSS | ES | | 243,72 | 2 | 18,138 | 25,193 | | | | |
| EXPECTED LO | OSSES | | 331,62 | 2 | 167,196 | 16,205 | | | | |
| CREDIBILITY | | | .0 | 2 | .04 | .04 | | | | |
| PURE PREMI | JMS | | | | | | · | | | |
| INDICAT | ED (PRE-TES | ST) | .61 | 7 | .046 | .064 | .727 | | | |
| INDICAT | ED (POST-TE | ST) | .75 | 8 | .057 | .079 | .894 | | | |
| PRES. O | N RATE LEVE | EL | .83 | 1 | .419 | .041 | 1.291 | | | |
| DERIVE | D BY FORMUI | LA. | .83 | 0 | .405 | .043 | 1.278 | | | |
| UNDERL | YING PRES. | RATE | .83 | 9 | .423 | .041 | 1.303 | | | |
| PROPOS | PROPOSED | | | 0 | .405 | .043 | 1.278 | | | |
| | | | | | | | | | | |
| YEAR | YEAR 12-1-14 12-1-15 | | | 12-1-17 | IND. R | ATE | 1.645 | | | |
| IND. RATES | | _ | | 1.65 | MINIMU | JM PREMIUM | 730 | | | |
| MAN. RATES | 1.48 | 1.71 | 1.76 | + 1.65 | PRESE | NT | 775 | | | |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | JMBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|----------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 1,351 | 3,786 | .280 | | | | | | | 1 | 1 |
| 2011 | 1,370 | 1,764 | .128 | | | | | | | | |
| 2012 | 1,364 | 711 | .052 | | | | | | | | |
| 2013 | 1,300 | 102,557 | 7.889 | | | | | | 1 | | 1 |
| 2014 | 1,601 | 39,089 | 2.441 | | | | | | 1 | 3 | 4 |
| TOTAL | 6,986 | 147,907 | 2.117 | | | | | | 2 | 4 | 6 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|--------|-------|--------------|------|-------|--------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 2011 | | | | | 1,643 | | | | | 1,174 | 969 |
| 2011 | | | | | | | | | | | 1,764 |
| 2012 | | | | | | | | | | | 711 |
| 2013 | | | | 27,119 | | | | | 73,372 | | 2,066 |
| 2014 | | | | 14,694 | 3,925 | | | | 4,546 | 15,837 | 87 |
| TOTAL | | | | 41,813 | 5,568 | | | | 77,918 | 17,011 | 5,597 |
| | · | | | | | · | | · | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|--------|--------|---------------|-------|---------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 4,030 | | | | | 2,852 | 966 |
| 2011 | | | | | | | | | | | 1,875 |
| 2012 | | | | | | | | | | | 760 |
| 2013 | | 487 | 26,685 | 42,697 | 2,509 | | 2,265 | 91,231 | 132,074 | 9,622 | 2,049 |
| 2014 | 26 | 582 | 33,466 | 21,486 | 7,289 | 116 | 272 | 28,553 | 23,505 | 19,969 | 91 |
| TOTAL | 26 | 1,069 | 60,151 | 64,183 | 13,828 | 116 | 2,537 | 119,784 | 155,579 | 32,443 | 5,741 |
| | | • | | • | | | · | | • | | · |

| SERIOUS NON-SERIOUS MED. ONLY TOTA | | | | | | | | | | | | | |
|------------------------------------|----------------------|------|---------|---------|---------|------------|-------|--|--|--|--|--|--|
| | | | SERIOUS | NON-SER | RIOUS | MED. ONLY | TOTAL | | | | | | |
| TOTAL TRAN | S. LOSSES F | PG B | 183,68 | 3 2 | 266,033 | 5,741 | | | | | | | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | | | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -107,39 | 7 | -46,891 | 163 | | | | | | | |
| TOTAL LOSS | ES | | 76,28 | 6 2 | 219,142 | 5,904 | | | | | | | |
| EXPECTED LO | OSSES | | 235,91 | 7 1 | 73,253 | 22,216 | | | | | | | |
| CREDIBILITY | | | .0 | 0 | .01 | .01 | | | | | | | |
| PURE PREMI | JMS | | | | | | | | | | | | |
| INDICAT | ED (PRE-TES | ST) | 1.09 | 2 | 3.137 | .085 | 4.314 | | | | | | |
| INDICAT | ED (POST-TE | ST) | 1.34 | .2 | 3.855 | .104 | 5.301 | | | | | | |
| PRES. O | N RATE LEVE | EL | 3.34 | .5 | 2.456 | .315 | 6.116 | | | | | | |
| DERIVE | D BY FORMUI | _A | 3.34 | .5 | 2.470 | .313 | 6.128 | | | | | | |
| UNDERL | YING PRES. | RATE | 3.37 | 7 | 2.480 | .318 | 6.175 | | | | | | |
| PROPOS | PROPOSED | | | 9 | 2.465 | .312 | 6.116 | | | | | | |
| | | | | | | | | | | | | | |
| YEAR | YEAR 12-1-14 12-1-15 | | | 12-1-17 | IND. R | ATE | 7.876 | | | | | | |
| IND. RATES | | | | 7.88 | MINIM | UM PREMIUM | 2000 | | | | | | |
| MAN. RATES | 7.09 | 8.04 | 8.34 | + 7.88 | PRESE | ENT | 2000 | | | | | | |

12.278

2000

2000

YEAR

IND. RATES

MAN. RATES

12-1-14

11.16

12-1-15

12.52

| MANUAL | PAYROLL TOTAL REPT. PURE PREM. | | | | | TOTAL PAYRO | OLL | | NU | JMBER OF | CASES | | | |
|--------|--------------------------------|-----------------|------------|---------|-------------|---------------|-------------|-----|-------|----------|-------|------|----------|------|
| YEAR | IN THOUS | LOSSES | REPORTED | | | | EXCL S/C PG | | DEATH | | MAJOR | | TEMP | ALL |
| 2010 | 56 | | | | | | | 56 | | | | | | |
| 2011 | 37 | | | | | | | 37 | | | | | | |
| 2012 | 32 | | | | | | | 32 | | | | | | |
| 2013 | 31 | | | | | | | 31 | | | | | | |
| 2014 | 29 | | | | | | | 29 | | | | | | |
| TOTAL | 185 | | | | | | | 185 | | | | | | |
| | | | | | | | | | | | | | <u> </u> | |
| - | | | | | REPO | RTED LOSSES | | | | | | | | |
| MANUAL | | | INDEMNITY | | | | | | MEDIC | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJ | OR | MINOR | | TEMP | MED | ONLY |
| | | | | | | | | | | | | | | |
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| TOTAL | | | | | | | | | | | | | | |
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| | | | | | TRANS | SLATED LOSSES | | | | | | | | |
| MANUAL | | | INDEMNITY | | | | | | М | EDICAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJ | | MINOR | | TEMP | MED | ONLY |
| | | | | | | | | | | | | | | |
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| | | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | • | | | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | | | | | | |
| | ; | TOTAL TRANS. LO | SSES PG B | | | | | | | | | | | |
| | ; | TOTAL TRANS. LO | SSES PG A | | | | | | | | | | | |
| | i | IBNR + FREQUENC | CY ADJUST. | -5,556 | -1,660 | 3 | | | | | | | | |
| | ; | TOTAL LOSSES | | | | 3 | | | | | | | | |
| | | EXPECTED LOSSE | S | 11,481 | 5,754 | 572 | | | | | | | | |
| | | CREDIBILITY | | .00 | .00 | .00 | | | | | | | | |
| | | PURE PREMIUMS | | | | | | | | | | | | |
| | | INDICATED (| | .000 | .000 | .002 | .002 | | | | | | | |
| | | INDICATED (I | | .000 | .000 | .002 | .002 | | | | | | | |
| | | PRES. ON RA | | 6.147 | 3.081 | .306 | 9.534 | | | | | | | |
| | | DERIVED BY | | 6.147 | 3.081 | .306 | 9.534 | | | | | | | |
| | | | PRES. RATE | 6.206 | 3.110 | .309 | 9.625 | | | | | | | |
| | | PROPOSED | | 6.147 | 3.081 | .306 | 9.534 | | | | | | | |

+PROPOSED

12-1-16 12-1-17 IND. RATE

12.28 MINIMUM PREMIUM 13.00 + 12.28 PRESENT

12-1-14

2.64

12-1-15

3.29

YEAR

IND. RATES

MAN. RATES

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | | NUMBER OF CASES | | | | | | |
|--------|----------|-----------------|------------|---------|-------------|---------------|-------|-----------------|--------|--------|-------|------|------|--------|
| YEAR | IN THOUS | LOSSES | REPORTED | | | | | DEA | TH P | . T . | MAJOR | | TEMP | ALL |
| 2010 | 825 | | | | | | | | | | | | | |
| 2011 | 755 | | | | | | | | | | | | | |
| 2012 | 323 | | | | | | | | | | | | | |
| 2013 | 203 | | | | | | | | | | | | | |
| 2014 | 63 | | | | | | | | | | | | | |
| TOTAL | 2,169 | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | DED | ORTED LOSSES | | | | | | | | |
| MANUAL | | | INDEMNITY | | KEF | DRIED LOSSES | | | EDICAL | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | | VIINOR | | TEMP | MED | . ONLY |
| - | | | | | | | | | | | | | | |
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| TOTAL | | | | | | | | | | | | | | |
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| | | | | | TRANS | SLATED LOSSES | | | | | | | | |
| MANUAL | | | INDEMNITY | | | | | | MEDIC | AL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | | VIINOR | | TEMP | MED | ONLY |
| | | | | | | | | | | | | | | |
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| TOTAL | | | | | | | | | | | | | | |
| IOIAL | | | | | | | | | | | | | | |
| I | | | | | | | | | | | I | | | |
| | ·- | | | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | | | | | | |
| | | TOTAL TRANS. LO | | | | | | | | | | | | |
| | | TOTAL TRANS. LO | | | | | | | | | | | | |
| | | BNR + FREQUENC | CY ADJUST. | -23,552 | -2,849 | 5 | | | | | | | | |
| | | TOTAL LOSSES | | | | 5 | | | | | | | | |
| | | EXPECTED LOSSE | S | 44,574 | 9,240 | 1,107 | | | | | | | | |
| | | CREDIBILITY | | .00 | .01 | .01 | | | | | | | | |
| | <u> </u> | PURE PREMIUMS | | | | | | | | | | | | |
| | • | INDICATED (| PRE-TEST) | .000 | .000 | .000 | .000 | | | | | | | |
| | | INDICATED (F | POST-TEST) | .000 | .000 | .000 | .000 | | | | | | | |
| | | PRES. ON RA | | 2.035 | .422 | .051 | 2.508 | | | | | | | |
| | | DERIVED BY | | 2.035 | .418 | .050 | 2.503 | | | | | | | |
| | | | PRES. RATE | 2.055 | .426 | .051 | 2.532 | | | | | | | |
| | | DDODOSED | | 2.035 | /10 | .051 | 2.502 | | | | | | | |

.418

3.22 MINIMUM PREMIUM + 3.22 PRESENT

IND. RATE

.050

2.503

3.223

1150

1535

+PROPOSED

12-1-17

2.035

12-1-16

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | | | NL | JMBER OF | CASES | | |
|---------|----------|-----------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------|------------------------------------------------------------|-------------------------------------------------------------------|------------------------------------------------------|--------------------------------------------------|-------|--------|----------|-------|------|--------|
| YEAR | IN THOUS | LOSSES | REPORTED | | | | | DEATH | | MAJOR | | TEMP | ALL |
| 2010 | 37 | | | | | | | | | | | | |
| 2011 | | | | | | | | | | | | | |
| 2012 | | | | | | | | | | | | | |
| 2013 | | | | | | | | | | | | | |
| 2014 | | | | | | | | | | | | | |
| TOTAL | 37 | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | DED | ORTED LOSSES | | | | | | | |
| IANUAL | | | INDEMNITY | | NLF(| DRIED LOGGES | | MEDIC | AL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | | TEMP | MED | . ONLY |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
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| | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | TRANS | SLATED LOSSES | | | | | | | |
| //ANUAL | | | INDEMNITY | _ | | | | | EDICAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | | TEMP | MED | . ONLY |
| | | | | | | | | | | | | | |
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| TOTAL | | | | | | | | | | | | | |
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| | | | | | | | | | | | | | |
| | | | | echione | NON SERIOUS | MED ONLY | TOTAL | | | | | | |
| | | TOTAL TRANS LO | SSES DG B | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | | | | | |
| | | TOTAL TRANS. LO | | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | · | | | | 1 | |
| | | TOTAL TRANS. LO | SSES PG A | | | MED. ONLY | TOTAL | | | | | 1 | |
| | | TOTAL TRANS. LO IBNR + FREQUENC | SSES PG A | SERIOUS -145 | NON-SERIOUS | MED. ONLY | TOTAL | | | | | | |
| | | TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES | SSES PG A CY ADJUST. | -145 | -56 | | TOTAL | | | | | , | |
| | | TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE | SSES PG A CY ADJUST. | -145 242 | -56 155 | 50 | TOTAL | | | | | | |
| | | TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE CREDIBILITY | SSES PG A CY ADJUST. | -145 | -56 | | TOTAL | | | | | | |
| | | TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE CREDIBILITY PURE PREMIUMS | SSES PG A CY ADJUST. | -145 242 .00 | -56 155 .00 | 50 .00 | | | | | | | |
| | | TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE CREDIBILITY PURE PREMIUMS INDICATED (| SSES PG A CY ADJUST. SS PRE-TEST) | -145 242 .00 | -56 155 .00 | .000 | .000 | | | | | | |
| | | TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE CREDIBILITY PURE PREMIUMS INDICATED (INDICATED (F | SSES PG A CY ADJUST. SS PRE-TEST) POST-TEST) | -145 242 .00 .000 | -56 155 .00 .000 | .000 .000 | .000 .000 | | | | | | |
| | | TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE CREDIBILITY PURE PREMIUMS INDICATED (INDICATED (PRES. ON RA | PRE-TEST) TE LEVEL | -145 242 .00 .000 .000 .647 | -56 155 .00 .000 .000 .416 | .000 .000 .000 .133 | .000 .000 1.196 | | | | | | |
| | | TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE CREDIBILITY PURE PREMIUMS INDICATED (INDICATED (FOR PRES. ON RADERIVED BY | PRE-TEST) POST-TEST) TTE LEVEL FORMULA | -145 242 .00 .000 .000 .647 .647 | -56 155 .00 .000 .000 .416 .416 | .000 .000 .000 .133 .133 | .000 .000 1.196 1.196 | | | | | | |
| | | TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE CREDIBILITY PURE PREMIUMS INDICATED (INDICATED (PRES. ON RA | PRE-TEST) POST-TEST) TTE LEVEL FORMULA | -145 242 .00 .000 .000 .647 | -56 155 .00 .000 .000 .416 | .000 .000 .000 .133 | .000 .000 1.196 | | | | | | |
| | | TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE CREDIBILITY PURE PREMIUMS INDICATED (INDICATED (FOR PRES. ON RADERIVED BY UNDERLYING PROPOSED | PRE-TEST) POST-TEST) TE LEVEL FORMULA B PRES. RATE | -145 242 .00 .000 .000 .647 .647 .653 | -56 155 .00 .000 .000 .416 .416 .420 .416 | .000 .000 .000 .133 .133 .134 .133 | .000 .000 1.196 1.196 1.207 1.196 | | | | | | |
| | | TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE CREDIBILITY PURE PREMIUMS INDICATED (INDICATED (FOR PRES. ON RADERIVED BY UNDERLYING PROPOSED | PRE-TEST) POST-TEST) TTE LEVEL FORMULA | -145 242 .00 .000 .000 .647 .647 .653 | -56 155 .00 .000 .000 .416 .416 .420 .416 | .000 .000 .000 .133 .133 .134 .133 | .000 .000 1.196 1.196 1.207 | | | | | | |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 5,636 | 22,490 | .399 | | | | | | | | |
| 2011 | 5,901 | | | | | | | | | | |
| 2012 | 4,765 | | | | | | | | | | |
| 2013 | 4,929 | | | | | | | | | | |
| 2014 | 4,824 | 1,828,135 | 37.896 | | | 3 | | | | | 3 |
| TOTAL | 26,055 | 1,850,625 | 7.103 | | | 3 | | | | | 3 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-----------|------|-----------|-------|------|--------------|------|-------|-------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 22,490 |
| 2014 | 1,828,135 | | | | | | | | | | |
| TOTAL | 1,828,135 | • | | | | | | | | | 22,490 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-----------|------|-----------|-------|------|---------------|------|-------|---------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 22,423 |
| 2014 | 2,415,644 | | | | | | | | | | |
| TOTAL | 2,415,644 | | | | | | | | | | 22,423 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|--------------|---------|----------|---------|---------|------------|--------|
| TOTAL TRAN | S. LOSSES P | G B | 2,415,64 | 4 | | 22,423 | |
| TOTAL TRAN | S. LOSSES PO | 3 A | | | | • | |
| IBNR + FREQ | UENCY ADJU | ST. | -146,89 | 6 | -13,601 | 132 | |
| TOTAL LOSS | ES | | 2,268,74 | 8 | | 22,555 | |
| EXPECTED L | OSSES | | 313,44 | 2 | 48,723 | 19,801 | |
| CREDIBILITY | | | .0 | 1 | .03 | .03 | |
| PURE PREMI | JMS | | | | | <u>,</u> | |
| INDICAT | ED (PRE-TES | ST) | 8.70 | 8 | .000 | .087 | 8.795 |
| INDICAT | ED (POST-TE | ST) | 10.70 | 2 | .000 | .107 | 10.809 |
| PRES. C | N RATE LEVE | EL | 1.19 | 2 | .185 | .075 | 1.452 |
| DERIVE | D BY FORMUL | _A | 1.28 | 7 | .179 | .076 | 1.542 |
| UNDERI | YING PRES. I | RATE | 1.20 | 3 | .187 | .076 | 1.466 |
| PROPOS | SED | | 1.28 | 7 | .179 | .076 | 1.542 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 1.985 |
| IND. RATES | | | | 1.99 | MINIMU | JM PREMIUM | 820 |
| MAN. RATES | 1 78 | 1 95 | 1 98 | + 199 | PRESE | NT | 835 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 2,654 | 817 | .030 | | | | | | | | |
| 2011 | 3,373 | 3,106 | .092 | | | | | | | | |
| 2012 | 4,262 | 15,310 | .359 | | | | | | | | |
| 2013 | 5,056 | | | | | | | | | | |
| 2014 | 4,173 | | | | | | | | | | |
| TOTAL | 19,518 | 19,233 | .099 | | | | | | | | |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|-------|------|--------------|------|-------|-------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 2011 | | | | | | | | | | | 817 |
| 2011 | | | | | | | | | | | 3,106 |
| 2012 | | | | | | | | | | | 15,310 |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | 19,233 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|---------------|------|-------|---------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 815 |
| 2011 | | | | | | | | | | | 3,302 |
| 2012 | | | | | | | | | | | 16,366 |
| | | | | | | | | | | | 1 |
| | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | 20,483 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|--------------|--------------|---------|---------|---------|---------|------------|-------|
| TOTAL TRANS | S. LOSSES P | G B | | | | 20,483 | |
| TOTAL TRANS | S. LOSSES PO | 3 A | | | | | |
| IBNR + FREQU | JENCY ADJU | ST. | -246,85 | 5 | -29,409 | 90 | |
| TOTAL LOSSI | ES | | | | | 20,573 | |
| EXPECTED LO | OSSES | | 552,94 | 4 ' | 108,325 | 12,100 | |
| CREDIBILITY | | | .0 | 1 | .03 | .03 | |
| PURE PREMIL | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .000 | .105 | .105 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .000 | .129 | .129 |
| PRES. O | N RATE LEVE | EL | 2.80 | 6 | .550 | .061 | 3.417 |
| DERIVE | BY FORMUL | _A | 2.77 | 8 | .534 | .063 | 3.375 |
| UNDERL | YING PRES. I | RATE | 2.83 | 3 | .555 | .062 | 3.450 |
| PROPOS | SED | | 2.77 | 8 | .534 | .063 | 3.375 |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ΔTF | 4.346 |
| IND. RATES | .2 . 17 | | | 4.35 | | JM PREMIUM | 1450 |
| MAN. RATES | 4.21 | 4.61 | 4.66 | + 4.35 | PRESE | | 1565 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 53,155 | 687,850 | 1.294 | | | | | 3 | 1 | 8 | 12 |
| 2011 | 43,577 | 213,174 | .489 | | | | | | 4 | 6 | 10 |
| 2012 | 47,861 | 636,339 | 1.329 | | | | | 1 | 5 | 5 | 11 |
| 2013 | 47,186 | 628,093 | 1.331 | | | | | 2 | 4 | 6 | 12 |
| 2014 | 47,101 | 197,154 | .418 | | | | | | 4 | 3 | 7 |
| TOTAL | 238,880 | 2,362,610 | .989 | | | | | 6 | 18 | 28 | 52 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|---------|--------------|------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 390,621 | 32,214 | 9,221 | | | 161,677 | 27,554 | 15,901 | 50,662 |
| 2011 | | | | 31,716 | 40,101 | | | | 21,103 | 73,859 | 46,395 |
| 2012 | | | 75,098 | 96,769 | 3,805 | | | 178,349 | 169,715 | 41,186 | 71,417 |
| 2013 | | | 145,952 | 37,893 | 54,136 | | | 179,583 | 53,591 | 126,377 | 30,561 |
| 2014 | | | | 76,761 | 4,988 | | | | 67,924 | 7,875 | 39,606 |
| TOTAL | | | 611,671 | 275,353 | 112,251 | | | 519,609 | 339,887 | 265,198 | 238,641 |
| - | | | | • | | | | | • | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|---------|---------|---------------|--------|-----------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | ı | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 692,963 | 66,168 | 22,619 | | | 379,132 | 63,457 | 38,624 | 50,510 |
| 2011 | | | 6,366 | 62,338 | 95,354 | | | 6,256 | 55,359 | 174,433 | 49,318 |
| 2012 | | 6,055 | 180,002 | 171,982 | 15,290 | | 29,720 | 596,650 | 358,937 | 98,478 | 76,345 |
| 2013 | 346 | 9,421 | 359,898 | 93,864 | 92,271 | 21,618 | 26,997 | 746,028 | 185,441 | 222,142 | 30,317 |
| 2014 | 104 | 2,529 | 149,027 | 96,879 | 20,149 | 556 | 1,396 | 141,913 | 102,480 | 24,219 | 41,348 |
| TOTAL | 450 | 18,005 | 1,388,256 | 491,231 | 245,683 | 22,174 | 58,113 | 1,869,979 | 765,674 | 557,896 | 247,838 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------|---------|-----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | G B | 3,356,97 | 7 2,0 | 060,484 | 247,838 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -1,617,39 | 3 - | 505,622 | 2,621 | |
| TOTAL LOSS | ES | | 1,739,58 | 4 1, | 554,862 | 250,459 | |
| EXPECTED L | OSSES | | 3,492,420 | 6 1,8 | 822,655 | 379,819 | |
| CREDIBILITY | | | .0: | 5 | .13 | .15 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .72 | 3 | .651 | .105 | 1.484 |
| INDICAT | ED (POST-TE | ST) | .89 | 5 | .800 | .129 | 1.824 |
| PRES. C | N RATE LEVE | EL | 1.448 | 3 | .756 | .157 | 2.361 |
| DERIVE | D BY FORMUI | _A | 1.420 |) | .762 | .153 | 2.335 |
| UNDERI | YING PRES. | RATE | 1.46 | 2 | .763 | .159 | 2.384 |
| PROPOS | SED | | 1.420 |) | .762 | .153 | 2.335 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 3.007 |
| IND. RATES | | | | 3.01 | MINIM | JM PREMIUM | 1095 |
| MAN. RATES | 2.65 | 3.01 | 3.22 | + 3.01 | PRESE | NT | 1170 |

12-1-14

.88

12-1-15

1.10

YEAR

IND. RATES

MAN. RATES

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | | | NU | JMBER OF | CASES | | |
|--------|----------|-----------------|------------|---------|-------------|---------------|-------|-------|--------|----------|-------|------|--------|
| YEAR | IN THOUS | LOSSES | REPORTED | | | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 825 | | | | | | | | | | | | |
| 2011 | 755 | | | | | | | | | | | | |
| 2012 | 323 | | | | | | | | | | | | |
| 2013 | 203 | | | | | | | | | | | | |
| 2014 | 63 | | | | | | | | | | | | |
| TOTAL | 2,169 | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | REPO | ORTED LOSSES | | | | | | | |
| ANUAL | | | INDEMNITY | | | | | MEDIC | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | | TEMP | MED | . ONLY |
| | | | | | | | | | | | | | |
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| OTAL | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | TRANS | SLATED LOSSES | | | | | | | |
| IANUAL | | | INDEMNITY | | | | | М | EDICAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | 1 | TEMP | MED | . ONLY |
| | | | | | | | | | | | | | |
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| TOTAL | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| • | | | | | | • | | • | | | | | |
| | | | | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | | | | | |
| | | TOTAL TRANS. LO | | | | | | | | | | | |
| | | TOTAL TRANS. LO | | | | | | | | | | | |
| | | IBNR + FREQUENC | CY ADJUST. | -3,690 | -3,255 | 3 | | | | | | | |
| | | TOTAL LOSSES | | | | 3 | | | | | | | |
| | | EXPECTED LOSSE | S | 6,985 | 10,564 | 759 | | | | | | | |
| | | CREDIBILITY | | .00 | .01 | .01 | | | | | | | |
| | | PURE PREMIUMS | | | | | | | | | | | |
| | | INDICATED (| | .000 | .000 | .000 | .000 | | | | | | |
| | | INDICATED (F | | .000 | .000 | .000 | .000 | | | | | | |
| | | PRES. ON RA | | .319 | .482 | .035 | .836 | | | | | | |
| | | DERIVED BY | FORMULA | .319 | .477 | .035 | .831 | | | | | | |
| | | UNDERLYING | PRES. RATE | .322 | .487 | .035 | .844 | | | | | | |
| | | DDODOSED | | 210 | 477 | 025 | 921 | | | | | | |

+PROPOSED

<u>12-1-1</u>7

.477

1.07 MINIMUM PREMIUM + 1.07 PRESENT

IND. RATE

.035

.831

1.070

580

.319

12-1-16

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | | | NI | MBER OF | CASES | | |
|--------|----------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------|----------------------------------------------------------|---------------------------------------------------------|------------------------------------------------------|----------------------------------------------|-------|--------|---------|-------|------|------|
| YEAR | IN THOUS | LOSSES | REPORTED | | | | | DEATH | | MAJOR | | TEMP | ALL |
| 2010 | 37 | | | | | | | | | | | | |
| 2011 | | | | | | | | | | | | | |
| 2012 | | | | | | | | | | | | | |
| 2013 | | | | | | | | | | | | | |
| 2014 | | | | | | | | | | | | | |
| TOTAL | 37 | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| MANUAL | | | INDEMNITY | | REPO | ORTED LOSSES | | MEDIC | NA 1 | | | | |
| YEAR | DEATH | P.T. | INDEMNITY MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | 1 | TEMP | MED | ONLY |
| TEAR | DEAIR | P.1. | WAJOR | WINOR | IEWIP | DEATH | P.I. | WAJOR | WIINUR | | IEWIP | MIED | UNLT |
| | | | | | | | | | | | | | |
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| TOTAL | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | • | | • | • | | | | • | | • | |
| | | | | | TRANS | SLATED LOSSES | | | | | | | |
| MANUAL | | | INDEMNITY | | | | | | EDICAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | | TEMP | MED. | ONLY |
| | | | | | | | | | | | | | |
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| TOTAL | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | |
| TOTAL | | | | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | | | | | |
| TOTAL | | TOTAL TRANS. LO | SSES PG B | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | | | | | |
| TOTAL | | TOTAL TRANS. LO | | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | | | | | |
| TOTAL | | | SSES PG A | SERIOUS | | MED. ONLY | TOTAL | | | | | | |
| TOTAL | | TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES | SSES PG A CY ADJUST. | -46 | -6 | MED. ONLY | TOTAL | | | | | | |
| TOTAL | | TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE | SSES PG A CY ADJUST. | -46 77 | -6 18 | 1 | TOTAL | | | | | | |
| TOTAL | | TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE CREDIBILITY | SSES PG A CY ADJUST. | -46 | -6 18 | | TOTAL | | | | | | |
| TOTAL | | TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE CREDIBILITY PURE PREMIUMS | SSES PG A CY ADJUST. | -46 77 .00 | -6 18 .00 | 1 .00 | | | | | | | |
| TOTAL | | TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE CREDIBILITY PURE PREMIUMS INDICATED (| SSES PG A CY ADJUST. S PRE-TEST) | -46 77 .00 | -6 18 .00 | 1 .00 | .000 | | | | | | |
| TOTAL | | TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE CREDIBILITY PURE PREMIUMS INDICATED (INDICATED (INDICATED) | PRE-TEST) | -46 77 .00 | -6 18 .00 | .000 .000 | .000 | | | | | | |
| TOTAL | | TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE CREDIBILITY PURE PREMIUMS INDICATED (INDICATED (IN | PRE-TEST) POST-TEST) TE LEVEL | -46 77 .00 .000 .000 .206 | -6 18 .00 .000 .000 .048 | .000 .000 .000 .003 | .000 .000 .257 | | | | | | |
| TOTAL | | TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE CREDIBILITY PURE PREMIUMS INDICATED (I INDICATED (I PRES. ON RA DERIVED BY | PRE-TEST) POST-TEST) TTE LEVEL FORMULA | -46 77 .00 .000 .000 .206 .206 | -6 18 .00 .000 .000 .048 .048 | .000 .000 .000 .003 .003 | .000 .000 .257 .257 | | | | | | |
| TOTAL | | TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE CREDIBILITY PURE PREMIUMS INDICATED (I PRES. ON RA DERIVED BY UNDERLYING | PRE-TEST) POST-TEST) TE LEVEL | -46 77 .00 .000 .000 .206 .206 | -6 18 .00 .000 .000 .048 .048 | .000 .000 .000 .003 .003 .003 | .000 .000 .257 .257 | | | | | | |
| TOTAL | | TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE CREDIBILITY PURE PREMIUMS INDICATED (I INDICATED (I PRES. ON RA DERIVED BY | PRE-TEST) POST-TEST) TTE LEVEL FORMULA | -46 77 .00 .000 .000 .206 .206 | -6 18 .00 .000 .000 .048 .048 | .000 .000 .000 .003 .003 | .000 .000 .257 .257 | | | | | | |
| TOTAL | | TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE CREDIBILITY PURE PREMIUMS INDICATED (I PRES. ON RA DERIVED BY UNDERLYING PROPOSED | PRE-TEST) POST-TEST) TTE LEVEL FORMULA B PRES. RATE | -46 77 .00 .000 .000 .206 .206 .208 | -6 18 .00 .000 .000 .048 .048 .048 | .000 .000 .000 .003 .003 .003 .003 | .000 .000 .257 .257 .259 .259 | | | | | | |
| TOTAL | | TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE CREDIBILITY PURE PREMIUMS INDICATED (I PRES. ON RA DERIVED BY UNDERLYING PROPOSED | PRE-TEST) POST-TEST) TTE LEVEL FORMULA | -46 77 .00 .000 .000 .206 .206 .208 | -6 -8 -9 -9 -9 -9 -9 -9 -9 -9 -9 -9 -9 -9 -9 | .000 .000 .000 .003 .003 .003 .003 | .000 .000 .257 .257 | | | | | | |

IND. RATES MAN. RATES

100.00

100.00

389

| MANUAL | SEATS | TOTAL REPT. | PURE PRI | -м | | | | | NI | JMBER OF | CASES | | |
|--------|----------|-----------------|--------------|---------------------------------------|----------------|----------------|--------|------------|---------|----------|-------|------|--------|
| YEAR | REPORTED | LOSSES | REPORTI | | | | | DEATH | | MAJOR | | TEMP | ALI |
| 2010 | 158 | | | | | | | | | | | | |
| 2011 | 201 | | | | | | | | | | | | |
| 2012 | 162 | | | | | | | | | | | | |
| 2013 | 156 | | | | | | | | | | | | |
| 2014 | 125 | | | | | | | | | | | | |
| TOTAL | 802 | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | REP | ORTED LOSSES | | | | | | | |
| IANUAL | | | INDEMNI | | | | | MEDIO | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | | TEMP | MED | . ONLY |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | |
| IOIAL | | | | | | | | | | | | | |
| • | | | • | • | | | • | 1 | | , | | | |
| IANUAL | | | INDEMNI | TV | IRAN | ISLATED LOSSES | | M | IEDICAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | | TEMP | DEATH | P.T. | MAJOR | MINOR | | TEMP | MED | . ONLY |
| / | DEXIII | | 10.71001 | · · · · · · · · · · · · · · · · · · · | | DEXIII | | IIII TOOTT | tor | | | | ···· |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | |
| TOTAL | | | + | | | + | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | | | | | |
| | | TOTAL TRANS. LO | | | | | | | | | | | |
| | | TOTAL TRANS. LO | | | _ | | | | | | | | |
| | | IBNR + FREQUEN | CY ADJUST. | -27,98 | 35 -4 | | | | | | | | |
| | | TOTAL LOSSES | | | | | | | | | | | |
| | | EXPECTED LOSS | ES | 59,36 | | | | | | | | | |
| | | CREDIBILITY | |). | .00 | .00 | | | | | | | |
| | | PURE PREMIUMS | | - | 0 000 | 600 | 000 | | | | | | |
| | | INDICATED | | .00 | | | .000 | | | | | | |
| | | | (POST-TEST) | .00 | | | .000 | | | | | | |
| | | PRES. ON R | | 73.32 | | | 73.337 | | | | | | |
| | | DERIVED BY | | 73.32 | | | 73.337 | | | | | | |
| | | | G PRES. RATI | | | | 74.040 | | | | | | |
| | | PROPOSED | | 73.32 | .015 | .000 | 73.337 | | | | | | |
| | | | 2-1-12 12 | 2-1-13 12-1-14 | 12-1-17 IND. F | RATE | 94.450 | | | | | | |
| | | IND DATES | | | | IIIM DDEMIIIM | 390 | | | | | | |

94.45 MINIMUM PREMIUM

+PROPOSED

100.00 + 94.45 PRESENT

DELAWARE COMPENSATION RATING BUREAU, INC.

Delaware Workplace Safety Program and Merit Rating Plan

All experience rated risks are eligible to participate in the Workplace Safety Program. The credit is equal to 20% of the complement of their experience rating plan credibility. Page 29.1 shows Workplace Safety Program data for eligible and participating risks under the program.

Also, a Merit Rating Plan is available for risks not eligible for Experience Rating. In order to qualify for a Merit Rating discount, a risk must have no indemnity claims during the last three completed policy periods. The program is revenue neutral with one indemnity claim and the risk receives a surcharge for two or more indemnity claims.

Page 29.2 shows the surcharge to manual residual market rates and voluntary market loss costs for the Merit Rating Plan and Workplace Safety Program.

DELAWARE COMPENSATION RATING BUREAU, INC.

DELAWARE WORKPLACE SAFETY PROGRAM RATING YEAR 2016

| Policy S | Size | | Particip | ating | | | Eligible | % Participating | | |
|-----------|-------------|---------|-------------|-----------|----------|---------|-------------|-----------------|-------|--|
| From | To | # Risks | Std Premium | Credit | % Credit | # Risks | Std Premium | # Risks | SEP | |
| | | | | | | | | | | |
| 3,161 | 5,000 | 89 | 360,541 | 68,509 | 19.0% | 1,433 | 5,753,052 | 6.2% | 6.3% | |
| 5,001 | 7,500 | 154 | 960,104 | 182,116 | 19.0% | 1,182 | 7,267,667 | 13.0% | 13.2% | |
| 7,501 | 10,000 | 136 | 1,210,245 | 225,827 | 18.7% | 778 | 6,748,303 | 17.5% | 17.9% | |
| 10,001 | 12,500 | 118 | 1,324,254 | 242,910 | 18.3% | 526 | 5,883,731 | 22.4% | 22.5% | |
| 12,501 | 15,000 | 87 | 1,192,592 | 214,747 | 18.0% | 358 | 4,879,340 | 24.3% | 24.4% | |
| 15,001 | 17,500 | 66 | 1,059,967 | 187,717 | 17.7% | 276 | 4,451,192 | 23.9% | 23.8% | |
| 17,501 | 20,000 | 68 | 1,269,705 | 221,163 | 17.4% | 233 | 4,343,525 | 29.2% | 29.2% | |
| 20,001 | 25,000 | 119 | 2,641,985 | 449,007 | 17.0% | 356 | 7,881,931 | 33.4% | 33.5% | |
| 25,001 | 30,000 | 88 | 2,421,073 | 396,745 | 16.4% | 244 | 6,704,490 | 36.1% | 36.1% | |
| 30,001 | 35,000 | 72 | 2,332,783 | 370,625 | 15.9% | 198 | 6,396,721 | 36.4% | 36.5% | |
| 35,001 | 40,000 | 46 | 1,737,553 | 267,175 | 15.4% | 134 | 5,027,767 | 34.3% | 34.6% | |
| 40,001 | 45,000 | 44 | 1,864,641 | 278,068 | 14.9% | 111 | 4,716,509 | 39.6% | 39.5% | |
| 45,001 | 50,000 | 36 | 1,716,922 | 242,485 | 14.1% | 107 | 5,084,109 | 33.6% | 33.8% | |
| 50,001 | 55,000 | 36 | 1,898,849 | 271,693 | 14.3% | 86 | 4,509,832 | 41.9% | 42.1% | |
| 55,001 | 60,000 | 29 | 1,670,375 | 228,705 | 13.7% | 79 | 4,547,450 | 36.7% | 36.7% | |
| 60,001 | 70,000 | 49 | 3,193,803 | 427,586 | 13.4% | 110 | 7,154,403 | 44.5% | 44.6% | |
| 70,001 | 80,000 | 34 | 2,527,863 | 323,821 | 12.8% | 80 | 5,983,320 | 42.5% | 42.2% | |
| 80,001 | 90,000 | 34 | 2,881,667 | 357,495 | 12.4% | 78 | 6,611,853 | 43.6% | 43.6% | |
| 90,001 | 100,000 | 25 | 2,357,098 | 272,505 | 11.6% | 66 | 6,289,053 | 37.9% | 37.5% | |
| 100,001 | 200,000 | 127 | 17,653,950 | 1,722,352 | 9.8% | 293 | 41,389,233 | 43.3% | 42.7% | |
| 200,001 | 300,000 | 43 | 10,575,759 | 773,803 | 7.3% | 116 | 28,160,415 | 37.1% | 37.6% | |
| 300,001 | 400,000 | 15 | 5,257,413 | 292,742 | 5.6% | 57 | 19,614,179 | 26.3% | 26.8% | |
| 400,001 | 500,000 | 8 | 3,627,068 | 222,175 | 6.1% | 27 | 12,056,699 | 29.6% | 30.1% | |
| 500,001 | 1,000,000 | 11 | 8,166,922 | 286,866 | 3.5% | 49 | 33,780,671 | 22.4% | 24.2% | |
| 1,000,001 | & higher | 3 | 5,406,147 | 105,598 | 2.0% | 39 | 80,763,115 | 7.7% | 6.7% | |
| Grand 7 | Grand Total | | 85,309,279 | 8,632,435 | 10.1% | 7,016 | 325,998,560 | 21.9% | 26.2% | |

Average Credit - All Eligible Risks

2.65%

Delaware Compensation Rating Bureau, Inc.

Offset for Merit Rating Plan and Workplace Safety Program - December 1, 2017

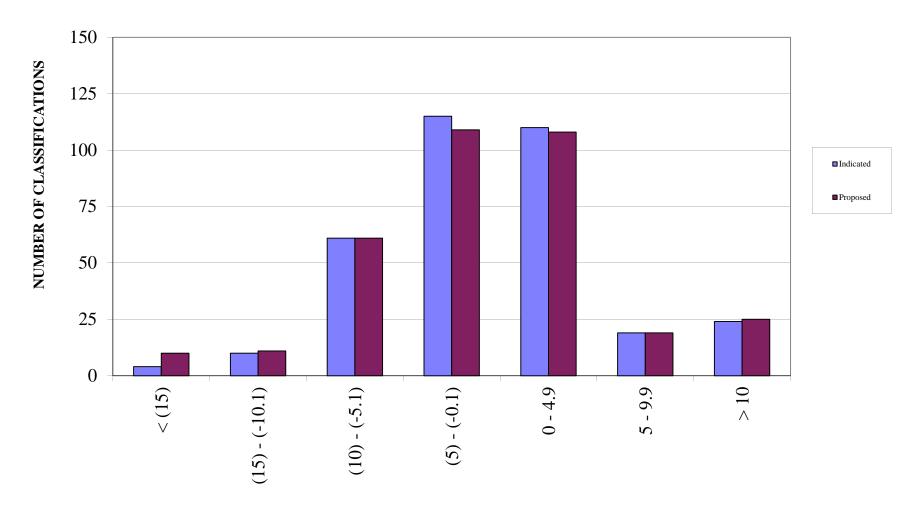
| | Manual | Merit Ratin | ng | Workplace | Safety | Combine | ed | |
|------------------------------------|-------------|-------------|--------|-------------|--------|-------------|---------|--|
| Risk Type | Premium | Adjustment | % | Adjustment | % | Adjustment | % | |
| Non-Rated Risks | | | | | | | | |
| Not Qualified for MRP | 7,564,132 | - | 0.00% | | | - | 0.00% | |
| 2. Qualified for MRP Discount | 10,041,394 | (502,197) | -5.00% | | | (502,197) | -5.00% | |
| 3. Qualified for MRP No Adjustment | 738,184 | - | 0.00% | | | - | 0.00% | |
| 4. Qualified for MRP Surcharge | 187,462 | 9,374 | 5.00% | | | 9,374 | 5.00% | |
| Total Non-Rated Risks | 18,531,172 | (492,823) | -2.66% | | | (492,823) | -2.66% | |
| | | | | | | | | |
| Experience Rated Risks | 218,425,573 | | | (5,783,905) | -2.65% | (5,783,905) | -2.65% | |
| All Risks | 236,956,745 | (492,823) | -0.21% | (5,783,905) | -2.44% | (6,276,728) | -2.65% | |
| Adjustment to Manual Premium * | | | | | | | 2.72% * | |

^{* .0272 = 236,956,745 / (236,956,745-6,276,278) - 1.0}

DELAWARE COMPENSATION RATING BUREAU, INC.

<u>Distribution of Residual Market Rate Changes and</u> <u>Classifications with Proposed Capped Changes</u>

DISTRIBUTION OF DELAWARE RESIDUAL MARKET RATE CHANGES



AVERAGE % CHANGE FOR 12/1/17 PROPOSED RATES

CLASSES CAPPED AT LOWER BOUND

| | % CHANGE | % CHANGE |
|-------|------------|-------------|
| CLASS | PRE-CAPPED | POST-CAPPED |
| 955 | -25.58% | -9.30% |
| 962 | -8.00% | 0.00% |

CLASSES CAPPED AT UPPER BOUND

| | PRE-CAPPED | POST-CAPPED |
|-------|------------|-------------|
| CLASS | % CHANGE | % CHANGE |
| 888 | 22.30% | 20.98% |

DELAWARE COMPENSATION RATING BUREAU, INC.

Summary of Indicated and Proposed Residual Market Rates by Class Code

Exhibits 31a and 31b present current, indicated and proposed rates along with the proposed percentage change, all on a pre-surcharge basis. Also shown is the proposed post-surcharge rate.

Exhibit 31a presents this information sorted by class code.

| Ind <u>Grp</u> | Class <u>Code</u> | | Class Description | Current Rate Pre DCCPAP Pre Surcharge | Indicated Rate Pre DCCPAP Pre Surcharge | Proposed Rate Pre DCCPAP Pre Surcharge | Proposed <u>% Change</u> | Proposed Rate Incl DCCPAP Post Surcharge |
|-------------------|----------------------|----|------------------------------------|---------------------------------------------|-----------------------------------------------|----------------------------------------------|-----------------------------|------------------------------------------------|
| 3 | 005 | NR | Tree Pruning | 29.49 | 27.75 | 27.75 | -5.90 | 28.50 |
| 3 | 0006 | NR | Field Crop or Vegetable Farm | 7.29 | 7.28 | 7.28 | -0.14 | 7.48 |
| 3 | 007 | NR | Farm Machinery Operation | 9.07 | 8.91 | 8.91 | -1.76 | 9.15 |
| 3 | 8000 | NR | Mushroom Raising | 6.32 | 6.61 | 6.61 | 4.59 | 6.79 |
| 3 | 009 | NR | Logging Or Lumbering, N.O.C. | 43.50 | 41.35 | 41.35 | -4.94 | 42.47 |
| 3 | 0011 | NR | Flower Raising | 6.15 | 5.86 | 5.86 | -4.72 | 6.02 |
| 3 | 0012 | | Landscape Contractor | 7.67 | 7.24 | 7.24 | -5.61 | 7.44 |
| 3 | 0013 | NR | Nursery | 7.56 | 7.24 | 7.24 | -4.23 | 7.44 |
| 3 | 015 | NR | Logging Or Lumbering - Mechanized | 26.43 | 24.61 | 24.61 | -6.89 | 25.28 |
| 3 | 0016 | NR | Orchard | 5.08 | 4.90 | 4.90 | -3.54 | 5.03 |
| 3 | 0034 | | Animal Raising | 6.12 | 5.78 | 5.78 | -5.56 | 5.94 |
| 3 | 0036 | NR | Diary Farm | 6.99 | 6.75 | 6.75 | -3.43 | 6.93 |
| 2 | 055 | NR | Sand Excavation | 7.45 | 7.45 | 7.45 | 0.00 | 7.65 |
| 2 | 059 | NR | Mineral Milling | 8.42 | 8.52 | 8.52 | 1.19 | 8.75 |
| 3 | 0083 | NR | Livestock Farm | 8.42 | 7.99 | 7.99 | -5.11 | 8.21 |
| 1 | 101 | NR | Grain Milling | 6.51 | 6.70 | 6.70 | 2.92 | 6.88 |
| 1 | 104 | | Food Products Mfg., N.O.C. | 7.06 | 7.08 | 7.08 | 0.28 | 7.27 |
| 1 | 105 | NR | Bakery, Wholesale | 6.88 | 7.46 | 7.46 | 8.43 | 7.66 |
| 1 | 106 | NR | Processed Meat Products Mfg. | 11.62 | 11.93 | 11.93 | 2.67 | 12.25 |
| 1 | 107 | NR | Candy Mfg. | 5.31 | 5.51 | 5.51 | 3.77 | 5.66 |
| 1 | 108 | NR | Brewery | 7.69 | 7.63 | 7.63 | -0.78 | 7.84 |
| 1 | 109 | NR | Dairy Products Mfg. | 8.95 | 9.19 | 9.19 | 2.68 | 9.44 |
| 1 | 110 | NR | Ice Cream Mfg. | 6.43 | 6.56 | 6.56 | 2.02 | 6.74 |
| 1 | 111 | NR | Slaughter - Wholesale | 9.62 | 11.44 | 11.44 | 18.92 | 11.75 |
| 1 | 112 | | Beverage Mfg., N.O.C. | 20.32 | 20.61 | 20.61 | 1.43 | 21.17 |
| 1 | 113 | NR | Preserving Or Canning Of Food | 4.85 | 5.02 | 5.02 | 3.51 | 5.16 |
| 1 | 114 | NR | Rendering Works | 14.11 | 14.23 | 14.23 | 0.85 | 14.62 |
| 1 | 115 | NR | Tobacco Products Mfg. | 4.14 | 4.44 | 4.44 | 7.25 | 4.56 |
| 1 | 119 | NR | Meat Products Mfg., N.O.C. | 8.15 | 8.10 | 8.10 | -0.61 | 8.32 |
| 1 | 130 | NR | Textile Waste Mfg. | 11.10 | 11.43 | 11.43 | 2.97 | 11.74 |
| 1 | 132 | | Spinning Or Weaving | 3.07 | 3.05 | 3.05 | -0.65 | 3.13 |
| 1 | 134 | NR | Knit Goods Mfg. | 7.07 | 7.15 | 7.15 | 1.13 | 7.34 |
| 1 | 135 | NR | Hosiery Mfg. | 5.58 | 5.72 | 5.72 | 2.51 | 5.88 |
| 1 | 136 | NR | Embroidery Mfg. | 5.36 | 5.61 | 5.61 | 4.66 | 5.76 |
| 1 | 139 | NR | Dyeing | 8.61 | 8.91 | 8.91 | 3.48 | 9.15 |
| 1 | 141 | | Laundry, N.O.C. | 9.85 | 10.13 | 10.13 | 2.84 | 10.41 |
| 1 | 142 | NR | Dry Cleaning Plant | 4.45 | 4.68 | 4.68 | 5.17 | 4.81 |
| 1 | 161 | NR | Apparel Mfg. | 4.12 | 4.15 | 4.15 | 0.73 | 4.26 |
| 1 | 163 | | Textile Products Mfg., N.O.C. | 8.55 | 8.54 | 8.54 | -0.12 | 8.77 |
| 1 | 165 | NR | Mattress Mfg. | 10.54 | 11.32 | 11.32 | 7.40 | 11.63 |
| 1 | 166 | NR | Canvas or Burlap Products Mfg. | 6.06 | 6.30 | 6.30 | 3.96 | 6.47 |
| 1 | 0175 | NR | Supplemental Loading For Class 512 | 1.97 | 1.97 | 1.97 | 0.00 | 2.02 |

| Ind <u>Grp</u> | Class <u>Code</u> | | Class Description | Current Rate Pre DCCPAP Pre Surcharge | Indicated Rate Pre DCCPAP Pre Surcharge | Proposed Rate Pre DCCPAP Pre Surcharge | Proposed % Change | Proposed Rate Incl DCCPAP Post Surcharge |
|-------------------|----------------------|----|---------------------------------------------------------------------------------|---------------------------------------------|-----------------------------------------------|----------------------------------------------|----------------------|------------------------------------------------|
| 1 | 0176 | NR | Supplemental Loading For Class 513 | 0.69 | 0.70 | 0.70 | 1.45 | 0.72 |
| 1 | 185 | NR | Employment Contract - Temporary Food Sundries Mfg., N.O.C. Staff | 7.06 | 8.87 | 7.08 | 0.28 | 7.27 |
| 1 | 187 | NR | Employment Contractor - Temporary Candy Mfg. Staff | 5.31 | 6.72 | 5.51 | 3.77 | 5.66 |
| 1 | 191 | NR | Employment Contractor - Temporary Apparel Mfg. Staff | 4.12 | 5.11 | 4.15 | 0.73 | 4.26 |
| 1 | 201 | NR | Tanning | 8.46 | 8.77 | 8.77 | 3.66 | 9.01 |
| 1 | 204 | NR | Shoe Mfg. | 5.25 | 5.58 | 5.58 | 6.29 | 5.73 |
| 1 | 205 | NR | Leather Goods Mfg. | 6.19 | 6.45 | 6.45 | 4.20 | 6.63 |
| 1 | 221 | NR | Plastic Articles Mfg., Injection Molding | 4.94 | 4.84 | 4.84 | -2.02 | 4.97 |
| 1 | 222 | | Plastic Articles Mfg., N.O.C. | 7.47 | 7.51 | 7.51 | 0.54 | 7.71 |
| 1 | 225 | NR | Rubber Goods Mfg. | 5.66 | 5.67 | 5.67 | 0.18 | 5.82 |
| 1 | 227 | | Oilcloth Mfg. | 4.65 | 4.53 | 4.53 | -2.58 | 4.65 |
| 1 | 255 | NR | Paper Mfg. | 5.36 | 5.65 | 5.65 | 5.41 | 5.80 |
| 1 | 257 | NR | Box Mfg Paper | 5.49 | 5.67 | 5.67 | 3.28 | 5.82 |
| 1 | 259 | | Paper Products Mfg., N.O.C. | 4.59 | 4.71 | 4.71 | 2.61 | 4.84 |
| 1 | 261 | NR | Corrugated Paper And/Or Corrugated Products Mfg. | 5.87 | 5.90 | 5.90 | 0.51 | 6.06 |
| 1 | 263 | NR | Paper Coating/Finishing - By Contractor | 4.72 | 4.69 | 4.69 | -0.64 | 4.82 |
| 1 | 265 | NR | Stationery Products Mfg. | 5.68 | 5.79 | 5.79 | 1.94 | 5.95 |
| 1 | 275 | NR | Employment Contractor - Temporary Plastics Articles Mfg Injection Molding Staff | 4.94 | 5.84 | 4.84 | -2.02 | 4.97 |
| 1 | 276 | NR | Employment Contractor - Temporary Plastic Articles Mfg. N.O.C. Staff | 7.47 | 8.08 | 7.51 | 0.54 | 7.71 |
| 1 | 281 | NR | Printing, N.O.C. | 4.49 | 4.72 | 4.72 | 5.12 | 4.85 |
| 1 | 282 | NR | Newspaper Printing | 12.66 | 13.00 | 13.00 | 2.69 | 13.35 |
| 1 | 285 | NR | Printing - Sheet Fed Press | 5.51 | 5.61 | 5.61 | 1.81 | 5.76 |
| 1 | 297 | NR | Employment Contractor - Temporary Printing Class | 4.49 | 5.91 | 4.72 | 5.12 | 4.85 |
| 1 | 301 | NR | Sawmill | 11.49 | 11.78 | 11.78 | 2.52 | 12.10 |
| 1 | 305 | NR | Carpentry Shop | 9.99 | 9.63 | 9.63 | -3.60 | 9.89 |
| 1 | 306 | NR | Wood Turned Products Mfg. | 8.36 | 8.60 | 8.60 | 2.87 | 8.83 |
| 1 | 309 | NR | Woodenware Mfg., N.O.C. | 6.02 | 6.07 | 6.07 | 0.83 | 6.24 |
| 1 | 311 | NR | Cabinet Works | 6.29 | 6.17 | 6.17 | -1.91 | 6.34 |
| 1 | 319 | NR | Furniture Assembly | 8.31 | 8.51 | 8.51 | 2.41 | 8.74 |
| 1 | 323 | NR | Furniture Mfg Wood | 7.64 | 8.16 | 8.16 | 6.81 | 8.38 |
| 1 | 327 | NR | Furniture Upholstering, Shop | 6.95 | 6.91 | 6.91 | -0.58 | 7.10 |
| 1 | 402 | NR | Smelting Or Galvanizing | 9.41 | 9.37 | 9.37 | -0.43 | 9.62 |
| 1 | 403 | NR | Rolling, Drawing Or Extruding Nonferrous Metals | 5.27 | 5.45 | 5.45 | 3.42 | 5.60 |
| 1 | 404 | NR | Steel Mfg. | 6.72 | 6.70 | 6.70 | -0.30 | 6.88 |
| 1 | 406 | NR | Rolling Mill - Ferrous Metals | 9.97 | 9.50 | 9.50 | -4.71 | 9.76 |
| 1 | 407 | | Tube Mfg. | 7.26 | 7.30 | 7.30 | 0.55 | 7.50 |
| 1 | 411 | NR | Steel Fabricating | 12.60 | 12.13 | 12.13 | -3.73 | 12.46 |
| 1 | 413 | | Iron Works - Shop | 13.42 | 13.47 | 13.47 | 0.37 | 13.84 |
| 1 | 415 | NR | Fabricated Plate Work | 6.83 | 7.11 | 7.11 | 4.10 | 7.30 |
| 1 | 416 | NR | Car Mfg Railroad | 5.05 | 4.63 | 4.63 | -8.32 | 4.76 |
| 1 | 421 | NR | Steel Foundry | 11.59 | 12.22 | 12.22 | 5.44 | 12.55 |
| 1 | 425 | NR | Iron Foundry, N.O.C. | 15.52 | 15.86 | 15.86 | 2.19 | 16.29 |

| Ind <u>Grp</u> | Class <u>Code</u> | | Class Description | Current Rate Pre DCCPAP Pre Surcharge | Indicated Rate Pre DCCPAP Pre Surcharge | Proposed Rate Pre DCCPAP Pre Surcharge | Proposed % Change | Proposed Rate Incl DCCPAP Post Surcharge |
|-------------------|----------------------|----|--------------------------------------------------------------------------------------------|---------------------------------------------|-----------------------------------------------|----------------------------------------------|-------------------|------------------------------------------------|
| 1 | 427 | NR | Malleable Iron Foundry | 8.02 | 8.19 | 8.19 | 2.12 | 8.41 |
| 1 | 429 | NR | Die Casting Mfg. | 9.29 | 9.26 | 9.26 | -0.32 | 9.51 |
| 1 | 431 | NR | Forging | 11.30 | 11.46 | 11.46 | 1.42 | 11.77 |
| 1 | 433 | NR | Tool Mfg Forged | 6.25 | 6.44 | 6.44 | 3.04 | 6.62 |
| 1 | 435 | NR | Spring Mfg Hot Wound | 8.84 | 8.81 | 8.81 | -0.34 | 9.05 |
| 1 | 441 | NR | Tool Mfg., N.O.C. | 2.75 | 2.76 | 2.76 | 0.36 | 2.84 |
| 1 | 445 | NR | Hardware Mfg., N.O.C. | 6.50 | 6.25 | 6.25 | -3.85 | 6.42 |
| 1 | 446 | NR | Precision Machined Parts Mfg., N.O.C. | 3.34 | 3.27 | 3.27 | -2.10 | 3.36 |
| 1 | 447 | NR | Nonferrous Metal Foundry | 10.05 | 10.18 | 10.18 | 1.29 | 10.46 |
| 1 | 449 | NR | Electroplating | 4.69 | 4.73 | 4.73 | 0.85 | 4.86 |
| 1 | 451 | NR | Automobile Body Mfg. | 6.93 | 6.97 | 6.97 | 0.58 | 7.16 |
| 1 | 454 | | Sheet Metal Products Fabrication, N.O.C., Shop Only | 11.70 | 11.75 | 11.75 | 0.43 | 12.07 |
| 1 | 456 | | Metal Furniture Mfg. | 9.15 | 9.68 | 9.68 | 5.79 | 9.94 |
| 1 | 457 | NR | Wire Goods Mfg. | 7.29 | 7.23 | 7.23 | -0.82 | 7.43 |
| 1 | 458 | NR | Jewelry Mfg. | 4.14 | 4.10 | 4.10 | -0.97 | 4.21 |
| 1 | 459 | NR | Eyelet Mfg. | 2.27 | 2.22 | 2.22 | -2.20 | 2.28 |
| 1 | 461 | | Machine Shop | 7.30 | 7.41 | 7.41 | 1.51 | 7.61 |
| 1 | 463 | NR | Automobile Mfg. | 5.61 | 5.86 | 5.86 | 4.46 | 6.02 |
| 1 | 464 | NR | Machinery Mfg., N.O.C. | 6.06 | 6.11 | 6.11 | 0.83 | 6.28 |
| 1 | 465 | NR | Conveyor or Hoisting Systems Mfg. | 6.92 | 7.07 | 7.07 | 2.17 | 7.26 |
| 1 | 467 | NR | Ball Bearing Mfg. | 8.49 | 8.84 | 8.84 | 4.12 | 9.08 |
| 1 | 471 | NR | Printed Circuit Board Assembly - By Contractor | 2.10 | 2.18 | 2.18 | 3.81 | 2.24 |
| 1 | 472 | NR | Electronic Component Mfg., N.O.C. | 2.43 | 2.41 | 2.41 | -0.82 | 2.48 |
| 1 | 473 | NR | Electrical Apparatus Mfg., N.O.C. | 4.18 | 4.56 | 4.56 | 9.09 | 4.68 |
| 1 | 474 | NR | Electric Power Or Electric Transmission Equipment Mfg. | 3.31 | 3.67 | 3.67 | 10.88 | 3.77 |
| 1 | 475 | ND | Battery Mfg. | 5.68 | 5.62 | 5.62 | -1.06 | 5.77 |
| 1 | 476 | NR | Industrial Control Systems Manufacture/Assembly | 2.85 | 2.96 | 2.96 | 3.86 | 3.04 |
| 1 | 477 | NR | Electric Motor Mfg. Or Repair | 4.39 | 4.40 | 4.40 | 0.23 | 4.52 |
| 1 | 483 | NR | Office Machine Mfg. | 2.93 | 3.07 | 3.07 | 4.78 | 3.15 |
| 1 | 485 | NR | Communications, Search, Detection Or Signal Processing Equipment Mfg. | 2.79 | 2.80 | 2.80 | 0.36 | 2.88 |
| 1 | 486 | NR | Incandescent Light Bulb Or Electronic Tube Mfg. | 3.47 | 3.41 | 3.41 | -1.73 | 3.50 |
| 1 | 487 | NR | Surgical Or Optical Instrument Mfg. | 2.23 | 2.29 | 2.29 | 2.69 | 2.35 |
| 1 | 488 | | Electronic Measuring Or Analytical Instrument Mfg. | 1.47 | 1.47 | 1.47 | 0.00 | 1.51 |
| 1 | 489 | NR | Dental Laboratory | 3.16 | 3.05 | 3.05 | -3.48 | 3.13 |
| 1 | 491 | NR | Employment Contractor - Temporary Rolling, Drawing or Extruding Nonferrous Metals Staff | 5.27 | 6.61 | 5.45 | 3.42 | 5.60 |
| 1 | 495 | NR | Employment Contractor - Temporary Auto Body Mfg. Staff | 6.93 | 8.52 | 6.97 | 0.58 | 7.16 |
| 1 | 497 | NR | Employment Contractor - Temporary Electronic Component Mfg. Staff | 2.43 | 2.92 | 2.41 | -0.82 | 2.48 |
| 1 | 499 | NR | Employment Contractor - Temporary Battery Mfg. Staff | 5.68 | 6.31 | 5.62 | -1.06 | 5.77 |
| 1 | 501 | NR | Cement Mfg. | 6.45 | 6.99 | 6.99 | 8.37 | 7.18 |
| 1 | 502 | NR | Plaster Statuary Mfg. | 7.16 | 7.35 | 7.35 | 2.65 | 7.55 |
| 1 | 506 | NR | Powder Metal Products Mfg. | 4.14 | 4.00 | 4.00 | -3.38 | 4.11 |
| 1 | 507 | NR | Graphite Products Mfg. | 4.89 | 4.94 | 4.94 | 1.02 | 5.07 |

| Ind <u>Grp</u> | Class <u>Code</u> | | <u>Class Description</u> | Current Rate Pre DCCPAP Pre Surcharge | Indicated Rate Pre DCCPAP Pre Surcharge | Proposed Rate Pre DCCPAP Pre Surcharge | Proposed % Change | Proposed Rate Incl DCCPAP Post Surcharge |
|-------------------|----------------------|----------|-----------------------------------------------------------------------------------------------|---------------------------------------------|-----------------------------------------------|----------------------------------------------|-------------------|------------------------------------------------|
| 1 | 509 | NR | Asbestos Goods Mfg. | 11.76 | 11.99 | 11.99 | 1.96 | 12.32 |
| 1 | 511 | NR | Concrete Products Mfg. | 11.73 | 12.06 | 12.06 | 2.81 | 12.39 |
| 1 | 512 | NR | Brick Mfg., N.O.C. | 9.86 | 9.86 | 9.86 | 0.00 | 10.13 |
| 1 | 513 | NR | Pottery, N.O.C. | 6.86 | 6.98 | 6.98 | 1.75 | 7.17 |
| 1 | 535 | NR | Glass Or Glassware Mfg. | 5.72 | 5.80 | 5.80 | 1.40 | 5.96 |
| 1 | 536 | NR | Glass Products Mfg. | 10.89 | 11.46 | 11.46 | 5.23 | 11.77 |
| 1 | 544 | | Employment Contractor - Temporary Staff - Manufacturing or Light Industrial Operations N.O.C. | 12.94 | 13.12 | 13.12 | 1.39 | 13.48 |
| 1 | 551 | | Chemical Mfg., N.O.C. | 2.73 | 2.72 | 2.72 | -0.37 | 2.79 |
| 1 | 553 | | Gases - Mfg. | 7.61 | 7.69 | 7.69 | 1.05 | 7.90 |
| 1 | 555 | | Drug or Medicine Mfg. | 1.92 | 1.93 | 1.93 | 0.52 | 1.98 |
| 1 | 563 | | Paint Mfg. | 2.86 | 2.86 | 2.86 | 0.00 | 2.94 |
| 1 | 571 | | Soap Mfg. | 5.27 | 5.39 | 5.39 | 2.28 | 5.54 |
| 1 | 573 | NR | Fertilizer Mfg. | 7.97 | 8.32 | 8.32 | 4.39 | 8.55 |
| 1 | 581 | | Oil Refining | 2.92 | 2.89 | 2.89 | -1.03 | 2.97 |
| 1 | 587 | NR | Employment Contractor - Temporary Paint or Colors Mfg. Staff | 2.86 | 3.54 | 2.86 | 0.00 | 2.94 |
| 2 | 601 | | Road or Street Construction: Paving or Repaving | 15.29 | 14.70 | 14.70 | -3.86 | 16.14 |
| 2 | 602 | NR | Road or Street Construction: Subsurface work | 8.81 | 8.34 | 8.34 | -5.33 | 9.16 |
| 2 | 603 | NR | Sewer Construction | 12.55 | 11.97 | 11.97 | -4.62 | 13.07 |
| 2 | 605 | NR | Railroad Construction | 13.00 | 12.92 | 12.92 | -0.62 | 14.08 |
| 2 | 607 | NR | Drilling | 10.84 | 9.60 | 9.60 | -11.44 | 10.37 |
| 2 | 608 | INIX | Flat Cement Work | 8.83 | 8.34 | 8.34 | -5.55 | 9.43 |
| 2 | 609 | | Excavation | 8.30 | 7.93 | 7.93 | -4.46 | 8.57 |
| 2 | 611 | NR | Pile Driving | 16.11 | 16.18 | 16.18 | 0.43 | 17.62 |
| 2 | 615 | NR | Tunneling | 17.74 | 17.23 | 17.23 | -2.87 | 18.80 |
| 2 | 617 | NR | Gas, Steam or Water Main Construction | 8.07 | 7.15 | 7.15 | -11.40 | 7.82 |
| 2 | 625 | NR NR | Conduit Construction | 9.98 | 9.63 | 9.63 | -11.40 -3.51 | 10.43 |
| | | | | | | | | |
| 2 | 643 | NR | Asbestos Contractor | 19.77 | 19.76 | 19.76 | -0.05 | 21.49 |
| 2 | 645 | ND | Wallboard Installation | 10.93 | 10.60 | 10.60 | -3.02 | 11.75 |
| 2 | 646 | NR | Furniture or Fixtures Installation | 9.74 | 9.84 | 9.84 | 1.03 | 10.65 |
| 2 | 647 | NR | Insulation Work, N.O.C. | 13.18 | 13.17 | 13.17 | -0.08 | 14.22 |
| 2 | 648 | N.D. | Carpentry - Installation of Cabinet Work | 9.00 | 8.60 | 8.60 | -4.44 | 8.98 |
| 2 | 649 | NR | Ceiling Installation | 5.39 | 5.56 | 5.56 | 3.15 | 6.16 |
| 2 | 651 | | Carpentry - Commercial Structures | 9.91 | 9.46 | 9.46 | -4.54 | 10.39 |
| 2 | 652 | | Carpentry - Residential | 13.88 | 13.47 | 13.47 | -2.95 | 14.15 |
| 2 | 653 | | Masonry | 12.10 | 11.49 | 11.49 | -5.04 | 12.09 |
| 2 | 654 | | Concrete Construction | 9.80 | 9.13 | 9.13 | -6.84 | 10.23 |
| 2 | 655 | NR | Iron Erection | 24.30 | 23.72 | 23.72 | -2.39 | 25.80 |
| 2 | 656 | NR | Electric Line Construction | 12.44 | 12.03 | 12.03 | -3.30 | 13.13 |
| 2 | 657 | NR | Rigging, N.O.C. | 14.44 | 14.46 | 14.46 | 0.14 | 15.78 |
| 2 | 658 | NR | Iron Erection or Installation - Non-Structural | 15.72 | 15.81 | 15.81 | 0.57 | 17.12 |
| 2 | 659 | NR | Roofing | 30.85 | 30.58 | 30.58 | -0.88 | 32.87 |
| 2 | 660 | | Alarm Or Sound System - Installation or Repair | 3.95 | 3.75 | 3.75 | -5.06 | 3.85 |

| Ind <u>Grp</u> | Class <u>Code</u> | | Class Description | Current Rate Pre DCCPAP <u>Pre Surcharge</u> | Indicated Rate Pre DCCPAP <u>Pre Surcharge</u> | Proposed Rate Pre DCCPAP <u>Pre Surcharge</u> | Proposed % Change | Proposed Rate Incl DCCPAP Post Surcharge |
|-------------------|----------------------|------|------------------------------------------------------------------------------|----------------------------------------------------|------------------------------------------------------|-----------------------------------------------------|----------------------|------------------------------------------------|
| 2 | 661 | | Electrical Wiring - Within Buildings | 4.78 | 4.74 | 4.74 | -0.84 | 5.27 |
| 2 | 662 | NR | Appliance - Electrical - Service or Repair | 8.73 | 9.09 | 9.09 | -0.64 4.12 | 9.34 |
| 2 | 663 | INIX | Plumbing | 6.70 | 6.33 | 6.33 | -5.52 | 6.84 |
| 2 | 664 | | Heating, Ventilating or Air Conditioning Contractor | 7.93 | 7.70 | 7.70 | -2.90 | 8.91 |
| 2 | 665 | | Painting | 13.71 | 12.87 | 12.87 | -6.13 | 13.67 |
| 2 | 666 | NR | Plate Glass Installation | 11.54 | 11.78 | 11.78 | 2.08 | 12.76 |
| 2 | 667 | NR | Paper Hanging | 3.33 | 3.34 | 3.34 | 0.30 | 3.63 |
| 2 | 668 | NR | Tile, Stone, Mosaic or Terrazzo Work | 10.29 | 10.94 | 10.94 | 6.32 | 11.87 |
| 2 | 669 | NR | Plastering | 11.91 | 11.88 | 11.88 | -0.25 | 12.98 |
| 2 | 670 | NR | House Furnishing Installation N.O.C. | 9.32 | 9.44 | 9.44 | 1.29 | 9.70 |
| 2 | 673 | NR | Advertising Signs Mfg., Erection or Repair | 9.62 | 9.74 | 9.74 | 1.25 | 10.00 |
| 2 | 674 | NR | Swimming Pool Construction | 8.50 | 8.64 | 8.64 | 1.65 | 9.43 |
| 2 | 675 | | Machinery or Equipment Erection or Repair | 7.03 | 6.72 | 6.72 | -4.41 | 7.07 |
| 2 | 676 | NR | Sheet Metal Installation | 7.71 | 7.73 | 7.73 | 0.26 | 8.46 |
| 2 | 677 | | Boiler Installation or Repair | 5.83 | 5.41 | 5.41 | -7.20 | 5.90 |
| 2 | 679 | NR | Advertising Company, Outdoor | 14.27 | 14.27 | 14.27 | 0.00 | 14.66 |
| 2 | 681 | NR | Canvas Goods Erection | 9.32 | 9.44 | 9.44 | 1.29 | 9.70 |
| 2 | 682 | NR | Employment Contractor - Temporary Staff - Construction or Erection | 27.53 | 26.70 | 26.70 | -3.01 | 27.43 |
| 2 | 691 | NR | Operations Employment Contractor - Temporary Excavation Staff | 8.30 | 9.47 | 7.93 | -4.46 | 8.57 |
| 2 | 091 | INIX | Employment Contractor - Temporary Commercial Structure Carpentry | 0.30 | 3.47 | 7.35 | -4.40 | 0.57 |
| 2 | 693 | NR | Staff | 9.91 | 13.17 | 9.46 | -4.54 | 10.39 |
| 2 | 695 | NR | Employment Contractor - Temporary Electrical Wiring (Within Buildings) Staff | 4.78 | 6.35 | 4.74 | -0.84 | 5.27 |
| 2 | 709 | NR | Tallymen And Checking Clerks | 3.32 | 3.28 | 3.28 | -1.20 | 3.37 |
| 2 | 716 | NR | Marina | 4.66 | 4.66 | 4.66 | 0.00 | 4.79 |
| 2 | 718 | NR | Boat Building Or Repair | 5.03 | 5.00 | 5.00 | -0.60 | 5.14 |
| 1 | 721 | NR | Railroad Operation, N.O.C. | 19.96 | 20.45 | 20.45 | 2.45 | 21.01 |
| 1 | 744 | NR | Aircraft Mfg. | 1.42 | 1.28 | 1.28 | -9.86 | 1.31 |
| 1 | 751 | NR | Gas Utility | 4.75 | 4.51 | 4.51 | -5.05 | 4.63 |
| 1 | 752 | NR | Oil Or Gas Pipeline Operation | 2.02 | 2.03 | 2.03 | 0.50 | 2.09 |
| 1 | 753 | | Waterworks | 7.45 | 7.50 | 7.50 | 0.67 | 7.70 |
| 1 | 755 | | Electric Utilities | 4.05 | 4.01 | 4.01 | -0.99 | 4.12 |
| 1 | 757 | | Telecommunications Company | 3.94 | 4.01 | 4.01 | 1.78 | 4.12 |
| 1 | 759 | | Cable Television Operations | 9.24 | 10.08 | 10.08 | 9.09 | 10.35 |
| 1 | 0771 | NR | Non-Ratable Element - Class 4771 | 1.39 | 1.53 | 1.53 | 10.07 | 1.57 |
| 3 | 801 | NR | Stable | 13.65 | 13.83 | 13.83 | 1.32 | 14.21 |
| 3 | 802 | NR | Mobile Crane Rental With Operators | 11.95 | 11.14 | 11.14 | -6.78 | 11.44 |
| 3 | 803 | NR | Taxicab Company | 31.25 | 29.60 | 29.60 | -5.28 | 30.41 |
| 3 | 804 | | School Transportation | 5.44 | 5.23 | 5.23 | -3.86 | 5.37 |
| 3 | 805 | NR | Milk Hauling - By Contractor | 10.26 | 10.08 | 10.08 | -1.75 | 10.35 |
| 3 | 806 | NR | Furniture Moving and/or Storage | 17.30 | 17.23 | 17.23 | -0.40 | 17.70 |
| 3 | 807 | NR | Ambulance Service - Salaried Employees | 10.77 | 10.46 | 10.46 | -2.88 | 10.74 |
| 3 | 808 | | Parcel Delivery | 11.73 | 10.56 | 10.56 | -9.97 | 10.85 |
| 3 | 809 | | Fuel Distribution - Retail or Wholesale | 7.22 | 7.08 | 7.08 | -1.94 | 7.27 |

| Ind <u>Grp</u> | Class <u>Code</u> | | Class Description | Current Rate Pre DCCPAP Pre Surcharge | Indicated Rate Pre DCCPAP Pre Surcharge | Proposed Rate Pre DCCPAP Pre Surcharge | Proposed % Change | Proposed Rate Incl DCCPAP Post Surcharge |
|-------------------|----------------------|----|----------------------------------------------------------------------------|---------------------------------------------|-----------------------------------------------|----------------------------------------------|-------------------|------------------------------------------------|
| 3 | 811 | | Trucking, N.O.C. | 13.00 | 12.52 | 12.52 | -3.69 | 12.86 |
| 3 | 812 | NR | Mail Hauling Company | 12.43 | 12.43 | 12.43 | 0.00 | 12.77 |
| 3 | 813 | | Warehousing, Other than Furniture Moving or Storage | 8.43 | 7.95 | 7.95 | -5.69 | 8.17 |
| 3 | 814 | | Dealer In Mobile, Self-Propelled Equipment | 6.68 | 6.16 | 6.16 | -7.78 | 6.33 |
| 3 | 815 | | Automobile Service Center | 5.02 | 4.94 | 4.94 | -1.59 | 5.07 |
| 3 | 816 | NR | Automobile Filling Station | 4.11 | 4.11 | 4.11 | 0.00 | 4.22 |
| 3 | 817 | | Bus Operation | 13.45 | 13.85 | 13.85 | 2.97 | 14.23 |
| 3 | 818 | | Automobile Dealer | 2.86 | 2.80 | 2.80 | -2.10 | 2.88 |
| 3 | 819 | NR | Mobile, Self-Propelled Equipment Salesperson | 1.99 | 2.13 | 2.13 | 7.04 | 2.19 |
| 3 | 820 | NR | Automobile Auction | 4.60 | 4.35 | 4.35 | -5.43 | 4.47 |
| 3 | 821 | | Beverage Distributor, Wholesale | 11.41 | 11.04 | 11.04 | -3.24 | 11.34 |
| 3 | 825 | NR | Automobile Storage Garage or Parking Station or Lot | 6.10 | 6.17 | 6.17 | 1.15 | 6.34 |
| 3 | 828 | NR | Paratransit Service | 14.71 | 14.04 | 14.04 | -4.55 | 14.42 |
| 3 | 855 | | Lumber and/or Building Material Dealer | 9.68 | 9.19 | 9.19 | -5.06 | 9.44 |
| 3 | 857 | NR | Metal Service Center (Ferrous or Nonferrous Metals) | 10.44 | 9.77 | 9.77 | -6.42 | 10.04 |
| 3 | 858 | NR | Ferrous Scrap Metal Dealer | 13.09 | 12.57 | 12.57 | -3.97 | 12.91 |
| 3 | 859 | NR | Nonferrous Scrap Metal Dealer | 13.72 | 13.10 | 13.10 | -4.52 | 13.46 |
| 3 | 860 | NR | Junk Dealer | 15.02 | 14.27 | 14.27 | -4.99 | 14.66 |
| 3 | 862 | NR | Recycling Center | 13.26 | 12.71 | 12.71 | -4.15 | 13.06 |
| 3 | 865 | | Poultry and/or Fish Dealer/Processor | 5.03 | 4.50 | 4.50 | -10.54 | 4.62 |
| 3 | 867 | NR | Employment Contractor - Temporary Warehousing Staff | 8.43 | 10.37 | 7.95 | -5.69 | 8.17 |
| 3 | 871 | NR | Employment Contractor - Temporary Furniture Store - Wholesale Staff | 10.34 | 10.02 | 10.02 | -3.09 | 10.29 |
| 3 | 877 | NR | Employment Contractor - Temporary Department Store Staff | 4.77 | 4.82 | 4.51 | -5.45 | 4.63 |
| 3 | 879 | NR | Employment Contractor - Temporary Packaging - Contract - Non-crating Staff | 4.86 | 5.92 | 4.81 | -1.03 | 4.94 |
| 3 | 880 | | Apartment House | 10.47 | 10.43 | 10.43 | -0.38 | 10.71 |
| 3 | 881 | NR | Employment Contractor - Temporary Hardware Store - Wholesale Staff | 5.17 | 6.10 | 4.87 | -5.80 | 5.00 |
| 3 | 882 | NR | Residential Interior Cleaning Services - By Contractor | 11.27 | 10.73 | 10.73 | -4.79 | 11.02 |
| 3 | 883 | NR | Employment Contractor - Temporary Retail Store, N.O.C. Staff | 4.40 | 4.98 | 4.49 | 2.05 | 4.61 |
| 3 | 884 | | Health Or Exercise Club | 1.52 | 1.46 | 1.46 | -3.95 | 1.50 |
| 3 | 885 | | Plumbing Supplies Dealer Or Pipe Merchant | 5.31 | 5.34 | 5.34 | 0.56 | 5.49 |
| 3 | 886 | NR | Electrical Supplies Dealer | 4.16 | 3.98 | 3.98 | -4.33 | 4.09 |
| 3 | 887 | | Museum | 2.04 | 1.90 | 1.90 | -6.86 | 1.95 |
| 3 | 888 | NR | Homeowners Association | 6.10 | 7.46 | 7.38 | 20.98 | 7.58 |
| 3 | 889 | | Employment Contractor - Temporary Clerical Staff | 0.30 | 0.33 | 0.28 | -6.67 | 0.29 |
| 3 | 890 | NR | Library - Public | 0.95 | 0.90 | 0.90 | -5.26 | 0.92 |
| 3 | 891 | | Pre-School (Child Care Or Early Education) Services | 2.38 | 2.34 | 2.34 | -1.68 | 2.40 |
| 3 | 895 | NR | Employment Contactor - Temporary College or School Staff | 0.79 | 1.16 | 0.76 | -3.80 | 0.78 |
| 3 | 896 | NR | Club, N.O.C. | 3.33 | 3.13 | 3.13 | -6.01 | 3.22 |
| 3 | 897 | | Fast Food Restaurant | 3.49 | 3.30 | 3.30 | -5.44 | 3.39 |
| 3 | 898 | | Caterer | 7.00 | 6.70 | 6.70 | -4.29 | 6.88 |
| 3 | 899 | NR | Bar, Nightclub | 2.59 | 2.54 | 2.54 | -1.93 | 2.61 |
| 3 | 903 | NR | Labor Union | 0.67 | 0.61 | 0.61 | -8.96 | 0.63 |

| Ind <u>Grp</u> | Class <u>Code</u> | | Class Description | Current Rate Pre DCCPAP Pre Surcharge | Indicated Rate Pre DCCPAP Pre Surcharge | Proposed Rate Pre DCCPAP Pre Surcharge | Proposed % Change | Proposed Rate Incl DCCPAP Post Surcharge |
|-------------------|----------------------|----|--------------------------------------------------------------------------|---------------------------------------------|-----------------------------------------------|----------------------------------------------|----------------------|------------------------------------------------|
| 3 | 904 | NR | Investigative Agency | 2.39 | 2.36 | 2.36 | -1.26 | 2.42 |
| 3 | 905 | NR | Architectural Consulting Firm | 0.39 | 0.32 | 0.32 | -17.95 | 0.33 |
| 3 | 907 | NR | Fruit Or Vegetable Dealer - Wholesale | 7.87 | 7.55 | 7.55 | -4.07 | 7.76 |
| 3 | 0908 | | Domestic Workers - Inside - Occasional | 354.87 | 326.45 | 326.45 | -8.01 | 335.33 |
| 3 | 0909 | NR | Domestic Workers - Outside - Occasional | 147.39 | 140.68 | 140.68 | -4.55 | 144.51 |
| 3 | 910 | NR | Meat Dealer - Wholesale | 9.96 | 9.47 | 9.47 | -4.92 | 9.73 |
| 3 | 911 | | Grocery - Wholesale | 7.22 | 6.57 | 6.57 | -9.00 | 6.75 |
| 3 | 0912 | NR | Domestic Workers - Outside | 588.92 | 602.49 | 602.49 | 2.30 | 618.88 |
| 3 | 0913 | | Domestic Workers - Inside | 796.25 | 764.67 | 764.67 | -3.97 | 785.47 |
| 3 | 914 | | Department Store | 4.77 | 4.51 | 4.51 | -5.45 | 4.63 |
| 3 | 915 | NR | Meat, Fish and/or Poultry Store - Retail | 4.89 | 4.60 | 4.60 | -5.93 | 4.73 |
| 3 | 916 | | Clothing Or Dry Goods Store - Wholesale or Retail | 3.46 | 3.31 | 3.31 | -4.34 | 3.40 |
| 3 | 917 | | Grocery - Retail | 6.04 | 5.71 | 5.71 | -5.46 | 5.87 |
| 3 | 918 | NR | Bakery Shop - Retail | 4.71 | 4.46 | 4.46 | -5.31 | 4.58 |
| 3 | 919 | NR | Florist Store - Retail or Wholesale | 4.19 | 3.97 | 3.97 | -5.25 | 4.08 |
| 3 | 920 | | Jewelry Store - Wholesale or Retail | 1.16 | 1.10 | 1.10 | -5.17 | 1.13 |
| 3 | 921 | NR | Furniture Store - Wholesale | 10.34 | 10.02 | 10.02 | -3.09 | 10.29 |
| 3 | 922 | | Furniture Store - Retail | 5.31 | 4.78 | 4.78 | -9.98 | 4.91 |
| 3 | 923 | NR | Packaging - Contract - Non-Crating | 4.86 | 4.81 | 4.81 | -1.03 | 4.94 |
| 3 | 924 | | Wholesale Store, N.O.C. | 5.51 | 5.53 | 5.53 | 0.36 | 5.68 |
| 3 | 925 | | Hardware Store - Retail | 4.25 | 4.14 | 4.14 | -2.59 | 4.25 |
| 3 | 926 | | Hardware Store - Wholesale | 5.17 | 4.87 | 4.87 | -5.80 | 5.00 |
| 3 | 927 | | Pharmacy - Retail | 1.77 | 1.89 | 1.89 | 6.78 | 1.94 |
| 3 | 928 | | Retail Store, N.O.C. | 4.40 | 4.49 | 4.49 | 2.05 | 4.61 |
| 3 | 929 | NR | Employment Contractor - Temporary Staff - Mercantile Operations | 6.52 | 6.32 | 6.32 | -3.07 | 6.49 |
| 3 | 932 | | Copying Or Duplicating Service | 1.37 | 1.29 | 1.29 | -5.84 | 1.33 |
| 3 | 933 | NR | Vending Or Coin-Operated Machine - Installation, Service or repair | 8.15 | 7.73 | 7.73 | -5.15 | 7.94 |
| 3 | 934 | | Automobile Parts And Accessory Store - Retail and/or Wholesale | 4.90 | 4.70 | 4.70 | -4.08 | 4.83 |
| 3 | 935 | NR | Lumber and/or Building Material Dealer - Store Employees | 2.52 | 2.36 | 2.36 | -6.35 | 2.42 |
| 3 | 936 | | Broadcasting Station | 0.67 | 0.58 | 0.58 | -13.43 | 0.60 |
| 3 | 937 | | Employment Contractor - Temporary Staff - Heavy Service | 15.08 | 13.75 | 13.75 | -8.82 | 14.12 |
| 3 | 939 | NR | Carnival - Traveling | 10.13 | 9.74 | 9.74 | -3.85 | 10.00 |
| 3 | 940 | NR | Residential Care Facility for Individuals With Intellectual Disabilities | 8.37 | 8.47 | 8.47 | 1.19 | 8.70 |
| 3 | 941 | | Social Rehabilitation Facility | 4.89 | 5.01 | 5.01 | 2.45 | 5.15 |
| 3 | 942 | | Home Health Care - Professional Staff | 4.29 | 4.05 | 4.05 | -5.59 | 4.16 |
| 3 | 943 | | Home Health Care - Nonprofessional Staff | 8.18 | 7.72 | 7.72 | -5.62 | 7.93 |
| 3 | 944 | | Club - Country, Golf or Yachting | 5.02 | 4.72 | 4.72 | -5.98 | 4.85 |
| 3 | 945 | NR | Hotel Restaurant | 4.97 | 4.77 | 4.77 | -4.02 | 4.90 |
| 3 | 946 | | Employment Contractor - Temporary Medical Staffing | 5.41 | 5.09 | 5.09 | -5.91 | 5.23 |
| 3 | 947 | NR | Employment Contractor - Temporary Staff - Maintenance Or Service | 9.39 | 9.11 | 9.11 | -2.98 | 9.36 |
| 3 | 948 | | Mailing or Addressing Company | 3.25 | 3.11 | 3.11 | -4.31 | 3.19 |
| 3 | 949 | NR | Employment Contractor - Temporary Marketing | 1.25 | 1.07 | 1.07 | -14.40 | 1.10 |

| Ind <u>Grp</u> | Class <u>Code</u> | | Class Description | Current Rate Pre DCCPAP Pre Surcharge | Indicated Rate Pre DCCPAP Pre Surcharge | Proposed Rate Pre DCCPAP Pre Surcharge | Proposed % Change | Proposed Rate Incl DCCPAP Post Surcharge |
|-------------------|----------------------|----|---------------------------------------------------------------|---------------------------------------------|-----------------------------------------------|----------------------------------------------|----------------------|------------------------------------------------|
| 3 | 951 | | Salesperson - Outside | 0.83 | 0.80 | 0.80 | -3.61 | 0.82 |
| 3 | 952 | | Office Machine Service or Repair | 0.97 | 0.92 | 0.92 | -5.15 | 0.95 |
| 3 | 953 | | Clerical Office | 0.30 | 0.28 | 0.28 | -6.67 | 0.29 |
| 3 | 954 | | Security Agency | 5.11 | 4.83 | 4.83 | -5.48 | 4.96 |
| 3 | 955 | | Engineering Consulting Firm | 0.43 | 0.32 | 0.39 | -9.30 | 0.40 |
| 3 | 956 | | Law Firm | 0.26 | 0.27 | 0.27 | 3.85 | 0.28 |
| 3 | 957 | | Physician or Dentist | 0.97 | 0.97 | 0.97 | 0.00 | 1.00 |
| 3 | 958 | | Rehabilitation Hospital | 2.36 | 2.45 | 2.45 | 3.81 | 2.52 |
| 3 | 959 | | Veterinarian | 2.76 | 2.66 | 2.66 | -3.62 | 2.73 |
| 3 | 960 | | Nursing and Convalescent Home | 6.11 | 6.03 | 6.03 | -1.31 | 6.19 |
| 3 | 961 | | Hospital | 1.41 | 1.36 | 1.36 | -3.55 | 1.40 |
| 3 | 962 | | Accounting Or Financial Auditing Firm | 0.25 | 0.23 | 0.25 | 0.00 | 0.26 |
| 3 | 963 | | Church | 0.72 | 0.64 | 0.64 | -11.11 | 0.66 |
| 3 | 964 | | Work Center | 5.03 | 4.98 | 4.98 | -0.99 | 5.12 |
| 3 | 965 | | College Or School, N.O.C. | 0.79 | 0.76 | 0.76 | -3.80 | 0.78 |
| 2 | 966 | NR | Television, Video, Audio or Radio Equipment Service Or Repair | 4.36 | 4.66 | 4.66 | 6.88 | 4.79 |
| 3 | 967 | | Theaters | 1.53 | 1.46 | 1.46 | -4.58 | 1.50 |
| 3 | 968 | NR | Sports, Recreational Or Amusement Facility, indoor | 2.28 | 2.16 | 2.16 | -5.26 | 2.22 |
| 3 | 969 | | Amusement, Outdoor | 7.33 | 6.82 | 6.82 | -6.96 | 7.01 |
| 3 | 970 | NR | Athletic Team - Contact Sports | 12.81 | 10.31 | 10.31 | -19.52 | 10.59 |
| 3 | 971 | | Commercial Buildings | 5.85 | 5.51 | 5.51 | -5.81 | 5.66 |
| 3 | 973 | | Hotel, All Other Employees | 5.29 | 5.13 | 5.13 | -3.02 | 5.27 |
| 3 | 974 | | Retirement Or Life Care Community | 5.19 | 5.10 | 5.10 | -1.73 | 5.24 |
| 3 | 975 | | Restaurant, N.O.C. | 2.64 | 2.61 | 2.61 | -1.14 | 2.68 |
| 3 | 976 | | Community Center | 2.55 | 2.63 | 2.63 | 3.14 | 2.70 |
| 3 | 977 | | Barber Shop, Beauty Parlor Or Hair Styling Salon | 0.86 | 0.80 | 0.80 | -6.98 | 0.82 |
| 3 | 978 | NR | Camps, Summer Or Winter, N.O.C. | 4.52 | 4.54 | 4.54 | 0.44 | 4.66 |
| 3 | 979 | | Residential Facility For The Elderly - Non-Medical | 7.06 | 6.79 | 6.79 | -3.82 | 6.97 |
| 3 | 980 | | City, Town, Village or County | 6.58 | 6.22 | 6.22 | -5.47 | 6.39 |
| 3 | 981 | | Casino Gambling | 4.75 | 4.40 | 4.40 | -7.37 | 4.52 |
| 3 | 983 | NR | Housing Authority | 12.89 | 12.56 | 12.56 | -2.56 | 12.90 |
| 3 | 984 | | Insurance Company | 0.40 | 0.38 | 0.38 | -5.00 | 0.39 |
| 3 | 985 | | Police or Firefighters, Salaried | 7.27 | 6.83 | 6.83 | -6.05 | 7.02 |
| 3 | 986 | | Shelter or Halfway House - Residential - Non-Medical | 3.00 | 2.86 | 2.86 | -4.67 | 2.94 |
| 3 | 988 | | Bank | 0.33 | 0.31 | 0.31 | -6.06 | 0.32 |
| 3 | 991 | NR | Athletic Team: Non-Contact Sports | 12.81 | 10.31 | 10.31 | -19.52 | 10.59 |
| 3 | 992 | | Sanitation Company | 7.22 | 7.08 | 7.08 | -1.94 | 7.27 |
| 3 | 995 | | Rubbish Or Garage Removal | 13.28 | 12.61 | 12.61 | -5.05 | 12.95 |
| 3 | 997 | NR | Undertakers | 1.76 | 1.71 | 1.71 | -2.84 | 1.76 |
| 3 | 999 | NR | Cemetery | 8.34 | 8.12 | 8.12 | -2.64 | 8.34 |
| 1 | 4771 | NR | Explosives Or Ammunition Mfg., N.O.C. | 5.58 | 6.15 | 6.15 | 10.22 | 6.32 |
| 3 | 4777 | | Explosives Distributor | 13.00 | 12.52 | 12.52 | -3.69 | 12.86 |

| Ind <u>Grp</u> | Class <u>Code</u> | | <u>Class Description</u> | Current Rate Pre DCCPAP Pre Surcharge | Indicated Rate Pre DCCPAP Pre Surcharge | Proposed Rate Pre DCCPAP Pre Surcharge | Proposed % Change | Proposed Rate Incl DCCPAP Post Surcharge |
|-------------------|----------------------|----|--------------------------------------------------------------|---------------------------------------------|-----------------------------------------------|----------------------------------------------|-------------------|------------------------------------------------|
| 3 | 7405 | NR | Aircraft Operation - Scheduled and Supplemental Air Carriers | 3.42 | 3.27 | 3.27 | -4.39 | 3.36 |
| 3 | 7413 | NR | Aircraft Operation - Commuter Air Carriers | 1.63 | 1.42 | 1.42 | -12.88 | 1.46 |
| 3 | 7421 | NR | Aircraft Operation - Business | 1.98 | 1.72 | 1.72 | -13.13 | 1.77 |
| 3 | 7424 | NR | Aircraft Operation. N.O.C. | 4.66 | 4.08 | 4.08 | -12.45 | 4.19 |
| 3 | 7428 | | Airport Operation - Ground Crew | 3.22 | 3.01 | 3.01 | -6.52 | 3.09 |
| 3 | 7445 | NR | Non-Ratable Element - Class 7405 | 1.14 | 1.09 | 1.09 | -4.39 | 1.12 |
| 3 | 7453 | NR | Non-Ratable Element - Class 7413 | 0.35 | 0.31 | 0.31 | -11.43 | 0.32 |
| 3 | 9985 | NR | Supplemental Radiation Loading | Α | Α | Α | 0.00 | Α |

DELAWARE COMPENSATION RATING BUREAU, INC.

Summary of Indicated and Proposed Residual Market Rates by Percentage Change

Exhibits 31a and 31b present current, indicated and proposed rates along with the proposed percentage change, all on a pre-surcharge basis. Also shown is the proposed post-surcharge rate.

Exhibit 31b presents this information sorted by percentage change.

| Ind <u>Grp</u> | Class Code | | Class Description | Current Rate Pre DCCPAP Pre Surcharge | Indicated Rate Pre DCCPAP Pre Surcharge | Proposed Rate Pre DCCPAP Pre Surcharge | Proposed % Change | Proposed Rate Incl DCCPAP Post Surcharge |
|-------------------|---------------|-----|------------------------------------------------------------------------------|---------------------------------------------|-----------------------------------------------|----------------------------------------------|-------------------|------------------------------------------------|
| 3 | 970 | NR | Athletic Team - Contact Sports | 12.81 | 10.31 | 10.31 | -19.52 | 10.59 |
| 3 | 991 | NR | Athletic Team: Non-Contact Sports | 12.81 | 10.31 | 10.31 | -19.52 | 10.59 |
| 3 | 905 | NR | Architectural Consulting Firm | 0.39 | 0.32 | 0.32 | -17.95 | 0.33 |
| 3 | 949 | NR | Employment Contractor - Temporary Marketing | 1.25 | 1.07 | 1.07 | -14.40 | 1.10 |
| 3 | 936 | | Broadcasting Station | 0.67 | 0.58 | 0.58 | -13.43 | 0.60 |
| 3 | 7421 | NR | Aircraft Operation - Business | 1.98 | 1.72 | 1.72 | -13.13 | 1.77 |
| 3 | 7413 | NR | Aircraft Operation - Commuter Air Carriers | 1.63 | 1.42 | 1.42 | -12.88 | 1.46 |
| 3 | 7424 | NR | Aircraft Operation. N.O.C. | 4.66 | 4.08 | 4.08 | -12.45 | 4.19 |
| 2 | 607 | NR | Drilling | 10.84 | 9.60 | 9.60 | -11.44 | 10.37 |
| 3 | 7453 | NR | Non-Ratable Element - Class 7413 | 0.35 | 0.31 | 0.31 | -11.43 | 0.32 |
| 2 | 617 | NR | Gas, Steam or Water Main Construction | 8.07 | 7.15 | 7.15 | -11.40 | 7.82 |
| 3 | 963 | | Church | 0.72 | 0.64 | 0.64 | -11.11 | 0.66 |
| 3 | 865 | | Poultry and/or Fish Dealer/Processor | 5.03 | 4.50 | 4.50 | -10.54 | 4.62 |
| 3 | 922 | | Furniture Store - Retail | 5.31 | 4.78 | 4.78 | -9.98 | 4.91 |
| 3 | 808 | | Parcel Delivery | 11.73 | 10.56 | 10.56 | -9.97 | 10.85 |
| 1 | 744 | NR | Aircraft Mfg. | 1.42 | 1.28 | 1.28 | -9.86 | 1.31 |
| 3 | 955 | | Engineering Consulting Firm | 0.43 | 0.32 | 0.39 | -9.30 | 0.40 |
| 3 | 911 | | Grocery - Wholesale | 7.22 | 6.57 | 6.57 | -9.00 | 6.75 |
| 3 | 903 | NR | Labor Union | 0.67 | 0.61 | 0.61 | -8.96 | 0.63 |
| 3 | 937 | | Employment Contractor - Temporary Staff - Heavy Service | 15.08 | 13.75 | 13.75 | -8.82 | 14.12 |
| 1 | 416 | NR | Car Mfg Railroad | 5.05 | 4.63 | 4.63 | -8.32 | 4.76 |
| 3 | 0908 | | Domestic Workers - Inside - Occasional | 354.87 | 326.45 | 326.45 | -8.01 | 335.33 |
| 3 | 814 | | Dealer In Mobile, Self-Propelled Equipment | 6.68 | 6.16 | 6.16 | -7.78 | 6.33 |
| 3 | 981 | | Casino Gambling | 4.75 | 4.40 | 4.40 | -7.37 | 4.52 |
| 2 | 677 | | Boiler Installation or Repair | 5.83 | 5.41 | 5.41 | -7.20 | 5.90 |
| 3 | 977 | | Barber Shop, Beauty Parlor Or Hair Styling Salon | 0.86 | 0.80 | 0.80 | -6.98 | 0.82 |
| 3 | 969 | | Amusement, Outdoor | 7.33 | 6.82 | 6.82 | -6.96 | 7.01 |
| 3 | 015 | NR | Logging Or Lumbering - Mechanized | 26.43 | 24.61 | 24.61 | -6.89 | 25.28 |
| 3 | 887 | | Museum | 2.04 | 1.90 | 1.90 | -6.86 | 1.95 |
| 2 | 654 | ND | Concrete Construction | 9.80 | 9.13 | 9.13 | -6.84 | 10.23 |
| 3 | 802 | NR | Mobile Crane Rental With Operators | 11.95 | 11.14 | 11.14 | -6.78 | 11.44 |
| 3 | 889 | | Employment Contractor - Temporary Clerical Staff | 0.30 | 0.33 | 0.28 | -6.67 | 0.29 |
| 3 | 953 | | Clerical Office | 0.30 | 0.28 | 0.28 | -6.67 | 0.29 |
| 3 | 7428 | ND | Airport Operation - Ground Crew | 3.22 | 3.01 | 3.01 | -6.52 | 3.09 |
| 3 | 857 | NR | Metal Service Center (Ferrous or Nonferrous Metals) | 10.44 | 9.77 | 9.77 | -6.42 | 10.04 |
| 3 2 | 935 | NR | Lumber and/or Building Material Dealer - Store Employees | 2.52 | 2.36 12.87 | 2.36 | -6.35 | 2.42 13.67 |
| | 665 | | Painting | 13.71 | | 12.87 | -6.13 | |
| 3 3 | 988 985 | | Bank Police or Firefighters, Salaried | 0.33 7.27 | 0.31 6.83 | 0.31 6.83 | -6.06 -6.05 | 0.32 7.02 |
| 3 | | NR | · · · · · · · · · · · · · · · · · · · | 3.33 | 6.83 3.13 | | -6.05 -6.01 | 7.02 3.22 |
| 3 | 896 | INK | Club, N.O.C. | 3.33 5.02 | 3.13 4.72 | 3.13 4.72 | -6.01 -5.98 | 3.22 4.85 |
| 3 | 944 915 | NR | Club - Country, Golf or Yachting Meat, Fish and/or Poultry Store - Retail | 5.02 4.89 | 4.72 4.60 | 4.72 4.60 | -5.98 -5.93 | 4.85 4.73 |
| 3 | 915 | INE | ivical, Fish and/of Foultry Store - Retail | 4.09 | 4.00 | 4.00 | -5.93 | 4.73 |

| Ind <u>Grp</u> | Class Code | | <u>Class Description</u> | Current Rate Pre DCCPAP Pre Surcharge | Indicated Rate Pre DCCPAP Pre Surcharge | Proposed Rate Pre DCCPAP Pre Surcharge | Proposed % Change | Proposed Rate Incl DCCPAP Post Surcharge |
|-------------------|---------------|----|--------------------------------------------------------------------|---------------------------------------------|-----------------------------------------------|----------------------------------------------|----------------------|------------------------------------------------|
| 3 | 946 | | Employment Contractor - Temporary Medical Staffing | 5.41 | 5.09 | 5.09 | -5.91 | 5.23 |
| 3 | 005 | NR | Tree Pruning | 29.49 | 27.75 | 27.75 | -5.90 | 28.50 |
| 3 | 932 | | Copying Or Duplicating Service | 1.37 | 1.29 | 1.29 | -5.84 | 1.33 |
| 3 | 971 | | Commercial Buildings | 5.85 | 5.51 | 5.51 | -5.81 | 5.66 |
| 3 | 881 | NR | Employment Contractor - Temporary Hardware Store - Wholesale Staff | 5.17 | 6.10 | 4.87 | -5.80 | 5.00 |
| 3 | 926 | | Hardware Store - Wholesale | 5.17 | 4.87 | 4.87 | -5.80 | 5.00 |
| 3 | 813 | | Warehousing, Other than Furniture Moving or Storage | 8.43 | 7.95 | 7.95 | -5.69 | 8.17 |
| 3 | 867 | NR | Employment Contractor - Temporary Warehousing Staff | 8.43 | 10.37 | 7.95 | -5.69 | 8.17 |
| 3 | 943 | | Home Health Care - Nonprofessional Staff | 8.18 | 7.72 | 7.72 | -5.62 | 7.93 |
| 3 | 0012 | | Landscape Contractor | 7.67 | 7.24 | 7.24 | -5.61 | 7.44 |
| 3 | 942 | | Home Health Care - Professional Staff | 4.29 | 4.05 | 4.05 | -5.59 | 4.16 |
| 3 | 0034 | | Animal Raising | 6.12 | 5.78 | 5.78 | -5.56 | 5.94 |
| 2 | 608 | | Flat Cement Work | 8.83 | 8.34 | 8.34 | -5.55 | 9.43 |
| 2 | 663 | | Plumbing | 6.70 | 6.33 | 6.33 | -5.52 | 6.84 |
| 3 | 954 | | Security Agency | 5.11 | 4.83 | 4.83 | -5.48 | 4.96 |
| 3 | 980 | | City, Town, Village or County | 6.58 | 6.22 | 6.22 | -5.47 | 6.39 |
| 3 | 917 | | Grocery - Retail | 6.04 | 5.71 | 5.71 | -5.46 | 5.87 |
| 3 | 877 | NR | Employment Contractor - Temporary Department Store Staff | 4.77 | 4.82 | 4.51 | -5.45 | 4.63 |
| 3 | 914 | | Department Store | 4.77 | 4.51 | 4.51 | -5.45 | 4.63 |
| 3 | 897 | | Fast Food Restaurant | 3.49 | 3.30 | 3.30 | -5.44 | 3.39 |
| 3 | 820 | NR | Automobile Auction | 4.60 | 4.35 | 4.35 | -5.43 | 4.47 |
| 2 | 602 | NR | Road or Street Construction: Subsurface work | 8.81 | 8.34 | 8.34 | -5.33 | 9.16 |
| 3 | 918 | NR | Bakery Shop - Retail | 4.71 | 4.46 | 4.46 | -5.31 | 4.58 |
| 3 | 803 | NR | Taxicab Company | 31.25 | 29.60 | 29.60 | -5.28 | 30.41 |
| 3 | 890 | NR | Library - Public | 0.95 | 0.90 | 0.90 | -5.26 | 0.92 |
| 3 | 968 | NR | Sports, Recreational Or Amusement Facility, indoor | 2.28 | 2.16 | 2.16 | -5.26 | 2.22 |
| 3 | 919 | NR | Florist Store - Retail or Wholesale | 4.19 | 3.97 | 3.97 | -5.25 | 4.08 |
| 3 | 920 | | Jewelry Store - Wholesale or Retail | 1.16 | 1.10 | 1.10 | -5.17 | 1.13 |
| 3 | 933 | NR | Vending Or Coin-Operated Machine - Installation, Service or repair | 8.15 | 7.73 | 7.73 | -5.15 | 7.94 |
| 3 | 952 | | Office Machine Service or Repair | 0.97 | 0.92 | 0.92 | -5.15 | 0.95 |
| 3 | 0083 | NR | Livestock Farm | 8.42 | 7.99 | 7.99 | -5.11 | 8.21 |
| 2 | 660 | | Alarm Or Sound System - Installation or Repair | 3.95 | 3.75 | 3.75 | -5.06 | 3.85 |
| 3 | 855 | | Lumber and/or Building Material Dealer | 9.68 | 9.19 | 9.19 | -5.06 | 9.44 |
| 1 | 751 | NR | Gas Utility | 4.75 | 4.51 | 4.51 | -5.05 | 4.63 |
| 3 | 995 | | Rubbish Or Garage Removal | 13.28 | 12.61 | 12.61 | -5.05 | 12.95 |
| 2 | 653 | | Masonry | 12.10 | 11.49 | 11.49 | -5.04 | 12.09 |
| 3 | 984 | | Insurance Company | 0.40 | 0.38 | 0.38 | -5.00 | 0.39 |
| 3 | 860 | NR | Junk Dealer | 15.02 | 14.27 | 14.27 | -4.99 | 14.66 |
| 3 | 009 | NR | Logging Or Lumbering, N.O.C. | 43.50 | 41.35 | 41.35 | -4.94 | 42.47 |
| 3 | 910 | NR | Meat Dealer - Wholesale | 9.96 | 9.47 | 9.47 | -4.92 | 9.73 |
| 3 | 882 | NR | Residential Interior Cleaning Services - By Contractor | 11.27 | 10.73 | 10.73 | -4.79 | 11.02 |
| 3 | 0011 | NR | Flower Raising | 6.15 | 5.86 | 5.86 | -4.72 | 6.02 |

| Ind <u>Grp</u> | Class <u>Code</u> | | Class Description | Current Rate Pre DCCPAP Pre Surcharge | Indicated Rate Pre DCCPAP Pre Surcharge | Proposed Rate Pre DCCPAP Pre Surcharge | Proposed <u>% Change</u> | Proposed Rate Incl DCCPAP Post Surcharge |
|-------------------|----------------------|----|------------------------------------------------------------------------|---------------------------------------------|-----------------------------------------------|----------------------------------------------|--------------------------|------------------------------------------------|
| 1 | 406 | NR | Rolling Mill - Ferrous Metals | 9.97 | 9.50 | 9.50 | -4.71 | 9.76 |
| 3 | 986 | | Shelter or Halfway House - Residential - Non-Medical | 3.00 | 2.86 | 2.86 | -4.67 | 2.94 |
| 2 | 603 | NR | Sewer Construction | 12.55 | 11.97 | 11.97 | -4.62 | 13.07 |
| 3 | 967 | | Theaters | 1.53 | 1.46 | 1.46 | -4.58 | 1.50 |
| 3 | 828 | NR | Paratransit Service | 14.71 | 14.04 | 14.04 | -4.55 | 14.42 |
| 3 | 0909 | NR | Domestic Workers - Outside - Occasional | 147.39 | 140.68 | 140.68 | -4.55 | 144.51 |
| 2 | 651 | | Carpentry - Commercial Structures | 9.91 | 9.46 | 9.46 | -4.54 | 10.39 |
| 2 | 693 | NR | Employment Contractor - Temporary Commercial Structure Carpentry Staff | 9.91 | 13.17 | 9.46 | -4.54 | 10.39 |
| 3 | 859 | NR | Nonferrous Scrap Metal Dealer | 13.72 | 13.10 | 13.10 | -4.52 | 13.46 |
| 2 | 609 | | Excavation | 8.30 | 7.93 | 7.93 | -4.46 | 8.57 |
| 2 | 691 | NR | Employment Contractor - Temporary Excavation Staff | 8.30 | 9.47 | 7.93 | -4.46 | 8.57 |
| 2 | 648 | | Carpentry - Installation of Cabinet Work | 9.00 | 8.60 | 8.60 | -4.44 | 8.98 |
| 2 | 675 | | Machinery or Equipment Erection or Repair | 7.03 | 6.72 | 6.72 | -4.41 | 7.07 |
| 3 | 7405 | NR | Aircraft Operation - Scheduled and Supplemental Air Carriers | 3.42 | 3.27 | 3.27 | -4.39 | 3.36 |
| 3 | 7445 | NR | Non-Ratable Element - Class 7405 | 1.14 | 1.09 | 1.09 | -4.39 | 1.12 |
| 3 | 916 | | Clothing Or Dry Goods Store - Wholesale or Retail | 3.46 | 3.31 | 3.31 | -4.34 | 3.40 |
| 3 | 886 | NR | Electrical Supplies Dealer | 4.16 | 3.98 | 3.98 | -4.33 | 4.09 |
| 3 | 948 | | Mailing or Addressing Company | 3.25 | 3.11 | 3.11 | -4.31 | 3.19 |
| 3 | 898 | | Caterer | 7.00 | 6.70 | 6.70 | -4.29 | 6.88 |
| 3 | 0013 | NR | Nursery | 7.56 | 7.24 | 7.24 | -4.23 | 7.44 |
| 3 | 862 | NR | Recycling Center | 13.26 | 12.71 | 12.71 | -4.15 | 13.06 |
| 3 | 934 | | Automobile Parts And Accessory Store - Retail and/or Wholesale | 4.90 | 4.70 | 4.70 | -4.08 | 4.83 |
| 3 | 907 | NR | Fruit Or Vegetable Dealer - Wholesale | 7.87 | 7.55 | 7.55 | -4.07 | 7.76 |
| 3 | 945 | NR | Hotel Restaurant | 4.97 | 4.77 | 4.77 | -4.02 | 4.90 |
| 3 | 858 | NR | Ferrous Scrap Metal Dealer | 13.09 | 12.57 | 12.57 | -3.97 | 12.91 |
| 3 | 0913 | | Domestic Workers - Inside | 796.25 | 764.67 | 764.67 | -3.97 | 785.47 |
| 3 | 884 | | Health Or Exercise Club | 1.52 | 1.46 | 1.46 | -3.95 | 1.50 |
| 2 | 601 | | Road or Street Construction: Paving or Repaving | 15.29 | 14.70 | 14.70 | -3.86 | 16.14 |
| 3 | 804 | | School Transportation | 5.44 | 5.23 | 5.23 | -3.86 | 5.37 |
| 1 | 445 | NR | Hardware Mfg., N.O.C. | 6.50 | 6.25 | 6.25 | -3.85 | 6.42 |
| 3 | 939 | NR | Carnival - Traveling | 10.13 | 9.74 | 9.74 | -3.85 | 10.00 |
| 3 | 979 | | Residential Facility For The Elderly - Non-Medical | 7.06 | 6.79 | 6.79 | -3.82 | 6.97 |
| 3 | 895 | NR | Employment Contactor - Temporary College or School Staff | 0.79 | 1.16 | 0.76 | -3.80 | 0.78 |
| 3 | 965 | | College Or School, N.O.C. | 0.79 | 0.76 | 0.76 | -3.80 | 0.78 |
| 1 | 411 | NR | Steel Fabricating | 12.60 | 12.13 | 12.13 | -3.73 | 12.46 |
| 3 | 811 | | Trucking, N.O.C. | 13.00 | 12.52 | 12.52 | -3.69 | 12.86 |
| 3 | 4777 | | Explosives Distributor | 13.00 | 12.52 | 12.52 | -3.69 | 12.86 |
| 3 | 959 | | Veterinarian | 2.76 | 2.66 | 2.66 | -3.62 | 2.73 |
| 3 | 951 | | Salesperson - Outside | 0.83 | 0.80 | 0.80 | -3.61 | 0.82 |
| 1 | 305 | NR | Carpentry Shop | 9.99 | 9.63 | 9.63 | -3.60 | 9.89 |
| 3 | 961 | | Hospital | 1.41 | 1.36 | 1.36 | -3.55 | 1.40 |
| 3 | 0016 | NR | Orchard | 5.08 | 4.90 | 4.90 | -3.54 | 5.03 |

| Ind <u>Grp</u> | Class <u>Code</u> | | Class Description | Current Rate Pre DCCPAP Pre Surcharge | Indicated Rate Pre DCCPAP Pre Surcharge | Proposed Rate Pre DCCPAP Pre Surcharge | Proposed % Change | Proposed Rate Incl DCCPAP Post Surcharge |
|-------------------|----------------------|----|---------------------------------------------------------------------------------|---------------------------------------------|-----------------------------------------------|----------------------------------------------|----------------------|------------------------------------------------|
| 2 | 625 | NR | Conduit Construction | 9.98 | 9.63 | 9.63 | -3.51 | 10.43 |
| 1 | 489 | NR | Dental Laboratory | 3.16 | 3.05 | 3.05 | -3.48 | 3.13 |
| 3 | 0036 | NR | Diary Farm | 6.99 | 6.75 | 6.75 | -3.43 | 6.93 |
| 1 | 506 | NR | Powder Metal Products Mfg. | 4.14 | 4.00 | 4.00 | -3.38 | 4.11 |
| 2 | 656 | NR | Electric Line Construction | 12.44 | 12.03 | 12.03 | -3.30 | 13.13 |
| 3 | 821 | | Beverage Distributor, Wholesale | 11.41 | 11.04 | 11.04 | -3.24 | 11.34 |
| 3 | 871 | NR | Employment Contractor - Temporary Furniture Store - Wholesale Staff | 10.34 | 10.02 | 10.02 | -3.09 | 10.29 |
| 3 | 921 | NR | Furniture Store - Wholesale | 10.34 | 10.02 | 10.02 | -3.09 | 10.29 |
| 3 | 929 | NR | Employment Contractor - Temporary Staff - Mercantile Operations | 6.52 | 6.32 | 6.32 | -3.07 | 6.49 |
| 2 | 645 | | Wallboard Installation | 10.93 | 10.60 | 10.60 | -3.02 | 11.75 |
| 3 | 973 | | Hotel, All Other Employees | 5.29 | 5.13 | 5.13 | -3.02 | 5.27 |
| 2 | 682 | NR | Employment Contractor - Temporary Staff - Construction or Erection Operations | 27.53 | 26.70 | 26.70 | -3.01 | 27.43 |
| 3 | 947 | NR | Employment Contractor - Temporary Staff - Maintenance Or Service | 9.39 | 9.11 | 9.11 | -2.98 | 9.36 |
| 2 | 652 | | Carpentry - Residential | 13.88 | 13.47 | 13.47 | -2.95 | 14.15 |
| 2 | 664 | | Heating, Ventilating or Air Conditioning Contractor | 7.93 | 7.70 | 7.70 | -2.90 | 8.91 |
| 3 | 807 | NR | Ambulance Service - Salaried Employees | 10.77 | 10.46 | 10.46 | -2.88 | 10.74 |
| 2 | 615 | NR | Tunneling | 17.74 | 17.23 | 17.23 | -2.87 | 18.80 |
| 3 | 997 | NR | Undertakers | 1.76 | 1.71 | 1.71 | -2.84 | 1.76 |
| 3 | 999 | NR | Cemetery | 8.34 | 8.12 | 8.12 | -2.64 | 8.34 |
| 3 | 925 | | Hardware Store - Retail | 4.25 | 4.14 | 4.14 | -2.59 | 4.25 |
| 1 | 227 | | Oilcloth Mfg. | 4.65 | 4.53 | 4.53 | -2.58 | 4.65 |
| 3 | 983 | NR | Housing Authority | 12.89 | 12.56 | 12.56 | -2.56 | 12.90 |
| 2 | 655 | NR | Iron Erection | 24.30 | 23.72 | 23.72 | -2.39 | 25.80 |
| 1 | 459 | NR | Eyelet Mfg. | 2.27 | 2.22 | 2.22 | -2.20 | 2.28 |
| 1 | 446 | NR | Precision Machined Parts Mfg., N.O.C. | 3.34 | 3.27 | 3.27 | -2.10 | 3.36 |
| 3 | 818 | | Automobile Dealer | 2.86 | 2.80 | 2.80 | -2.10 | 2.88 |
| 1 | 221 | NR | Plastic Articles Mfg., Injection Molding | 4.94 | 4.84 | 4.84 | -2.02 | 4.97 |
| 1 | 275 | NR | Employment Contractor - Temporary Plastics Articles Mfg Injection Molding Staff | 4.94 | 5.84 | 4.84 | -2.02 | 4.97 |
| 3 | 809 | | Fuel Distribution - Retail or Wholesale | 7.22 | 7.08 | 7.08 | -1.94 | 7.27 |
| 3 | 992 | | Sanitation Company | 7.22 | 7.08 | 7.08 | -1.94 | 7.27 |
| 3 | 899 | NR | Bar, Nightclub | 2.59 | 2.54 | 2.54 | -1.93 | 2.61 |
| 1 | 311 | NR | Cabinet Works | 6.29 | 6.17 | 6.17 | -1.91 | 6.34 |
| 3 | 007 | NR | Farm Machinery Operation | 9.07 | 8.91 | 8.91 | -1.76 | 9.15 |
| 3 | 805 | NR | Milk Hauling - By Contractor | 10.26 | 10.08 | 10.08 | -1.75 | 10.35 |
| 1 | 486 | NR | Incandescent Light Bulb Or Electronic Tube Mfg. | 3.47 | 3.41 | 3.41 | -1.73 | 3.50 |
| 3 | 974 | | Retirement Or Life Care Community | 5.19 | 5.10 | 5.10 | -1.73 | 5.24 |
| 3 | 891 | | Pre-School (Child Care Or Early Education) Services | 2.38 | 2.34 | 2.34 | -1.68 | 2.40 |
| 3 | 815 | | Automobile Service Center | 5.02 | 4.94 | 4.94 | -1.59 | 5.07 |
| 3 | 960 | | Nursing and Convalescent Home | 6.11 | 6.03 | 6.03 | -1.31 | 6.19 |
| 3 | 904 | NR | Investigative Agency | 2.39 | 2.36 | 2.36 | -1.26 | 2.42 |
| 2 | 709 | NR | Tallymen And Checking Clerks | 3.32 | 3.28 | 3.28 | -1.20 | 3.37 |
| 3 | 975 | | Restaurant, N.O.C. | 2.64 | 2.61 | 2.61 | -1.14 | 2.68 |

| Ind <u>Grp</u> | Class <u>Code</u> | | <u>Class Description</u> | Current Rate Pre DCCPAP Pre Surcharge | Indicated Rate Pre DCCPAP Pre Surcharge | Proposed Rate Pre DCCPAP Pre Surcharge | Proposed % Change | Proposed Rate Incl DCCPAP Post Surcharge |
|-------------------|----------------------|------|------------------------------------------------------------------------------|---------------------------------------------|-----------------------------------------------|----------------------------------------------|----------------------|------------------------------------------------|
| 1 | 475 | | Battery Mfg. | 5.68 | 5.62 | 5.62 | -1.06 | 5.77 |
| 1 | 499 | NR | Employment Contractor - Temporary Battery Mfg. Staff | 5.68 | 6.31 | 5.62 | -1.06 | 5.77 |
| 1 | 581 | | Oil Refining | 2.92 | 2.89 | 2.89 | -1.03 | 2.97 |
| 3 | 879 | NR | Employment Contractor - Temporary Packaging - Contract - Non-crating Staff | 4.86 | 5.92 | 4.81 | -1.03 | 4.94 |
| 3 | 923 | NR | Packaging - Contract - Non-Crating | 4.86 | 4.81 | 4.81 | -1.03 | 4.94 |
| 1 | 755 | | Electric Utilities | 4.05 | 4.01 | 4.01 | -0.99 | 4.12 |
| 3 | 964 | | Work Center | 5.03 | 4.98 | 4.98 | -0.99 | 5.12 |
| 1 | 458 | NR | Jewelry Mfg. | 4.14 | 4.10 | 4.10 | -0.97 | 4.21 |
| 2 | 659 | NR | Roofing | 30.85 | 30.58 | 30.58 | -0.88 | 32.87 |
| 2 | 661 | | Electrical Wiring - Within Buildings | 4.78 | 4.74 | 4.74 | -0.84 | 5.27 |
| 2 | 695 | NR | Employment Contractor - Temporary Electrical Wiring (Within Buildings) Staff | 4.78 | 6.35 | 4.74 | -0.84 | 5.27 |
| 1 | 457 | NR | Wire Goods Mfg. | 7.29 | 7.23 | 7.23 | -0.82 | 7.43 |
| 1 | 472 | NR | Electronic Component Mfg., N.O.C. | 2.43 | 2.41 | 2.41 | -0.82 | 2.48 |
| 1 | 497 | NR | Employment Contractor - Temporary Electronic Component Mfg. Staff | 2.43 | 2.92 | 2.41 | -0.82 | 2.48 |
| 1 | 108 | NR | Brewery | 7.69 | 7.63 | 7.63 | -0.78 | 7.84 |
| 1 | 132 | | Spinning Or Weaving | 3.07 | 3.05 | 3.05 | -0.65 | 3.13 |
| 1 | 263 | NR | Paper Coating/Finishing - By Contractor | 4.72 | 4.69 | 4.69 | -0.64 | 4.82 |
| 2 | 605 | NR | Railroad Construction | 13.00 | 12.92 | 12.92 | -0.62 | 14.08 |
| 1 | 119 | NR | Meat Products Mfg., N.O.C. | 8.15 | 8.10 | 8.10 | -0.61 | 8.32 |
| 2 | 718 | NR | Boat Building Or Repair | 5.03 | 5.00 | 5.00 | -0.60 | 5.14 |
| 1 | 327 | NR | Furniture Upholstering, Shop | 6.95 | 6.91 | 6.91 | -0.58 | 7.10 |
| 1 | 402 | NR | Smelting Or Galvanizing | 9.41 | 9.37 | 9.37 | -0.43 | 9.62 |
| 3 | 806 | NR | Furniture Moving and/or Storage | 17.30 | 17.23 | 17.23 | -0.40 | 17.70 |
| 3 | 880 | | Apartment House | 10.47 | 10.43 | 10.43 | -0.38 | 10.71 |
| 1 | 551 | | Chemical Mfg., N.O.C. | 2.73 | 2.72 | 2.72 | -0.37 | 2.79 |
| 1 | 435 | NR | Spring Mfg Hot Wound | 8.84 | 8.81 | 8.81 | -0.34 | 9.05 |
| 1 | 429 | NR | Die Casting Mfg. | 9.29 | 9.26 | 9.26 | -0.32 | 9.51 |
| 1 | 404 | NR | Steel Mfg. | 6.72 | 6.70 | 6.70 | -0.30 | 6.88 |
| 2 | 669 | NR | Plastering | 11.91 | 11.88 | 11.88 | -0.25 | 12.98 |
| 3 | 0006 | NR | Field Crop or Vegetable Farm | 7.29 | 7.28 | 7.28 | -0.14 | 7.48 |
| 1 | 163 | 1411 | Textile Products Mfg., N.O.C. | 8.55 | 8.54 | 8.54 | -0.12 | 8.77 |
| 2 | 647 | NR | Insulation Work, N.O.C. | 13.18 | 13.17 | 13.17 | -0.08 | 14.22 |
| 2 | 643 | NR | Asbestos Contractor | 19.77 | 19.76 | 19.76 | -0.05 | 21.49 |
| 2 | 055 | NR | Sand Excavation | 7.45 | 7.45 | 7.45 | 0.00 | 7.65 |
| 1 | 0175 | NR | Supplemental Loading For Class 512 | 1.97 | 1.97 | 1.97 | 0.00 | 2.02 |
| 1 | 488 | | Electronic Measuring Or Analytical Instrument Mfg. | 1.47 | 1.47 | 1.47 | 0.00 | 1.51 |
| 1 | 512 | NR | Brick Mfg., N.O.C. | 9.86 | 9.86 | 9.86 | 0.00 | 10.13 |
| 1 | 563 | 1411 | Paint Mfg. | 2.86 | 2.86 | 2.86 | 0.00 | 2.94 |
| 1 | 587 | NR | Employment Contractor - Temporary Paint or Colors Mfg. Staff | 2.86 | 3.54 | 2.86 | 0.00 | 2.94 |
| 2 | 679 | NR | Advertising Company, Outdoor | 14.27 | 14.27 | 14.27 | 0.00 | 14.66 |
| 2 | 716 | NR | Marina | 4.66 | 4.66 | 4.66 | 0.00 | 4.79 |
| 3 | 812 | NR | Mail Hauling Company | 12.43 | 12.43 | 12.43 | 0.00 | 12.77 |

| Ind <u>Grp</u> | Class Code | | Class Description | Current Rate Pre DCCPAP Pre Surcharge | Indicated Rate Pre DCCPAP Pre Surcharge | Proposed Rate Pre DCCPAP Pre Surcharge | Proposed % Change | Proposed Rate Incl DCCPAP Post Surcharge |
|-------------------|---------------|----------|--------------------------------------------------------------------------|---------------------------------------------|-----------------------------------------------|----------------------------------------------|----------------------|------------------------------------------------|
| 3 | 816 | NR | Automobile Filling Station | 4.11 | 4.11 | 4.11 | 0.00 | 4.22 |
| 3 | 957 | | Physician or Dentist | 0.97 | 0.97 | 0.97 | 0.00 | 1.00 |
| 3 | 962 | | Accounting Or Financial Auditing Firm | 0.25 | 0.23 | 0.25 | 0.00 | 0.26 |
| 3 | 9985 | NR | Supplemental Radiation Loading | Α | Α | Α | 0.00 | Α |
| 2 | 657 | NR | Rigging, N.O.C. | 14.44 | 14.46 | 14.46 | 0.14 | 15.78 |
| 1 | 225 | NR | Rubber Goods Mfg. | 5.66 | 5.67 | 5.67 | 0.18 | 5.82 |
| 1 | 477 | NR | Electric Motor Mfg. Or Repair | 4.39 | 4.40 | 4.40 | 0.23 | 4.52 |
| 2 | 676 | NR | Sheet Metal Installation | 7.71 | 7.73 | 7.73 | 0.26 | 8.46 |
| 1 | 104 | | Food Products Mfg., N.O.C. | 7.06 | 7.08 | 7.08 | 0.28 | 7.27 |
| 1 | 185 | NR | Employment Contract - Temporary Food Sundries Mfg., N.O.C. Staff | 7.06 | 8.87 | 7.08 | 0.28 | 7.27 |
| 2 | 667 | NR | Paper Hanging | 3.33 | 3.34 | 3.34 | 0.30 | 3.63 |
| 1 | 441 | NR | Tool Mfg., N.O.C. | 2.75 | 2.76 | 2.76 | 0.36 | 2.84 |
| 1 | 485 | NR | Communications, Search, Detection Or Signal Processing Equipment Mfg. | 2.79 | 2.80 | 2.80 | 0.36 | 2.88 |
| 3 | 924 | | Wholesale Store, N.O.C. | 5.51 | 5.53 | 5.53 | 0.36 | 5.68 |
| 1 | 413 | | Iron Works - Shop | 13.42 | 13.47 | 13.47 | 0.37 | 13.84 |
| 1 | 454 | | Sheet Metal Products Fabrication, N.O.C., Shop Only | 11.70 | 11.75 | 11.75 | 0.43 | 12.07 |
| 2 | 611 | NR | Pile Driving | 16.11 | 16.18 | 16.18 | 0.43 | 17.62 |
| 3 | 978 | NR | Camps, Summer Or Winter, N.O.C. | 4.52 | 4.54 | 4.54 | 0.44 | 4.66 |
| 1 | 752 | NR | Oil Or Gas Pipeline Operation | 2.02 | 2.03 | 2.03 | 0.50 | 2.09 |
| 1 | 261 | NR | Corrugated Paper And/Or Corrugated Products Mfg. | 5.87 | 5.90 | 5.90 | 0.51 | 6.06 |
| 1 | 555 | | Drug or Medicine Mfg. | 1.92 | 1.93 | 1.93 | 0.52 | 1.98 |
| 1 | 222 | | Plastic Articles Mfg., N.O.C. | 7.47 | 7.51 | 7.51 | 0.54 | 7.71 |
| 1 | 276 | NR | Employment Contractor - Temporary Plastic Articles Mfg. N.O.C. Staff | 7.47 | 8.08 | 7.51 | 0.54 | 7.71 |
| 1 | 407 | | Tube Mfg. | 7.26 | 7.30 | 7.30 | 0.55 | 7.50 |
| 3 | 885 | | Plumbing Supplies Dealer Or Pipe Merchant | 5.31 | 5.34 | 5.34 | 0.56 | 5.49 |
| 2 | 658 | NR | Iron Erection or Installation - Non-Structural | 15.72 | 15.81 | 15.81 | 0.57 | 17.12 |
| 1 | 451 | NR | Automobile Body Mfg. | 6.93 | 6.97 | 6.97 | 0.58 | 7.16 |
| 1 | 495 | NR | Employment Contractor - Temporary Auto Body Mfg. Staff | 6.93 | 8.52 | 6.97 | 0.58 | 7.16 |
| 1 | 753 | | Waterworks | 7.45 | 7.50 | 7.50 | 0.67 | 7.70 |
| 1 | 161 | NR | Apparel Mfg. | 4.12 | 4.15 | 4.15 | 0.73 | 4.26 |
| 1 | 191 | NR | Employment Contractor - Temporary Apparel Mfg. Staff | 4.12 | 5.11 | 4.15 | 0.73 | 4.26 |
| 1 | 309 | NR | Woodenware Mfg., N.O.C. | 6.02 | 6.07 | 6.07 | 0.83 | 6.24 |
| 1 | 464 | NR | Machinery Mfg., N.O.C. | 6.06 | 6.11 | 6.11 | 0.83 | 6.28 |
| 1 | 114 | NR | Rendering Works | 14.11 | 14.23 | 14.23 | 0.85 | 14.62 |
| 1 | 449 | NR | Electroplating | 4.69 | 4.73 | 4.73 | 0.85 | 4.86 |
| 1 | 507 | NR | Graphite Products Mfg. | 4.89 | 4.94 | 4.94 | 1.02 | 5.07 |
| 2 | 646 | NR | Furniture or Fixtures Installation | 9.74 | 9.84 | 9.84 | 1.03 | 10.65 |
| 1 | 553 | ND | Gases - Mfg. | 7.61 | 7.69 | 7.69 | 1.05 | 7.90 |
| 1 | 134 | NR | Knit Goods Mfg. | 7.07 | 7.15 | 7.15 | 1.13 | 7.34 |
| 3 2 | 825 | NR ND | Automobile Storage Garage or Parking Station or Lot | 6.10 | 6.17 | 6.17 | 1.15 | 6.34 9.75 |
| | 059 | NR | Mineral Milling | 8.42 | 8.52 | 8.52 | 1.19 | 8.75 |
| 3 | 940 | NR | Residential Care Facility for Individuals With Intellectual Disabilities | 8.37 | 8.47 | 8.47 | 1.19 | 8.70 |

| Ind <u>Grp</u> | Class <u>Code</u> | | <u>Class Description</u> | Current Rate Pre DCCPAP Pre Surcharge | Indicated Rate Pre DCCPAP Pre Surcharge | Proposed Rate Pre DCCPAP Pre Surcharge | Proposed % Change | Proposed Rate Incl DCCPAP Post Surcharge |
|-------------------|----------------------|----------|-----------------------------------------------------------------------------------------------|---------------------------------------------|-----------------------------------------------|----------------------------------------------|----------------------|------------------------------------------------|
| 2 | 673 | NR | Advertising Signs Mfg., Erection or Repair | 9.62 | 9.74 | 9.74 | 1.25 | 10.00 |
| 1 | 447 | NR | Nonferrous Metal Foundry | 10.05 | 10.18 | 10.18 | 1.29 | 10.46 |
| 2 | 670 | NR | House Furnishing Installation N.O.C. | 9.32 | 9.44 | 9.44 | 1.29 | 9.70 |
| 2 | 681 | NR | Canvas Goods Erection | 9.32 | 9.44 | 9.44 | 1.29 | 9.70 |
| 3 | 801 | NR | Stable | 13.65 | 13.83 | 13.83 | 1.32 | 14.21 |
| 1 | 544 | | Employment Contractor - Temporary Staff - Manufacturing or Light Industrial Operations N.O.C. | 12.94 | 13.12 | 13.12 | 1.39 | 13.48 |
| 1 | 535 | NR | Glass Or Glassware Mfg. | 5.72 | 5.80 | 5.80 | 1.40 | 5.96 |
| 1 | 431 | NR | Forging | 11.30 | 11.46 | 11.46 | 1.42 | 11.77 |
| 1 | 112 | | Beverage Mfg., N.O.C. | 20.32 | 20.61 | 20.61 | 1.43 | 21.17 |
| 1 | 0176 | NR | Supplemental Loading For Class 513 | 0.69 | 0.70 | 0.70 | 1.45 | 0.72 |
| 1 | 461 | | Machine Shop | 7.30 | 7.41 | 7.41 | 1.51 | 7.61 |
| 2 | 674 | NR | Swimming Pool Construction | 8.50 | 8.64 | 8.64 | 1.65 | 9.43 |
| 1 | 513 | NR | Pottery, N.O.C. | 6.86 | 6.98 | 6.98 | 1.75 | 7.17 |
| 1 | 757 | | Telecommunications Company | 3.94 | 4.01 | 4.01 | 1.78 | 4.12 |
| 1 | 285 | NR | Printing - Sheet Fed Press | 5.51 | 5.61 | 5.61 | 1.81 | 5.76 |
| 1 | 265 | NR | Stationery Products Mfg. | 5.68 | 5.79 | 5.79 | 1.94 | 5.95 |
| 1 | 509 | NR | Asbestos Goods Mfg. | 11.76 | 11.99 | 11.99 | 1.96 | 12.32 |
| 1 | 110 | NR | Ice Cream Mfg. | 6.43 | 6.56 | 6.56 | 2.02 | 6.74 |
| 3 | 883 | NR | Employment Contractor - Temporary Retail Store, N.O.C. Staff | 4.40 | 4.98 | 4.49 | 2.05 | 4.61 |
| 3 | 928 | INIX | Retail Store, N.O.C. | 4.40 | 4.49 | 4.49 | 2.05 | 4.61 |
| 2 | 666 | NR | Plate Glass Installation | 11.54 | 11.78 | 11.78 | 2.08 | 12.76 |
| 1 | 427 | NR | Malleable Iron Foundry | 8.02 | 8.19 | 8.19 | 2.12 | 8.41 |
| 1 | 465 | NR | Conveyor or Hoisting Systems Mfg. | 6.92 | 7.07 | 7.07 | 2.12 | 7.26 |
| 1 | 405 | NR | Iron Foundry, N.O.C. | 15.52 | 15.86 | 15.86 | 2.17 | 16.29 |
| 1 | 571 | INIX | • • | 5.27 | 5.39 | 5.39 | 2.19 | 5.54 |
| 3 | 0912 | NR | Soap Mfg. Domestic Workers - Outside | 5.27 588.92 | 602.49 | 602.49 | 2.30 | 618.88 |
| 3 1 | | | | | | | | |
| 1 | 319 | NR NR | Furniture Assembly | 8.31 | 8.51 | 8.51 | 2.41 | 8.74 |
| 3 | 721 | INK | Railroad Operation, N.O.C. | 19.96 | 20.45 5.01 | 20.45 5.01 | 2.45 | 21.01 5.15 |
| | 941 | ND | Social Rehabilitation Facility | 4.89 | | | 2.45 | |
| 1 | 135 | NR | Hosiery Mfg. | 5.58 | 5.72 | 5.72 | 2.51 | 5.88 |
| 1 | 301 | NR | Sawmill | 11.49 | 11.78 | 11.78 | 2.52 | 12.10 |
| 1 | 259 | NID | Paper Products Mfg., N.O.C. | 4.59 | 4.71 | 4.71 | 2.61 | 4.84 |
| 1 | 502 | NR | Plaster Statuary Mfg. | 7.16 | 7.35 | 7.35 | 2.65 | 7.55 |
| 1 | 106 | NR | Processed Meat Products Mfg. | 11.62 | 11.93 | 11.93 | 2.67 | 12.25 |
| 1 | 109 | NR | Dairy Products Mfg. | 8.95 | 9.19 | 9.19 | 2.68 | 9.44 |
| 1 | 282 | NR | Newspaper Printing | 12.66 | 13.00 | 13.00 | 2.69 | 13.35 |
| 1 | 487 | NR | Surgical Or Optical Instrument Mfg. | 2.23 | 2.29 | 2.29 | 2.69 | 2.35 |
| 1 | 511 | NR | Concrete Products Mfg. | 11.73 | 12.06 | 12.06 | 2.81 | 12.39 |
| 1 | 141 | | Laundry, N.O.C. | 9.85 | 10.13 | 10.13 | 2.84 | 10.41 |
| 1 | 306 | NR | Wood Turned Products Mfg. | 8.36 | 8.60 | 8.60 | 2.87 | 8.83 |
| 1 | 101 | NR | Grain Milling | 6.51 | 6.70 | 6.70 | 2.92 | 6.88 |
| 1 | 130 | NR | Textile Waste Mfg. | 11.10 | 11.43 | 11.43 | 2.97 | 11.74 |

| Ind <u>Grp</u> | Class Code | | <u>Class Description</u> | Current Rate Pre DCCPAP Pre Surcharge | Indicated Rate Pre DCCPAP Pre Surcharge | Proposed Rate Pre DCCPAP Pre Surcharge | Proposed % Change | Proposed Rate Incl DCCPAP Post Surcharge |
|-------------------|---------------|----------|--------------------------------------------------------------------------------------------------------------------|---------------------------------------------|-----------------------------------------------|----------------------------------------------|----------------------|------------------------------------------------|
| 3 | 817 | | Bus Operation | 13.45 | 13.85 | 13.85 | 2.97 | 14.23 |
| 1 | 433 | NR | Tool Mfg Forged | 6.25 | 6.44 | 6.44 | 3.04 | 6.62 |
| 3 | 976 | | Community Center | 2.55 | 2.63 | 2.63 | 3.14 | 2.70 |
| 2 | 649 | NR | Ceiling Installation | 5.39 | 5.56 | 5.56 | 3.15 | 6.16 |
| 1 | 257 | NR | Box Mfg Paper | 5.49 | 5.67 | 5.67 | 3.28 | 5.82 |
| 1 | 403 | NR | Rolling, Drawing Or Extruding Nonferrous Metals Employment Contractor - Temporary Rolling, Drawing or Extruding | 5.27 | 5.45 | 5.45 | 3.42 | 5.60 |
| 1 | 491 | NR | Nonferrous Metals Staff | 5.27 | 6.61 | 5.45 | 3.42 | 5.60 |
| 1 | 139 | NR | Dyeing | 8.61 | 8.91 | 8.91 | 3.48 | 9.15 |
| 1 | 113 | NR | Preserving Or Canning Of Food | 4.85 | 5.02 | 5.02 | 3.51 | 5.16 |
| 1 | 201 | NR | Tanning | 8.46 | 8.77 | 8.77 | 3.66 | 9.01 |
| 1 | 107 | NR | Candy Mfg. | 5.31 | 5.51 | 5.51 | 3.77 | 5.66 |
| 1 | 187 | NR | Employment Contractor - Temporary Candy Mfg. Staff | 5.31 | 6.72 | 5.51 | 3.77 | 5.66 |
| 1 | 471 | NR | Printed Circuit Board Assembly - By Contractor | 2.10 | 2.18 | 2.18 | 3.81 | 2.24 |
| 3 | 958 | | Rehabilitation Hospital | 2.36 | 2.45 | 2.45 | 3.81 | 2.52 |
| 3 | 956 | | Law Firm | 0.26 | 0.27 | 0.27 | 3.85 | 0.28 |
| 1 | 476 | NR | Industrial Control Systems Manufacture/Assembly | 2.85 | 2.96 | 2.96 | 3.86 | 3.04 |
| 1 | 166 | NR | Canvas or Burlap Products Mfg. | 6.06 | 6.30 | 6.30 | 3.96 | 6.47 |
| 1 | 415 | NR | Fabricated Plate Work | 6.83 | 7.11 | 7.11 | 4.10 | 7.30 |
| 1 | 467 | NR | Ball Bearing Mfg. | 8.49 | 8.84 | 8.84 | 4.12 | 9.08 |
| 2 | 662 | NR | Appliance - Electrical - Service or Repair | 8.73 | 9.09 | 9.09 | 4.12 | 9.34 |
| 1 | 205 | NR | Leather Goods Mfg. | 6.19 | 6.45 | 6.45 | 4.20 | 6.63 |
| 1 | 573 | NR | Fertilizer Mfg. | 7.97 | 8.32 | 8.32 | 4.39 | 8.55 |
| 1 | 463 | NR | Automobile Mfg. | 5.61 | 5.86 | 5.86 | 4.46 | 6.02 |
| 3 | 0008 | NR | Mushroom Raising | 6.32 | 6.61 | 6.61 | 4.59 | 6.79 |
| 1 | 136 | NR | Embroidery Mfg. | 5.36 | 5.61 | 5.61 | 4.66 | 5.76 |
| 1 | 483 | NR | Office Machine Mfg. | 2.93 | 3.07 | 3.07 | 4.78 | 3.15 |
| 1 | 281 | NR | Printing, N.O.C. | 4.49 | 4.72 | 4.72 | 5.12 | 4.85 |
| 1 | - | | | | | 4.72 4.72 | | |
| 1 | 297 | NR NR | Employment Contractor - Temporary Printing Class | 4.49 4.45 | 5.91 4.68 | 4.72 | 5.12 | 4.85 |
| I A | 142 | | Dry Cleaning Plant | | | | 5.17 | 4.81 |
| 1 | 536 | NR | Glass Products Mfg. | 10.89 | 11.46 | 11.46 | 5.23 | 11.77 |
| 1 | 255 | NR | Paper Mfg. | 5.36 | 5.65 | 5.65 | 5.41 | 5.80 |
| 1 | 421 | NR | Steel Foundry | 11.59 | 12.22 | 12.22 | 5.44 | 12.55 |
| 1 | 456 | | Metal Furniture Mfg. | 9.15 | 9.68 | 9.68 | 5.79 | 9.94 |
| 1 | 204 | NR | Shoe Mfg. | 5.25 | 5.58 | 5.58 | 6.29 | 5.73 |
| 2 | 668 | NR | Tile, Stone, Mosaic or Terrazzo Work | 10.29 | 10.94 | 10.94 | 6.32 | 11.87 |
| 3 | 927 | | Pharmacy - Retail | 1.77 | 1.89 | 1.89 | 6.78 | 1.94 |
| 1 | 323 | NR | Furniture Mfg Wood | 7.64 | 8.16 | 8.16 | 6.81 | 8.38 |
| 2 | 966 | NR | Television, Video, Audio or Radio Equipment Service Or Repair | 4.36 | 4.66 | 4.66 | 6.88 | 4.79 |
| 3 | 819 | NR | Mobile, Self-Propelled Equipment Salesperson | 1.99 | 2.13 | 2.13 | 7.04 | 2.19 |
| 1 | 115 | NR | Tobacco Products Mfg. | 4.14 | 4.44 | 4.44 | 7.25 | 4.56 |
| 1 | 165 | NR | Mattress Mfg. | 10.54 | 11.32 | 11.32 | 7.40 | 11.63 |
| 1 | 501 | NR | Cement Mfg. | 6.45 | 6.99 | 6.99 | 8.37 | 7.18 |

DELAWARE COMPENSATION RATING BUREAU, INC. SUMMARY OF 12/1/17 PROPOSED RESIDUAL MARKET RATES

| Ind <u>Grp</u> | Class Code | | Class Description | Current Rate Pre DCCPAP <u>Pre Surcharge</u> | Indicated Rate Pre DCCPAP Pre Surcharge | Proposed Rate Pre DCCPAP Pre Surcharge | Proposed % Change | Proposed Rate Incl DCCPAP Post Surcharge |
|-------------------|---------------|----|--------------------------------------------------------|----------------------------------------------------|-----------------------------------------------|----------------------------------------------|-------------------|------------------------------------------------|
| 1 | 105 | NR | Bakery, Wholesale | 6.88 | 7.46 | 7.46 | 8.43 | 7.66 |
| 1 | 473 | NR | Electrical Apparatus Mfg., N.O.C. | 4.18 | 4.56 | 4.56 | 9.09 | 4.68 |
| 1 | 759 | | Cable Television Operations | 9.24 | 10.08 | 10.08 | 9.09 | 10.35 |
| 1 | 0771 | NR | Non-Ratable Element - Class 4771 | 1.39 | 1.53 | 1.53 | 10.07 | 1.57 |
| 1 | 4771 | NR | Explosives Or Ammunition Mfg., N.O.C. | 5.58 | 6.15 | 6.15 | 10.22 | 6.32 |
| 1 | 474 | NR | Electric Power Or Electric Transmission Equipment Mfg. | 3.31 | 3.67 | 3.67 | 10.88 | 3.77 |
| 1 | 111 | NR | Slaughter - Wholesale | 9.62 | 11.44 | 11.44 | 18.92 | 11.75 |
| 3 | 888 | NR | Homeowners Association | 6.10 | 7.46 | 7.38 | 20.98 | 7.58 |

DELAWARE COMPENSATION RATING BUREAU, INC.

Evaluation of House Bill 373 of 2014

Introduction

§2322B of House Bill 373 of 2014 (HB373) set forth procedures and requirements applicable to the health care payment system for workers compensation claims, and particularly impacting the fee schedule for all Delaware workers compensation funded procedures, treatments and services. Among those procedures and requirements are the following notable elements:

$\S 2322B(3)(a)$:

The Workers' Compensation Oversight Panel (WCOP) was required to establish a fee schedule(s) based on the Resource Based Relative Value Scale ("RBRVS"), Medical Severity Diagnosis Related Group (MS-DRG), Ambulatory Payment Classification (APC), or equivalent scale used by the Centers for Medicare and Medicaid Services.

The fee schedule(s) are required to result in a reduction of 20% in aggregate workers compensation medical expenses by the year beginning January 31, 2015, an additional reduction of 5% of 2014 expenses by the year beginning January 31, 2016 and an additional reduction of 8% of 2014 expenses by the year beginning January 31, 2017.

$\S 2322B(3)(b)$:

By January 31, 2017, no individual procedure in Delaware paid for through the workers compensation system shall be reimbursed at a rate greater than 200% of that reimbursed by the federal Medicare system, provided that radiology services may be reimbursed at up to 250% of the federal Medicare reimbursement and surgery services may be reimbursed at up to 300% of the federal Medicare reimbursement.

Section 3:

The advisory organization designated by the Department of Insurance pursuant to Title 18, Section 2607 of the Delaware Code (DCRB) was required, within 90 days of enactment of HB373, to file for approval by the Insurance Commissioner prospective loss costs that explicitly and individually accounted for the impact of any statutory changes in HB373.

Note: HB373 was signed into law on July 15, 2014. Accordingly, 90 days after enactment of HB373 was October 13, 2014.

Consistent with the evaluations of HB373 in the DCRB's December 1, 2014 and subsequent filings, the DCRB has elected to again apply the full level of savings called for in HB373 to the development of the December 1, 2017 residual market rate and voluntary market loss cost change. When Medical Data Call information pertaining to services provided, subject to the new fee schedules, has been collected and compiled for a sufficient period of time, the DCRB would be able to credibly measure the changes in expenditures occurring after the implementation of the new fee schedules. If such a review suggests that savings mandated under the law have not been accomplished, the DCRB reserves its right to submit, at any time following the completion of that review, a filing of prospective loss costs and residual market rates consistent with the DCRB's evaluation of the effects of HB373.

Sheet 2 of Exhibit 35 calculates savings factors by payment year for a forty-year medical payout pattern attributable to the intended effects of the legislation. The expected annual savings from 2014 medical expenses are reflected in the first, second and finally third year of the payout. For the second and third years of the payout pattern, the required reductions in medical expenses pre-empt what would otherwise have been inflationary adjustments to medical fees and payments based on the CPI-U index. This overlap of provisions amplifies the otherwise attainable savings for this legislation. For 2015 and 2016, the first and second years under the mandated reductions, the actual CPI-U values (0.1%) and (1.3%), respectively, replaced the projected values from the previous analyses (2.0%). This caused a slight reduction in the savings factors over the forty-year projection.

On Sheet 1 of Exhibit 35, the savings factors from Sheet 2 are applied to the DCRB's selected medical payout pattern. The resulting cumulative payments (\$685,934) are compared to the unadjusted payout of \$1,000,000, deriving the overall HB373 potential savings factor of 31.41 percent.

Delaware Compensation Rating Bureau, Inc. HB373 - Estimated Savings

| | Medi | cal | Estimated | | |
|------|-----------|--------|-----------|-----------------|--------------|
| | 40 Year I | Payout | Savings | Indicated | Adjusted |
| Year | Cum | Increm | Factor | Paid | Paid |
| (1) | (2) | (3) | (4) | (5) | (6) |
| | | | | (3)*\$1,000,000 | (5)*(1+(4)) |
| | | | | | |
| 0 | | | | | |
| 1 | 0.0560 | 0.0560 | -20.67% | 56,000 | 44,425 |
| 2 | 0.0500 | 0.2010 | -25.07% | 201,000 | 150,609 |
| 3 | 0.3632 | 0.1062 | -33.93% | 106,200 | 70,166 |
| 4 | 0.4234 | 0.0602 | -33.93% | 60,200 | 39,774 |
| 5 | 0.4650 | 0.0416 | -33.93% | 41,600 | 27,485 |
| 6 | 0.4971 | 0.0321 | -33.93% | 32,100 | 21,208 |
| 7 | 0.5235 | 0.0264 | -33.93% | 26,400 | 17,442 |
| 8 | 0.5464 | 0.0229 | -33.93% | 22,900 | 15,130 |
| 9 | 0.5668 | 0.0204 | -33.93% | 20,400 | 13,478 |
| 10 | 0.5855 | 0.0187 | -33.93% | 18,700 | 12,355 |
| 11 | 0.6030 | 0.0175 | -33.93% | 17,500 | 11,562 |
| 12 | 0.6195 | 0.0165 | -33.93% | 16,500 | 10,902 |
| 13 | 0.6353 | 0.0158 | -33.93% | 15,800 | 10,439 |
| 14 | 0.6505 | 0.0152 | -33.93% | 15,200 | 10,043 |
| 15 | 0.6653 | 0.0148 | -33.93% | 14,800 | 9,778 |
| 16 | 0.6797 | 0.0144 | -33.93% | 14,400 | 9,514 |
| 17 | 0.6939 | 0.0142 | -33.93% | 14,200 | 9,382 |
| 18 | 0.7080 | 0.0141 | -33.93% | 14,100 | 9,316 |
| 19 | 0.7218 | 0.0138 | -33.93% | 13,800 | 9,118 |
| 20 | 0.7355 | 0.0137 | -33.93% | 13,700 | 9,052 |
| 21 | 0.7492 | 0.0137 | -33.93% | 13,700 | 9,052 |
| 22 | 0.7629 | 0.0137 | -33.93% | 13,700 | 9,052 |
| 23 | 0.7764 | 0.0135 | -33.93% | 13,500 | 8,919 |
| 24 | 0.7900 | 0.0136 | -33.93% | 13,600 | 8,986 |
| 25 | 0.8034 | 0.0134 | -33.93% | 13,400 | 8,853 |
| 26 | 0.8166 | 0.0132 | -33.93% | 13,200 | 8,721 |
| 27 | 0.8296 | 0.0130 | -33.93% | 13,000 | 8,589 |
| 28 | 0.8424 | 0.0128 | -33.93% | 12,800 | 8,457 |
| 29 | 0.8550 | 0.0126 | -33.93% | 12,600 | 8,325 |
| 30 | 0.8674 | 0.0124 | -33.93% | 12,400 | 8,193 |
| 31 | 0.8797 | 0.0123 | -33.93% | 12,300 | 8,127 |
| 32 | 0.8919 | 0.0122 | -33.93% | 12,200 | 8,061 |
| 33 | 0.9040 | 0.0121 | -33.93% | 12,100 | 7,994 |
| 34 | 0.9160 | 0.0120 | -33.93% | 12,000 | 7,928 |
| 35 | 0.9279 | 0.0119 | -33.93% | 11,900 | 7,862 |
| 36 | 0.9397 | 0.0118 | -33.93% | 11,800 | 7,796 |
| 37 | 0.9514 | 0.0117 | -33.93% | 11,700 | 7,730 |
| 38 | 0.9630 | 0.0116 | -33.93% | 11,600 | 7,664 |
| 39 | 0.9745 | 0.0115 | -33.93% | 11,500 | 7,598 |
| 40 | 1.0000 | 0.0255 | -33.93% | 25,500 | 16,848 |
| | Tot | al | -31.41% | 1,000,000 | 685,934 |

Delaware Compensation Rating Bureau, Inc. HB373 - Estimated Savings

| | | | Statutory Additional | | Estimated Savings | Estimated Savings |
|----------|-----------------------|------------------|-------------------------|------------------|----------------------------|----------------------|
| Year | Allowable Increase | Base Rate | Savings | Adj Rate | % (-) | Cum % (-) |
| (7) | (8) | (9) | (10) | (11) | (12) | (13) |
| (- / | (-) | (9yr-1)*(1+(8)) | (10) | (/ | (13)-(13 _{yr-1}) | (11)/(9) -1 |
| | | | | | () () / | (|
| | | | | | | |
| 0 | - | 0.7563 | | | | |
| 1 | - | 0.7563 | 20% | 0.6000 * | -20.67% | -20.67% |
| • | CPI-U | 0.7574 | 5 0/ | 0.5070 | 4 400/ | 05.070/ |
| 2 | 0.0010 | 0.7571 | 5% | 0.5672 | -4.40% | -25.07% |
| 3 | 0.0130 | 0.7669 | 8% | 0.5067 | -8.86% | -33.93% |
| 4 5 | 0.0200 0.0200 | 0.7822 0.7979 | | 0.5169 0.5272 | 0.00% 0.00% | -33.93% -33.93% |
| 6 | 0.0200 | 0.7979 | | 0.5272 | 0.00% | -33.93% |
| 7 | 0.0200 | 0.8301 | | 0.5485 | 0.00% | -33.93% |
| 8 | 0.0200 | 0.8467 | | 0.5595 | 0.00% | -33.93% |
| 9 | 0.0200 | 0.8637 | | 0.5707 | 0.00% | -33.93% |
| 10 | 0.0200 | 0.8809 | | 0.5821 | 0.00% | -33.93% |
| 11 | 0.0200 | 0.8985 | | 0.5937 | 0.00% | -33.93% |
| 12 | 0.0200 | 0.9165 | | 0.6056 | 0.00% | -33.93% |
| 13 | 0.0200 | 0.9348 | | 0.6177 | 0.00% | -33.93% |
| 14 | 0.0200 | 0.9535 | | 0.6300 | 0.00% | -33.93% |
| 15 | 0.0200 | 0.9726 | | 0.6426 | 0.00% | -33.93% |
| 16 | 0.0200 | 0.9921 | | 0.6555 | 0.00% | -33.93% |
| 17 | 0.0200 | 1.0119 | | 0.6686 | 0.00% | -33.93% |
| 18 | 0.0200 | 1.0321 | | 0.6820 | 0.00% | -33.93% |
| 19 | 0.0200 | 1.0528 | | 0.6956 | 0.00% | -33.93% |
| 20 | 0.0200 | 1.0738 | | 0.7095 | 0.00% | -33.93% |
| 21 | 0.0200 | 1.0953 | | 0.7237 | 0.00% | -33.93% |
| 22 | 0.0200 | 1.1172 | | 0.7382 | 0.00% | -33.93% |
| 23 | 0.0200 | 1.1396 | | 0.7530 | 0.00% | -33.93% |
| 24 | 0.0200 | 1.1624 | | 0.7680 | 0.00% | -33.93% |
| 25 26 | 0.0200 | 1.1856 1.2093 | | 0.7834 0.7990 | 0.00% | -33.93% |
| 20 27 | 0.0200 0.0200 | 1.2335 | | 0.7990 | 0.00% 0.00% | -33.93% -33.93% |
| 28 | 0.0200 | 1.2582 | | 0.8313 | 0.00% | -33.93% |
| 29 | 0.0200 | 1.2833 | | 0.8480 | 0.00% | -33.93% |
| 30 | 0.0200 | 1.3090 | | 0.8649 | 0.00% | -33.93% |
| 31 | 0.0200 | 1.3352 | | 0.8822 | 0.00% | -33.93% |
| 32 | 0.0200 | 1.3619 | | 0.8999 | 0.00% | -33.93% |
| 33 | 0.0200 | 1.3891 | | 0.9179 | 0.00% | -33.93% |
| 34 | 0.0200 | 1.4169 | | 0.9362 | 0.00% | -33.93% |
| 35 | 0.0200 | 1.4453 | | 0.9549 | 0.00% | -33.93% |
| 36 | 0.0200 | 1.4742 | | 0.9740 | 0.00% | -33.93% |
| 37 | 0.0200 | 1.5036 | | 0.9935 | 0.00% | -33.93% |
| 38 | 0.0200 | 1.5337 | | 1.0134 | 0.00% | -33.93% |
| 39 | 0.0200 | 1.5644 | | 1.0337 | 0.00% | -33.93% |
| 40 | 0.0200 | 1.5957 | | 1.0543 | 0.00% | -33.93% |

^{*} Adopted by Delaware Department of Labor in January 31, 2015 Fee Schedule

DELAWARE COMPENSATION RATING BUREAU, INC.

Table I - Summary of Financial Call Data

Table I presents premium and loss data which forms the basis for calculating development factors and projecting ratios of actual losses to premiums by policy year. Losses are shown on paid and case incurred (paid plus outstanding, excluding bulk and IBNR) bases split between indemnity and medical.

The data represents a summary of accumulated policy year experience as reported by carriers in the annual Financial Calls for Experience.

Four sets of development factors are shown, measuring the development from December 31, 2012 to December 31, 2013; December 31, 2013 to December 31, 2014; December 31, 2014 to December 31, 2015; and December 31, 2015 to December 31, 2016. So as to maximize the use of available data, the companies used in each stage of development are allowed to be independent of those used in other stages of development; therefore, the figures shown for a given valuation date may vary for purposes of comparison to the prior and subsequent points.

Experience for large deductible policies has been excluded from Table I.

Table I - Pages 1-6 - Reported Data

The data on pages 1-6 represent the experience as reported by the carriers. Consequently, the 12/31/09 and later valuations of losses reflect the impact of changes legislated by Senate Bill 1 of 2007, Senate Bill 238 of 2012, House Bill 175 of 2013 and House Bill 373 of 2014.

<u>Table I - Pages 7-16 - Adjustments to reflect Senate Bill 1, Senate Bill 238 and House Bill 175</u> medical savings but prior to House Bill 373 medical savings

In order to analyze the loss development patterns suggested by the financial data, the medical payments and medical case reserves are put on a consistent basis with regard to benefit levels. Beginning with the December 1, 2009 rate and loss cost filing, all medical payments and reserves were adjusted to a pre-Senate Bill 1 benefit level to remove the effects of Senate Bill 1, Senate Bill 238, House Bill 175 and House Bill 373 from the reported data. With the advent of this filing, all medical payments and reserves are now adjusted to a post-House Bill 175, pre-House Bill 373 benefit level. That is, they reflect benefit levels after the effects of Senate Bill 1, Senate Bill 238 and House Bill 175 but before the effects of House Bill 373. Medical data has also been adjusted to reflect the anticipated improvements in medical trend due to Senate Bill 1 and Senate Bill 238. Pages 7-16 show the adjustments to bring medical losses to post-House Bill 175, pre-House Bill 373 levels for Calendar Years 2007-2016, respectively.

Consistent with the rate and loss cost filings effective December 1, 2009 and subsequent, staff's adjustments of medical payments are assumed to be effective immediately after payments are made. Adjustments of case reserve levels for the impacts of legislation will continue to be adjusted evenly over a 36-month period.

Table I - Pages 17-22 - Adjusted to Post-House Bill 175, Pre-House Bill 373 levels

Pages 17-22 reflect the adjustment to medical costs to bring all data to a post-House Bill 175, pre-House Bill 373 level. This data was the basis for all subsequent loss development and trend analysis.

TABLE I POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

ACCUMULATED STANDARD EARNED PREMIUM

| Policy Year Valued | As of 12/31/12 | As of 12/31/13 | Ratio to Prior Year | Policy Year Valued | As of 12/31/13 | As of 12/31/14 | Ratio to Prior Yea |
|-----------------------|-------------------|-------------------|------------------------|-----------------------|-------------------|-------------------|-----------------------|
| Prior | 12/01/12 | 12/01/10 | 11101 1001 | Prior | 12/01/10 | 1201714 | 11101 100 |
| to 1986 | 499,313,202 | 499,313,213 | 1.0000 | to 1986 | 475,901,634 | 475,901,634 | 1.0000 |
| 1986 | 74,540,210 | 74,540,210 | 1.0000 | 1986 | 68,727,386 | 68,727,386 | 1.0000 |
| 1987 | 87,187,766 | 87,187,766 | 1.0000 | 1987 | 81,080,364 | 81,080,364 | 1.0000 |
| 1988 | 104,156,834 | 104,156,834 | 1.0000 | 1988 | 98,509,492 | 98,509,492 | 1.0000 |
| 1989 | 112,006,449 | 112,006,449 | 1.0000 | 1989 | 105,487,107 | 105,487,107 | 1.0000 |
| 1990 | 100,769,966 | 100,769,966 | 1.0000 | 1990 | 94,125,731 | 94,125,731 | 1.0000 |
| 1991 | 97,023,519 | 97,050,962 | 1.0003 | 1991 | 90,695,845 | 90,750,388 | 1.0006 |
| 1992 | 89,189,995 | 89,190,039 | 1.0000 | 1992 | 82,084,698 | 82,084,698 | 1.0000 |
| 1993 | 90,725,310 | 90,724,421 | 1.0000 | 1993 | 84,936,458 | 84,936,458 | 1.0000 |
| 1994 | 83,151,960 | 83,154,380 | 1.0000 | 1994 | 77,193,665 | 77,193,605 | 1.0000 |
| 1995 | 79,874,949 | 79,874,943 | 1.0000 | 1995 | 73,445,394 | 73,445,418 | 1.0000 |
| 1996 | 83,668,945 | 83,668,917 | 1.0000 | 1996 | 77,188,731 | 77,188,734 | 1.0000 |
| 1997 | 86,953,643 | 86,953,607 | 1.0000 | 1997 | 80,784,678 | 80,784,703 | 1.0000 |
| 1998 | 92,377,889 | 92,377,869 | 1.0000 | 1998 | 84,068,560 | 84,068,572 | 1.0000 |
| 1999 | 87,625,454 | 87,625,393 | 1.0000 | 1999 | 80,572,172 | 80,572,143 | 1.0000 |
| 2000 | 94,748,288 | 94,748,147 | 1.0000 | 2000 | 85,738,581 | 85,738,501 | 1.0000 |
| 2001 | 95,701,134 | 95,643,936 | 0.9994 | 2001 | 88,449,374 | 88,449,339 | 1.0000 |
| 2002 | 118,877,369 | 118,858,069 | 0.9998 | 2002 | 113,699,746 | 113,717,630 | 1.0002 |
| 2003 | 134,183,507 | 134,184,277 | 1.0000 | 2003 | 129,655,791 | 129,655,762 | 1.0000 |
| 2004 | 153,036,271 | 153,036,527 | 1.0000 | 2004 | 149,122,206 | 149,121,079 | 1.0000 |
| 2005 | 187,891,445 | 187,888,080 | 1.0000 | 2005 | 183,000,631 | 182,998,946 | 1.0000 |
| 2006 | 207,191,524 | 207,185,868 | 1.0000 | 2006 | 202,487,230 | 202,495,026 | 1.0000 |
| 2007 | 200,029,903 | 200,007,564 | 0.9999 | 2007 | 195,753,446 | 195,750,621 | 1.0000 |
| 2008 | 151,139,871 | 151,152,969 | 1.0001 | 2008 | 148,482,656 | 148,479,227 | 1.0000 |
| 2009 | 118,168,783 | 118,087,574 | 0.9993 | 2009 | 116,318,345 | 116,311,214 | 0.9999 |
| 2010 | 105,661,606 | 105,645,526 | 0.9998 | 2010 | 104,350,998 | 104,476,537 | 1.0012 |
| 2011 | 106,218,857 | 106,385,661 | 1.0016 | 2011 | 105,111,781 | 105,072,860 | 0.9996 |
| 2012 | 59,119,378 | 114,744,657 | 1.9409 | 2012 | 113,287,818 | 113,468,957 | 1.0016 |
| 2013 | ,, | 70,122,448 | | 2013 | 69,315,160 | 132,994,694 | 1.9187 |
| | | -, , - | | 2014 | , , | 76,798,021 | |
| Policy Year | As of | As of | Ratio to | Policy Year | As of | As of | Ratio to |
| Valued | 12/31/14 | 12/31/15 | Prior Year | Valued | 12/31/15 | 12/31/16 | Prior Yea |
| Prior | | | | Prior | | | |
| to 1986 | 490,822,657 | 490,822,657 | 1.0000 | to 1986 | 490,822,657 | 490,822,657 | 1.0000 |
| 1986 | 73,474,543 | 73,474,543 | 1.0000 | 1986 | 73,474,543 | 73,474,543 | 1.0000 |
| 1987 | 85,943,515 | 85,943,515 | 1.0000 | 1987 | 85,943,515 | 85,943,515 | 1.0000 |
| 1988 | 102,949,395 | 102,949,395 | 1.0000 | 1988 | 102,949,395 | 102,949,395 | 1.0000 |
| 1989 | 110,768,371 | 110,768,371 | 1.0000 | 1989 | 110,768,371 | 110,768,371 | 1.0000 |
| 1990 | 99,948,026 | 99,948,026 | 1.0000 | 1990 | 99,948,026 | 99,948,026 | 1.0000 |
| 1991 | 95,894,161 | 95,915,069 | 1.0002 | 1991 | 95,915,069 | 95,933,003 | 1.0002 |
| 1992 | 87,086,900 | 87,086,900 | 1.0000 | 1992 | 87,086,900 | 87,086,967 | 1.0000 |

| Policy Year | As of | As of | Ratio to | Policy Year | As of | As of | Ratio to |
|-------------|-------------|-------------|------------|-------------|-------------|-------------|------------|
| Valued | 12/31/14 | 12/31/15 | Prior Year | Valued | 12/31/15 | 12/31/16 | Prior Year |
| Prior | | | | Prior | | | |
| to 1986 | 490,822,657 | 490,822,657 | 1.0000 | to 1986 | 490,822,657 | 490,822,657 | 1.0000 |
| 1986 | 73,474,543 | 73,474,543 | 1.0000 | 1986 | 73,474,543 | 73,474,543 | 1.0000 |
| 1987 | 85,943,515 | 85,943,515 | 1.0000 | 1987 | 85,943,515 | 85,943,515 | 1.0000 |
| 1988 | 102,949,395 | 102,949,395 | 1.0000 | 1988 | 102,949,395 | 102,949,395 | 1.0000 |
| 1989 | 110,768,371 | 110,768,371 | 1.0000 | 1989 | 110,768,371 | 110,768,371 | 1.0000 |
| 1990 | 99,948,026 | 99,948,026 | 1.0000 | 1990 | 99,948,026 | 99,948,026 | 1.0000 |
| 1991 | 95,894,161 | 95,915,069 | 1.0002 | 1991 | 95,915,069 | 95,933,003 | 1.0002 |
| 1992 | 87,086,900 | 87,086,900 | 1.0000 | 1992 | 87,086,900 | 87,086,967 | 1.0000 |
| 1993 | 87,798,462 | 87,798,462 | 1.0000 | 1993 | 87,798,462 | 87,798,462 | 1.0000 |
| 1994 | 82,320,327 | 82,320,327 | 1.0000 | 1994 | 82,320,327 | 82,331,367 | 1.0001 |
| 1995 | 78,691,448 | 78,691,441 | 1.0000 | 1995 | 78,691,441 | 78,691,441 | 1.0000 |
| 1996 | 82,677,008 | 82,676,981 | 1.0000 | 1996 | 82,676,981 | 82,676,970 | 1.0000 |
| 1997 | 83,865,046 | 83,865,017 | 1.0000 | 1997 | 83,865,017 | 83,865,012 | 1.0000 |
| 1998 | 86,444,463 | 86,444,445 | 1.0000 | 1998 | 86,444,445 | 86,444,449 | 1.0000 |
| 1999 | 80,901,980 | 80,901,994 | 1.0000 | 1999 | 80,901,994 | 80,901,977 | 1.0000 |
| 2000 | 89,557,141 | 89,557,126 | 1.0000 | 2000 | 89,557,126 | 89,557,124 | 1.0000 |
| 2001 | 90,799,185 | 90,805,701 | 1.0001 | 2001 | 90,805,701 | 90,806,330 | 1.0000 |
| 2002 | 114,272,115 | 114,271,524 | 1.0000 | 2002 | 114,271,524 | 114,271,531 | 1.0000 |
| 2003 | 129,612,918 | 129,614,075 | 1.0000 | 2003 | 129,494,762 | 129,494,810 | 1.0000 |
| 2004 | 153,025,541 | 153,025,932 | 1.0000 | 2004 | 152,871,327 | 152,871,385 | 1.0000 |
| 2005 | 187,890,751 | 187,894,404 | 1.0000 | 2005 | 187,799,467 | 187,799,312 | 1.0000 |
| 2006 | 207,236,689 | 207,243,922 | 1.0000 | 2006 | 206,582,739 | 206,582,882 | 1.0000 |
| 2007 | 200,003,004 | 200,008,027 | 1.0000 | 2007 | 199,464,717 | 199,461,360 | 1.0000 |
| 2008 | 151,148,083 | 151,154,105 | 1.0000 | 2008 | 149,416,538 | 149,417,895 | 1.0000 |
| 2009 | 118,011,756 | 118,689,735 | 1.0057 | 2009 | 117,158,714 | 117,158,752 | 1.0000 |
| 2010 | 106,031,849 | 106,242,328 | 1.0020 | 2010 | 105,094,206 | 105,086,397 | 0.9999 |
| 2011 | 106,569,572 | 106,335,247 | 0.9978 | 2011 | 105,462,999 | 105,492,262 | 1.0003 |
| 2012 | 115,223,852 | 115,576,402 | 1.0031 | 2012 | 114,609,213 | 114,622,483 | 1.0001 |
| 2013 | 135,120,835 | 136,119,967 | 1.0074 | 2013 | 135,289,131 | 135,182,833 | 0.9992 |
| 2014 | 78,165,318 | 147,276,890 | 1.8842 | 2014 | 146,603,738 | 148,439,581 | 1.0125 |
| 2015 | | 79,473,287 | | 2015 | 79,461,959 | 147,359,751 | 1.8545 |
| | | | | 2016 | | 88,172,419 | |

NOTE: So as to maximize the use of available data, the companies used in one stage of development were allowed to be independent of those used in the other stage of development; therefore, the figures shown at each valuation may vary.

TABLE I - A - REPORTED

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

INCURRED LOSSES EXCLUDING BULK AND IBNR RESERVES

| olicy Year Valued | As of 12/31/12 | As of 12/31/13 | Ratio to Prior Year | Policy Year Valued | As of 12/31/13 | As of 12/31/14 | Ratio to |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Prior | | | | Prior | | | |
| to 1986 | 348,072,107 | 348,840,633 | 1.0022 | to 1986 | 335,608,075 | 336,791,763 | 1.0035 |
| 1986 | 46,085,123 | 45,774,531 | 0.9933 | 1986 | 42,756,262 | 42,822,378 | 1.0015 |
| 1987 | 62,890,399 | 63,347,516 | 1.0073 | 1987 | 58,684,515 | 59,086,702 | 1.0069 |
| 1988 | 56,255,432 | 56,568,824 | 1.0056 | 1988 | 54,209,474 | 53,870,869 | 0.9938 |
| 1989 | 72,177,103 | 74,846,390 | 1.0370 | 1989 | 73,033,007 | 72,837,547 | 0.9973 |
| 1990 | 67,843,485 | 68,297,815 | 1.0067 | 1990 | 63,318,349 | 63,717,405 | 1.0063 |
| | | | | | | | |
| 1991 | 64,126,912 | 63,878,906 | 0.9961 | 1991 | 59,533,146 | 59,412,377 | 0.9980 |
| 1992 | 74,249,057 | 74,298,855 | 1.0007 | 1992 | 70,327,459 | 67,362,274 | 0.9578 |
| 1993 | 69,924,888 | 69,109,255 | 0.9883 | 1993 | 65,550,361 | 66,275,344 | 1.0111 |
| 1994 | 58,569,673 | 59,031,128 | 1.0079 | 1994 | 53,369,553 | 52,690,451 | 0.9873 |
| 1995 | 62,829,107 | 62,282,593 | 0.9913 | 1995 | 56,501,851 | 56,608,443 | 1.0019 |
| 1996 | 74,144,293 | 75,029,056 | 1.0119 | 1996 | 70,917,818 | 69,934,491 | 0.9861 |
| 1997 | 71,537,963 | 72,095,433 | 1.0078 | 1997 | 68,378,573 | 68,268,726 | 0.9984 |
| | | | | | | | |
| 1998 | 61,105,820 | 61,464,045 | 1.0059 | 1998 | 56,529,850 | 56,544,864 | 1.0003 |
| 1999 | 76,665,939 | 76,560,934 | 0.9986 | 1999 | 66,569,924 | 65,363,225 | 0.9819 |
| 2000 | 99,812,861 | 100,926,885 | 1.0112 | 2000 | 91,225,949 | 90,732,997 | 0.9946 |
| 2001 | 79,952,712 | 80,099,706 | 1.0018 | 2001 | 68,322,172 | 67,955,260 | 0.9946 |
| 2002 | 97,517,627 | 96,471,603 | 0.9893 | 2002 | 88,656,737 | 92,073,294 | 1.0385 |
| 2003 | 93,940,591 | 95,231,202 | 1.0137 | 2003 | 91,234,051 | 93,124,434 | 1.0207 |
| 2003 | 101,135,417 | 100,165,073 | 0.9904 | 2004 | 96,872,481 | 97,788,634 | 1.0207 |
| | | | | | , , | | |
| 2005 | 100,453,271 | 101,236,273 | 1.0078 | 2005 | 96,778,835 | 98,491,600 | 1.0177 |
| 2006 | 95,673,503 | 98,880,684 | 1.0335 | 2006 | 96,814,050 | 100,470,342 | 1.0378 |
| 2007 | 95,708,736 | 98,603,247 | 1.0302 | 2007 | 94,551,428 | 97,031,040 | 1.0262 |
| 2008 | 83,534,692 | 87,803,970 | 1.0511 | 2008 | 84,330,529 | 89,135,611 | 1.0570 |
| 2009 | 89,632,774 | 95,461,522 | 1.0650 | 2009 | 94,125,311 | 101,557,269 | 1.0790 |
| 2010 | 81,916,995 | 96,245,980 | 1.1749 | 2010 | 91,337,229 | 97,038,838 | 1.0624 |
| 2011 | 68,519,989 | 83,326,784 | 1.2161 | 2011 | 82,032,686 | 90,203,806 | 1.0996 |
| | | | | | | | |
| 2012 | 17,228,307 | 55,955,203 | 3.2479 | 2012 | 55,281,524 | 70,037,201 | 1.2669 |
| 2013 | | 20,266,530 | | 2013 | 19,856,276 | 57,323,990 | 2.8869 |
| | | | | 2014 | | 20,287,178 | |
| olicy Year Valued | As of 12/31/14 | As of 12/31/15 | Ratio to Prior Year | Policy Year Valued | As of 12/31/15 | As of 12/31/16 | Ratio to Prior Ye |
| Prior | | | | Prior | | | |
| to 1986 | 345,352,326 | 344,750,272 | 0.9983 | to 1986 | 344,750,272 | 342,916,636 | 0.9947 |
| 1986 | 44,752,803 | 44,840,816 | 1.0020 | 1986 | 44,840,816 | 44,888,488 | 1.0011 |
| 1987 | | | | | | 62 450 766 | 4 00 40 |
| | 62.946.476 | 63.156.259 | 1.0033 | 1987 | 63.156.259 | 03.439.700 | 1.0048 |
| | 62,946,476 55,935,767 | 63,156,259 56,107,982 | 1.0033 | 1987 1988 | 63,156,259 56 107 982 | 63,459,766 56,069,487 | |
| 1988 | 55,935,767 | 56,107,982 | 1.0031 | 1988 | 56,107,982 | 56,069,487 | 0.9993 |
| 1989 | 55,935,767 74,379,159 | 56,107,982 74,801,113 | 1.0031 1.0057 | 1988 1989 | 56,107,982 74,801,113 | 56,069,487 74,239,454 | 0.9993 0.9925 |
| 1989 1990 | 55,935,767 74,379,159 68,021,172 | 56,107,982 74,801,113 69,374,700 | 1.0031 1.0057 1.0199 | 1988 1989 1990 | 56,107,982 74,801,113 69,374,700 | 56,069,487 74,239,454 69,512,431 | 0.9993 0.9925 1.0020 |
| 1989 1990 1991 | 55,935,767 74,379,159 | 56,107,982 74,801,113 69,374,700 63,141,946 | 1.0031 1.0057 1.0199 1.0007 | 1988 1989 1990 1991 | 56,107,982 74,801,113 69,374,700 63,141,946 | 56,069,487 74,239,454 69,512,431 62,775,550 | 0.9993 0.9925 1.0020 0.9942 |
| 1989 1990 | 55,935,767 74,379,159 68,021,172 | 56,107,982 74,801,113 69,374,700 | 1.0031 1.0057 1.0199 | 1988 1989 1990 | 56,107,982 74,801,113 69,374,700 | 56,069,487 74,239,454 69,512,431 | 0.9993 0.9925 1.0020 0.9942 |
| 1989 1990 1991 | 55,935,767 74,379,159 68,021,172 63,095,667 | 56,107,982 74,801,113 69,374,700 63,141,946 | 1.0031 1.0057 1.0199 1.0007 | 1988 1989 1990 1991 | 56,107,982 74,801,113 69,374,700 63,141,946 | 56,069,487 74,239,454 69,512,431 62,775,550 | 0.9993 0.9925 1.0020 0.9942 1.0055 |
| 1989 1990 1991 1992 | 55,935,767 74,379,159 68,021,172 63,095,667 70,866,816 | 56,107,982 74,801,113 69,374,700 63,141,946 71,389,065 | 1.0031 1.0057 1.0199 1.0007 1.0074 | 1988 1989 1990 1991 1992 | 56,107,982 74,801,113 69,374,700 63,141,946 71,389,065 | 56,069,487 74,239,454 69,512,431 62,775,550 71,779,978 | 0.9993 0.9925 1.0020 0.9942 1.0055 0.9968 |
| 1989 1990 1991 1992 1993 1994 | 55,935,767 74,379,159 68,021,172 63,095,667 70,866,816 67,380,199 57,123,218 | 56,107,982 74,801,113 69,374,700 63,141,946 71,389,065 67,422,771 57,331,802 | 1.0031 1.0057 1.0199 1.0007 1.0074 1.0006 1.0037 | 1988 1989 1990 1991 1992 1993 | 56,107,982 74,801,113 69,374,700 63,141,946 71,389,065 67,422,771 57,331,802 | 56,069,487 74,239,454 69,512,431 62,775,550 71,779,978 67,209,367 57,032,088 | 0.9993 0.9925 1.0020 0.9942 1.0055 0.9968 |
| 1989 1990 1991 1992 1993 1994 1995 | 55,935,767 74,379,159 68,021,172 63,095,667 70,866,816 67,380,199 57,123,218 62,019,600 | 56,107,982 74,801,113 69,374,700 63,141,946 71,389,065 67,422,771 57,331,802 62,006,553 | 1.0031 1.0057 1.0199 1.0007 1.0074 1.0006 1.0037 0.9998 | 1988 1989 1990 1991 1992 1993 1994 1995 | 56,107,982 74,801,113 69,374,700 63,141,946 71,389,065 67,422,771 57,331,802 62,006,553 | 56,069,487 74,239,454 69,512,431 62,775,550 71,779,978 67,209,367 57,032,088 62,002,975 | 0.9993 0.9925 1.0020 0.9942 1.0055 0.9968 0.9948 |
| 1989 1990 1991 1992 1993 1994 1995 1996 | 55,935,767 74,379,159 68,021,172 63,095,667 70,866,816 67,380,199 57,123,218 62,019,600 73,221,776 | 56,107,982 74,801,113 69,374,700 63,141,946 71,389,065 67,422,771 57,331,802 62,006,553 73,607,604 | 1.0031 1.0057 1.0199 1.0007 1.0074 1.0006 1.0037 0.9998 1.0053 | 1988 1989 1990 1991 1992 1993 1994 1995 1996 | 56,107,982 74,801,113 69,374,700 63,141,946 71,389,065 67,422,771 57,331,802 62,006,553 73,607,604 | 56,069,487 74,239,454 69,512,431 62,775,550 71,779,978 67,209,367 57,032,088 62,002,975 72,960,693 | 0.9993 0.9925 1.0020 0.9942 1.0055 0.9968 0.9948 0.9999 |
| 1989 1990 1991 1992 1993 1994 1995 1996 | 55,935,767 74,379,159 68,021,172 63,095,667 70,866,816 67,380,199 57,123,218 62,019,600 73,221,776 69,811,369 | 56,107,982 74,801,113 69,374,700 63,141,946 71,389,065 67,422,771 57,331,802 62,006,553 73,607,604 69,013,816 | 1.0031 1.0057 1.0199 1.0007 1.0074 1.0006 1.0037 0.9998 1.0053 0.9886 | 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 | 56,107,982 74,801,113 69,374,700 63,141,946 71,389,065 67,422,771 57,331,802 62,006,553 73,607,604 69,013,816 | 56,069,487 74,239,454 69,512,431 62,775,550 71,779,978 67,209,367 57,032,088 62,002,975 72,960,693 68,850,120 | 0.9993 0.9925 1.0020 0.9942 1.0055 0.9968 0.9948 0.9999 0.9912 |
| 1989 1990 1991 1992 1993 1994 1995 1996 1997 | 55,935,767 74,379,159 68,021,172 63,095,667 70,866,816 67,380,199 57,123,218 62,019,600 73,221,776 69,811,369 56,441,019 | 56,107,982 74,801,113 69,374,700 63,141,946 71,389,065 67,422,771 57,331,802 62,006,553 73,607,604 69,013,816 56,419,169 | 1.0031 1.0057 1.0199 1.0007 1.0074 1.0006 1.0037 0.9998 1.0053 0.9886 0.9996 | 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 | 56,107,982 74,801,113 69,374,700 63,141,946 71,389,065 67,422,771 57,331,802 62,006,553 73,607,604 69,013,816 56,419,169 | 56,069,487 74,239,454 69,512,431 62,775,550 71,779,978 67,209,367 57,032,088 62,002,975 72,960,693 68,850,120 56,712,406 | 0.9993 0.9925 1.0020 0.9942 1.0055 0.9968 0.9948 0.9999 0.9912 0.9976 |
| 1989 1990 1991 1992 1993 1994 1995 1996 | 55,935,767 74,379,159 68,021,172 63,095,667 70,866,816 67,380,199 57,123,218 62,019,600 73,221,776 69,811,369 | 56,107,982 74,801,113 69,374,700 63,141,946 71,389,065 67,422,771 57,331,802 62,006,553 73,607,604 69,013,816 | 1.0031 1.0057 1.0199 1.0007 1.0074 1.0006 1.0037 0.9998 1.0053 0.9886 | 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 | 56,107,982 74,801,113 69,374,700 63,141,946 71,389,065 67,422,771 57,331,802 62,006,553 73,607,604 69,013,816 | 56,069,487 74,239,454 69,512,431 62,775,550 71,779,978 67,209,367 57,032,088 62,002,975 72,960,693 68,850,120 | 0.9993 0.9925 1.0020 0.9942 1.0055 0.9968 0.9998 0.9912 0.9976 |
| 1989 1990 1991 1992 1993 1994 1995 1996 1997 | 55,935,767 74,379,159 68,021,172 63,095,667 70,866,816 67,380,199 57,123,218 62,019,600 73,221,776 69,811,369 56,441,019 | 56,107,982 74,801,113 69,374,700 63,141,946 71,389,065 67,422,771 57,331,802 62,006,553 73,607,604 69,013,816 56,419,169 | 1.0031 1.0057 1.0199 1.0007 1.0074 1.0006 1.0037 0.9998 1.0053 0.9886 0.9996 | 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 | 56,107,982 74,801,113 69,374,700 63,141,946 71,389,065 67,422,771 57,331,802 62,006,553 73,607,604 69,013,816 56,419,169 | 56,069,487 74,239,454 69,512,431 62,775,550 71,779,978 67,209,367 57,032,088 62,002,975 72,960,693 68,850,120 56,712,406 | 0.9993 0.9925 1.0020 0.9942 1.0055 0.9968 0.9999 0.9912 0.9976 1.0052 0.9948 |
| 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 | 55,935,767 74,379,159 68,021,172 63,095,667 70,866,816 67,380,199 57,123,218 62,019,600 73,221,776 69,811,369 56,441,019 70,809,154 | 56,107,982 74,801,113 69,374,700 63,141,946 71,389,065 67,422,771 57,331,802 62,006,553 73,607,604 69,013,816 56,419,169 71,152,720 | 1.0031 1.0057 1.0199 1.0007 1.0074 1.0006 1.0037 0.9998 1.0053 0.9886 0.9996 1.0049 | 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 | 56,107,982 74,801,113 69,374,700 63,141,946 71,389,065 67,422,771 57,331,802 62,006,553 73,607,604 69,013,816 56,419,169 71,152,720 | 56,069,487 74,239,454 69,512,431 62,775,550 71,779,978 67,209,367 57,032,088 62,002,975 72,960,693 68,850,120 56,712,406 70,781,202 | 0.9993 0.9925 1.0020 0.9942 1.0055 0.9968 0.9948 0.9976 1.0052 0.9948 0.9966 |
| 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 | 55,935,767 74,379,159 68,021,172 63,095,667 70,866,816 67,380,199 57,123,218 62,019,600 73,221,776 69,811,369 56,441,019 70,809,154 90,850,236 77,155,858 | 56,107,982 74,801,113 69,374,700 63,141,946 71,389,065 67,422,771 57,331,802 62,006,553 73,607,604 69,013,816 56,419,169 71,152,720 90,129,719 77,567,437 | 1.0031 1.0057 1.0199 1.0007 1.0074 1.0006 1.0037 0.9998 1.0053 0.9886 0.9996 1.0049 0.9921 1.0053 | 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 | 56,107,982 74,801,113 69,374,700 63,141,946 71,389,065 67,422,771 57,331,802 62,006,553 73,607,604 69,013,816 56,419,169 71,152,720 90,129,719 77,567,437 | 56,069,487 74,239,454 69,512,431 62,775,550 71,779,978 67,209,367 57,032,088 62,002,975 72,960,693 68,850,120 56,712,406 70,781,202 89,820,086 78,050,109 | 0.9993 0.9925 1.0020 0.9942 1.0055 0.9968 0.9948 0.9992 0.9976 1.0052 0.9948 0.9966 |
| 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 | 55,935,767 74,379,159 68,021,172 63,095,667 70,866,816 67,380,199 57,123,218 62,019,600 73,221,776 69,811,369 56,441,019 70,809,154 90,850,236 77,155,858 95,651,166 | 56,107,982 74,801,113 69,374,700 63,141,946 71,389,065 67,422,771 57,331,802 62,006,553 73,607,604 69,013,816 56,419,169 71,152,720 90,129,719 77,567,437 96,252,862 | 1.0031 1.0057 1.0199 1.0007 1.0074 1.0006 1.0037 0.9998 1.0053 0.9886 0.9996 1.0049 0.9921 1.0053 1.0063 | 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 | 56,107,982 74,801,113 69,374,700 63,141,946 71,389,065 67,422,771 57,331,802 62,006,553 73,607,604 69,013,816 56,419,169 71,152,720 90,129,719 77,567,437 96,252,862 | 56,069,487 74,239,454 69,512,431 62,775,550 71,779,978 67,209,367 57,032,088 62,002,975 72,960,693 68,850,120 56,712,406 70,781,202 89,820,086 78,050,109 96,428,890 | 0.9993 0.9925 1.0020 0.9942 1.0055 0.9968 0.9992 0.9912 0.9976 1.0052 0.9948 0.9966 1.0062 |
| 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 | 55,935,767 74,379,159 68,021,172 63,095,667 70,866,816 67,380,199 57,123,218 62,019,600 73,221,776 69,811,369 56,441,019 70,809,154 90,850,236 77,155,858 95,651,166 92,856,126 | 56,107,982 74,801,113 69,374,700 63,141,946 71,389,065 67,422,771 57,331,802 62,006,553 73,607,604 69,013,816 56,419,169 71,152,720 90,129,719 77,567,437 96,252,862 93,073,526 | 1.0031 1.0057 1.0199 1.0007 1.0074 1.0006 1.0037 0.9998 1.0053 0.9886 0.9996 1.0049 0.9921 1.0053 1.0063 1.0063 | 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 | 56,107,982 74,801,113 69,374,700 63,141,946 71,389,065 67,422,771 57,331,802 62,006,553 73,607,604 69,013,816 56,419,169 71,152,720 90,129,719 77,567,437 96,252,862 93,020,639 | 56,069,487 74,239,454 69,512,431 62,775,550 71,779,978 67,209,367 57,032,088 62,002,975 72,960,693 68,850,120 56,712,406 70,781,202 89,820,086 78,050,109 96,428,890 93,400,628 | 0.9993 0.9925 1.0020 0.9942 1.0055 0.9968 0.9948 0.9976 1.0052 0.9948 0.9966 1.0062 |
| 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 | 55,935,767 74,379,159 68,021,172 63,095,667 70,866,816 67,380,199 57,123,218 62,019,600 73,221,776 69,811,369 56,441,019 70,809,154 90,850,236 77,155,858 95,651,166 92,856,126 101,095,676 | 56,107,982 74,801,113 69,374,700 63,141,946 71,389,065 67,422,771 57,331,802 62,006,553 73,607,604 69,013,816 56,419,169 71,152,720 90,129,719 77,567,437 96,252,862 93,073,526 102,147,163 | 1.0031 1.0057 1.0199 1.0007 1.0074 1.0006 1.0037 0.9998 1.0053 0.9886 0.9996 1.0049 0.9921 1.0053 1.0063 1.0023 1.00104 | 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 | 56,107,982 74,801,113 69,374,700 63,141,946 71,389,065 67,422,771 57,331,802 62,006,553 73,607,604 69,013,816 56,419,169 71,152,720 90,129,719 77,567,437 96,252,862 93,020,639 102,142,069 | 56,069,487 74,239,454 69,512,431 62,775,550 71,779,978 67,209,367 57,032,088 62,002,975 72,960,693 68,850,120 56,712,406 70,781,202 89,820,086 78,050,109 96,428,890 93,400,628 103,249,145 | 0.9993 0.9925 1.0020 0.9942 1.0055 0.9968 0.9998 0.9972 1.0052 0.9948 0.9966 1.0062 1.0018 |
| 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 | 55,935,767 74,379,159 68,021,172 63,095,667 70,866,816 67,380,199 57,123,218 62,019,600 73,221,776 69,811,369 56,441,019 70,809,154 90,850,236 77,155,858 95,651,166 92,856,126 101,095,676 102,949,095 | 56,107,982 74,801,113 69,374,700 63,141,946 71,389,065 67,422,771 57,331,802 62,006,553 73,607,604 69,013,816 56,419,169 71,152,720 90,129,719 77,567,437 96,252,862 93,073,526 102,147,163 104,069,173 | 1.0031 1.0057 1.0199 1.0007 1.0074 1.0006 1.0037 0.9998 1.0053 0.9886 0.9996 1.0049 0.9921 1.0053 1.0063 1.0023 1.0104 1.0109 | 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 | 56,107,982 74,801,113 69,374,700 63,141,946 71,389,065 67,422,771 57,331,802 62,006,553 73,607,604 69,013,816 56,419,169 71,152,720 90,129,719 77,567,437 96,252,862 93,020,639 102,142,069 104,064,523 | 56,069,487 74,239,454 69,512,431 62,775,550 71,779,978 67,209,367 57,032,088 62,002,975 72,960,693 68,850,120 56,712,406 70,781,202 89,820,086 78,050,109 96,428,890 93,400,628 103,249,145 104,320,253 | 0.9993 0.9925 1.0020 0.9942 1.0055 0.9968 0.9992 0.9912 0.9976 1.0052 0.9948 0.9966 1.0062 1.0018 1.0041 |
| 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 | 55,935,767 74,379,159 68,021,172 63,095,667 70,866,8116 67,380,199 57,123,218 62,019,600 73,221,776 69,811,369 56,441,019 70,809,154 90,850,236 77,155,858 95,651,166 92,856,126 101,095,676 102,949,095 102,597,299 | 56,107,982 74,801,113 69,374,700 63,141,946 71,389,065 67,422,771 57,331,802 62,006,553 73,607,604 69,013,816 56,419,169 71,152,720 90,129,719 77,567,437 96,252,862 93,073,526 102,147,163 104,069,173 102,848,888 | 1.0031 1.0057 1.0199 1.0007 1.0074 1.0006 1.0037 0.9998 1.0053 0.9886 0.9996 1.0049 0.9921 1.0053 1.0063 1.0063 1.0023 1.0104 1.0109 | 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 | 56,107,982 74,801,113 69,374,700 63,141,946 71,389,065 67,422,771 57,331,802 62,006,553 73,607,604 69,013,816 56,419,169 71,152,720 90,129,719 77,567,437 96,252,862 93,020,639 102,142,069 104,064,523 102,746,327 | 56,069,487 74,239,454 69,512,431 62,775,550 71,779,978 67,209,367 57,032,088 62,002,975 72,960,693 68,850,120 56,712,406 70,781,202 89,820,086 78,050,109 96,428,890 93,400,628 103,249,145 104,320,253 103,421,507 | 0.9993 0.9925 1.0020 0.9942 1.0055 0.9948 0.9993 0.9912 0.9976 1.0052 0.9948 0.9966 1.0062 1.0018 1.0041 |
| 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 | 55,935,767 74,379,159 68,021,172 63,095,667 70,866,816 67,380,199 57,123,218 62,019,600 73,221,776 69,811,369 56,441,019 70,809,154 90,850,236 77,155,858 95,651,166 92,856,126 101,095,676 102,949,095 | 56,107,982 74,801,113 69,374,700 63,141,946 71,389,065 67,422,771 57,331,802 62,006,553 73,607,604 69,013,816 56,419,169 71,152,720 90,129,719 77,567,437 96,252,862 93,073,526 102,147,163 104,069,173 | 1.0031 1.0057 1.0199 1.0007 1.0074 1.0006 1.0037 0.9998 1.0053 0.9886 0.9996 1.0049 0.9921 1.0053 1.0063 1.0023 1.0104 1.0109 | 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 | 56,107,982 74,801,113 69,374,700 63,141,946 71,389,065 67,422,771 57,331,802 62,006,553 73,607,604 69,013,816 56,419,169 71,152,720 90,129,719 77,567,437 96,252,862 93,020,639 102,142,069 104,064,523 | 56,069,487 74,239,454 69,512,431 62,775,550 71,779,978 67,209,367 57,032,088 62,002,975 72,960,693 68,850,120 56,712,406 70,781,202 89,820,086 78,050,109 96,428,890 93,400,628 103,249,145 104,320,253 | 0.9993 0.9925 1.0020 0.9942 1.0055 0.9948 0.9993 0.9912 0.9976 1.0052 0.9948 0.9966 1.0062 1.0018 1.0041 |
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| 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 | 55,935,767 74,379,159 68,021,172 63,095,667 70,866,816 67,380,199 57,123,218 62,019,600 73,221,776 69,811,369 56,441,019 70,809,154 90,850,236 77,155,858 95,651,166 92,856,126 101,095,676 102,949,095 102,597,299 101,309,215 93,099,195 | 56,107,982 74,801,113 69,374,700 63,141,946 71,389,065 67,422,771 57,331,802 62,006,553 73,607,604 69,013,816 56,419,169 71,152,720 90,129,719 77,567,437 96,252,862 93,073,526 102,147,163 104,069,173 102,848,888 102,598,814 94,520,692 | 1.0031 1.0057 1.0199 1.0007 1.0074 1.0006 1.0037 0.9998 1.0053 0.9886 0.9996 1.0049 0.9921 1.0053 1.0063 1.0063 1.0023 1.0104 1.0109 1.0025 1.0127 | 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 | 56,107,982 74,801,113 69,374,700 63,141,946 71,389,065 67,422,771 57,331,802 62,006,553 73,607,604 69,013,816 56,419,169 71,152,720 90,129,719 77,567,437 96,252,862 93,020,639 102,142,069 104,064,523 102,746,327 102,221,678 93,231,406 | 56,069,487 74,239,454 69,512,431 62,775,550 71,779,978 67,209,367 57,032,088 62,002,975 72,960,693 68,850,120 56,712,406 70,781,202 89,820,086 78,050,109 96,428,890 93,400,628 103,249,145 104,320,253 103,421,507 103,008,380 95,327,927 | 0.9993 0.9925 1.0020 0.9942 1.0055 0.9948 0.9993 0.9912 0.9976 1.0052 0.9948 0.9966 1.0062 1.0041 1.0041 1.0025 1.0066 |
| 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 | 55,935,767 74,379,159 68,021,172 63,095,667 70,866,816 67,380,199 57,123,218 62,019,600 73,221,776 69,811,369 56,441,019 70,809,154 90,850,236 77,155,858 95,651,166 92,856,126 101,095,676 102,949,095 102,597,299 101,309,215 93,099,195 102,606,836 | 56,107,982 74,801,113 69,374,700 63,141,946 71,389,065 67,422,771 57,331,802 62,006,553 73,607,604 69,013,816 56,419,169 71,152,720 90,129,719 77,567,437 96,252,862 93,073,526 102,147,163 104,069,173 102,848,888 102,598,814 94,520,692 100,445,806 | 1.0031 1.0057 1.0199 1.0007 1.0074 1.0006 1.0037 0.9998 1.0053 0.9886 0.9996 1.0049 0.9921 1.0053 1.0063 1.0023 1.0104 1.0109 1.0025 1.0127 1.0153 0.9789 | 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 | 56,107,982 74,801,113 69,374,700 63,141,946 71,389,065 67,422,771 57,331,802 62,006,553 73,607,604 69,013,816 56,419,169 71,152,720 90,129,719 77,567,437 96,252,862 93,020,639 102,142,069 104,064,523 102,746,327 102,221,678 93,231,406 97,493,857 | 56,069,487 74,239,454 69,512,431 62,775,550 71,779,978 67,209,367 57,032,088 62,002,975 72,960,693 68,850,120 56,712,406 70,781,202 89,820,086 78,050,109 96,428,890 93,400,628 103,249,145 104,320,253 103,421,507 103,008,380 95,327,927 97,981,600 | 0.9993 0.9925 1.0020 0.9942 1.0055 0.9968 0.9912 0.9976 1.0052 0.9948 0.9966 1.0062 1.0018 1.0041 1.0025 1.0066 1.0077 |
| 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 | 55,935,767 74,379,159 68,021,172 63,095,667 70,866,816 67,380,199 57,123,218 62,019,600 73,221,776 69,811,369 56,441,019 70,809,154 90,850,236 77,155,858 95,651,166 92,856,126 101,095,676 102,949,095 102,597,299 101,309,215 93,099,195 102,606,836 103,719,120 | 56,107,982 74,801,113 69,374,700 63,141,946 71,389,065 67,422,771 57,331,802 62,006,553 73,607,604 69,013,816 56,419,169 71,152,720 90,129,719 77,567,437 96,252,862 93,073,526 102,147,163 104,069,173 102,848,888 102,598,814 94,520,692 100,445,806 104,241,993 | 1.0031 1.0057 1.0199 1.0007 1.0074 1.0006 1.0037 0.9998 1.0053 0.9886 0.9996 1.0049 0.9921 1.0053 1.0063 1.0023 1.0104 1.0109 1.0025 1.0127 1.0153 0.9789 1.0050 | 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 | 56,107,982 74,801,113 69,374,700 63,141,946 71,389,065 67,422,771 57,331,802 62,006,553 73,607,604 69,013,816 56,419,169 71,152,720 90,129,719 77,567,437 96,252,862 93,020,639 102,142,069 104,064,523 102,746,327 102,221,678 93,231,406 97,493,857 103,574,885 | 56,069,487 74,239,454 69,512,431 62,775,550 71,779,978 67,209,367 57,032,088 62,002,975 72,960,693 68,850,120 56,712,406 70,781,202 89,820,086 78,050,109 96,428,890 93,400,628 103,249,145 104,320,253 103,421,507 103,008,380 95,327,927 97,981,600 106,433,693 | 0.9993 0.9925 1.0020 0.9942 1.0055 0.9968 0.9948 0.9976 1.0052 0.9948 0.9966 1.0062 1.0018 1.0041 1.0025 1.0066 1.0077 1.0225 1.0050 |
| 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 | 55,935,767 74,379,159 68,021,172 63,095,667 70,866,816 67,380,199 57,123,218 62,019,600 73,221,776 69,811,369 56,441,019 70,809,154 90,850,236 77,155,858 95,651,166 92,856,126 101,095,676 102,949,095 102,597,299 101,309,215 93,099,195 102,606,836 103,719,120 91,703,058 | 56,107,982 74,801,113 69,374,700 63,141,946 71,389,065 67,422,771 57,331,802 62,006,553 73,607,604 69,013,816 56,419,169 71,152,720 90,129,719 77,567,437 96,252,862 93,073,526 102,147,163 104,069,173 102,848,888 102,598,814 94,520,692 100,445,806 104,241,993 93,128,116 | 1.0031 1.0057 1.0199 1.0007 1.0074 1.0006 1.0037 0.9998 1.0053 0.9986 1.0049 0.9921 1.0053 1.0063 1.0023 1.0104 1.0109 1.0025 1.0153 0.9789 1.0050 1.0155 | 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 | 56,107,982 74,801,113 69,374,700 63,141,946 71,389,065 67,422,771 57,331,802 62,006,553 73,607,604 69,013,816 56,419,169 71,152,720 90,129,719 77,567,437 96,252,862 93,020,639 102,142,069 104,064,523 102,746,327 102,221,678 93,231,406 97,493,857 103,574,885 92,673,893 | 56,069,487 74,239,454 69,512,431 62,775,550 71,779,978 67,209,367 57,032,088 62,002,975 72,960,693 68,850,120 56,712,406 70,781,202 89,820,086 78,050,109 96,428,890 93,400,628 103,249,145 104,320,253 103,421,507 103,008,380 95,327,927 97,981,600 106,433,693 94,036,232 | 0.9993 0.9925 1.0020 0.9942 1.0055 0.9968 0.9948 0.9976 1.0052 0.9948 0.9966 1.0062 1.0018 1.0066 1.0077 1.0225 1.0050 1.0076 |
| 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 | 55,935,767 74,379,159 68,021,172 63,095,667 70,866,816 67,380,199 57,123,218 62,019,600 73,221,776 69,811,369 56,441,019 70,809,154 90,850,236 77,155,858 95,651,166 92,856,126 101,095,676 102,949,095 102,597,299 101,309,215 93,099,195 102,606,836 103,719,120 91,703,058 70,754,712 | 56,107,982 74,801,113 69,374,700 63,141,946 71,389,065 67,422,771 57,331,802 62,006,553 73,607,604 69,013,816 56,419,169 71,152,720 90,129,719 77,567,437 96,252,862 93,073,526 102,147,163 104,069,173 102,848,888 102,598,814 94,520,692 100,445,806 104,241,993 93,128,116 78,245,882 | 1.0031 1.0057 1.0199 1.0007 1.0074 1.0006 1.0037 0.9998 1.0053 0.9886 0.9996 1.0049 0.9921 1.0053 1.0063 1.0063 1.0023 1.0104 1.0109 1.0025 1.0127 1.0153 0.9789 1.0050 1.0155 1.1059 | 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 | 56,107,982 74,801,113 69,374,700 63,141,946 71,389,065 67,422,771 57,331,802 62,006,553 73,607,604 69,013,816 56,419,169 71,152,720 90,129,719 77,567,437 96,252,862 93,020,639 102,142,069 104,064,523 102,746,327 102,221,678 93,231,406 97,493,857 103,574,885 92,673,893 77,825,367 | 56,069,487 74,239,454 69,512,431 62,775,550 71,779,978 67,209,367 57,032,088 62,002,975 72,960,693 68,850,120 56,712,406 70,781,202 89,820,086 78,050,109 96,428,890 93,400,628 103,249,145 104,320,253 103,421,507 103,008,380 95,327,927 97,981,600 106,433,693 94,036,232 81,690,020 | 0.9993 0.9925 1.0020 0.9942 1.0055 0.9968 0.9948 0.9976 1.0052 0.9948 0.9966 1.0062 1.0018 1.0066 1.0077 1.0225 1.0050 1.0076 |
| 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 | 55,935,767 74,379,159 68,021,172 63,095,667 70,866,816 67,380,199 57,123,218 62,019,600 73,221,776 69,811,369 56,441,019 70,809,154 90,850,236 77,155,858 95,651,166 92,856,126 101,095,676 102,949,095 102,597,299 101,309,215 93,099,195 102,606,836 103,719,120 91,703,058 | 56,107,982 74,801,113 69,374,700 63,141,946 71,389,065 67,422,771 57,331,802 62,006,553 73,607,604 69,013,816 56,419,169 71,152,720 90,129,719 77,567,437 96,252,862 93,073,526 102,147,163 104,069,173 102,848,888 102,598,814 94,520,692 100,445,806 104,241,993 93,128,116 | 1.0031 1.0057 1.0199 1.0007 1.0074 1.0006 1.0037 0.9998 1.0053 0.9986 1.0049 0.9921 1.0053 1.0063 1.0023 1.0104 1.0109 1.0025 1.0153 0.9789 1.0050 1.0155 | 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 | 56,107,982 74,801,113 69,374,700 63,141,946 71,389,065 67,422,771 57,331,802 62,006,553 73,607,604 69,013,816 56,419,169 71,152,720 90,129,719 77,567,437 96,252,862 93,020,639 102,142,069 104,064,523 102,746,327 102,221,678 93,231,406 97,493,857 103,574,885 92,673,893 | 56,069,487 74,239,454 69,512,431 62,775,550 71,779,978 67,209,367 57,032,088 62,002,975 72,960,693 68,850,120 56,712,406 70,781,202 89,820,086 78,050,109 96,428,890 93,400,628 103,249,145 104,320,253 103,421,507 103,008,380 95,327,927 97,981,600 106,433,693 94,036,232 | 0.9993 0.9925 1.0020 0.9942 1.0055 0.9968 0.9948 0.9976 1.0052 0.9948 0.9966 1.0062 1.0018 1.0066 1.0077 1.0225 1.0050 1.0076 |
| 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 | 55,935,767 74,379,159 68,021,172 63,095,667 70,866,816 67,380,199 57,123,218 62,019,600 73,221,776 69,811,369 56,441,019 70,809,154 90,850,236 77,155,858 95,651,166 92,856,126 101,095,676 102,949,095 102,597,299 101,309,215 93,099,195 102,606,836 103,719,120 91,703,058 70,754,712 | 56,107,982 74,801,113 69,374,700 63,141,946 71,389,065 67,422,771 57,331,802 62,006,553 73,607,604 69,013,816 56,419,169 71,152,720 90,129,719 77,567,437 96,252,862 93,073,526 102,147,163 104,069,173 102,848,888 102,598,814 94,520,692 100,445,806 104,241,993 93,128,116 78,245,882 | 1.0031 1.0057 1.0199 1.0007 1.0074 1.0006 1.0037 0.9998 1.0053 0.9886 0.9996 1.0049 0.9921 1.0053 1.0063 1.0063 1.0023 1.0104 1.0109 1.0025 1.0127 1.0153 0.9789 1.0050 1.0155 1.1059 | 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 | 56,107,982 74,801,113 69,374,700 63,141,946 71,389,065 67,422,771 57,331,802 62,006,553 73,607,604 69,013,816 56,419,169 71,152,720 90,129,719 77,567,437 96,252,862 93,020,639 102,142,069 104,064,523 102,746,327 102,221,678 93,231,406 97,493,857 103,574,885 92,673,893 77,825,367 | 56,069,487 74,239,454 69,512,431 62,775,550 71,779,978 67,209,367 57,032,088 62,002,975 72,960,693 68,850,120 56,712,406 70,781,202 89,820,086 78,050,109 96,428,890 93,400,628 103,249,145 104,320,253 103,421,507 103,008,380 95,327,927 97,981,600 106,433,693 94,036,232 81,690,020 | 0.9993 0.9925 1.0020 0.9942 1.0055 0.9968 0.9948 0.99912 0.9976 1.0052 1.0062 1.0018 1.0041 1.0108 1.0025 1.0066 1.0077 1.0225 1.0050 1.0276 1.0147 1.0497 1.1232 |
| 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 | 55,935,767 74,379,159 68,021,172 63,095,667 70,866,816 67,380,199 57,123,218 62,019,600 73,221,776 69,811,369 56,441,019 70,809,154 90,850,236 77,155,858 95,651,166 92,856,126 101,095,676 102,949,095 102,597,299 101,309,215 93,099,195 102,606,836 103,719,120 91,703,058 70,754,712 58,514,656 | 56,107,982 74,801,113 69,374,700 63,141,946 71,389,065 67,422,771 57,331,802 62,006,553 73,607,604 69,013,816 56,419,169 71,152,720 90,129,719 77,567,437 96,252,862 93,073,526 102,147,163 104,069,173 102,848,888 102,598,814 94,520,692 100,445,806 104,241,993 93,128,116 78,245,882 72,502,715 | 1.0031 1.0057 1.0199 1.0007 1.0074 1.0006 1.0037 0.9998 1.0053 0.9886 0.9996 1.0049 0.9921 1.0053 1.0063 1.0023 1.0104 1.0109 1.0025 1.0127 1.0153 0.9789 1.0050 1.0155 1.1059 1.2391 | 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 | 56,107,982 74,801,113 69,374,700 63,141,946 71,389,065 67,422,771 57,331,802 62,006,553 73,607,604 69,013,816 56,419,169 71,152,720 90,129,719 77,567,437 96,252,862 93,020,639 102,142,069 104,064,523 102,746,327 102,221,678 93,231,406 97,493,857 103,574,885 92,673,893 77,825,367 72,055,639 | 56,069,487 74,239,454 69,512,431 62,775,550 71,779,978 67,209,367 57,032,088 62,002,975 72,960,693 68,850,120 56,712,406 70,781,202 89,820,086 78,050,109 96,428,890 93,400,628 103,249,145 104,320,253 103,421,507 103,008,380 95,327,927 97,981,600 106,433,693 94,036,232 81,690,020 80,933,006 | 1.0048 0.9993 0.9925 1.0020 0.9942 1.0055 0.9968 0.9948 0.9996 1.0052 0.9948 0.9966 1.0018 1.0018 1.0041 1.0108 1.0025 1.0050 1.0276 1.0147 1.0497 1.1232 1.1687 2.5920 |

NOTE: So as to maximize the use of available data, the companies used in one stage of development were allowed to be independent of those used in the other stage of development; therefore, the figures shown at each valuation may vary.

2016

24,481,693

TABLE I - B - REPORTED

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

INDEMNITY INCURRED LOSSES EXCLUDING BULK AND IBNR RESERVES

| Policy Year Valued | As of 12/31/12 | As of 12/31/13 | Ratio to Prior Year | Policy Year Valued | As of 12/31/13 | As of 12/31/14 | Ratio to Prior Year |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Prior | | | | Prior | | | |
| to 1986 | 202,998,505 | 202,528,192 | 0.9977 | to 1986 | 194,996,804 | 195,062,351 | 1.0003 |
| | | | | | | 24,822,235 | |
| 1986 | 26,606,264 | 26,595,339 | 0.9996 | 1986 | 24,790,020 | | 1.0013 |
| 1987 | 32,410,712 | 32,123,111 | 0.9911 | 1987 | 29,954,871 | 29,987,379 | 1.0011 |
| 1988 | 29,475,914 | 29,650,560 | 1.0059 | 1988 | 28,232,182 | 28,305,090 | 1.0026 |
| 1989 | 34,503,317 | 35,039,939 | 1.0156 | 1989 | 34,090,713 | 34,435,852 | 1.0101 |
| 1990 | 34,825,327 | 34,937,883 | 1.0032 | 1990 | 32,815,938 | 32,808,353 | 0.9998 |
| 1991 | 31,777,348 | 31,765,945 | 0.9996 | 1991 | 29,542,186 | 29,895,068 | 1.0119 |
| 1992 | 28,794,226 | 28,783,140 | 0.9996 | 1992 | 26,782,074 | 26,787,356 | 1.0002 |
| 1993 | 33,529,178 | 33,197,313 | 0.9901 | 1993 | 31,514,668 | 31,631,051 | 1.0037 |
| 1994 | | 25,422,514 | 1.0251 | 1994 | | | 0.9932 |
| | 24,800,894 | | | | 22,890,169 | 22,734,364 | |
| 1995 | 26,083,911 | 26,100,713 | 1.0006 | 1995 | 24,126,196 | 24,545,137 | 1.0174 |
| 1996 | 31,474,590 | 31,518,722 | 1.0014 | 1996 | 29,678,867 | 29,533,271 | 0.9951 |
| 1997 | 32,578,912 | 32,548,455 | 0.9991 | 1997 | 30,881,435 | 30,834,147 | 0.9985 |
| 1998 | 27,546,683 | 27,491,089 | 0.9980 | 1998 | 25,216,048 | 25,255,992 | 1.0016 |
| 1999 | 33,174,183 | 33,057,139 | 0.9965 | 1999 | 29,031,197 | 28,902,337 | 0.9956 |
| 2000 | 43,024,933 | 43,889,745 | 1.0201 | 2000 | 39,110,112 | 39,214,764 | 1.0027 |
| 2001 | 35,812,395 | 35,906,720 | 1.0026 | 2001 | 30,657,742 | 30,728,698 | 1.0023 |
| | | | | | | | |
| 2002 | 40,068,358 | 40,202,550 | 1.0033 | 2002 | 36,862,805 | 37,176,465 | 1.0085 |
| 2003 | 39,780,788 | 40,098,288 | 1.0080 | 2003 | 38,336,821 | 39,231,063 | 1.0233 |
| 2004 | 41,144,584 | 41,264,845 | 1.0029 | 2004 | 39,753,492 | 40,060,617 | 1.0077 |
| 2005 | 41,840,907 | 42,085,586 | 1.0058 | 2005 | 40,838,291 | 40,969,813 | 1.0032 |
| 2006 | 41,548,789 | 42,881,960 | 1.0321 | 2006 | 41,841,377 | 42,381,338 | 1.0129 |
| 2007 | 39,933,655 | 41,083,342 | 1.0288 | 2007 | 39,452,095 | 40,935,000 | 1.0376 |
| 2008 | 35,384,921 | 37,266,952 | 1.0532 | 2008 | 35,302,361 | 36,462,640 | 1.0329 |
| 2009 | | 40,792,616 | 1.0617 | 2009 | 40,202,893 | 42,354,400 | 1.0535 |
| | 38,422,865 | | | | | | |
| 2010 | 29,251,432 | 36,698,764 | 1.2546 | 2010 | 34,897,728 | 36,989,815 | 1.0599 |
| 2011 | 24,610,062 | 31,690,438 | 1.2877 | 2011 | 31,130,039 | 34,301,965 | 1.1019 |
| 2012 | 7,139,956 | 22,172,227 | 3.1054 | 2012 | 21,873,575 | 28,886,211 | 1.3206 |
| 2013 | | 8,105,756 | | 2013 | 7,944,988 | 24,115,779 | 3.0353 |
| | | | | 2014 | | 8,678,504 | |
| | | | | | | | |
| Policy Year Valued | As of 12/31/14 | As of 12/31/15 | Ratio to Prior Year | Policy Year Valued | As of 12/31/15 | As of 12/31/16 | Ratio to Prior Year |
| - | | | | - | | | |
| Valued Prior | 12/31/14 | 12/31/15 | Prior Year | Valued Prior | 12/31/15 | 12/31/16 | Prior Year |
| Valued Prior to 1986 | 12/31/14 199,454,226 | 12/31/15 199,616,679 | Prior Year 1.0008 | Valued Prior to 1986 | 12/31/15 199,616,679 | 12/31/16 199,546,128 | Prior Year 0.9996 |
| Prior to 1986 1986 | 12/31/14 199,454,226 25,676,986 | 12/31/15 199,616,679 25,698,122 | 1.0008 1.0008 | Valued Prior to 1986 1986 | 12/31/15 199,616,679 25,698,122 | 12/31/16 199,546,128 25,695,177 | 0.9996 0.9999 |
| Prior to 1986 1986 1987 | 12/31/14 199,454,226 25,676,986 31,812,476 | 12/31/15 199,616,679 25,698,122 31,833,775 | 1.0008 1.0008 1.0007 | Valued Prior to 1986 1986 1987 | 12/31/15 199,616,679 25,698,122 31,833,775 | 12/31/16 199,546,128 25,695,177 31,865,506 | 0.9996 0.9999 1.0010 |
| Valued Prior to 1986 1986 1987 1988 | 12/31/14 199,454,226 25,676,986 31,812,476 29,592,147 | 12/31/15 199,616,679 25,698,122 31,833,775 29,682,892 | 1.0008 1.0008 1.0007 1.0031 | Valued Prior to 1986 1986 1987 1988 | 12/31/15 199,616,679 25,698,122 31,833,775 29,682,892 | 12/31/16 199,546,128 25,695,177 31,865,506 29,650,273 | 0.9996 0.9999 1.0010 0.9989 |
| Valued Prior to 1986 1986 1987 1988 1989 | 12/31/14 199,454,226 25,676,986 31,812,476 29,592,147 35,268,596 | 12/31/15 199,616,679 25,698,122 31,833,775 29,682,892 35,289,474 | 1.0008 1.0008 1.0007 1.0031 1.0006 | Valued Prior to 1986 1986 1987 1988 1989 | 12/31/15 199,616,679 25,698,122 31,833,775 29,682,892 35,289,474 | 12/31/16 199,546,128 25,695,177 31,865,506 29,650,273 35,179,681 | 0.9996 0.9999 1.0010 0.9989 0.9969 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 | 12/31/14 199,454,226 25,676,986 31,812,476 29,592,147 35,268,596 34,573,435 | 12/31/15 199,616,679 25,698,122 31,833,775 29,682,892 35,289,474 35,246,443 | 1.0008 1.0008 1.0007 1.0031 1.0006 1.0195 | Valued Prior to 1986 1986 1987 1988 1989 1990 | 12/31/15 199,616,679 25,698,122 31,833,775 29,682,892 35,289,474 35,246,443 | 12/31/16 199,546,128 25,695,177 31,865,506 29,650,273 35,179,681 35,235,757 | 0.9996 0.9999 1.0010 0.9989 0.9969 0.9997 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 | 12/31/14 199,454,226 25,676,986 31,812,476 29,592,147 35,268,596 | 12/31/15 199,616,679 25,698,122 31,833,775 29,682,892 35,289,474 35,246,443 31,773,221 | 1.0008 1.0008 1.0007 1.0031 1.0006 1.0195 1.0009 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 | 12/31/15 199,616,679 25,698,122 31,833,775 29,682,892 35,289,474 | 12/31/16 199,546,128 25,695,177 31,865,506 29,650,273 35,179,681 35,235,757 31,646,298 | 0.9996 0.9999 1.0010 0.9989 0.9969 0.9997 0.9960 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 | 12/31/14 199,454,226 25,676,986 31,812,476 29,592,147 35,268,596 34,573,435 | 12/31/15 199,616,679 25,698,122 31,833,775 29,682,892 35,289,474 35,246,443 | 1.0008 1.0008 1.0007 1.0031 1.0006 1.0195 | Valued Prior to 1986 1986 1987 1988 1989 1990 | 12/31/15 199,616,679 25,698,122 31,833,775 29,682,892 35,289,474 35,246,443 | 12/31/16 199,546,128 25,695,177 31,865,506 29,650,273 35,179,681 35,235,757 | 0.9996 0.9999 1.0010 0.9989 0.9969 0.9997 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 | 12/31/14 199,454,226 25,676,986 31,812,476 29,592,147 35,268,596 34,573,435 31,745,601 | 12/31/15 199,616,679 25,698,122 31,833,775 29,682,892 35,289,474 35,246,443 31,773,221 | 1.0008 1.0008 1.0007 1.0031 1.0006 1.0195 1.0009 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 | 12/31/15 199,616,679 25,698,122 31,833,775 29,682,892 35,289,474 35,246,443 31,773,221 | 12/31/16 199,546,128 25,695,177 31,865,506 29,650,273 35,179,681 35,235,757 31,646,298 | 0.9996 0.9999 1.0010 0.9989 0.9969 0.9997 0.9960 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 | 12/31/14 199,454,226 25,676,986 31,812,476 29,592,147 35,268,596 34,573,435 31,745,601 28,583,482 | 12/31/15 199,616,679 25,698,122 31,833,775 29,682,892 35,289,474 35,246,443 31,773,221 28,654,628 | 1.0008 1.0008 1.0007 1.0031 1.0006 1.0195 1.0009 1.0025 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 | 12/31/15 199,616,679 25,698,122 31,833,775 29,682,892 35,289,474 35,246,443 31,773,221 28,654,628 | 12/31/16 199,546,128 25,695,177 31,865,506 29,650,273 35,179,681 35,235,757 31,646,298 28,682,674 | 0.9996 0.9999 1.0010 0.9989 0.9969 0.9997 0.9960 1.0010 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 | 12/31/14 199,454,226 25,676,986 31,812,476 29,592,147 35,268,596 34,573,435 31,745,601 28,583,482 31,403,427 24,222,301 | 12/31/15 199,616,679 25,698,122 31,833,775 29,682,892 35,289,474 35,246,443 31,773,221 28,654,628 31,509,844 24,520,021 | 1.0008 1.0008 1.0007 1.0031 1.0006 1.0195 1.0009 1.0025 1.0034 1.0123 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 | 199,616,679 25,698,122 31,833,775 29,682,892 35,289,474 35,246,443 31,773,221 28,654,628 31,509,844 24,520,021 | 199,546,128 25,695,177 31,865,506 29,650,273 35,179,681 35,235,757 31,646,298 28,682,674 31,521,555 24,441,644 | 0.9996 0.9999 1.0010 0.9989 0.9969 0.9997 0.9960 1.0010 1.0004 0.9968 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 | 12/31/14 199,454,226 25,676,986 31,812,476 29,592,147 35,268,596 34,573,435 31,745,601 28,583,482 31,403,427 24,222,301 26,333,461 | 12/31/15 199,616,679 25,698,122 31,833,775 29,682,892 35,289,474 35,246,443 31,773,221 28,654,628 31,509,844 24,520,021 26,330,677 | 1.0008 1.0008 1.0007 1.0031 1.0006 1.0195 1.0009 1.0025 1.0034 1.0123 0.9999 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 | 12/31/15 199,616,679 25,698,122 31,833,775 29,682,892 35,289,474 35,246,443 31,773,221 28,654,628 31,509,844 24,520,021 26,330,677 | 12/31/16 199,546,128 25,695,177 31,865,506 29,650,273 35,179,681 35,235,757 31,646,298 28,682,674 31,521,555 24,441,644 26,324,828 | 0.9996 0.9999 1.0010 0.9989 0.9969 0.9969 1.0010 1.0004 0.9968 0.9998 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 | 12/31/14 199,454,226 25,676,986 31,812,476 29,592,147 35,268,596 34,573,435 31,745,601 28,583,482 31,403,427 24,222,301 26,333,461 31,013,530 | 12/31/15 199,616,679 25,698,122 31,833,775 29,682,892 35,289,474 35,246,443 31,773,221 28,654,628 31,509,844 24,520,021 26,330,677 31,104,432 | 1.0008 1.0008 1.0007 1.0031 1.0006 1.0195 1.0009 1.0025 1.0034 1.0123 0.9999 1.0029 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 | 12/31/15 199,616,679 25,698,122 31,833,775 29,682,892 35,289,474 35,246,443 31,773,221 28,654,628 31,509,844 24,520,021 26,330,677 31,104,432 | 12/31/16 199,546,128 25,695,177 31,865,506 29,650,273 35,179,681 35,235,757 31,646,298 28,682,674 31,521,555 24,441,644 26,324,828 31,133,559 | 0.9996 0.9999 1.0010 0.9989 0.9969 0.9969 1.0010 1.0004 0.9968 0.9998 1.0009 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 | 12/31/14 199,454,226 25,676,986 31,812,476 29,592,147 35,268,596 34,573,435 31,745,601 28,583,482 31,403,427 24,222,301 26,333,461 31,013,530 31,688,081 | 12/31/15 199,616,679 25,698,122 31,833,775 29,682,892 35,289,474 35,246,443 31,773,221 28,654,628 31,509,844 24,520,021 26,330,677 31,104,432 31,128,879 | 1.0008 1.0008 1.0007 1.0031 1.0006 1.0195 1.0009 1.0025 1.0034 1.0123 0.9999 1.0029 0.9824 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 | 12/31/15 199,616,679 25,698,122 31,833,775 29,682,892 35,289,474 35,246,443 31,773,221 28,654,628 31,509,844 24,520,021 26,330,677 31,104,432 31,128,879 | 12/31/16 199,546,128 25,695,177 31,865,506 29,650,273 35,179,681 35,235,757 31,646,298 28,682,674 31,521,555 24,441,644 26,324,828 31,133,559 31,167,741 | 0.9996 0.9999 1.0010 0.9989 0.9969 0.9997 0.9960 1.0010 1.0004 0.9968 0.9998 1.0009 1.0012 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 | 12/31/14 199,454,226 25,676,986 31,812,476 29,592,147 35,268,596 34,573,435 31,745,601 28,583,482 31,403,427 24,222,301 26,333,461 31,013,530 31,688,081 25,500,431 | 12/31/15 199,616,679 25,698,122 31,833,775 29,682,892 35,289,474 35,246,443 31,773,221 28,654,628 31,509,844 24,520,021 26,330,677 31,104,432 31,128,879 25,594,003 | 1.0008 1.0008 1.0007 1.0031 1.0006 1.0195 1.0009 1.0025 1.0034 1.0123 0.9999 1.0029 0.9824 1.0037 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 | 12/31/15 199,616,679 25,698,122 31,833,775 29,682,892 35,289,474 35,246,443 31,773,242 28,654,628 31,509,844 24,520,021 26,330,677 31,104,432 31,128,879 25,594,003 | 12/31/16 199,546,128 25,695,177 31,865,506 29,650,273 35,179,681 35,235,757 31,646,298 28,682,674 31,521,555 24,441,644 26,324,828 31,133,559 31,167,741 25,647,835 | 0.9996 0.9999 1.0010 0.9989 0.9969 0.9997 0.9960 1.0010 1.0004 0.9968 0.9998 1.0009 1.0012 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 | 12/31/14 199,454,226 25,676,986 31,812,476 29,592,147 35,268,596 34,573,435 31,745,601 28,583,482 31,403,427 24,222,301 26,333,461 31,013,530 31,688,081 25,500,431 30,720,427 | 12/31/15 199,616,679 25,698,122 31,833,775 29,682,892 35,289,474 35,246,443 31,773,221 28,654,628 31,509,844 24,520,021 26,330,677 31,104,432 31,128,879 25,594,003 30,762,731 | 1.0008 1.0008 1.0007 1.0031 1.0006 1.0195 1.0009 1.0025 1.0034 1.0123 0.9999 1.0029 0.9824 1.0037 1.0014 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 | 12/31/15 199,616,679 25,698,122 31,833,775 29,682,892 35,289,474 35,246,443 31,773,221 28,654,628 31,509,844 24,520,021 26,330,677 31,104,432 31,128,879 25,594,003 30,762,731 | 12/31/16 199,546,128 25,695,177 31,865,506 29,650,273 35,179,681 35,235,757 31,646,298 28,682,674 31,521,555 24,441,644 26,324,828 31,133,559 31,167,741 25,647,835 30,820,899 | 0.9996 0.9999 1.0010 0.9989 0.9969 0.9997 0.9960 1.0010 1.0004 0.9968 0.9998 1.0009 1.0012 1.0021 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 | 12/31/14 199,454,226 25,676,986 31,812,476 29,592,147 35,268,596 34,573,435 31,745,601 28,583,482 31,403,427 24,222,301 26,333,461 31,013,530 31,688,081 25,500,431 | 12/31/15 199,616,679 25,698,122 31,833,775 29,682,892 35,289,474 35,246,443 31,773,221 28,654,628 31,509,844 24,520,021 26,330,677 31,104,432 31,128,879 25,594,003 | 1.0008 1.0008 1.0007 1.0031 1.0006 1.0195 1.0009 1.0025 1.0034 1.0123 0.9999 1.0029 0.9824 1.0037 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 | 12/31/15 199,616,679 25,698,122 31,833,775 29,682,892 35,289,474 35,246,443 31,773,242 28,654,628 31,509,844 24,520,021 26,330,677 31,104,432 31,128,879 25,594,003 | 12/31/16 199,546,128 25,695,177 31,865,506 29,650,273 35,179,681 35,235,757 31,646,298 28,682,674 31,521,555 24,441,644 26,324,828 31,133,559 31,167,741 25,647,835 | 0.9996 0.9999 1.0010 0.9989 0.9969 0.9997 0.9960 1.0010 1.0004 0.9968 0.9998 1.0009 1.0012 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 | 12/31/14 199,454,226 25,676,986 31,812,476 29,592,147 35,268,596 34,573,435 31,745,601 28,583,482 31,403,427 24,222,301 26,333,461 31,013,530 31,688,081 25,500,431 30,720,427 | 12/31/15 199,616,679 25,698,122 31,833,775 29,682,892 35,289,474 35,246,443 31,773,221 28,654,628 31,509,844 24,520,021 26,330,677 31,104,432 31,128,879 25,594,003 30,762,731 | 1.0008 1.0008 1.0007 1.0031 1.0006 1.0195 1.0009 1.0025 1.0034 1.0123 0.9999 1.0029 0.9824 1.0037 1.0014 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 | 12/31/15 199,616,679 25,698,122 31,833,775 29,682,892 35,289,474 35,246,443 31,773,221 28,654,628 31,509,844 24,520,021 26,330,677 31,104,432 31,128,879 25,594,003 30,762,731 | 12/31/16 199,546,128 25,695,177 31,865,506 29,650,273 35,179,681 35,235,757 31,646,298 28,682,674 31,521,555 24,441,644 26,324,828 31,133,559 31,167,741 25,647,835 30,820,899 | 0.9996 0.9999 1.0010 0.9989 0.9969 0.9997 0.9960 1.0010 1.0004 0.9968 0.9998 1.0009 1.0012 1.0021 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 | 12/31/14 199,454,226 25,676,986 31,812,476 29,592,147 35,268,596 34,573,435 31,745,601 28,583,482 31,403,427 24,222,301 26,333,461 31,013,530 31,688,081 25,500,431 30,720,427 39,603,955 | 12/31/15 199,616,679 25,698,122 31,833,775 29,682,892 35,289,474 35,246,443 31,773,221 28,654,628 31,509,844 24,520,021 26,330,677 31,104,432 31,128,879 25,594,003 30,762,731 39,594,183 | 1.0008 1.0008 1.0007 1.0031 1.0006 1.0195 1.0009 1.0025 1.0034 1.0123 0.9999 1.0029 0.9824 1.0037 1.0014 0.9998 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 | 12/31/15 199,616,679 25,698,122 31,833,775 29,682,892 35,289,474 35,246,443 31,773,221 28,654,628 31,509,844 24,520,021 26,330,677 31,104,432 31,128,879 25,594,003 30,762,731 39,594,183 | 12/31/16 199,546,128 25,695,177 31,865,506 29,650,273 35,179,681 35,235,757 31,646,298 28,682,674 31,521,555 24,441,644 26,324,828 31,133,559 31,167,741 25,647,835 30,820,899 39,482,982 | 0.9996 0.9999 1.0010 0.9989 0.9969 0.9997 0.9960 1.0010 1.0004 0.9968 0.9998 1.0009 1.0012 1.0021 1.0019 0.9972 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 | 12/31/14 199,454,226 25,676,986 31,812,476 29,592,147 35,268,596 34,573,435 31,745,601 28,583,482 31,403,427 24,222,301 26,333,461 31,013,530 31,688,081 25,500,431 30,720,427 39,603,955 34,930,617 38,644,954 | 12/31/15 199,616,679 25,698,122 31,833,775 29,682,892 35,289,474 35,246,443 31,773,221 28,654,628 31,509,844 24,520,021 26,330,677 31,104,432 31,128,879 25,594,003 30,762,731 39,594,183 34,933,687 38,567,335 | 1.0008 1.0008 1.0007 1.0031 1.0006 1.0195 1.0009 1.0025 1.0034 1.0123 0.9999 1.0029 0.9824 1.0037 1.0014 0.9998 1.0001 0.9980 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 | 12/31/15 199,616,679 25,698,122 31,833,775 29,682,892 35,289,474 35,246,443 31,773,221 28,654,628 31,509,844 24,520,021 26,330,677 31,104,432 31,128,879 25,594,003 30,762,731 39,594,183 34,933,687 38,567,335 | 199,546,128 25,695,177 31,865,506 29,650,273 35,179,681 35,235,757 31,646,298 28,682,674 31,521,555 24,441,644 26,324,828 31,133,559 31,167,741 25,647,835 30,820,899 39,482,982 34,934,579 38,582,554 | 0.9996 0.9999 1.0010 0.9989 0.9969 0.9960 1.0010 1.0004 0.9968 0.9998 1.0009 1.0012 1.0021 1.0021 1.0019 0.9972 1.0000 1.0004 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 | 12/31/14 199,454,226 25,676,986 31,812,476 29,592,147 35,268,596 34,573,435 31,745,601 28,583,482 31,403,427 24,222,301 26,333,461 31,013,530 31,688,081 25,500,431 30,720,427 39,603,955 34,930,617 38,644,954 39,202,561 | 12/31/15 199,616,679 25,698,122 31,833,775 29,682,892 35,289,474 35,246,443 31,773,221 28,654,628 31,509,844 24,520,021 26,330,677 31,104,432 31,128,879 25,594,003 30,762,731 39,594,183 34,933,687 38,567,335 39,250,173 | 1.0008 1.0008 1.0007 1.0031 1.0006 1.0195 1.0009 1.0025 1.0034 1.0123 0.9999 1.0029 0.9824 1.0037 1.0014 0.9998 1.0001 0.9980 1.0012 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 | 12/31/15 199,616,679 25,698,122 31,833,775 29,682,892 35,289,474 35,246,443 31,773,221 28,654,628 31,509,844 24,520,021 26,330,677 31,104,432 31,128,879 25,594,003 30,762,731 39,594,183 34,933,687 38,567,335 39,234,880 | 12/31/16 199,546,128 25,695,177 31,865,506 29,650,273 35,179,681 35,235,757 31,646,298 28,682,674 31,521,555 24,441,644 26,324,828 31,133,559 31,167,741 25,647,835 30,820,899 39,482,982 34,934,579 38,582,554 39,300,468 | 0.9996 0.9999 1.0010 0.9989 0.9969 0.9960 1.0010 1.0004 0.9968 0.9998 1.0009 1.0012 1.0019 0.9972 1.0000 1.0004 1.0004 |
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| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 | 12/31/14 199,454,226 25,676,986 31,812,476 29,592,147 35,268,596 34,573,435 31,745,601 28,583,482 31,403,427 24,222,301 26,333,461 31,013,530 31,688,081 25,500,431 30,720,427 39,603,955 34,930,617 38,644,954 39,202,561 41,575,663 42,217,108 43,465,943 42,566,629 38,651,138 42,734,041 39,250,988 | 12/31/15 199,616,679 25,698,122 31,833,775 29,682,892 35,289,474 35,246,443 31,773,221 28,654,628 31,509,844 24,520,021 26,330,677 31,104,432 31,128,879 25,594,003 30,762,731 39,594,183 34,933,687 38,567,335 39,250,173 41,694,339 42,273,521 44,197,198 43,149,809 38,860,308 42,927,744 38,131,657 | 1.0008 1.0008 1.0007 1.0031 1.0006 1.0195 1.0009 1.0025 1.0034 1.0123 0.9999 1.0029 0.9824 1.0037 1.0014 0.9998 1.0001 0.9980 1.0012 1.0029 1.0013 1.0168 1.0137 1.0054 1.0045 0.9715 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 | 12/31/15 199,616,679 25,698,122 31,833,775 29,682,892 35,289,474 35,246,443 31,773,221 28,654,628 31,509,844 24,520,021 26,330,677 31,104,432 31,128,879 25,594,003 30,762,731 39,594,183 34,933,687 38,567,335 39,234,880 41,694,339 42,273,521 44,134,645 42,918,160 38,213,686 41,402,762 37,892,665 | 12/31/16 199,546,128 25,695,177 31,865,506 29,650,273 35,179,681 35,2235,757 31,646,298 28,682,674 31,521,555 24,441,644 26,324,828 31,133,559 31,167,741 25,647,835 30,820,899 39,482,982 34,934,579 38,582,554 39,300,468 41,934,168 42,208,564 44,541,842 43,208,744 38,463,324 41,964,587 38,680,498 | 0.9996 0.9999 1.0010 0.9989 0.9969 0.9960 1.0010 1.0004 0.9968 0.9998 1.0009 1.0012 1.0021 1.0021 1.0021 1.0004 1.0017 1.0058 0.9985 1.0009 1.0004 1.0017 1.0058 0.9985 1.0092 1.0068 1.0065 1.0136 1.0208 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 | 12/31/14 199,454,226 25,676,986 31,812,476 29,592,147 35,268,596 34,573,435 31,745,601 28,583,482 31,403,427 24,222,301 26,333,461 31,013,530 31,688,081 25,500,431 30,720,427 39,603,955 34,930,617 38,644,954 39,202,561 41,575,663 42,217,108 43,465,943 42,566,629 38,651,138 42,734,041 39,250,988 34,930,050 | 12/31/15 199,616,679 25,698,122 31,833,775 29,682,892 35,289,474 35,246,443 31,773,221 28,654,628 31,509,844 24,520,021 26,330,677 31,104,432 31,128,879 25,594,003 30,762,731 39,594,183 34,933,687 38,567,335 39,250,173 41,694,339 42,273,521 44,197,198 43,149,809 38,860,308 42,927,744 38,131,657 36,313,933 | 1.0008 1.0008 1.0007 1.0031 1.0006 1.0195 1.0009 1.0025 1.0034 1.0123 0.9999 1.0029 0.9824 1.0037 1.0014 0.9998 1.0001 0.9980 1.0012 1.0029 1.0013 1.0168 1.0137 1.0054 1.0045 0.9715 1.0396 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 | 12/31/15 199,616,679 25,698,122 31,833,775 29,682,892 35,289,474 35,246,443 31,773,221 28,654,628 31,509,844 24,520,021 26,330,677 31,104,432 31,128,879 25,594,003 30,762,731 39,594,183 34,933,687 38,567,335 39,234,880 41,694,339 42,273,521 44,134,645 42,918,160 38,213,686 41,402,762 37,892,665 36,206,336 | 12/31/16 199,546,128 25,695,177 31,865,506 29,650,273 35,179,681 35,2235,757 31,646,298 28,682,674 31,521,555 24,441,644 26,324,828 31,133,559 31,167,741 25,647,835 30,820,899 39,482,982 34,934,579 38,582,554 39,300,468 41,934,168 42,208,564 44,541,842 43,208,744 38,463,324 41,964,587 38,680,498 37,058,051 | 0.9996 0.9999 1.0010 0.9989 0.9969 0.9960 1.0010 1.0004 0.9968 0.9998 1.0009 1.0012 1.0021 1.0021 1.0021 1.0019 0.9972 1.0000 1.0004 1.0017 1.0058 0.9985 1.0092 1.0068 1.0065 1.0136 1.0208 1.0208 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 | 12/31/14 199,454,226 25,676,986 31,812,476 29,592,147 35,268,596 34,573,435 31,745,601 28,583,482 31,403,427 24,222,301 26,333,461 31,013,530 31,688,081 25,500,431 30,720,427 39,603,955 34,930,617 38,644,954 39,202,561 41,575,663 42,217,108 43,465,434 42,566,629 38,651,138 42,734,041 39,250,988 34,930,050 29,217,994 | 12/31/15 199,616,679 25,698,122 31,833,775 29,682,892 35,289,474 35,246,443 31,773,221 28,654,628 31,509,844 24,520,021 26,330,677 31,104,432 31,128,879 25,594,003 30,762,731 39,594,183 34,933,687 38,567,335 39,250,173 41,694,339 42,273,521 44,197,198 43,149,809 38,860,308 42,927,744 38,131,657 36,313,933 32,356,932 | 1.0008 1.0008 1.0007 1.0031 1.0006 1.0195 1.0009 1.0025 1.0034 1.0123 0.9999 1.0029 0.9824 1.0037 1.0014 0.9998 1.0001 0.9980 1.0012 1.0029 1.0013 1.0168 1.0137 1.0054 1.0045 0.9715 1.0396 1.1074 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 | 12/31/15 199,616,679 25,698,122 31,833,775 29,682,892 35,289,474 35,246,443 31,773,221 28,654,628 31,509,844 24,520,021 26,330,677 31,104,432 31,128,879 25,594,003 30,762,731 39,594,183 34,933,687 38,567,335 39,234,880 41,694,339 42,273,521 44,134,645 42,918,160 38,213,686 41,402,762 37,892,665 36,206,336 32,239,001 | 12/31/16 199,546,128 25,695,177 31,865,506 29,650,273 35,179,681 35,235,757 31,646,298 28,682,674 31,521,555 24,441,644 26,324,828 31,133,559 31,167,741 25,647,835 30,820,899 39,482,982 34,934,579 38,582,554 39,300,468 41,934,168 42,208,564 44,541,842 43,208,744 38,463,324 41,964,587 38,680,498 37,058,051 34,960,663 | 0.9996 0.9999 1.0010 0.9989 0.9989 0.9989 0.9980 1.0010 1.0004 0.9968 0.9998 1.0009 1.0012 1.0021 1.0021 1.0021 1.0019 0.9972 1.0000 1.0004 1.0017 1.0058 0.9985 1.0092 1.0068 1.0065 1.0136 1.0208 1.0235 1.0844 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 | 12/31/14 199,454,226 25,676,986 31,812,476 29,592,147 35,268,596 34,573,435 31,745,601 28,583,482 31,403,427 24,222,301 26,333,461 31,013,530 31,688,081 25,500,431 30,720,427 39,603,955 34,930,617 38,644,954 39,202,561 41,575,663 42,217,108 43,465,943 42,756,663 42,217,108 43,465,943 42,566,6138 42,734,041 39,250,988 34,930,050 29,217,994 24,587,617 | 12/31/15 199,616,679 25,698,122 31,833,775 29,682,892 35,289,474 35,246,443 31,773,221 28,654,628 31,509,844 24,520,021 26,330,677 31,104,432 31,128,879 25,594,003 30,762,731 39,594,183 34,933,687 38,567,335 39,250,173 41,694,339 42,273,521 44,197,198 43,149,809 38,860,308 42,927,744 38,131,657 36,313,933 32,356,932 31,542,747 | 1.0008 1.0008 1.0007 1.0031 1.0006 1.0195 1.0009 1.0025 1.0034 1.0123 0.9999 1.0029 0.9824 1.0037 1.0014 0.9998 1.0001 0.9980 1.0012 1.0029 1.0013 1.0168 1.0137 1.0054 1.0045 0.9715 1.0396 1.1074 1.2829 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 | 12/31/15 199,616,679 25,698,122 31,833,775 29,682,892 35,289,474 35,246,443 31,773,221 28,654,628 31,509,844 24,520,021 26,330,677 31,104,432 31,128,879 25,594,003 30,762,731 39,594,183 34,933,687 38,567,335 39,234,880 41,694,339 42,273,521 44,134,645 42,918,160 38,213,686 41,402,762 37,892,665 36,206,336 32,239,001 31,463,549 | 12/31/16 199,546,128 25,695,177 31,865,506 29,650,273 35,179,681 35,235,757 31,646,298 28,682,674 31,521,555 24,441,644 26,324,828 31,133,559 31,167,741 25,647,835 30,820,899 39,482,982 34,934,579 38,582,554 39,300,468 41,934,168 42,208,564 44,541,842 43,208,744 38,463,324 41,964,587 38,680,498 37,058,051 34,960,663 36,373,343 | 0.9996 0.9999 1.0010 0.9989 0.9997 0.9960 1.0010 1.0004 0.9968 0.9998 1.0009 1.0012 1.0001 1.0004 1.0017 1.0058 0.9985 1.0009 1.0016 1.0068 1.0065 1.0136 1.0208 1.0208 1.0235 1.0844 1.1560 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 | 12/31/14 199,454,226 25,676,986 31,812,476 29,592,147 35,268,596 34,573,435 31,745,601 28,583,482 31,403,427 24,222,301 26,333,461 31,013,530 31,688,081 25,500,431 30,720,427 39,603,955 34,930,617 38,644,954 39,202,561 41,575,663 42,217,108 43,465,434 42,566,629 38,651,138 42,734,041 39,250,988 34,930,050 29,217,994 | 12/31/15 199,616,679 25,698,122 31,833,775 29,682,892 35,289,474 35,246,443 31,773,221 28,654,628 31,509,844 24,520,021 26,330,677 31,104,432 31,128,879 25,594,003 30,762,731 39,594,183 34,933,687 38,567,335 39,250,173 41,694,339 42,273,521 44,197,198 43,149,809 38,860,308 42,927,744 38,131,657 36,313,933 32,356,932 | 1.0008 1.0008 1.0007 1.0031 1.0006 1.0195 1.0009 1.0025 1.0034 1.0123 0.9999 1.0029 0.9824 1.0037 1.0014 0.9998 1.0001 0.9980 1.0012 1.0029 1.0013 1.0168 1.0137 1.0054 1.0045 0.9715 1.0396 1.1074 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 | 12/31/15 199,616,679 25,698,122 31,833,775 29,682,892 35,289,474 35,246,443 31,773,221 28,654,628 31,509,844 24,520,021 26,330,677 31,104,432 31,128,879 25,594,003 30,762,731 39,594,183 34,933,687 38,567,335 39,234,880 41,694,339 42,273,521 44,134,645 42,918,160 38,213,686 41,402,762 37,892,665 36,206,336 32,239,001 | 12/31/16 199,546,128 25,695,177 31,865,506 29,650,273 35,179,681 35,235,757 31,646,298 28,682,674 31,521,555 24,441,644 26,324,828 31,133,559 31,167,741 25,647,835 30,820,899 39,482,982 34,934,579 38,582,554 39,300,468 41,934,168 42,208,564 44,541,842 43,208,744 38,463,324 41,964,587 38,680,498 37,058,051 34,960,663 | 0.9996 0.9999 1.0010 0.9989 0.9997 0.9960 1.0010 1.0004 0.9968 0.9998 1.0009 1.0012 1.0021 1.0021 1.0021 1.0004 1.0017 1.0058 0.9985 1.0092 1.0068 1.0065 1.0136 1.0208 1.0235 1.0844 |

NOTE: So as to maximize the use of available data, the companies used in one stage of development were allowed to be independent of those used in the other stage of development; therefore, the figures shown at each valuation may vary.

2016

8,289,994

TABLE I - C - REPORTED

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

MEDICAL INCURRED LOSSES EXCLUDING BULK AND IBNR RESERVES

| Policy Year Valued | As of 12/31/12 | As of 12/31/13 | Ratio to Prior Year | Policy Year Valued | As of 12/31/13 | As of 12/31/14 | Ratio to Prior Year |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Prior | | | | Prior | | | |
| to 1986 | 145,073,602 | 146,312,441 | 1.0085 | to 1986 | 140,611,271 | 141,729,412 | 1.0080 |
| 1986 | 19,478,859 | 19,179,192 | 0.9846 | 1986 | 17,966,242 | 18,000,143 | 1.0019 |
| 1987 | 30,479,687 | 31,224,405 | 1.0244 | 1987 | 28,729,644 | 29,099,323 | 1.0129 |
| 1988 | 26,779,518 | 26,918,264 | 1.0052 | 1988 | 25,977,292 | 25,565,779 | 0.9842 |
| 1989 | 37,673,786 | 39,806,451 | 1.0566 | 1989 | 38,942,294 | 38,401,695 | 0.9861 |
| 1990 | 33,018,158 | 33,359,932 | 1.0104 | 1990 | 30,502,411 | 30,909,052 | 1.0133 |
| 1991 | 32,349,564 | 32,112,961 | 0.9927 | 1991 | | 29,517,309 | 0.9842 |
| | | | | | 29,990,960 | | |
| 1992 | 45,454,831 | 45,515,715 | 1.0013 | 1992 | 43,545,385 | 40,574,918 | 0.9318 |
| 1993 | 36,395,710 | 35,911,942 | 0.9867 | 1993 | 34,035,693 | 34,644,293 | 1.0179 |
| 1994 | 33,768,779 | 33,608,614 | 0.9953 | 1994 | 30,479,384 | 29,956,087 | 0.9828 |
| 1995 | 36,745,196 | 36,181,880 | 0.9847 | 1995 | 32,375,655 | 32,063,306 | 0.9904 |
| 1996 | 42,669,703 | 43,510,334 | 1.0197 | 1996 | 41,238,951 | 40,401,220 | 0.9797 |
| 1997 | 38,959,051 | 39,546,978 | 1.0151 | 1997 | 37,497,138 | 37,434,579 | 0.9983 |
| 1998 | 33,559,137 | 33,972,956 | 1.0123 | 1998 | 31,313,802 | 31,288,872 | 0.9992 |
| 1999 | 43,491,756 | 43,503,795 | 1.0003 | 1999 | 37,538,727 | 36,460,888 | 0.9713 |
| 2000 | 56,787,928 | 57,037,140 | 1.0044 | 2000 | 52,115,837 | 51,518,233 | 0.9885 |
| | | | | | | | |
| 2001 | 44,140,317 | 44,192,986 | 1.0012 | 2001 | 37,664,430 | 37,226,562 | 0.9884 |
| 2002 | 57,449,269 | 56,269,053 | 0.9795 | 2002 | 51,793,932 | 54,896,829 | 1.0599 |
| 2003 | 54,159,803 | 55,132,914 | 1.0180 | 2003 | 52,897,230 | 53,893,371 | 1.0188 |
| 2004 | 59,990,833 | 58,900,228 | 0.9818 | 2004 | 57,118,989 | 57,728,017 | 1.0107 |
| 2005 | 58,612,364 | 59,150,687 | 1.0092 | 2005 | 55,940,544 | 57,521,787 | 1.0283 |
| 2006 | 54,124,714 | 55,998,724 | 1.0346 | 2006 | 54,972,673 | 58,089,004 | 1.0567 |
| 2007 | 55,775,081 | 57,519,905 | 1.0313 | 2007 | 55,099,333 | 56,096,040 | 1.0181 |
| 2008 | 48,149,771 | 50,537,018 | 1.0496 | 2008 | 49,028,168 | 52,672,971 | 1.0743 |
| 2009 | 51,209,909 | 54,668,906 | 1.0675 | 2009 | 53,922,418 | 59,202,869 | 1.0979 |
| | | | | | | | |
| 2010 | 52,665,563 | 59,547,216 | 1.1307 | 2010 | 56,439,501 | 60,049,023 | 1.0640 |
| 2011 | 43,909,927 | 51,636,346 | 1.1760 | 2011 | 50,902,647 | 55,901,841 | 1.0982 |
| 2012 | 10,088,351 | 33,782,976 | 3.3487 | 2012 | 33,407,949 | 41,150,990 | 1.2318 |
| 2011 | | 12,160,774 | | 2013 | 11,911,288 | 33,208,211 | 2.7880 |
| | | | | 2014 | | 11,608,674 | |
| Delieu Veer | | | | | | | - |
| Policy Year Valued | As of 12/31/14 | As of 12/31/15 | Ratio to Prior Year | Policy Year Valued | As of 12/31/15 | As of 12/31/16 | Ratio to Prior Year |
| - | | | | - | | | |
| Valued Prior | 12/31/14 | 12/31/15 | Prior Year | Valued Prior | 12/31/15 | 12/31/16 | Prior Year |
| Valued Prior to 1986 | 12/31/14 145,898,100 | 12/31/15 145,133,593 | Prior Year 0.9948 | Valued Prior to 1986 | 12/31/15 145,133,593 | 12/31/16 143,370,508 | Prior Year 0.9879 |
| Prior to 1986 1986 | 12/31/14 145,898,100 19,075,817 | 12/31/15 145,133,593 19,142,694 | 0.9948 1.0035 | Valued Prior to 1986 1986 | 12/31/15 145,133,593 19,142,694 | 12/31/16 143,370,508 19,193,311 | 0.9879 1.0026 |
| Valued Prior to 1986 1986 1987 | 12/31/14 145,898,100 19,075,817 31,134,000 | 12/31/15 145,133,593 19,142,694 31,322,484 | 0.9948 1.0035 1.0061 | Valued Prior to 1986 1986 1987 | 12/31/15 145,133,593 19,142,694 31,322,484 | 12/31/16 143,370,508 19,193,311 31,594,260 | 0.9879 1.0026 1.0087 |
| Valued Prior to 1986 1986 1987 1988 | 12/31/14 145,898,100 19,075,817 31,134,000 26,343,620 | 12/31/15 145,133,593 19,142,694 31,322,484 26,425,090 | 0.9948 1.0035 1.0061 1.0031 | Valued Prior to 1986 1986 1987 1988 | 12/31/15 145,133,593 19,142,694 31,322,484 26,425,090 | 12/31/16 143,370,508 19,193,311 31,594,260 26,419,214 | 0.9879 1.0026 1.0087 0.9998 |
| Valued Prior to 1986 1986 1987 1988 1989 | 12/31/14 145,898,100 19,075,817 31,134,000 26,343,620 39,110,563 | 12/31/15 145,133,593 19,142,694 31,322,484 26,425,090 39,511,639 | 0.9948 1.0035 1.0061 1.0031 1.0103 | Valued Prior to 1986 1986 1987 1988 1989 | 12/31/15 145,133,593 19,142,694 31,322,484 26,425,090 39,511,639 | 12/31/16 143,370,508 19,193,311 31,594,260 26,419,214 39,059,773 | 0.9879 1.0026 1.0087 0.9998 0.9886 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 | 12/31/14 145,898,100 19,075,817 31,134,000 26,343,620 39,110,563 33,447,737 | 12/31/15 145,133,593 19,142,694 31,322,484 26,425,090 39,511,639 34,128,257 | 0.9948 1.0035 1.0061 1.0031 1.0103 1.0203 | Valued Prior to 1986 1986 1987 1988 1989 1990 | 12/31/15 145,133,593 19,142,694 31,322,484 26,425,090 39,511,639 34,128,257 | 12/31/16 143,370,508 19,193,311 31,594,260 26,419,214 39,059,773 34,276,674 | 0.9879 1.0026 1.0087 0.9998 0.9886 1.0043 |
| Valued Prior to 1986 1986 1987 1988 1989 | 12/31/14 145,898,100 19,075,817 31,134,000 26,343,620 39,110,563 | 12/31/15 145,133,593 19,142,694 31,322,484 26,425,090 39,511,639 | 0.9948 1.0035 1.0061 1.0031 1.0103 | Valued Prior to 1986 1986 1987 1988 1989 | 12/31/15 145,133,593 19,142,694 31,322,484 26,425,090 39,511,639 | 12/31/16 143,370,508 19,193,311 31,594,260 26,419,214 39,059,773 | 0.9879 1.0026 1.0087 0.9998 0.9886 1.0043 0.9924 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 | 12/31/14 145,898,100 19,075,817 31,134,000 26,343,620 39,110,563 33,447,737 | 12/31/15 145,133,593 19,142,694 31,322,484 26,425,090 39,511,639 34,128,257 | 0.9948 1.0035 1.0061 1.0031 1.0103 1.0203 | Valued Prior to 1986 1986 1987 1988 1989 1990 | 12/31/15 145,133,593 19,142,694 31,322,484 26,425,090 39,511,639 34,128,257 | 12/31/16 143,370,508 19,193,311 31,594,260 26,419,214 39,059,773 34,276,674 | 0.9879 1.0026 1.0087 0.9998 0.9886 1.0043 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 | 12/31/14 145,898,100 19,075,817 31,134,000 26,343,620 39,110,563 33,447,737 31,350,066 | 12/31/15 145,133,593 19,142,694 31,322,484 26,425,090 39,511,639 34,128,257 31,368,725 | 0.9948 1.0035 1.0061 1.0031 1.0103 1.0203 1.0006 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 | 12/31/15 145,133,593 19,142,694 31,322,484 26,425,090 39,511,639 34,128,257 31,368,725 | 12/31/16 143,370,508 19,193,311 31,594,260 26,419,214 39,059,773 34,276,674 31,129,252 | 0.9879 1.0026 1.0087 0.9998 0.9886 1.0043 0.9924 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 | 12/31/14 145,898,100 19,075,817 31,134,000 26,343,620 39,110,563 33,447,737 31,350,066 42,283,334 | 12/31/15 145,133,593 19,142,694 31,322,484 26,425,090 39,511,639 34,128,257 31,368,725 42,734,437 | 0.9948 1.0035 1.0061 1.0031 1.0103 1.0203 1.0006 1.0107 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 | 12/31/15 145,133,593 19,142,694 31,322,484 26,425,090 39,511,639 34,128,257 31,368,725 42,734,437 | 12/31/16 143,370,508 19,193,311 31,594,260 26,419,214 39,059,773 34,276,674 31,129,252 43,097,304 | 0.9879 1.0026 1.0087 0.9998 0.9886 1.0043 0.9924 1.0085 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 | 12/31/14 145,898,100 19,075,817 31,134,000 26,343,620 39,110,563 33,447,737 31,350,066 42,283,334 35,976,772 32,900,917 | 12/31/15 145,133,593 19,142,694 31,322,484 26,425,090 39,511,639 34,128,257 31,368,725 42,734,437 35,912,927 32,811,781 | 0.9948 1.0035 1.0061 1.0031 1.0103 1.0203 1.0006 1.0107 0.9982 0.9973 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 | 12/31/15 145,133,593 19,142,694 31,322,484 26,425,090 39,511,639 34,128,257 31,368,725 42,734,437 35,912,927 32,811,781 | 12/31/16 143,370,508 19,193,311 31,594,260 26,419,214 39,059,773 34,276,674 31,129,252 43,097,304 35,687,812 32,590,444 | 0.9879 1.0026 1.0087 0.9998 0.9886 1.0043 0.9924 1.0085 0.9937 0.9933 |
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| Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 | 12/31/14 145,898,100 19,075,817 31,134,000 26,343,620 39,110,563 33,447,737 31,350,066 42,283,334 35,976,772 32,900,917 35,686,139 42,208,246 38,123,288 30,940,588 40,088,727 51,246,281 42,225,241 | 12/31/15 145,133,593 19,142,694 31,322,484 26,425,090 39,511,639 34,128,257 31,368,725 42,734,437 35,912,927 32,811,781 35,675,876 42,503,172 37,884,937 30,825,166 40,389,989 50,535,536 42,633,750 | 0.9948 1.0035 1.0061 1.0031 1.0103 1.0203 1.0006 1.0107 0.9982 0.9973 0.9997 1.0070 0.9937 0.9963 1.0075 0.9861 1.0097 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 | 12/31/15 145,133,593 19,142,694 31,322,484 26,425,090 39,511,639 34,128,257 31,368,725 42,734,437 35,912,927 32,811,781 35,675,876 42,503,172 37,884,937 30,825,166 40,389,989 50,535,536 42,633,750 | 12/31/16 143,370,508 19,193,311 31,594,260 26,419,214 39,059,773 34,276,674 31,129,252 43,097,304 35,687,812 32,590,444 35,678,147 41,827,134 37,682,379 31,064,571 39,960,303 50,337,104 43,115,530 | 0.9879 1.0026 1.0087 0.9998 0.9886 1.0043 0.9924 1.0085 0.9937 0.9933 1.0001 0.9841 0.9947 1.0078 0.9894 0.9961 1.0113 |
| Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 | 12/31/14 145,898,100 19,075,817 31,134,000 26,343,620 39,110,563 33,447,737 31,350,066 42,283,334 35,976,772 32,900,917 35,686,139 42,208,246 38,123,288 30,940,588 40,088,727 51,246,281 42,225,241 57,006,212 | 12/31/15 145,133,593 19,142,694 31,322,484 26,425,090 39,511,639 34,128,257 31,368,725 42,734,437 35,912,927 32,811,781 35,675,876 42,503,172 37,884,937 30,825,166 40,389,989 50,535,536 42,633,750 57,685,527 | 0.9948 1.0035 1.0061 1.0031 1.0103 1.0203 1.0006 1.0107 0.9982 0.9973 0.9997 1.0070 0.9937 0.9963 1.0075 0.9861 1.0097 1.0119 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 | 12/31/15 145,133,593 19,142,694 31,322,484 26,425,090 39,511,639 34,128,257 31,368,725 42,734,437 35,912,927 32,811,781 35,675,876 42,503,172 37,884,937 30,825,166 40,389,989 50,535,536 42,633,750 57,685,527 | 12/31/16 143,370,508 19,193,311 31,594,260 26,419,214 39,059,773 34,276,674 31,129,252 43,097,304 35,687,812 32,590,444 35,678,147 41,827,134 37,682,379 31,064,571 39,960,303 50,337,104 43,115,530 57,846,336 | 0.9879 1.0026 1.0087 0.9998 0.9886 1.0043 0.9924 1.0085 0.9937 0.9933 1.0001 0.9841 0.9947 1.0078 0.99894 0.9961 1.0113 1.0028 |
| Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 | 12/31/14 145,898,100 19,075,817 31,134,000 26,343,620 39,110,563 33,447,737 31,350,066 42,283,334 35,976,772 32,900,917 35,686,139 42,208,246 38,123,288 30,940,588 40,088,727 51,246,281 42,225,241 57,006,212 53,653,565 59,520,013 | 12/31/15 145,133,593 19,142,694 31,322,484 26,425,090 39,511,639 34,128,257 31,368,725 42,734,437 35,912,927 32,811,781 35,675,876 42,503,172 37,884,937 30,825,166 40,389,989 50,535,536 42,633,750 57,685,527 53,823,353 60,452,824 | 0.9948 1.0035 1.0061 1.0031 1.0103 1.0203 1.0006 1.0107 0.9982 0.9973 0.9997 1.0070 0.9983 1.0075 0.9963 1.0075 0.9861 1.0097 1.0119 1.0032 1.0157 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 | 12/31/15 145,133,593 19,142,694 31,322,484 26,425,090 39,511,639 34,128,257 31,368,725 42,734,437 35,912,927 32,811,781 35,675,876 42,503,172 37,884,937 30,825,166 40,389,989 50,535,536 42,633,750 57,685,527 53,785,759 60,447,730 | 12/31/16 143,370,508 19,193,311 31,594,260 26,419,214 39,059,773 34,276,674 31,129,252 43,097,304 35,687,812 32,590,444 35,678,147 41,827,134 37,682,379 31,064,571 39,960,303 50,337,104 43,115,530 57,846,336 54,100,160 61,314,977 | 0.9879 1.0026 1.0087 0.9998 0.9886 1.0043 0.9924 1.0085 0.9937 0.9933 1.0001 0.9841 0.9947 1.0078 0.9894 0.9961 1.0113 1.0028 1.0058 1.0143 |
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NOTE: So as to maximize the use of available data, the companies used in one stage of development were allowed to be independent of those used in the other stage of development; therefore, the figures shown at each valuation may vary.

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16,191,699

TABLE I - D - REPORTED

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

INDEMNITY PAID LOSSES

| Policy Year Valued | As of 12/31/12 | As of 12/31/13 | Ratio to Prior Year | Policy Year Valued | As of 12/31/13 | As of 12/31/14 | Ratio to Prior Year |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Prior | | | | Prior | | | |
| to 1986 | 198,861,111 | 199,317,047 | 1.0023 | to 1986 | 191,803,624 | 192,127,096 | 1.0017 |
| 1986 | 25,712,844 | 25,745,134 | 1.0013 | 1986 | 24,020,649 | 24,077,391 | 1.0024 |
| 1987 | 31,497,137 | 31,070,298 | 0.9864 | 1987 | 29,032,363 | 29,108,310 | 1.0026 |
| 1988 | 29,051,712 | 29,282,784 | 1.0080 | 1988 | 27,860,354 | 27,921,650 | 1.0022 |
| 1989 | 33,057,393 | 33,333,316 | 1.0083 | 1989 | 32,384,090 | 32,556,421 | 1.0053 |
| 1990 | 33,577,075 | 33,803,190 | 1.0067 | 1990 | 31,680,972 | 31,785,143 | 1.0033 |
| 1991 | 30,235,686 | 30,338,263 | 1.0034 | 1991 | 28,113,673 | 28,786,530 | 1.0239 |
| 1992 | 28,566,789 | 28,595,045 | 1.0034 | 1992 | 26,593,979 | 26,609,958 | 1.0006 |
| 1993 | 32,050,978 | 32,152,310 | 1.0032 | 1993 | 30,464,721 | 30,758,862 | 1.0097 |
| 1994 | | | | 1993 | | | |
| | 23,277,538 | 23,348,064 | 1.0030 | | 20,815,719 | 21,801,047 | 1.0473 |
| 1995 | 25,111,208 | 25,216,130 | 1.0042 | 1995 | 23,257,050 | 23,286,727 | 1.0013 |
| 1996 | 29,855,162 | 30,238,629 | 1.0128 | 1996 | 28,532,124 | 28,630,663 | 1.0035 |
| 1997 | 29,423,131 | 29,823,730 | 1.0136 | 1997 | 28,174,753 | 28,425,284 | 1.0089 |
| 1998 | 26,441,392 | 26,514,955 | 1.0028 | 1998 | 24,236,767 | 24,481,542 | 1.0101 |
| 1999 | 31,407,393 | 32,203,779 | 1.0254 | 1999 | 28,317,654 | 28,541,682 | 1.0079 |
| 2000 | 40,098,302 | 40,583,132 | 1.0121 | 2000 | 36,406,834 | 36,721,173 | 1.0086 |
| 2001 | 33,580,199 | 34,001,822 | 1.0126 | 2001 | 29,304,966 | 29,633,353 | 1.0112 |
| 2002 | 36,251,915 | 36,919,545 | 1.0184 | 2002 | 33,837,931 | 35,105,175 | 1.0375 |
| 2003 | 36,401,156 | 37,103,185 | 1.0193 | 2003 | 35,443,274 | 36,648,944 | 1.0340 |
| 2004 | 37,594,455 | 38,909,375 | 1.0350 | 2004 | 37,394,329 | 38,045,073 | 1.0174 |
| 2005 | 37,002,582 | 38,285,557 | 1.0347 | 2005 | 37,252,464 | 38,293,263 | 1.0279 |
| 2006 | 35,559,704 | 37,438,712 | 1.0528 | 2006 | 36,390,932 | 38,381,669 | 1.0547 |
| 2007 | 33,579,773 | 36,255,949 | 1.0797 | 2007 | 34,859,162 | 35,940,572 | 1.0310 |
| 2008 | 29,093,770 | 32,524,405 | 1.1179 | 2008 | 31,034,522 | 32,710,861 | 1.0540 |
| 2009 | 24,570,773 | 29,132,333 | 1.1856 | 2009 | 28,822,279 | 32,310,850 | 1.1210 |
| 2010 | 15,546,650 | 24,548,469 | 1.5790 | 2010 | 24,233,150 | 29,135,145 | 1.2023 |
| 2011 | 9,487,937 | 19,162,359 | 2.0197 | 2011 | 18,902,532 | 26,367,195 | 1.3949 |
| 2012 | 1,505,071 | 7,919,682 | 5.2620 | 2012 | 7,817,826 | 15,957,216 | 2.0411 |
| 2013 | ,,- | 1,729,152 | | 2013 | 1,705,951 | 10,137,892 | 5.9427 |
| | | .,, | | 2014 | 1,1 00,001 | 1,462,937 | |
| | | | | | | ., .02,001 | |
| | | | | | | | |
| Policy Year | As of | As of | Ratio to | | As of | As of | Ratio to |
| Policy Year Valued | As of 12/31/14 | As of 12/31/15 | Ratio to Prior Year | Valued | As of 12/31/15 | As of 12/31/16 | Ratio to Prior Year |
| Valued | As of 12/31/14 | As of 12/31/15 | Ratio to Prior Year | Valued Prior | As of 12/31/15 | As of 12/31/16 | Ratio to Prior Year |
| Valued Prior | 12/31/14 | 12/31/15 | Prior Year | Prior | 12/31/15 | 12/31/16 | Prior Year |
| Valued Prior to 1986 | 12/31/14 196,396,499 | 12/31/15 196,748,399 | Prior Year 1.0018 | Prior to 1986 | 12/31/15 196,748,399 | 12/31/16 197,120,752 | Prior Year 1.0019 |
| Valued Prior to 1986 1986 | 12/31/14 196,396,499 24,838,291 | 12/31/15 196,748,399 24,905,824 | 1.0018 1.0027 | Prior to 1986 1986 | 12/31/15 196,748,399 24,905,824 | 12/31/16 197,120,752 24,968,516 | 1.0019 1.0025 |
| Valued Prior to 1986 1986 1987 | 12/31/14 196,396,499 24,838,291 30,802,312 | 12/31/15 196,748,399 24,905,824 30,869,161 | 1.0018 1.0027 1.0022 | Prior to 1986 1986 1987 | 12/31/15 196,748,399 24,905,824 30,869,161 | 12/31/16 197,120,752 24,968,516 30,906,041 | 1.0019 1.0025 1.0012 |
| Valued Prior to 1986 1986 1987 1988 | 12/31/14 196,396,499 24,838,291 30,802,312 29,207,321 | 12/31/15 196,748,399 24,905,824 30,869,161 29,410,618 | 1.0018 1.0027 1.0022 1.0070 | Prior to 1986 1986 1987 1988 | 12/31/15 196,748,399 24,905,824 30,869,161 29,410,618 | 12/31/16 197,120,752 24,968,516 30,906,041 29,449,539 | 1.0019 1.0025 1.0012 1.0013 |
| Valued Prior to 1986 1986 1987 1988 1989 | 12/31/14 196,396,499 24,838,291 30,802,312 29,207,321 33,373,743 | 12/31/15 196,748,399 24,905,824 30,869,161 29,410,618 33,586,659 | 1.0018 1.0027 1.0022 1.0070 1.0064 | Prior to 1986 1986 1987 1988 1989 | 12/31/15 196,748,399 24,905,824 30,869,161 29,410,618 33,586,659 | 12/31/16 197,120,752 24,968,516 30,906,041 29,449,539 33,662,925 | 1.0019 1.0025 1.0012 1.0013 1.0023 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 | 12/31/14 196,396,499 24,838,291 30,802,312 29,207,321 33,373,743 33,545,140 | 12/31/15 196,748,399 24,905,824 30,869,161 29,410,618 33,586,659 33,673,825 | 1.0018 1.0027 1.0022 1.0070 1.0064 1.0038 | Prior to 1986 1986 1987 1988 1989 | 12/31/15 196,748,399 24,905,824 30,869,161 29,410,618 33,586,659 33,673,825 | 12/31/16 197,120,752 24,968,516 30,906,041 29,449,539 33,662,925 33,785,304 | 1.0019 1.0025 1.0012 1.0013 1.0023 1.0033 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 | 12/31/14 196,396,499 24,838,291 30,802,312 29,207,321 33,373,743 33,545,140 30,627,063 | 12/31/15 196,748,399 24,905,824 30,869,161 29,410,618 33,586,659 33,673,825 30,812,993 | 1.0018 1.0027 1.0022 1.0070 1.0064 1.0038 1.0061 | Prior to 1986 1986 1987 1988 1989 1990 | 12/31/15 196,748,399 24,905,824 30,869,161 29,410,618 33,586,659 33,673,825 30,812,993 | 12/31/16 197,120,752 24,968,516 30,906,041 29,449,539 33,662,925 33,785,304 30,851,693 | 1.0019 1.0025 1.0012 1.0013 1.0023 1.0033 1.0013 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 | 12/31/14 196,396,499 24,838,291 30,802,312 29,207,321 33,373,743 33,545,140 30,627,063 28,407,755 | 12/31/15 196,748,399 24,905,824 30,869,161 29,410,618 33,586,659 33,673,825 30,812,993 28,425,124 | 1.0018 1.0027 1.0022 1.0070 1.0064 1.0038 1.0061 1.0006 | Prior to 1986 1986 1987 1988 1989 1990 1991 | 12/31/15 196,748,399 24,905,824 30,869,161 29,410,618 33,586,659 33,673,825 30,812,993 28,425,124 | 12/31/16 197,120,752 24,968,516 30,906,041 29,449,539 33,662,925 33,785,304 30,851,693 28,465,594 | 1.0019 1.0025 1.0012 1.0013 1.0023 1.0033 1.0013 1.0014 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 | 12/31/14 196,396,499 24,838,291 30,802,312 29,207,321 33,373,743 33,545,140 30,627,063 28,407,755 30,523,493 | 12/31/15 196,748,399 24,905,824 30,869,161 29,410,618 33,586,659 33,673,825 30,812,993 28,425,124 30,691,917 | 1.0018 1.0027 1.0022 1.0070 1.0064 1.0038 1.0061 1.0006 1.0055 | Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 | 12/31/15 196,748,399 24,905,824 30,869,161 29,410,618 33,586,659 33,673,825 30,812,993 28,425,124 30,691,917 | 12/31/16 197,120,752 24,968,516 30,906,041 29,449,539 33,662,925 33,785,304 30,851,693 28,465,594 30,754,410 | 1.0019 1.0025 1.0012 1.0013 1.0023 1.0033 1.0013 1.0014 1.0020 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 | 12/31/14 196,396,499 24,838,291 30,802,312 29,207,321 33,373,743 33,545,140 30,627,063 28,407,755 30,523,493 23,288,984 | 12/31/15 196,748,399 24,905,824 30,869,161 29,410,618 33,586,659 33,673,825 30,812,993 28,425,124 30,691,917 23,365,639 | 1.0018 1.0027 1.0022 1.0070 1.0064 1.0038 1.0061 1.0006 1.0055 1.0033 | Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 | 12/31/15 196,748,399 24,905,824 30,869,161 29,410,618 33,586,659 33,673,825 30,812,993 28,425,124 30,691,917 23,365,639 | 12/31/16 197,120,752 24,968,516 30,906,041 29,449,539 33,662,925 33,785,304 30,851,693 28,465,594 30,754,410 23,724,508 | 1.0019 1.0025 1.0012 1.0013 1.0023 1.0033 1.0013 1.0014 1.0020 1.0154 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 | 12/31/14 196,396,499 24,838,291 30,802,312 29,207,321 33,373,743 33,545,140 30,627,063 28,407,755 30,523,493 23,288,984 25,059,614 | 12/31/15 196,748,399 24,905,824 30,869,161 29,410,618 33,586,659 33,673,825 30,812,993 28,425,124 30,691,917 23,365,639 25,118,724 | 1.0018 1.0027 1.0022 1.0070 1.0064 1.0038 1.0061 1.0006 1.0055 1.0033 1.0024 | Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 | 12/31/15 196,748,399 24,905,824 30,869,161 29,410,618 33,586,659 33,673,825 30,812,993 28,425,124 30,691,917 23,365,639 25,118,724 | 12/31/16 197,120,752 24,968,516 30,906,041 29,449,539 33,662,925 33,785,304 30,851,693 28,465,594 30,754,410 23,724,508 25,174,416 | 1.0019 1.0025 1.0012 1.0013 1.0023 1.0033 1.0013 1.0014 1.0020 1.0154 1.0022 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 | 12/31/14 196,396,499 24,838,291 30,802,312 29,207,321 33,373,743 33,545,140 30,627,063 28,407,755 30,523,493 23,288,984 25,059,614 29,984,511 | 12/31/15 196,748,399 24,905,824 30,869,161 29,410,618 33,586,659 33,673,825 30,812,993 28,425,124 30,691,917 23,365,639 25,118,724 30,089,832 | 1.0018 1.0027 1.0022 1.0070 1.0064 1.0038 1.0061 1.0006 1.0055 1.0033 1.0024 1.0035 | Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 | 12/31/15 196,748,399 24,905,824 30,869,161 29,410,618 33,586,659 33,673,825 30,812,993 28,425,124 30,691,917 23,365,639 25,118,724 30,089,832 | 12/31/16 197,120,752 24,968,516 30,906,041 29,449,539 33,662,925 33,785,304 30,851,693 28,465,594 30,754,410 23,724,508 25,174,416 30,180,968 | 1.0019 1.0025 1.0012 1.0013 1.0023 1.0033 1.0013 1.0014 1.0020 1.0154 1.0022 1.0030 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 | 12/31/14 196,396,499 24,838,291 30,802,312 29,207,321 33,373,743 33,545,140 30,627,063 28,407,755 30,523,493 23,288,984 25,059,614 29,984,511 29,431,336 | 12/31/15 196,748,399 24,905,824 30,869,161 29,410,618 33,586,659 33,673,825 30,812,993 28,425,124 30,691,917 23,365,639 25,118,724 30,089,832 29,538,255 | 1.0018 1.0027 1.0022 1.0070 1.0064 1.0038 1.0061 1.0006 1.0055 1.0033 1.0024 1.0035 1.0036 | Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 | 12/31/15 196,748,399 24,905,824 30,869,161 29,410,618 33,586,659 33,673,825 30,812,993 28,425,124 30,691,917 23,365,639 25,118,724 30,089,832 29,538,255 | 12/31/16 197,120,752 24,968,516 30,906,041 29,449,539 33,662,925 33,785,304 30,851,693 28,465,594 30,754,410 23,724,508 25,174,416 30,180,968 29,618,500 | 1.0019 1.0025 1.0012 1.0013 1.0023 1.0033 1.0014 1.0020 1.0154 1.0022 1.0030 1.0027 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 | 12/31/14 196,396,499 24,838,291 30,802,312 29,207,321 33,373,743 33,545,140 30,627,063 28,407,755 30,523,493 23,288,984 25,059,614 29,984,511 29,431,336 24,702,205 | 12/31/15 196,748,399 24,905,824 30,869,161 29,410,618 33,586,659 33,673,825 30,812,993 28,425,124 30,691,917 23,365,639 25,118,724 30,089,832 29,538,255 25,080,112 | 1.0018 1.0027 1.0022 1.0070 1.0064 1.0038 1.0061 1.0006 1.0055 1.0033 1.0024 1.0035 1.0036 1.0036 | Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 | 12/31/15 196,748,399 24,905,824 30,869,161 29,410,618 33,586,659 33,673,825 30,812,993 28,425,124 30,691,917 23,365,639 25,118,724 30,089,832 29,538,255 25,080,112 | 12/31/16 197,120,752 24,968,516 30,906,041 29,449,539 33,662,925 33,785,304 30,851,693 28,465,594 30,754,410 23,724,508 25,174,416 30,180,968 29,618,500 25,142,145 | 1.0019 1.0025 1.0012 1.0013 1.0023 1.0033 1.0013 1.0014 1.0020 1.0154 1.0022 1.0030 1.0027 1.0025 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 | 12/31/14 196,396,499 24,838,291 30,802,312 29,207,321 33,373,743 33,545,140 30,627,063 28,407,755 30,523,493 23,288,984 25,059,614 29,984,511 29,431,336 24,702,205 30,228,041 | 12/31/15 196,748,399 24,905,824 30,869,161 29,410,618 33,586,659 33,673,825 30,812,993 28,425,124 30,691,917 23,365,639 25,118,724 30,089,832 29,538,255 25,080,112 30,287,733 | 1.0018 1.0027 1.0022 1.0070 1.0064 1.0038 1.0061 1.0006 1.0055 1.0033 1.0024 1.0035 1.0036 1.0153 1.0020 | Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 | 12/31/15 196,748,399 24,905,824 30,869,161 29,410,618 33,586,659 33,673,825 30,812,993 28,425,124 30,691,917 23,365,639 25,118,724 30,089,832 29,538,255 25,080,112 30,287,733 | 12/31/16 197,120,752 24,968,516 30,906,041 29,449,539 33,662,925 33,785,304 30,851,693 28,465,594 30,754,410 23,724,508 25,174,416 30,180,968 29,618,500 25,142,145 30,602,183 | 1.0019 1.0025 1.0012 1.0013 1.0023 1.0033 1.0013 1.0014 1.0020 1.0154 1.0022 1.0030 1.0027 1.0025 1.0104 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 | 12/31/14 196,396,499 24,838,291 30,802,312 29,207,321 33,373,743 33,545,140 30,627,063 28,407,755 30,523,493 23,288,984 25,059,614 29,984,511 29,431,336 24,702,205 30,228,041 37,348,367 | 12/31/15 196,748,399 24,905,824 30,869,161 29,410,618 33,586,659 33,673,825 30,812,993 28,425,124 30,691,917 23,365,639 25,118,724 30,089,832 29,538,255 25,080,112 30,287,733 37,732,920 | 1.0018 1.0027 1.0022 1.0070 1.0064 1.0038 1.0061 1.00055 1.0033 1.0024 1.0035 1.0036 1.0153 1.0020 1.0103 | Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 | 12/31/15 196,748,399 24,905,824 30,869,161 29,410,618 33,586,659 33,673,825 30,812,993 28,425,124 30,691,917 23,365,639 25,118,724 30,089,832 29,538,255 25,080,112 30,287,733 37,732,920 | 12/31/16 197,120,752 24,968,516 30,906,041 29,449,539 33,662,925 33,785,304 30,851,693 28,465,594 30,754,410 23,724,508 25,174,416 30,180,968 29,618,500 25,142,145 30,602,183 37,818,676 | 1.0019 1.0025 1.0012 1.0013 1.0023 1.0033 1.0014 1.0020 1.0154 1.0022 1.0030 1.0027 1.0025 1.0104 1.0023 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 | 12/31/14 196,396,499 24,838,291 30,802,312 29,207,321 33,373,743 33,545,140 30,627,063 28,407,755 30,523,493 23,288,984 25,059,614 29,984,511 29,431,336 24,702,205 30,228,041 37,348,367 33,245,650 | 12/31/15 196,748,399 24,905,824 30,869,161 29,410,618 33,586,659 33,673,825 30,812,993 28,425,124 30,691,917 23,365,639 25,118,724 30,089,832 29,538,255 25,080,112 30,287,733 37,732,920 33,544,938 | 1.0018 1.0027 1.0022 1.0070 1.0064 1.0038 1.0061 1.0006 1.0055 1.0033 1.0024 1.0035 1.0036 1.0153 1.0020 1.0103 1.0090 | Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 | 12/31/15 196,748,399 24,905,824 30,869,161 29,410,618 33,586,659 33,673,825 30,812,993 28,425,124 30,691,917 23,365,639 25,118,724 30,089,832 29,538,255 25,080,112 30,287,733 37,732,920 33,544,938 | 12/31/16 197,120,752 24,968,516 30,906,041 29,449,539 33,662,925 33,785,304 30,851,693 28,465,594 30,754,410 23,724,508 25,174,416 30,180,968 29,618,500 25,142,145 30,602,183 37,818,676 33,732,676 | 1.0019 1.0025 1.0012 1.0013 1.0023 1.0013 1.0014 1.0020 1.0154 1.0022 1.0030 1.0027 1.0025 1.0104 1.0023 1.0023 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 | 12/31/14 196,396,499 24,838,291 30,802,312 29,207,321 33,373,743 33,545,140 30,627,063 28,407,755 30,523,493 23,288,984 25,059,614 29,984,511 29,431,336 24,702,205 30,228,041 37,348,367 | 12/31/15 196,748,399 24,905,824 30,869,161 29,410,618 33,586,659 33,673,825 30,812,993 28,425,124 30,691,917 23,365,639 25,118,724 30,089,832 29,538,255 25,080,112 30,287,733 37,732,920 | 1.0018 1.0027 1.0022 1.0070 1.0064 1.0038 1.0061 1.00055 1.0033 1.0024 1.0035 1.0036 1.0153 1.0020 1.0103 | Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 | 12/31/15 196,748,399 24,905,824 30,869,161 29,410,618 33,586,659 33,673,825 30,812,993 28,425,124 30,691,917 23,365,639 25,118,724 30,089,832 29,538,255 25,080,112 30,287,733 37,732,920 | 12/31/16 197,120,752 24,968,516 30,906,041 29,449,539 33,662,925 33,785,304 30,851,693 28,465,594 30,754,410 23,724,508 25,174,416 30,180,968 29,618,500 25,142,145 30,602,183 37,818,676 | 1.0019 1.0025 1.0012 1.0013 1.0023 1.0033 1.0014 1.0020 1.0154 1.0022 1.0030 1.0027 1.0025 1.0104 1.0023 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 | 12/31/14 196,396,499 24,838,291 30,802,312 29,207,321 33,373,743 33,545,140 30,627,063 28,407,755 30,523,493 23,288,984 25,059,614 29,984,511 29,431,336 24,702,205 30,228,041 37,348,367 33,245,650 | 12/31/15 196,748,399 24,905,824 30,869,161 29,410,618 33,586,659 33,673,825 30,812,993 28,425,124 30,691,917 23,365,639 25,118,724 30,089,832 29,538,255 25,080,112 30,287,733 37,732,920 33,544,938 36,996,305 37,023,260 | 1.0018 1.0027 1.0022 1.0070 1.0064 1.0038 1.0061 1.0006 1.0055 1.0033 1.0024 1.0035 1.0036 1.0153 1.0020 1.0103 1.0090 | Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 | 12/31/15 196,748,399 24,905,824 30,869,161 29,410,618 33,586,659 33,673,825 30,812,993 28,425,124 30,691,917 23,365,639 25,118,724 30,089,832 29,538,255 25,080,112 30,287,733 37,732,920 33,544,938 | 12/31/16 197,120,752 24,968,516 30,906,041 29,449,539 33,662,925 33,785,304 30,851,693 28,465,594 30,754,410 23,724,508 25,174,416 30,180,968 29,618,500 25,142,145 30,602,183 37,818,676 33,732,676 | 1.0019 1.0025 1.0012 1.0013 1.0023 1.0013 1.0014 1.0020 1.0154 1.0022 1.0030 1.0027 1.0025 1.0104 1.0023 1.0023 |
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| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 | 12/31/14 196,396,499 24,838,291 30,802,312 29,207,321 33,373,743 33,545,140 30,627,063 28,407,755 30,523,493 23,288,984 25,059,614 29,984,511 29,431,336 24,702,205 30,228,041 37,348,367 33,245,650 36,593,873 36,747,439 39,560,119 39,346,231 39,429,449 37,409,684 34,273,280 32,628,733 30,494,056 | 12/31/15 196,748,399 24,905,824 30,869,161 29,410,618 33,586,659 33,673,825 30,812,993 28,425,124 30,691,917 23,365,639 25,118,724 30,089,832 29,538,255 25,080,112 30,287,733 37,732,920 33,544,938 36,996,305 37,023,260 39,920,152 40,058,297 41,047,665 38,151,658 35,647,567 35,556,416 33,221,795 | 1.0018 1.0027 1.0022 1.0070 1.0064 1.0038 1.0061 1.0006 1.0055 1.0033 1.0024 1.0035 1.0036 1.0153 1.0020 1.0103 1.0090 1.0110 1.0075 1.0091 1.0181 1.0410 1.0198 1.0401 1.0897 1.0895 | Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 | 12/31/15 196,748,399 24,905,824 30,869,161 29,410,618 33,586,659 33,673,825 30,812,993 28,425,124 30,691,917 23,365,639 25,118,724 30,089,832 29,538,255 25,080,112 30,287,733 37,732,920 33,544,938 36,996,305 37,007,967 39,920,152 40,058,297 40,985,112 37,920,009 35,000,945 34,477,520 32,982,803 | 12/31/16 197,120,752 24,968,516 30,906,041 29,449,539 33,662,925 33,785,304 30,851,693 28,465,594 30,754,410 23,724,508 25,174,416 30,180,968 29,618,500 25,142,145 30,602,183 37,818,676 37,125,959 37,277,302 40,168,806 41,214,938 41,913,458 39,358,678 39,358,678 35,673,101 36,505,243 34,748,525 | 1.0019 1.0025 1.0012 1.0013 1.0023 1.0033 1.0014 1.0020 1.0154 1.0022 1.0030 1.0027 1.0025 1.0104 1.0023 1.0056 1.0035 1.0073 1.0062 1.0289 1.0227 1.0379 1.0192 1.0588 1.0535 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 | 12/31/14 196,396,499 24,838,291 30,802,312 29,207,321 33,373,743 33,545,140 30,627,063 28,407,755 30,523,493 23,288,984 25,059,614 29,984,511 29,431,336 24,702,205 30,228,041 37,348,367 33,245,650 36,593,873 36,747,439 39,560,119 39,346,231 39,429,449 37,409,684 34,273,280 32,628,733 30,494,056 26,780,273 | 12/31/15 196,748,399 24,905,824 30,869,161 29,410,618 33,586,659 33,673,825 30,812,993 28,425,124 30,691,917 23,365,639 25,118,724 30,089,832 29,538,255 25,080,112 30,287,733 37,732,920 33,544,938 36,996,305 37,023,260 39,920,152 40,058,297 41,047,665 38,151,658 35,647,567 35,556,416 33,221,795 31,178,374 | 1.0018 1.0027 1.0022 1.0070 1.0064 1.0038 1.0061 1.0006 1.0055 1.0033 1.0024 1.0035 1.0036 1.0153 1.0020 1.0103 1.0090 1.0110 1.0075 1.0091 1.0181 1.0410 1.0198 1.0401 1.0897 1.0895 1.1642 | Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 | 12/31/15 196,748,399 24,905,824 30,869,161 29,410,618 33,586,659 33,673,825 30,812,993 28,425,124 30,691,917 23,365,639 25,118,724 30,089,832 29,538,255 25,080,112 30,287,733 37,732,920 33,544,938 36,996,305 37,007,967 39,920,152 40,058,297 40,985,112 37,920,009 35,000,945 34,477,520 32,982,803 31,101,777 | 12/31/16 197,120,752 24,968,516 30,906,041 29,449,539 33,662,925 33,785,304 30,851,693 28,465,594 30,754,410 23,724,508 25,174,416 30,180,968 29,618,500 25,142,145 30,602,183 37,818,676 33,732,676 37,125,959 37,277,302 40,168,806 41,214,938 41,913,458 39,358,678 35,673,101 36,505,243 34,748,525 32,768,593 | 1.0019 1.0025 1.0012 1.0013 1.0023 1.0033 1.0014 1.0020 1.0154 1.0022 1.0030 1.0027 1.0025 1.0104 1.0023 1.0056 1.0035 1.0073 1.0062 1.0289 1.0227 1.0379 1.0192 1.0588 1.0535 1.0536 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 | 12/31/14 196,396,499 24,838,291 30,802,312 29,207,321 33,373,743 33,545,140 30,627,063 28,407,755 30,523,493 23,288,984 25,059,614 29,984,511 29,431,336 24,702,205 30,228,041 37,348,367 33,245,650 36,593,873 36,747,439 39,560,119 39,346,231 39,429,449 37,409,684 34,273,280 32,628,733 30,494,056 26,780,273 16,082,348 | 12/31/15 196,748,399 24,905,824 30,869,161 29,410,618 33,586,659 33,673,825 30,812,993 28,425,124 30,691,917 23,365,639 25,118,724 30,089,832 29,538,255 25,080,112 30,287,733 37,732,920 33,544,938 36,996,305 37,023,260 39,920,152 40,058,297 41,047,665 38,151,658 35,647,567 35,556,416 33,221,795 31,178,374 23,271,713 | 1.0018 1.0027 1.0022 1.0070 1.0064 1.0038 1.0061 1.0006 1.0055 1.0033 1.0024 1.0035 1.0036 1.0153 1.0020 1.0103 1.0090 1.0110 1.0075 1.0091 1.0181 1.0410 1.0198 1.0401 1.0897 1.0895 1.1642 1.4470 | Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 | 12/31/15 196,748,399 24,905,824 30,869,161 29,410,618 33,586,659 33,673,825 30,812,993 28,425,124 30,691,917 23,365,639 25,118,724 30,089,832 29,538,255 25,080,112 30,287,733 37,732,920 33,544,938 36,996,305 37,007,967 39,920,152 40,058,297 40,985,112 37,920,009 35,000,945 34,477,520 32,982,803 31,101,777 23,153,782 | 12/31/16 197,120,752 24,968,516 30,906,041 29,449,539 33,662,925 33,785,304 30,851,693 28,465,594 30,754,410 23,724,508 25,174,416 30,180,968 29,618,500 25,142,145 30,602,183 37,818,676 33,732,676 37,125,959 37,277,302 40,168,806 41,214,938 41,913,458 39,358,678 35,673,101 36,505,243 34,748,525 32,768,593 28,587,638 | 1.0019 1.0025 1.0012 1.0013 1.0023 1.0033 1.0013 1.0014 1.0020 1.0154 1.0022 1.0030 1.0027 1.0025 1.0104 1.0023 1.0056 1.0035 1.0073 1.0062 1.0289 1.0227 1.0379 1.0192 1.0588 1.0535 1.0536 1.2347 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 | 12/31/14 196,396,499 24,838,291 30,802,312 29,207,321 33,373,743 33,545,140 30,627,063 28,407,755 30,523,493 23,288,984 25,059,614 29,984,511 29,431,336 24,702,205 30,228,041 37,348,367 33,245,650 36,593,873 36,747,439 39,560,119 39,346,231 39,429,449 37,409,684 34,273,280 32,628,733 30,494,056 26,780,273 16,082,348 10,228,367 | 12/31/15 196,748,399 24,905,824 30,869,161 29,410,618 33,586,659 33,673,825 30,812,993 28,425,124 30,691,917 23,365,639 25,118,724 30,089,832 29,538,255 25,080,112 30,287,733 37,732,920 33,544,938 36,996,305 37,023,260 39,920,152 40,058,297 41,047,665 38,151,658 35,647,567 35,556,416 33,221,795 31,178,374 23,271,713 18,802,942 | 1.0018 1.0027 1.0022 1.0070 1.0064 1.0038 1.0061 1.0055 1.0033 1.0024 1.0035 1.0036 1.0153 1.0020 1.0103 1.0090 1.0110 1.0075 1.0091 1.0181 1.0410 1.0198 1.0401 1.0897 1.0895 1.1642 1.4470 1.8383 | Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 | 12/31/15 196,748,399 24,905,824 30,869,161 29,410,618 33,586,659 33,673,825 30,812,993 28,425,124 30,691,917 23,365,639 25,118,724 30,089,832 29,538,255 25,080,112 30,287,733 37,732,920 33,544,938 36,996,305 37,007,967 39,920,152 40,058,297 40,985,112 37,920,009 35,000,945 34,477,520 32,982,803 31,101,777 23,153,782 18,723,744 | 12/31/16 197,120,752 24,968,516 30,906,041 29,449,539 33,662,925 33,785,304 30,851,693 28,465,594 30,754,410 23,724,508 25,174,416 30,180,968 29,618,500 25,142,145 30,602,183 37,818,676 33,732,676 37,125,959 37,277,302 40,168,806 41,214,938 41,913,458 39,358,673,101 36,505,243 34,748,525 32,768,593 28,587,638 25,879,943 | 1.0019 1.0025 1.0012 1.0013 1.0023 1.0033 1.0013 1.0014 1.0020 1.0154 1.0022 1.0030 1.0027 1.0025 1.0104 1.0023 1.0056 1.0035 1.0073 1.0062 1.0289 1.0227 1.0379 1.0192 1.0588 1.0535 1.0536 1.2347 1.3822 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 | 12/31/14 196,396,499 24,838,291 30,802,312 29,207,321 33,373,743 33,545,140 30,627,063 28,407,755 30,523,493 23,288,984 25,059,614 29,984,511 29,431,336 24,702,205 30,228,041 37,348,367 33,245,650 36,593,873 36,747,439 39,560,119 39,346,231 39,429,449 37,409,684 34,273,280 32,628,733 30,494,056 26,780,273 16,082,348 | 12/31/15 196,748,399 24,905,824 30,869,161 29,410,618 33,586,659 33,673,825 30,812,993 28,425,124 30,691,917 23,365,639 25,118,724 30,089,832 29,538,255 25,080,112 30,287,733 37,732,920 33,544,938 36,996,305 37,023,260 39,920,152 40,058,297 41,047,665 38,151,658 35,647,567 35,556,416 33,221,795 31,178,374 23,271,713 | 1.0018 1.0027 1.0022 1.0070 1.0064 1.0038 1.0061 1.0006 1.0055 1.0033 1.0024 1.0035 1.0036 1.0153 1.0020 1.0103 1.0090 1.0110 1.0075 1.0091 1.0181 1.0410 1.0198 1.0401 1.0897 1.0895 1.1642 1.4470 | Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 | 12/31/15 196,748,399 24,905,824 30,869,161 29,410,618 33,586,659 33,673,825 30,812,993 28,425,124 30,691,917 23,365,639 25,118,724 30,089,832 29,538,255 25,080,112 30,287,733 37,732,920 33,544,938 36,996,305 37,007,967 39,920,152 40,058,297 40,985,112 37,920,009 35,000,945 34,477,520 32,982,803 31,101,777 23,153,782 | 12/31/16 197,120,752 24,968,516 30,906,041 29,449,539 33,662,925 33,785,304 30,851,693 28,465,594 30,754,410 23,724,508 25,174,416 30,180,968 29,618,500 25,142,145 30,602,183 37,818,676 33,732,676 37,125,959 37,277,302 40,168,806 41,214,938 41,913,458 39,358,678 35,673,101 36,505,243 34,748,525 32,768,593 28,587,638 | 1.0019 1.0025 1.0012 1.0013 1.0023 1.0033 1.0013 1.0014 1.0020 1.0154 1.0022 1.0030 1.0027 1.0025 1.0104 1.0023 1.0056 1.0035 1.0073 1.0062 1.0289 1.0227 1.0379 1.0192 1.0588 1.0535 1.0536 1.2347 |

NOTE: So as to maximize the use of available data, the companies used in one stage of development were allowed to be independent of those used in the other stage of development; therefore, the figures shown at each valuation may vary.

2016

1,386,181

TABLE I - E - REPORTED

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

MEDICAL PAID LOSSES

| Policy Year Valued | As of 12/31/12 | As of 12/31/13 | Ratio to Prior Year | Policy Year Valued | As of 12/31/13 | As of 12/31/14 | Ratio to Prior Year |
|-------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Prior | | | | Prior | | | |
| to 1986 | 131,890,659 | 134,638,942 | 1.0208 | to 1986 | 129,477,125 | 131,050,107 | 1.0121 |
| 1986 | 18,141,184 | 18,296,806 | 1.0086 | 1986 | 17,134,987 | 17,191,791 | 1.0033 |
| 1987 | 25,652,670 | 26,379,502 | 1.0283 | 1987 | 24,499,484 | 24,725,269 | 1.0092 |
| 1988 | 25,284,753 | 25,473,876 | 1.0075 | 1988 | 24,596,663 | 24,939,068 | 1.0139 |
| 1989 | 32,387,543 | 32,876,135 | 1.0151 | 1989 | 32,004,387 | 32,672,384 | 1.0209 |
| 1990 | 29,442,331 | 29,959,976 | 1.0176 | 1990 | 27,686,937 | 27,915,040 | 1.0082 |
| 1991 | 29,426,029 | 29,604,062 | 1.0061 | 1991 | 27,492,089 | 27,689,926 | 1.0072 |
| | | , , | | | | | |
| 1992 | 36,310,158 | 37,216,273 | 1.0250 | 1992 | 35,233,278 | 35,814,857 | 1.0165 |
| 1993 | 31,607,376 | 31,958,440 | 1.0111 | 1993 | 30,160,210 | 30,676,032 | 1.0171 |
| 1994 | 27,516,302 | 27,786,647 | 1.0098 | 1994 | 24,816,849 | 25,270,636 | 1.0183 |
| 1995 | 30,357,639 | 31,011,376 | 1.0215 | 1995 | 27,229,363 | 27,510,852 | 1.0103 |
| 1996 | 35,357,025 | 36,143,476 | 1.0222 | 1996 | 34,336,909 | 34,786,324 | 1.0131 |
| 1997 | 32,692,095 | 33,128,023 | 1.0133 | 1997 | 31,600,541 | 32,113,034 | 1.0162 |
| 1998 | 31,601,812 | 31,848,904 | 1.0078 | 1998 | 29,319,346 | 29,418,777 | 1.0034 |
| 1999 | | 39,981,486 | 1.0109 | 1999 | 34,147,549 | 34,403,486 | 1.0075 |
| | 39,549,499 | | | | | | |
| 2000 | 47,979,816 | 49,315,342 | 1.0278 | 2000 | 45,160,638 | 45,902,623 | 1.0164 |
| 2001 | 37,559,157 | 38,248,888 | 1.0184 | 2001 | 33,167,545 | 33,707,410 | 1.0163 |
| 2002 | 46,366,626 | 48,035,115 | 1.0360 | 2002 | 43,522,910 | 46,447,776 | 1.0672 |
| 2003 | 45,193,379 | 46,632,251 | 1.0318 | 2003 | 44,824,622 | 45,945,178 | 1.0250 |
| 2004 | 49,815,652 | 50,914,388 | 1.0221 | 2004 | 49,122,392 | 50,274,688 | 1.0235 |
| 2005 | 48,824,338 | 50,367,712 | 1.0316 | 2005 | 48,523,006 | 49,637,372 | 1.0230 |
| 2006 | 44,786,937 | 46,589,394 | 1.0402 | 2006 | 45,835,758 | 47,603,082 | 1.0386 |
| 2007 | | 47,358,307 | 1.0425 | 2007 | | 47,178,440 | 1.0316 |
| | 45,427,939 | | | | 45,733,385 | | |
| 2008 | 39,853,989 | 43,289,505 | 1.0862 | 2008 | 41,978,417 | 44,040,688 | 1.0491 |
| 2009 | 38,459,855 | 42,349,542 | 1.1011 | 2009 | 41,877,819 | 44,184,927 | 1.0551 |
| 2010 | 38,491,181 | 45,321,814 | 1.1775 | 2010 | 43,906,482 | 49,617,309 | 1.1301 |
| 2011 | 29,989,488 | 40,492,445 | 1.3502 | 2011 | 40,089,232 | 44,660,705 | 1.1140 |
| 2012 | 4,752,143 | 24,489,553 | 5.1534 | 2012 | 24,281,475 | 32,819,245 | 1.3516 |
| 2013 | | 5,352,911 | | 2013 | 5,229,666 | 24,018,537 | 4.5927 |
| | | -,,- | | 2014 | -, -, | 4,364,034 | |
| Policy Year Valued | As of | As of | Ratio to Prior Year | Policy Year | As of 12/31/15 | As of 12/31/16 | Ratio to Prior Year |
| | 12/31/14 | 12/31/15 | FIIOI I Cal | Valued | 12/31/13 | | |
| Prior | 12/31/14 | 12/31/13 | FIIOI Teal | Prior | 12/31/13 | | |
| | 134,922,843 | 135,829,640 | 1.0067 | | 135,829,640 | 136,671,927 | 1.0062 |
| Prior to 1986 | 134,922,843 | 135,829,640 | 1.0067 | Prior to 1986 | 135,829,640 | 136,671,927 | 1.0062 |
| Prior to 1986 1986 | 134,922,843 18,267,465 | 135,829,640 18,329,119 | 1.0067 1.0034 | Prior to 1986 1986 | 135,829,640 18,329,119 | 136,671,927 18,359,185 | 1.0062 1.0016 |
| Prior to 1986 1986 1987 | 134,922,843 18,267,465 26,303,817 | 135,829,640 18,329,119 26,524,736 | 1.0067 1.0034 1.0084 | Prior to 1986 1986 1987 | 135,829,640 18,329,119 26,524,736 | 136,671,927 18,359,185 26,857,328 | 1.0062 1.0016 1.0125 |
| Prior to 1986 1986 1987 1988 | 134,922,843 18,267,465 26,303,817 25,653,526 | 135,829,640 18,329,119 26,524,736 25,777,275 | 1.0067 1.0034 1.0084 1.0048 | Prior to 1986 1986 1987 1988 | 135,829,640 18,329,119 26,524,736 25,777,275 | 136,671,927 18,359,185 26,857,328 25,841,795 | 1.0062 1.0016 1.0125 1.0025 |
| Prior to 1986 1986 1987 1988 1989 | 134,922,843 18,267,465 26,303,817 25,653,526 33,381,252 | 135,829,640 18,329,119 26,524,736 25,777,275 34,121,940 | 1.0067 1.0034 1.0084 1.0048 1.0222 | Prior to 1986 1986 1987 1988 1989 | 135,829,640 18,329,119 26,524,736 25,777,275 34,121,940 | 136,671,927 18,359,185 26,857,328 25,841,795 34,274,395 | 1.0062 1.0016 1.0125 1.0025 1.0045 |
| Prior to 1986 1986 1987 1988 1989 1990 | 134,922,843 18,267,465 26,303,817 25,653,526 33,381,252 29,911,420 | 135,829,640 18,329,119 26,524,736 25,777,275 34,121,940 30,136,121 | 1.0067 1.0034 1.0084 1.0048 1.0222 1.0075 | Prior to 1986 1986 1987 1988 1989 | 135,829,640 18,329,119 26,524,736 25,777,275 34,121,940 30,136,121 | 136,671,927 18,359,185 26,857,328 25,841,795 34,274,395 30,253,096 | 1.0062 1.0016 1.0125 1.0025 1.0045 1.0039 |
| Prior to 1986 1986 1987 1988 1989 | 134,922,843 18,267,465 26,303,817 25,653,526 33,381,252 | 135,829,640 18,329,119 26,524,736 25,777,275 34,121,940 | 1.0067 1.0034 1.0084 1.0048 1.0222 | Prior to 1986 1986 1987 1988 1989 | 135,829,640 18,329,119 26,524,736 25,777,275 34,121,940 | 136,671,927 18,359,185 26,857,328 25,841,795 34,274,395 | 1.0062 1.0016 1.0125 1.0025 1.0045 |
| Prior to 1986 1986 1987 1988 1989 1990 | 134,922,843 18,267,465 26,303,817 25,653,526 33,381,252 29,911,420 | 135,829,640 18,329,119 26,524,736 25,777,275 34,121,940 30,136,121 | 1.0067 1.0034 1.0084 1.0048 1.0222 1.0075 | Prior to 1986 1986 1987 1988 1989 | 135,829,640 18,329,119 26,524,736 25,777,275 34,121,940 30,136,121 | 136,671,927 18,359,185 26,857,328 25,841,795 34,274,395 30,253,096 | 1.0062 1.0016 1.0125 1.0025 1.0045 1.0039 |
| Prior to 1986 1986 1987 1988 1989 1990 1991 | 134,922,843 18,267,465 26,303,817 25,653,526 33,381,252 29,911,420 29,502,148 | 135,829,640 18,329,119 26,524,736 25,777,275 34,121,940 30,136,121 29,762,089 | 1.0067 1.0034 1.0084 1.0048 1.0222 1.0075 1.0088 | Prior to 1986 1986 1987 1988 1989 1990 | 135,829,640 18,329,119 26,524,736 25,777,275 34,121,940 30,136,121 29,762,089 | 136,671,927 18,359,185 26,857,328 25,841,795 34,274,395 30,253,096 29,815,646 | 1.0062 1.0016 1.0125 1.0025 1.0045 1.0039 1.0018 |
| Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 | 134,922,843 18,267,465 26,303,817 25,653,526 33,381,252 29,911,420 29,502,148 37,523,273 31,923,334 | 135,829,640 18,329,119 26,524,736 25,777,275 34,121,940 30,136,121 29,762,089 38,183,462 32,183,952 | 1.0067 1.0034 1.0084 1.0048 1.0222 1.0075 1.0088 1.0176 1.0082 | Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 | 135,829,640 18,329,119 26,524,736 25,777,275 34,121,940 30,136,121 29,762,089 38,183,462 32,183,952 | 136,671,927 18,359,185 26,857,328 25,841,795 34,274,395 30,253,096 29,815,646 38,728,218 | 1.0062 1.0016 1.0125 1.0025 1.0045 1.0039 1.0018 1.0143 1.0064 |
| Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 | 134,922,843 18,267,465 26,303,817 25,653,526 33,381,252 29,911,420 29,502,148 37,523,273 31,923,334 28,061,383 | 135,829,640 18,329,119 26,524,736 25,777,275 34,121,940 30,136,121 29,762,089 38,183,462 32,183,952 28,186,171 | 1.0067 1.0034 1.0084 1.0048 1.0222 1.0075 1.0088 1.0176 1.0082 1.0044 | Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 | 135,829,640 18,329,119 26,524,736 25,777,275 34,121,940 30,136,121 29,762,089 38,183,462 32,183,952 28,186,171 | 136,671,927 18,359,185 26,857,328 25,841,795 34,274,395 30,253,096 29,815,646 38,728,218 32,389,870 28,459,036 | 1.0062 1.0016 1.0125 1.0025 1.0045 1.0039 1.0018 1.0143 1.0064 1.0097 |
| Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 | 134,922,843 18,267,465 26,303,817 25,653,526 33,381,252 29,911,420 29,502,148 37,523,273 31,923,334 28,061,383 31,106,100 | 135,829,640 18,329,119 26,524,736 25,777,275 34,121,940 30,136,121 29,762,089 38,183,462 32,183,952 28,186,171 31,229,014 | 1.0067 1.0034 1.0084 1.0048 1.0222 1.0075 1.0088 1.0176 1.0082 1.0044 1.0040 | Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 | 135,829,640 18,329,119 26,524,736 25,777,275 34,121,940 30,136,121 29,762,089 38,183,462 32,183,952 28,186,171 31,229,014 | 136,671,927 18,359,185 26,857,328 25,841,795 34,274,395 30,253,096 29,815,646 38,728,218 32,389,870 28,459,036 31,394,956 | 1.0062 1.0016 1.0125 1.0025 1.0045 1.0039 1.0018 1.0143 1.0064 1.0097 |
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| Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 | 134,922,843 18,267,465 26,303,817 25,653,526 33,381,252 29,911,420 29,502,148 37,523,273 31,923,334 28,061,383 31,106,100 36,108,714 32,651,178 | 135,829,640 18,329,119 26,524,736 25,777,275 34,121,940 30,136,121 29,762,089 38,183,462 32,183,952 28,186,171 31,229,014 36,572,067 32,842,348 | 1.0067 1.0034 1.0084 1.0048 1.0222 1.0075 1.0088 1.0176 1.0082 1.0044 1.0040 1.0128 1.0059 | Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 | 135,829,640 18,329,119 26,524,736 25,777,275 34,121,940 30,136,121 29,762,089 38,183,462 32,183,952 28,186,171 31,229,014 36,572,067 32,842,348 | 136,671,927 18,359,185 26,857,328 25,841,795 34,274,395 30,253,096 29,815,646 38,728,218 32,389,870 26,459,036 31,394,956 36,863,392 33,288,017 | 1.0062 1.0016 1.0125 1.0025 1.0045 1.0039 1.0018 1.0143 1.0064 1.0097 1.0053 1.0080 1.0136 |
| Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 | 134,922,843 18,267,465 26,303,817 25,653,526 33,381,252 29,911,420 29,502,148 37,523,273 31,923,334 28,061,383 31,106,100 36,108,714 32,651,178 29,070,493 | 135,829,640 18,329,119 26,524,736 25,777,275 34,121,940 30,136,121 29,762,089 38,183,462 32,183,952 28,186,171 31,229,014 36,572,067 32,842,348 29,298,844 | 1.0067 1.0034 1.0084 1.0048 1.0222 1.0075 1.0088 1.0176 1.0082 1.0044 1.0040 1.0128 1.0059 1.0079 | Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 | 135,829,640 18,329,119 26,524,736 25,777,275 34,121,940 30,136,121 29,762,089 38,183,462 32,183,952 28,186,171 31,229,014 36,572,067 32,842,348 29,298,844 | 136,671,927 18,359,185 26,857,328 25,841,795 34,274,395 30,253,096 29,815,646 38,728,218 32,389,870 28,459,036 31,394,956 36,863,392 33,288,017 29,530,995 | 1.0062 1.0016 1.0125 1.0025 1.0045 1.0039 1.0018 1.0143 1.0064 1.0097 1.0053 1.0080 1.0136 1.0079 |
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NOTE: So as to maximize the use of available data, the companies used in one stage of development were allowed to be independent of those used in the other stage of development; therefore, the figures shown at each valuation may vary.

2016

4,919,213

| | | | | MEDICAL P | AID LOSSES | | | |
|-----------------------------------|---------------------------------------------------------|---------------------------------------------------------|--------------------------------------|-----------------------------|--------------------------------------------------|--------------------------------------------|---------------------------------------------------------------------|---------------------------------------------------------------------|
| POLICY YEAR BEING VALUED | ACCUMULATED MEDICAL PAID LOSSES AS OF 12/31/06 | ACCUMULATED MEDICAL PAID LOSSES AS OF 12/31/07 | CALENDAR YEAR 2007 PAID LOSSES | AVERAGE PAYMENT LEVEL | ADJUSTED CALENDAR YEAR 2007 PAID LOSSES | ACCUMULATED AVERAGE PAYMENT LEVEL | ADJUSTED ACCUMULATED MEDICAL PAID LOSSES AS OF 12/31/06 | ADJUSTED ACCUMULATED MEDICAL PAID LOSSES AS OF 12/31/07 |
| | (1) | (2) | (3) = (2) - (1) | (4) | (5) = (3) * (4) | (6) | (7) = (1) * (6) | (8) = (5) + (7) |
| PRIOR TO 1986 | 118,890,131 | 120,869,155 | 1,979,024 | 0.7905 | 1,564,418 | 0.5600 | 66,578,473 | 68,142,891 |
| 1986 | 17,845,235 | 18,045,928 | 200,693 | 0.7905 | 158,648 | 0.6122 | 10,924,853 | 11,083,501 |
| 1987 | 23,594,435 | 23,563,216 | (31,219) | 0.7905 | (24,679) | 0.6201 | 14,630,909 | 14,606,230 |
| 1988 | 23,847,860 | 24,015,729 | 167,869 | 0.7905 | 132,700 | 0.6281 | 14,978,841 | 15,111,541 |
| 1989 | 28,316,692 | 28,805,174 | 488,482 | 0.7905 | 386,145 | 0.6361 | 18,012,248 | 18,398,393 |
| 1990 | 27,355,833 | 27,664,792 | 308,959 | 0.7905 | 244,232 | 0.6443 | 17,625,363 | 17,869,595 |
| 1991 | 28,001,184 | 28,284,577 | 283,393 | 0.7905 | 224,022 | 0.6525 | 18,270,773 | 18,494,795 |
| 1992 | 32,355,518 | 33,056,699 | 701,181 | 0.7905 | 554,284 | 0.6608 | 21,380,526 | 21,934,810 |
| 1993 | 29,106,441 | 29,623,318 | 516,877 | 0.7905 | 408,591 | 0.6691 | 19,475,120 | 19,883,711 |
| 1994 | 24,543,221 | 25,491,176 | 947,955 | 0.7905 | 749,358 | 0.6776 | 16,630,487 | 17,379,845 |
| 1995 | 28,453,127 | 29,358,399 | 905,272 | 0.7905 | 715,618 | 0.6861 | 19,521,690 | 20,237,308 |
| 1996 | 29,697,251 | 31,109,894 | 1,412,643 | 0.7905 | 1,116,694 | 0.6946 | 20,627,711 | 21,744,405 |
| 1997 | 29,538,060 | 30,621,548 | 1,083,488 | 0.7905 | 856,497 | 0.7032 | 20,771,164 | 21,627,661 |
| 1998 | 29,438,711 | 30,237,904 | 799,193 | 0.7905 | 631,762 | 0.7119 | 20,957,418 | 21,589,180 |
| 1999 | 34,877,382 | 35,787,084 | 909,702 | 0.7905 | 719,119 | 0.7206 | 25,132,641 | 25,851,760 |
| 2000 | 38,527,710 | 40,443,398 | 1,915,688 | 0.7905 | 1,514,351 | 0.7294 | 28,102,112 | 29,616,463 |
| 2001 | 32,237,958 | 33,643,057 | 1,405,099 | 0.7905 | 1,110,731 | 0.7381 | 23,794,837 | 24,905,568 |
| 2002 | 37,580,178 | 39,537,431 | 1,957,253 | 0.7905 | 1,547,208 | 0.7469 | 28,068,635 | 29,615,843 |
| 2003 | 36,250,314 | 37,860,700 | 1,610,386 | 0.7905 | 1,273,010 | 0.7555 | 27,387,112 | 28,660,122 |
| 2004 | 34,524,575 | 39,397,593 | 4,873,018 | 0.7905 | 3,852,121 | 0.7640 | 26,376,775 | 30,228,896 |
| 2005 | 26,023,030 | 34,414,696 | 8,391,666 | 0.7905 | 6,633,612 | 0.7722 | 20,094,984 | 26,728,596 |
| 2006 | 6,304,911 | 24,578,103 | 18,273,192 | 0.7905 | 14,444,958 | 0.7796 | 4,915,309 | 19,360,267 |
| 2007 | | 5,941,189 | 5,941,189 | 0.7905 | 4,696,510 | | | 4,696,510 |
| | | MEDI | CAL CASE RESERV | 'ES | | | | |
| POLICY | | | | | | | ADJUSTED | |
| YEAR | | | | | ACCUMULATED | | ACCUMULATED | |
| BEING | | | | | MEDICAL | AVERAGE | MEDICAL | |
| VALUED | | | | | CASE RESERVES | RESERVE | CASE RESERVES | |
| | | | | | AS OF 12/31/07 | LEVEL | AS OF 12/31/07 | |
| | | | | | (12) | (13) | (14) = (12) * (13) | |
| PRIOR TO 1986 | | | | | 18,543,980 | 0.7905 | 14,659,016 | |
| 1986 | | | | | 1,535,160 | 0.7905 | 1,213,544 | |
| 1987 | | | | | 3,675,889 | 0.7905 | 2,905,790 | |
| 1988 | | | | | 3,321,039 | 0.7905 | 2,625,281 | |
| 1989 | | | | | 3,743,110 | 0.7905 | 2,958,928 | |
| 1990 | | | | | 3,695,993 | 0.7905 | 2,921,682 | |
| 1991 | | | | | 2,739,611 | 0.7905 | 2,165,662 | |
| 1992 | | | | | 7,481,417 | 0.7905 | 5,914,060 | |
| 1993 | | | | | 6,157,155 | 0.7905 | 4,867,231 | |
| 1994 | | | | | 5,706,549 | 0.7905 | 4,511,027 | |
| 1995 | | | | | 5,283,575 | 0.7905 | 4,176,666 | |
| 1996 | | | | | 5,073,493 | 0.7905 | 4,010,596 | |
| 1997 | | | | | 5,558,943 | 0.7905 | 4,394,344 | |
| 1998 | | | | | 5,229,371 | 0.7905 | 4,133,818 | |
| 1999 | | | | | 6,858,559 | 0.7905 | 5,421,691 | |
| 2000 | | | | | 14,674,080 | 0.7905 | 11,599,860 | |
| 2001 | | | | | 9,912,321 | 0.7905 | 7,835,690 | |
| 2002 | | | | | 9,550,302 | 0.7905 | 7,549,514 | |
| 2003 | | | | | 8,491,451 | 0.7905 | 6,712,492 | |
| 2004 | | | | | 12,645,363 | 0.7905 | 9,996,159 7,616,472 | |

2005

2006

2007

0.7905

0.7905

0.7905

7,616,472 7,794,288

5,995,124

9,635,006 9,859,947

7,583,965

MEDICAL PAID LOSSES ADJUSTED ADJUSTED POLICY ACCUMULATED ACCUMULATED ACCUMULATED ADJUSTED ACCUMULATED YEAR **MEDICAL MEDICAL CALENDAR AVERAGE** CALENDAR **MEDICAL MEDICAL** BEING PAID LOSSES PAID LOSSES **YEAR 2008** PAYMENT **YEAR 2008** PAID LOSSES PAID LOSSES VALUED AS OF 12/31/07 AS OF 12/31/08 PAID LOSSES LEVEL PAID LOSSES AS OF 12/31/07 n AS OF 12/31/08 (3) = (2) - (1)(4) (5) = (3) * (4)(6) (7) = (1) * (6)(8) = (5) + (7)(1) (2)PRIOR TO 1986 120,869,155 123,486,490 2,617,335 0.8392 2,196,394 0.5638 68,146,030 70,342,424 18.045.928 18.120.221 74,293 0.8392 62,345 0.6142 11,083,809 1986 11.146.154 1987 23,563,216 23,869,110 305,894 0.8392 256,698 0.6199 14,606,838 14,863,536 1988 24,015,729 24,332,293 316,564 0.8392 265,652 0.6292 15,110,697 15,376,349 29,401,354 596,180 0.8392 500,298 0.6387 18,397,865 1989 28.805.174 18 898 163 1990 27,664,792 28,038,071 373,279 0.8392 313,245 0.6459 17,868,689 18,181,934 1991 28.284.577 28,574,463 289,886 0.8392 243,264 0.6539 18,495,285 18.738.549 33,693,901 1992 33,056,699 637,202 0.8392 534,722 0.6636 21,936,425 22,471,147 19,883,171 29,623,318 30,255,402 632,084 0.8392 530,427 20,413,598 1993 0.6712 25 491 176 26.128.988 637 812 0.8392 535 234 0.6818 17 379 884 1994 17 915 118 1995 29,358,399 29,795,014 436,615 0.8392 366,395 0.6893 20,236,744 20,603,139 1996 31,109,894 31,991,994 882,100 0.8392 740,234 0.6990 21,745,816 22,486,050 534,116 0.8392 1997 30,621,548 31.155.664 448.215 0.7063 21.627.999 22.076.214 1998 30,237,904 31,230,696 992,792 0.8392 833,123 0.7140 21,589,863 22,422,986 1999 35,787,084 36,613,376 826,292 0.8392 693,401 0.7224 25,852,589 26,545,990 40,443,398 1,394,389 31,011,089 42.105.023 1,661,625 0.8392 29.616.700 2000 0.7323 2001 33,643,057 34,650,902 1,007,845 0.8392 845,755 0.7403 24,905,955 25,751,710 2002 39,537,431 41,747,292 2,209,861 0.8392 1,854,453 0.7491 29,617,490 31,471,943 2003 37,860,700 40,048,381 2,187,681 0.8392 1,835,841 0.7570 28,660,550 30,496,391 42,628,280 3,230,687 2004 39,397,593 0.8392 2,711,102 0.7673 30,229,773 32,940,875 34,414,696 39,793,852 5,379,156 0.8392 4,514,037 0.7767 26,729,894 31.243.931 2005

0.8392

0.8392

6,962,237

16,278,148

0.7877

0.7905

19,360,172

4,696,510

26,322,409

20,974,658

6.668.351

7,595,053 7.595.053 0.8780 6.668.351 2008 MEDICAL CASE RESERVES **POLICY** ADJUSTED ADJUSTED YEAR ACCUMULATED ACCUMULATED ACCUMULATED ACCUMULATED BEING MEDICAL **AVERAGE** MEDICAL MEDICAL **AVERAGE** MEDICAL VALUED CASE RESERVES RESERVE CASE RESERVES CASE RESERVES RESERVE CASE RESERVES AS OF 12/31/07 LEVEL AS OF 12/31/07 AS OF 12/31/08 LEVEL AS OF 12/31/08 пп (9) (10)(11) = (9) * (10)(12)(13)(14) = (12) * (13)14,659,016 PRIOR TO 1986 0.7905 0.8061 18.543.980 17.137.301 13.813.640 1986 1,535,160 0.7905 1,213,544 1,555,131 0.8061 1,253,524 1987 3,675,889 0.7905 2,905,790 4,242,809 0.8061 3,419,945 1988 3,321,039 0.7905 2,625,281 3,085,708 0.8061 2,487,256 1989 3,743,110 0.7905 2,958,928 3,997,962 0.8061 3,222,585 1990 3,695,993 0.7905 2,921,682 3,945,305 0.8061 3,180,140 0.7905 1991 2,739,611 2,165,662 3,080,619 0.8061 2,483,154 1992 7,481,417 0.7905 5,914,060 7,418,812 0.8061 5,979,985 1993 6.157.155 0.7905 4.867.231 6.314.719 0.8061 5.090.023 1994 5,706,549 0.7905 4,511,027 5,227,425 0.8061 4,213,602 1995 5,283,575 0.7905 4,176,666 5,666,866 0.8061 4,567,816 0.7905 4 010 596 0.8061 4 568 868 1996 5.073.493 5 668 171 1997 5,558,943 0.7905 4,394,344 6,291,701 0.8061 5,071,469 1998 5,229,371 0.7905 4,133,818 3,429,110 0.8061 2,764,058 6,858,559 0.7905 5,421,691 1999 6.931.844 0.8061 5.587.461 2000 14,674,080 0.7905 11,599,860 14,203,943 0.8061 11,449,186 0.7905 7,835,690 0.8061 2001 9,912,321 9.509.642 7.665.313 2002 9,550,302 0.7905 7,549,514 10,315,791 0.8061 8,315,114 2003 8,491,451 0.7905 6,712,492 9,528,561 0.8061 7,680,562 0.7905 9 996 159 13 938 571 0.8061 11 235 281 2004 12.645.363 2005 9,635,006 0.7905 7,616,472 10,097,668 0.8061 8,139,295 2006 9,859,947 0.7905 7,794,288 7,471,333 0.8061 6,022,320 2007 7,583,965 0.7905 5,995,124 12.135.094 0.8061 9,781,576 2008 7,376,254 0.8026 5,919,969

8,296,556

19,397,869

2006

2007

24,578,103

5,941,189

32,874,659

25,339,058

[¤] COLUMN (6) = COLUMN (8) / COLUMN (2) FROM PREVIOUS PAGE (MEDICAL DATA FROM THE 06 V. 07 VALUATION)

^{¤ ¤} COLUMN (13) FROM PREVIOUS PAGE (MEDICAL DATA FROM THE 06 V. 07 VALUATION)

MEDICAL PAID LOSSES ADJUSTED ADJUSTED POLICY ACCUMULATED ACCUMULATED ACCUMULATED ADJUSTED ACCUMULATED YEAR **MEDICAL MEDICAL CALENDAR AVERAGE** CALENDAR **MEDICAL MEDICAL** BEING PAID LOSSES PAID LOSSES **YEAR 2009** PAYMENT **YEAR 2009** PAID LOSSES PAID LOSSES VALUED AS OF 12/31/08 AS OF 12/31/09 PAID LOSSES LEVEL PAID LOSSES AS OF 12/31/08 n AS OF 12/31/09 (6) (2) (3) = (2) - (1)(4) (5) = (3) * (4)(7) = (1) * (6)(8) = (5) + (7)(1) PRIOR TO 1986 123,486,488 125,725,840 2,239,352 0.9570 2,143,109 0.5696 70,337,904 72,481,013 18,184,632 64,411 0.9570 61,643 0.6151 11.207.391 1986 18,120,221 11,145,748 1987 23,869,350 24,137,757 268,407 0.9570 256,871 0.6227 14,863,444 15,120,315 1988 24,332,293 24,527,668 195,375 0.9570 186,978 0.6319 15,375,576 15,562,554 30,409,669 1,008,315 0.9570 964,979 1989 29,401,354 0.6428 18.899.190 19.864.169 1990 28,038,072 28,539,767 501,695 0.9570 480,133 0.6485 18,182,690 18,662,823 1991 28,574,463 28,934,175 359,712 0.9570 344.252 0.6558 18.739.133 19,083,385 1992 33,694,283 34,276,167 581,884 0.9570 556,876 0.6669 22,470,717 23,027,593 30,256,515 30,598,148 341,633 0.9570 326,950 0.6747 20,414,071 20,741,021 1993 26,128,987 26,475,048 346,061 0.9570 331,188 0.6856 17 914 033 18 245 221 1994 1995 29,795,014 30,361,632 566,618 0.9570 542,266 0.6915 20,603,252 21,145,518 1996 31,991,993 33,056,167 1,064,174 0.9570 1,018,438 0.7029 22,487,172 23,505,610 1997 22,672,417 31,155,666 31,777,921 622,255 0.9570 595.512 0.7086 22.076.905 1998 31,230,697 31,521,277 290,580 0.9570 278,091 0.7180 22,423,640 22,701,731 1999 36,613,378 37,481,864 868,486 0.9570 831,160 0.7250 26,544,699 27,375,859 42,105,022 2,260,050 0.7365 31,010,349 2000 44,365,072 0.9570 2,162,917 33,173,266 2001 34,650,903 35,940,442 1,289,539 0.9570 1,234,117 0.7432 25,752,551 26,986,668 2002 41,747,291 43,353,953 1,606,662 0.9570 1,537,611 0.7539 31,473,283 33,010,894 2003 40,048,381 41,428,672 1,380,291 0.9570 1,320,969 0.7615 30,496,842 31,817,811 44,923,332 2,295,052 32,938,872 2004 42,628,280 0.9570 2,196,415 0.7727 35,135,287 39,793,851 43,005,645 3,073,757 0.7851 31,242,152 2005 3,211,794 0.9570 34.315.909 2006 32,874,661 37,265,646 4,390,985 0.9570 4,202,268 0.8007 26,322,741 30,525,009 2007 25,339,059 35,143,521 9,804,462 0.9570 9,383,084 0.8278 20,975,673 30,358,757 7,595,053 22,299,687 14,704,634 0.9569 14,071,292 0.8780 20.739.749 2008 6,668,457 2009 5,198,806 5,198,806 0.9570 4,975,340 4,975,340

| | | | MEDI | ICAL CASE RESERVES | | |
|---------------|----------------|---------|-------------------|--------------------|---------|--------------------|
| POLICY | | | ADJUSTED | | | ADJUSTED |
| YEAR | ACCUMULATED | | ACCUMULATED | ACCUMULATED | | ACCUMULATED |
| BEING | MEDICAL | AVERAGE | MEDICAL | MEDICAL | AVERAGE | MEDICAL |
| VALUED | CASE RESERVES | RESERVE | CASE RESERVES | CASE RESERVES | RESERVE | CASE RESERVES |
| | AS OF 12/31/08 | LEVEL | AS OF 12/31/08 | AS OF 12/31/09 | LEVEL | AS OF 12/31/09 |
| | | пп | | | | |
| | (9) | (10) | (11) = (9) * (10) | (12) | (13) | (14) = (12) * (13) |
| PRIOR TO 1986 | 17,137,301 | 0.8061 | 13,813,640 | 18,159,034 | 0.8567 | 15,557,295 |
| 1986 | 1,555,131 | 0.8061 | 1,253,524 | 1,408,052 | 0.8567 | 1,206,313 |
| 1987 | 4,242,809 | 0.8061 | 3,419,945 | 4,125,307 | 0.8567 | 3,534,253 |
| 1988 | 3,085,708 | 0.8061 | 2,487,256 | 3,130,278 | 0.8567 | 2,681,787 |
| 1989 | 3,997,962 | 0.8061 | 3,222,585 | 3,531,192 | 0.8567 | 3,025,260 |
| 1990 | 3,945,305 | 0.8061 | 3,180,140 | 3,883,948 | 0.8567 | 3,327,475 |
| 1991 | 3,080,619 | 0.8061 | 2,483,154 | 3,130,432 | 0.8567 | 2,681,919 |
| 1992 | 7,418,812 | 0.8061 | 5,979,985 | 7,941,250 | 0.8567 | 6,803,466 |
| 1993 | 6,314,719 | 0.8061 | 5,090,023 | 6,421,586 | 0.8567 | 5,501,532 |
| 1994 | 5,227,425 | 0.8061 | 4,213,602 | 6,216,937 | 0.8567 | 5,326,204 |
| 1995 | 5,666,866 | 0.8061 | 4,567,816 | 4,999,292 | 0.8567 | 4,283,018 |
| 1996 | 5,668,171 | 0.8061 | 4,568,868 | 6,366,709 | 0.8567 | 5,454,518 |
| 1997 | 6,291,701 | 0.8061 | 5,071,469 | 6,304,151 | 0.8567 | 5,400,923 |
| 1998 | 3,429,110 | 0.8061 | 2,764,058 | 2,554,396 | 0.8567 | 2,188,414 |
| 1999 | 6,931,844 | 0.8061 | 5,587,461 | 6,181,156 | 0.8567 | 5,295,550 |
| 2000 | 14,203,944 | 0.8061 | 11,449,187 | 12,025,437 | 0.8567 | 10,302,490 |
| 2001 | 9,509,643 | 0.8061 | 7,665,313 | 7,926,826 | 0.8567 | 6,791,109 |
| 2002 | 10,315,791 | 0.8061 | 8,315,114 | 9,508,160 | 0.8567 | 8,145,877 |
| 2003 | 9,528,561 | 0.8061 | 7,680,562 | 8,481,870 | 0.8567 | 7,266,629 |
| 2004 | 13,938,571 | 0.8061 | 11,235,281 | 13,828,265 | 0.8567 | 11,847,018 |
| 2005 | 10,097,668 | 0.8061 | 8,139,295 | 10,152,814 | 0.8567 | 8,698,168 |
| 2006 | 7,471,332 | 0.8061 | 6,022,319 | 6,377,612 | 0.8567 | 5,463,859 |
| 2007 | 12,135,094 | 0.8061 | 9,781,576 | 10,598,036 | 0.8567 | 9,079,601 |
| 2008 | 7,376,254 | 0.8026 | 5,919,969 | 9,907,003 | 0.8544 | 8,464,967 |
| 2009 | | | | 6,197,060 | 0.8472 | 5,250,390 |

[□] COLUMN (6) = COLUMN (8) / COLUMN (2) FROM PREVIOUS PAGE (MEDICAL DATA FROM THE 07 V. 08 VALUATION)
□ □ COLUMN (13) FROM PREVIOUS PAGE (MEDICAL DATA FROM THE 07 V. 08 VALUATION)

| | | | | MEDICAL PA | ID LOSSES | | | |
|---------------|----------------|----------------|-----------------|------------|-----------------|--------|-----------------|-----------------|
| • | | | | | | | ADJUSTED | ADJUSTED |
| POLICY | ACCUMULATED | ACCUMULATED | | | ADJUSTED | | ACCUMULATED | ACCUMULATED |
| YEAR | MEDICAL | MEDICAL | CALENDAR | AVERAGE | CALENDAR | | MEDICAL | MEDICAL |
| BEING | PAID LOSSES | PAID LOSSES | YEAR 2010 | PAYMENT | YEAR 2010 | | PAID LOSSES | PAID LOSSES |
| VALUED | AS OF 12/31/09 | AS OF 12/31/10 | PAID LOSSES | LEVEL | PAID LOSSES | ¤ | AS OF 12/31/09 | AS OF 12/31/10 |
| | (1) | (2) | (3) = (2) - (1) | (4) | (5) = (3) * (4) | (6) | (7) = (1) * (6) | (8) = (5) + (7) |
| PRIOR TO 1986 | 124,172,465 | 126,024,625 | 1,852,160 | 0.9570 | 1,772,557 | 0.5765 | 71,585,426 | 73,357,983 |
| 1986 | 17,849,905 | 18,148,159 | 298,254 | 0.9570 | 285,436 | 0.6163 | 11,000,896 | 11,286,332 |
| 1987 | 24,108,099 | 24,507,383 | 399,284 | 0.9570 | 382,123 | 0.6264 | 15,101,313 | 15,483,436 |
| 1988 | 24,324,127 | 25,229,912 | 905,785 | 0.9570 | 866,856 | 0.6345 | 15,433,659 | 16,300,515 |
| 1989 | 30,126,753 | 30,964,535 | 837,782 | 0.9570 | 801,776 | 0.6532 | 19,678,795 | 20,480,571 |
| 1990 | 28,031,274 | 28,484,117 | 452,843 | 0.9570 | 433,381 | 0.6539 | 18,329,650 | 18,763,031 |
| 1991 | 28,392,233 | 28,520,656 | 128,423 | 0.9570 | 122,904 | 0.6595 | 18,724,678 | 18,847,582 |
| 1992 | 34,059,092 | 34,795,276 | 736,184 | 0.9570 | 704,544 | 0.6718 | 22,880,898 | 23,585,442 |
| 1993 | 30,408,684 | 30,940,254 | 531,570 | 0.9570 | 508,724 | 0.6779 | 20,614,047 | 21,122,771 |
| 1994 | 26,276,549 | 26,789,779 | 513,230 | 0.9570 | 491,172 | 0.6891 | 18,107,170 | 18,598,342 |
| 1995 | 30,131,305 | 30,436,276 | 304,971 | 0.9570 | 291,864 | 0.6965 | 20,986,454 | 21,278,318 |
| 1996 | 32,958,761 | 33,525,044 | 566,283 | 0.9570 | 541,945 | 0.7111 | 23,436,975 | 23,978,920 |
| 1997 | 31,672,473 | 32,041,687 | 369,214 | 0.9570 | 353,346 | 0.7135 | 22,598,309 | 22,951,655 |
| 1998 | 31,143,238 | 31,512,920 | 369,682 | 0.9570 | 353,794 | 0.7202 | 22,429,360 | 22,783,154 |
| 1999 | 37,241,827 | 39,022,423 | 1,780,596 | 0.9570 | 1,704,069 | 0.7304 | 27,201,430 | 28,905,499 |
| 2000 | 44,145,879 | 45,565,393 | 1,419,514 | 0.9570 | 1,358,506 | 0.7477 | 33,007,874 | 34,366,380 |
| 2001 | 35,873,370 | 36,753,472 | 880,102 | 0.9570 | 842,277 | 0.7509 | 26,937,314 | 27,779,591 |
| 2002 | 43,113,950 | 45,288,096 | 2,174,146 | 0.9570 | 2,080,705 | 0.7614 | 32,826,962 | 34,907,667 |
| 2003 | 41,119,983 | 42,439,881 | 1,319,898 | 0.9570 | 1,263,171 | 0.7680 | 31,580,147 | 32,843,318 |
| 2004 | 44,751,571 | 46,776,462 | 2,024,891 | 0.9570 | 1,937,865 | 0.7821 | 35,000,204 | 36,938,069 |
| 2005 | 42,903,757 | 46,076,122 | 3,172,365 | 0.9570 | 3,036,022 | 0.7979 | 34,232,908 | 37,268,930 |
| 2006 | 37,040,907 | 39,388,619 | 2,347,712 | 0.9570 | 2,246,812 | 0.8191 | 30,340,207 | 32,587,019 |
| 2007 | 35,082,923 | 40,334,381 | 5,251,458 | 0.9570 | 5,025,760 | 0.8639 | 30,308,137 | 35,333,897 |
| 2008 | 22,098,504 | 31,716,577 | 9,618,073 | 0.9569 | 9,203,814 | 0.9300 | 20,551,609 | 29,755,423 |
| 2009 | 5,191,240 | 22,640,581 | 17,449,341 | 0.9570 | 16,699,295 | 0.9570 | 4,968,017 | 21,667,312 |
| 2010 | | 5,724,772 | 5,724,772 | 0.9571 | 5,479,209 | | | 5,479,209 |

| | | | MED | MEDICAL CASE RESERVES | | | | |
|---------------|-------------------------|---------|-------------------|-----------------------|---------|--------------------|--|--|
| POLICY | ADJUS | | ADJUSTED | | | ADJUSTED | | |
| YEAR | ACCUMULATED ACCUMULATED | | ACCUMULATED | ACCUMULATED | | ACCUMULATED | | |
| BEING | MEDICAL | AVERAGE | MEDICAL | MEDICAL | AVERAGE | MEDICAL | | |
| VALUED | CASE RESERVES | RESERVE | CASE RESERVES | CASE RESERVES | RESERVE | CASE RESERVES | | |
| | AS OF 12/31/09 | LEVEL | AS OF 12/31/09 | AS OF 12/31/10 | LEVEL | AS OF 12/31/10 | | |
| | | пп | | | | | | |
| | (9) | (10) | (11) = (9) * (10) | (12) | (13) | (14) = (12) * (13) | | |
| PRIOR TO 1986 | 18,374,253 | 0.8567 | 15,741,679 | 16,397,802 | 0.9142 | 14,990,705 | | |
| 1986 | 1,362,509 | 0.8567 | 1,167,295 | 1,267,081 | 0.9142 | 1,158,353 | | |
| 1987 | 4,331,215 | 0.8567 | 3,710,659 | 4,846,067 | 0.9142 | 4,430,225 | | |
| 1988 | 3,154,138 | 0.8567 | 2,702,228 | 2,446,672 | 0.9142 | 2,236,723 | | |
| 1989 | 3,552,019 | 0.8567 | 3,043,103 | 3,888,460 | 0.9142 | 3,554,791 | | |
| 1990 | 3,884,516 | 0.8567 | 3,327,961 | 3,736,293 | 0.9142 | 3,415,681 | | |
| 1991 | 3,365,413 | 0.8567 | 2,883,233 | 2,929,932 | 0.9142 | 2,678,514 | | |
| 1992 | 8,306,539 | 0.8567 | 7,116,418 | 9,912,785 | 0.9142 | 9,062,168 | | |
| 1993 | 6,620,333 | 0.8567 | 5,671,804 | 6,081,758 | 0.9142 | 5,559,882 | | |
| 1994 | 6,234,493 | 0.8567 | 5,341,245 | 6,964,497 | 0.9142 | 6,366,873 | | |
| 1995 | 5,070,714 | 0.8567 | 4,344,207 | 5,466,246 | 0.9142 | 4,997,187 | | |
| 1996 | 6,648,386 | 0.8567 | 5,695,837 | 6,789,486 | 0.9142 | 6,206,879 | | |
| 1997 | 6,362,587 | 0.8567 | 5,450,986 | 6,123,114 | 0.9142 | 5,597,689 | | |
| 1998 | 2,807,651 | 0.8567 | 2,405,384 | 2,709,963 | 0.9142 | 2,477,421 | | |
| 1999 | 6,235,955 | 0.8567 | 5,342,497 | 4,765,847 | 0.9142 | 4,356,889 | | |
| 2000 | 12,063,757 | 0.8567 | 10,335,320 | 9,746,709 | 0.9142 | 8,910,343 | | |
| 2001 | 7,975,393 | 0.8567 | 6,832,717 | 8,036,097 | 0.9142 | 7,346,519 | | |
| 2002 | 9,553,810 | 0.8567 | 8,184,986 | 8,496,491 | 0.9142 | 7,767,406 | | |
| 2003 | 8,601,732 | 0.8567 | 7,369,317 | 8,779,209 | 0.9142 | 8,025,864 | | |
| 2004 | 13,985,211 | 0.8567 | 11,981,478 | 12,670,065 | 0.9142 | 11,582,845 | | |
| 2005 | 10,331,264 | 0.8567 | 8,851,050 | 10,283,750 | 0.9142 | 9,401,300 | | |
| 2006 | 6,444,833 | 0.8567 | 5,521,448 | 7,975,938 | 0.9142 | 7,291,522 | | |
| 2007 | 10,616,664 | 0.8567 | | 9,522,670 | 0.9142 | | | |
| 2008 | 9,856,864 | 0.8544 | 8,422,126 | 7,810,998 | 0.9133 | 7,133,555 | | |
| 2009 | 6,184,580 | 0.8472 | 5,239,817 | 8,135,687 | 0.9102 | | | |
| 2010 | | | | 8,244,310 | 0.9072 | 7,478,879 | | |

 $^{^{\}rm m}$ COLUMN (6) = COLUMN (8) / COLUMN (2) FROM PREVIOUS PAGE (MEDICAL DATA FROM THE 08 V. 09 VALUATION) $^{\rm m}$ $^{\rm m}$ COLUMN (13) FROM PREVIOUS PAGE (MEDICAL DATA FROM THE 08 V. 09 VALUATION)

MEDICAL PAID LOSSES ADJUSTED ADJUSTED POLICY ACCUMULATED ACCUMULATED ACCUMULATED ADJUSTED ACCUMULATED YEAR **MEDICAL MEDICAL CALENDAR AVERAGE** CALENDAR **MEDICAL MEDICAL** BEING PAID LOSSES PAID LOSSES YEAR 2011 PAYMENT YEAR 2011 PAID LOSSES PAID LOSSES PAID LOSSES VALUED AS OF 12/31/10 AS OF 12/31/11 PAID LOSSES LEVEL AS OF 12/31/10 AS OF 12/31/11 n (4) (6) (3) = (2) - (1)(5) = (3) * (4)(7) = (1) * (6)(8) = (5) + (7)(1) (2)PRIOR TO 1986 2,090,853 126,024,625 128,115,478 0.9570 2,000,992 0.5821 73,358,934 75,359,926 1986 18,148,159 18,210,947 62,788 0.9570 60,089 0.6219 11,286,340 11.346.429 1987 24,507,383 24,962,381 454,998 0.9570 435,443 0.6318 15,483,765 15,919,208 176,301 1988 25,229,912 25,414,130 184,218 0.9570 0.6461 16,301,046 16,477,347 1989 30,964,535 31,627,970 663,435 0.9570 634,922 0.6614 20,479,943 21,114,865 1990 28,484,117 28,873,252 389,135 0.9570 372,411 0.6587 18,762,488 19,134,899 1991 28,520,656 28,762,644 241,988 0.9570 231,588 0.6608 18,846,449 19,078,037 732,120 0.6778 1992 34,795,276 35,527,396 0.9570 700,655 23,584,238 24,284,893 30,940,254 31,183,965 243,711 0.9570 233,237 0.6827 21,122,911 21,356,148 1993 1994 26 789 779 27.278.075 488.296 0.9570 467,310 0.6942 18 597 465 19,064,775 1995 30,436,276 30,833,866 397,590 0.9570 380,502 0.6991 21,278,001 21,658,503 33,525,044 34,309,053 784,009 750,314 0.7153 1996 0.9570 23,980,464 24,730,778 32,041,687 480,630 0.9570 459,973 22,951,460 1997 32.522.317 0.7163 23.411.433 1998 31,512,920 31,923,115 410,195 0.9570 392,566 0.7230 22,783,841 23,176,407 1999 39,022,424 39,517,172 494,748 0.9570 473,485 0.7407 28,903,909 29,377,394 45.565.393 46.960.957 1,395,564 0.9570 1.335.585 0.7542 34,365,419 35,701,004 2000 2001 36,753,472 37,593,540 840,068 0.9570 803,963 0.7558 27,778,274 28,582,237 2002 45,288,095 46,814,212 1,526,117 0.9570 1,460,527 0.7708 34,908,064 36,368,591 2003 42,439,881 43,731,556 1,291,675 0.9570 1,236,161 0.7739 32,844,224 34,080,385 2004 46,776,462 48,552,882 1,776,420 0.9570 1,700,073 36,939,372 38,639,445 0.7897 2,042,489 46,076,122 48,210,336 2,134,214 0.9570 0.8089 37,270,975 39,313,464 2005 2006 39,388,620 41,868,882 2,480,262 0.9570 2,373,665 0.8273 32,586,205 34,959,870 2007 40,334,381 43,164,411 2,830,030 0.9570 2,708,400 0.8760 35,332,918 38,041,318 2008 31.716.577 36.422.966 4,706,389 0.9569 4.503.680 0.9382 29.756.493 34.260.173

0.9570

0.9571

0.9571

9,576,674

20,887,451

7,435,650

0.9570

0.9571

21,668,748

5,479,180

31,245,422

26,366,631

7,435,650

| | | | MEDI | CAL CASE RESERVES | RESERVES | | | | |
|---------------|--------------------|---------|-------------------|-------------------|----------|--------------------|--|--|--|
| POLICY | | | ADJUSTED | | ADJUSTED | | | | |
| YEAR | ACCUMULATED ACCUMU | | ACCUMULATED | ACCUMULATED | | ACCUMULATED | | | |
| BEING | MEDICAL | AVERAGE | MEDICAL | MEDICAL | AVERAGE | MEDICAL | | | |
| VALUED | CASE RESERVES | RESERVE | CASE RESERVES | CASE RESERVES | RESERVE | CASE RESERVES | | | |
| | AS OF 12/31/10 | LEVEL | AS OF 12/31/10 | AS OF 12/31/11 | LEVEL | AS OF 12/31/11 | | | |
| | | пп | | | | | | | |
| | (9) | (10) | (11) = (9) * (10) | (12) | (13) | (14) = (12) * (13) | | | |
| PRIOR TO 1986 | 16,397,802 | 0.9142 | 14,990,705 | 14,392,456 | 0.9570 | 13,773,894 | | | |
| 1986 | 1,267,081 | 0.9142 | 1,158,353 | 1,603,796 | 0.9570 | 1,534,868 | | | |
| 1987 | 4,846,067 | 0.9142 | 4,430,225 | 4,788,569 | 0.9570 | 4,582,765 | | | |
| 1988 | 2,446,672 | 0.9142 | 2,236,723 | 1,533,500 | 0.9570 | 1,467,593 | | | |
| 1989 | 3,888,460 | 0.9142 | 3,554,791 | 5,466,224 | 0.9570 | 5,231,295 | | | |
| 1990 | 3,736,293 | 0.9142 | 3,415,681 | 3,392,459 | 0.9570 | 3,246,657 | | | |
| 1991 | 2,929,932 | 0.9142 | 2,678,514 | 2,219,216 | 0.9570 | 2,123,838 | | | |
| 1992 | 9,912,785 | 0.9142 | 9,062,168 | 9,156,151 | 0.9570 | 8,762,636 | | | |
| 1993 | 6,081,758 | 0.9142 | 5,559,882 | 5,584,013 | 0.9570 | 5,344,022 | | | |
| 1994 | 6,964,497 | 0.9142 | 6,366,873 | 6,953,635 | 0.9570 | 6,654,780 | | | |
| 1995 | 5,466,246 | 0.9142 | 4,997,187 | 5,638,924 | 0.9570 | 5,396,573 | | | |
| 1996 | 6,789,486 | 0.9142 | 6,206,879 | 7,885,011 | 0.9570 | 7,546,127 | | | |
| 1997 | 6,123,114 | 0.9142 | 5,597,689 | 6,237,012 | 0.9570 | 5,968,956 | | | |
| 1998 | 2,709,963 | 0.9142 | 2,477,421 | 2,504,925 | 0.9570 | 2,397,268 | | | |
| 1999 | 4,765,847 | 0.9142 | 4,356,889 | 4,401,194 | 0.9570 | 4,212,039 | | | |
| 2000 | 9,746,709 | 0.9142 | 8,910,343 | 9,332,274 | 0.9570 | 8,931,190 | | | |
| 2001 | 8,036,097 | 0.9142 | 7,346,519 | 6,838,333 | 0.9570 | 6,544,434 | | | |
| 2002 | 8,496,491 | 0.9142 | 7,767,406 | 7,782,863 | 0.9570 | 7,448,369 | | | |
| 2003 | 8,779,209 | 0.9142 | 8,025,864 | 8,231,363 | 0.9570 | 7,877,594 | | | |
| 2004 | 12,670,065 | 0.9142 | 11,582,845 | 11,094,733 | 0.9570 | 10,617,901 | | | |
| 2005 | 10,283,750 | 0.9142 | 9,401,300 | 12,642,936 | 0.9570 | 12,099,565 | | | |
| 2006 | 7,975,938 | 0.9142 | 7,291,522 | 9,340,286 | 0.9570 | 8,938,857 | | | |
| 2007 | 9,522,670 | 0.9142 | 8,705,529 | 12,002,411 | 0.9570 | 11,486,569 | | | |
| 2008 | 7,810,998 | 0.9133 | 7,133,555 | 7,791,479 | 0.9571 | ,,- | | | |
| 2009 | 8,135,687 | 0.9102 | 7,405,463 | 9,210,039 | 0.9570 | | | | |
| 2010 | 8,244,310 | 0.9072 | 7,478,879 | 16,778,850 | 0.9571 | | | | |
| 2011 | | | | 9,789,749 | 0.9571 | 9,369,690 | | | |

[¤] COLUMN (6) = COLUMN (8) / COLUMN (2) FROM PREVIOUS PAGE (MEDICAL DATA FROM THE 09 V. 10 VALUATION)

2009

2010

2011

22,642,370

5,724,773

32,649,179

27,548,341

7,769,003

10,006,809

21,823,568

7,769,003

^{¤ ¤} COLUMN (13) FROM PREVIOUS PAGE (MEDICAL DATA FROM THE 09 V. 10 VALUATION)

MEDICAL PAID LOSSES ADJUSTED ADJUSTED POLICY ACCUMULATED ACCUMULATED ACCUMULATED ADJUSTED ACCUMULATED **MEDICAL MEDICAL CALENDAR AVERAGE** CALENDAR MEDICAL **MEDICAL** YEAR BEING PAID LOSSES PAID LOSSES YEAR 2012 PAYMENT YEAR 2012 PAID LOSSES PAID LOSSES AS OF 12/31/11 AS OF 12/31/12 PAID LOSSES LEVEL PAID LOSSES AS OF 12/31/11 VALUED n AS OF 12/31/12 (3) = (2) - (1)(4) (5) = (3) * (4)(6) (7) = (1) * (6)(8) = (5) + (7)(1) (2)PRIOR TO 1986 129,552,974 131,890,659 2,337,685 0.9570 2,237,215 0.5882 76,203,059 78,440,274 18.133.249 18,176,651 43.402 0.9570 0.6231 11,298,827 11.340.364 1986 41,537 1987 25,105,408 25,652,670 547,262 0.9570 523,742 0.6377 16,009,719 16,533,461 1988 25,506,025 25,678,169 172,144 0.9570 164,746 0.6484 16,538,107 16,702,853 32,394,588 532,233 0.9570 509,359 1989 31.862.355 0.6676 21.271.308 21 780 667 29,234,707 29,465,228 230,521 0.9570 220,614 0.6627 19,373,840 19,594,454 1990 1991 29.301.632 29.453.008 151,376 0.9570 144,870 0.6633 19,435,773 19,580,643 1992 35,641,863 36,346,234 704,371 0.9570 674,098 0.6836 24,364,778 25.038.876 21,455,159 31,330,547 31,689,753 359,206 1993 0.9570 343,768 0.6848 21,798,927 27 282 928 27 595 597 312 669 0.9570 0.6989 19 068 038 19 367 269 1994 299.231 1995 30,842,295 31,102,620 260,325 0.9570 249,137 0.7024 21,663,628 21,912,765 1996 34,299,898 35,545,910 1,246,012 0.9570 1,192,461 0.7208 24,723,366 25,915,827 1997 32.500.516 32.887.832 387,316 0.9570 370,670 0.7199 23.397.121 23.767.791 1998 31,965,022 32,213,824 248,802 0.9570 238,109 0.7260 23,206,606 23,444,715 1999 39,553,877 40,057,138 503,261 0.9570 481,632 0.7434 29,404,352 29,885,984 48,502,396 47,016,506 1,485,890 35.741.948 2000 0.9570 1.422.029 0.7602 37,163,977 37,633,428 38,367,505 734,077 0.9570 702,528 0.7603 28,612,695 29,315,223 2001 2002 47.024.213 48,150,982 1,126,769 0.9570 1,078,342 0.7769 36.533.111 37.611.453 2003 43,812,035 45,269,519 1,457,484 0.9570 1,394,844 0.7793 34,142,719 35,537,563 49,815,652 2004 48,680,224 1,135,428 0.9570 1,086,629 0.7958 38,739,722 39,826,351 48,323,076 48,824,338 479,719 0.8155 39,407,468 2005 501.262 0.9570 39.887.187 2006 41,436,385 43,935,803 2,499,418 0.9570 2,391,997 0.8350 34,599,381 36,991,378 2007 43,227,618 45,427,939 2,200,321 0.9570 2,105,755 0.8813 38,096,500 40,202,255 35.796.667 38.654.577 2.857.910 0.9569 2,734,817 0.9406 33.670.345 2008 36.405.162 2009 32,620,513 38,459,855 5,839,342 0.9570 5,588,343 0.9570 31,217,831 36,806,174 2010 27,495,779 38,491,181 10,995,402 0.9571 10,523,757 0.9571 26,316,210 36,839,967 29,989,488 2011 7,769,003 22,220,485 0.9571 21,267,047 0.9571 7,435,713 28,702,760 4,752,143 4,752,143 0.9571 4,548,199 4,548,199 2012 MEDICAL CASE RESERVES **POLICY** ADJUSTED ADJUSTED ACCUMULATED YEAR ACCUMULATED ACCUMULATED ACCUMULATED **BEING** MEDICAL **AVERAGE MEDICAL** MEDICAL **AVERAGE MEDICAL** VALUED CASE RESERVES RESERVE CASE RESERVES CASE RESERVES RESERVE CASE RESERVES LEVEL AS OF 12/31/11 LEVEL AS OF 12/31/11 AS OF 12/31/12 AS OF 12/31/12 (9) (10)(11) = (9) * (10)(12)(13)(14) = (12) * (13)12,616,364 PRIOR TO 1986 14,375,622 0.9570 13,757,784 13,182,943 0.9570 1986 1,366,743 0.9570 1,308,003 1,337,675 0.9570 1,280,184 1987 4,788,569 0.9570 4,582,765 4.827.017 0.9570 4,619,560 1988 1,533,500 0.9570 1,467,593 1,494,765 0.9570 1,430,523 0.9570 0.9570 1989 5.466.224 5.231.295 5.286.243 5.059.050 1990 3,392,459 0.9570 3,246,657 3,575,827 0.9570 3,422,144 1991 2,517,787 0.9570 2,409,577 2,923,535 0.9570 2,797,887 0.9570 0.9570 1992 9.156.151 8 762 636 9 144 673 8.751.651 1993 5,584,014 0.9570 5,344,023 4,788,334 0.9570 4,582,540 1994 6,953,635 0.9570 6,654,780 6,252,477 0.9570 5,983,757 5.638.924 5,396,573 1995 0.9570 6.387.557 0.9570 6.113.031 7,546,127 1996 7,885,011 0.9570 7,312,678 0.9570 6,998,392 0.9570 5,968,956 0.9570 1997 6,237,012 6.266.956 5.997.613 1998 2,504,925 0.9570 2,397,268 2,154,959 0.9570 2,062,343 1999 4,401,194 0.9570 4,212,039 3,942,397 0.9570 3,772,960 0.9570 8 931 190 0.9570 2000 9.332.274 9.266.117 8.867.876

6,544,434

7,448,369

7,877,594

10,617,901

12,099,565

8,556,700

11,494,254

7,362,047

8,940,900

16,039,739

9.367.776

6,717,304

11,340,579

8,966,424

10,175,181

9,788,026

8.477.292

10,347,142

8,157,587

12,750,054

14,174,382

13.920.439

5,336,208

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6,428,606

8,581,063

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9,367,354

8.112.953

9,902,440

7,807,225

12,202,003

13,566,375 13,323,140

5,107,198

10,853,181

2001

2002

2003

2004

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2012

6,838,333

7,782,863

8,231,363

11,094,733

12,642,936

8.940.967

12,010,441

7,692,431

9,342,479

16,758,595

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 $^{^{\}rm II}$ COLUMN (6) = COLUMN (8) / COLUMN (2) FROM PREVIOUS PAGE (MEDICAL DATA FROM THE 10 V. 11 VALUATION) $^{\rm II}$ $^{\rm II}$ COLUMN (13) FROM PREVIOUS PAGE (MEDICAL DATA FROM THE 10 V. 11 VALUATION)

ADJUSTED

ACCUMULATED MEDICAL PAID LOSSES AS OF 12/31/13 (8) = (5) + (7)81,101,041 11,469,229 17,238,128 16,631,170 22,251,288 20,081,234 19,735,105 25,892,944 22,083,225 19,573,159 22,021,042 26,541,616 24,049,400 23,239,463 29,926,882 38,057,513 29,367,949 37,835,304 36,872,421 40,893,321 41,386,462 39,454,395 42,076,065 40,866,217 40,578,902 43,465,632 38,890,130 23,691,030 5,229,946

| | | | | | | | ADJUSTED | |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---|
| POLICY | ACCUMULATED | ACCUMULATED | | | ADJUSTED | | ACCUMULATED | A |
| YEAR | MEDICAL | MEDICAL | CALENDAR | AVERAGE | CALENDAR | | MEDICAL | |
| BEING | PAID LOSSES | PAID LOSSES | YEAR 2013 | PAYMENT | YEAR 2013 | | PAID LOSSES | |
| VALUED | AS OF 12/31/12 | AS OF 12/31/13 | PAID LOSSES | LEVEL | PAID LOSSES | ¤ | AS OF 12/31/12 | 4 |
| | (4) | (0) | (0) (0) (4) | (4) | (5) (0) + (4) | (0) | (7) (4) + (0) | |
| | (1) | (2) | (3) = (2) - (1) | (4) | (5) = (3) * (4) | (6) | (7) = (1) * (6) | |
| PRIOR TO 1986 | 131,890,659 | 134,638,942 | 2,748,283 | 0.9699 | 2,665,666 | 0.5947 | 78,435,375 | |
| 1986 | 18,141,184 | 18,296,806 | 155,622 | 0.9699 | 150,944 | 0.6239 | 11,318,285 | |
| 1987 | 25,652,670 | 26,379,502 | 726,832 | 0.9699 | 704,982 | 0.6445 | 16,533,146 | |
| 1988 | 25,284,753 | 25,473,876 | 189,123 | 0.9699 | 183,438 | 0.6505 | 16,447,732 | |
| 1989 | 32,387,543 | 32,876,135 | 488,592 | 0.9699 | 473,904 | 0.6724 | 21,777,384 | |
| 1990 | 29,442,331 | 29,959,976 | 517,645 | 0.9699 | 502,084 | 0.6650 | 19,579,150 | |
| 1991 | 29,426,029 | 29,604,062 | 178,033 | 0.9699 | 172,681 | 0.6648 | 19,562,424 | |
| 1992 | 36,310,158 | 37,216,273 | 906,115 | 0.9699 | 878,876 | 0.6889 | 25,014,068 | |
| 1993 | 31,607,376 | 31,958,440 | 351,064 | 0.9699 | 340,511 | 0.6879 | 21,742,714 | |
| 1994 | 27,516,302 | 27,786,647 | 270,345 | 0.9699 | 262,218 | 0.7018 | 19,310,941 | |
| 1995 | 30,357,639 | 31,011,376 | 653,737 | 0.9699 | 634,085 | 0.7045 | 21,386,957 | |
| 1996 | 35,357,039 | 36,143,476 | 786,451 | 0.9699 | 762,809 | 0.7043 | 25,778,807 | |
| 1997 | 32,692,095 | 33,128,023 | 435,928 | 0.9699 | 422,823 | 0.7291 | 23,626,577 | |
| 1998 | | | | 0.9699 | | | | |
| | 31,601,812 | 31,848,904 | 247,092 431,987 | | 239,664 419,001 | 0.7278 | 22,999,799 | |
| 1999 | 39,549,499 | 39,981,486 | , | 0.9699 | 1,295,378 | 0.7461 | 29,507,881 | |
| 2000 | 47,979,816 | 49,315,342 | 1,335,526 | 0.9699 | | 0.7662 | 36,762,135 | |
| 2001 | 37,559,157 | 38,248,888 | 689,731 | 0.9699 | 668,997 | 0.7641 | 28,698,952 | |
| 2002 | 46,366,626 | 48,035,115 | 1,668,489 | 0.9699 | 1,618,332 | 0.7811 | 36,216,972 | |
| 2003 | 45,193,379 | 46,632,251 | 1,438,872 | 0.9699 | 1,395,618 | 0.7850 | 35,476,803 | |
| 2004 | 49,815,652 | 50,914,388 | 1,098,736 | 0.9699 | 1,065,707 | 0.7995 | 39,827,614 | |
| 2005 | 48,824,338 | 50,367,712 | 1,543,374 | 0.9699 | 1,496,978 | 0.8170 | 39,889,484 | |
| 2006 | 44,786,937 | 46,589,394 | 1,802,457 | 0.9699 | 1,748,273 | 0.8419 | 37,706,122 | |
| 2007 | 45,427,939 | 47,358,307 | 1,930,368 | 0.9699 | 1,872,339 | 0.8850 | 40,203,726 | |
| 2008 | 39,853,989 | 43,289,505 | 3,435,516 | 0.9698 | 3,331,730 | 0.9418 | 37,534,487 | |
| 2009 | 38,459,855 | 42,349,542 | 3,889,687 | 0.9700 | 3,772,821 | 0.9570 | 36,806,081 | |
| 2010 | 38,491,181 | 45,321,814 | 6,830,633 | 0.9700 | 6,625,723 | 0.9571 | 36,839,909 | |
| 2011 | 29,989,488 | 40,492,445 | 10,502,957 | 0.9699 | 10,187,191 | 0.9571 | 28,702,939 | |
| 2012 | 4,752,143 | 24,489,553 | 19,737,410 | 0.9699 | 19,142,754 | 0.9571 | 4,548,276 | |
| 2013 | | 5,352,911 | 5,352,911 | 0.9770 | 5,229,946 | | | |
| | | | | | | | | |
| | | | | | | | | |
| DOLICY | | | | CAL CASE RESER | VES | | ADILIETED | |
| POLICY | ACCUMULATED | | ADJUSTED | CAL CASE RESER | | | ADJUSTED | |
| YEAR | ACCUMULATED | AVERAGE | ADJUSTED ACCUMULATED | CAL CASE RESER | ACCUMULATED | AVEDAGE | ACCUMULATED | |
| YEAR BEING | MEDICAL | AVERAGE | ADJUSTED ACCUMULATED MEDICAL | | ACCUMULATED MEDICAL | AVERAGE | ACCUMULATED MEDICAL | |
| YEAR | MEDICAL CASE RESERVES | RESERVE | ADJUSTED ACCUMULATED MEDICAL CASE RESERVES | | ACCUMULATED MEDICAL CASE RESERVES | RESERVE | ACCUMULATED MEDICAL CASE RESERVES | |
| YEAR BEING | MEDICAL | RESERVE LEVEL | ADJUSTED ACCUMULATED MEDICAL | | ACCUMULATED MEDICAL | | ACCUMULATED MEDICAL | |
| YEAR BEING | MEDICAL CASE RESERVES AS OF 12/31/12 | RESERVE LEVEL ¤ ¤ | ADJUSTED ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/12 | | ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/13 | RESERVE LEVEL | ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/13 | |
| YEAR BEING | MEDICAL CASE RESERVES | RESERVE LEVEL | ADJUSTED ACCUMULATED MEDICAL CASE RESERVES | | ACCUMULATED MEDICAL CASE RESERVES | RESERVE | ACCUMULATED MEDICAL CASE RESERVES | |
| YEAR BEING | MEDICAL CASE RESERVES AS OF 12/31/12 (9) | RESERVE LEVEL ¤ ¤ (10) | ADJUSTED ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/12 (11) = (9) * (10) | | ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/13 | RESERVE LEVEL (13) | ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/13 | |
| YEAR BEING VALUED PRIOR TO 1986 | MEDICAL CASE RESERVES AS OF 12/31/12 (9) 13,182,943 | RESERVE LEVEL ¤¤ (10) | ADJUSTED ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/12 (11) = (9) * (10) 12,616,364 | | ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/13 (12) 11,673,499 | RESERVE LEVEL (13) 0.9604 | ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/13 (14) = (12) * (13) 11,211,154 | |
| YEAR BEING VALUED PRIOR TO 1986 1986 | MEDICAL CASE RESERVES AS OF 12/31/12 (9) 13,182,943 1,337,675 | RESERVE LEVEL ¤ ¤ (10) 0.9570 0.9570 | ADJUSTED ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/12 (11) = (9) * (10) 12,616,364 1,280,184 | | ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/13 (12) 11,673,499 882,386 | RESERVE LEVEL (13) 0.9604 0.9604 | ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/13 (14) = (12) * (13) 11,211,154 847,438 | |
| YEAR BEING VALUED PRIOR TO 1986 1986 1987 | MEDICAL CASE RESERVES AS OF 12/31/12 (9) 13,182,943 1,337,675 4,827,017 | RESERVE LEVEL ¤ ¤ (10) 0.9570 0.9570 0.9570 | ADJUSTED ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/12 (11) = (9) * (10) 12,616,364 1,280,184 4,619,560 | | ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/13 (12) 11,673,499 882,386 4,844,903 | RESERVE LEVEL (13) 0.9604 0.9604 0.9604 | ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/13 (14) = (12) * (13) 11,211,154 847,438 4,653,014 | |
| YEAR BEING VALUED PRIOR TO 1986 1986 1987 1988 | MEDICAL CASE RESERVES AS OF 12/31/12 (9) 13,182,943 1,337,675 4,827,017 1,494,765 | RESERVE LEVEL ¤ ¤ (10) 0.9570 0.9570 0.9570 0.9570 | ADJUSTED ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/12 (11) = (9) * (10) 12,616,364 1,280,184 4,619,560 1,430,523 | | ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/13 (12) 11,673,499 882,386 4,844,903 1,444,388 | RESERVE LEVEL (13) 0.9604 0.9604 0.9604 | ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/13 (14) = (12) * (13) 11,211,154 847,438 4,653,014 1,387,181 | |
| YEAR BEING VALUED PRIOR TO 1986 1986 1987 1988 1989 | MEDICAL CASE RESERVES AS OF 12/31/12 (9) 13,182,943 1,337,675 4,827,017 1,494,765 5,286,243 | RESERVE LEVEL ¤ ¤ (10) 0.9570 0.9570 0.9570 0.9570 | ADJUSTED ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/12 (11) = (9) * (10) 12,616,364 1,280,184 4,619,560 1,430,523 5,059,050 | | ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/13 (12) 11,673,499 882,386 4,844,903 1,444,388 6,930,316 | RESERVE LEVEL (13) 0.9604 0.9604 0.9604 0.9604 | ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/13 (14) = (12) * (13) 11,211,154 847,438 4,653,014 1,387,181 6,655,831 | |
| YEAR BEING VALUED PRIOR TO 1986 1986 1987 1988 1989 1990 | MEDICAL CASE RESERVES AS OF 12/31/12 (9) 13,182,943 1,337,675 4,827,017 1,494,765 5,286,243 3,575,827 | RESERVE LEVEL m m (10) 0.9570 0.9570 0.9570 0.9570 0.9570 | ADJUSTED ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/12 (11) = (9) * (10) 12,616,364 1,280,184 4,619,560 1,430,523 5,059,050 3,422,144 | | ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/13 (12) 11,673,499 882,386 4,844,903 1,444,388 6,930,316 3,399,956 | RESERVE LEVEL (13) 0.9604 0.9604 0.9604 0.9604 0.9604 | ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/13 (14) = (12) * (13) 11,211,154 847,438 4,653,014 1,387,181 6,655,831 3,265,296 | |
| YEAR BEING VALUED PRIOR TO 1986 1986 1987 1988 1989 1990 1991 | MEDICAL CASE RESERVES AS OF 12/31/12 (9) 13,182,943 1,337,675 4,827,017 1,494,765 5,286,243 3,575,827 2,923,535 | RESERVE LEVEL ¤ ¤ (10) 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 | ADJUSTED ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/12 (11) = (9) * (10) 12,616,364 1,280,184 4,619,560 1,430,523 5,059,050 3,422,144 2,797,887 | | ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/13 (12) 11,673,499 882,386 4,844,903 1,444,903 1,444,388 6,930,316 3,399,956 2,508,899 | RESERVE LEVEL (13) 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 | ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/13 (14) = (12) * (13) 11,211,154 847,438 4,653,014 1,387,181 6,655,831 3,265,296 2,409,531 | |
| YEAR BEING VALUED PRIOR TO 1986 1986 1987 1988 1989 1990 1991 1992 | MEDICAL CASE RESERVES AS OF 12/31/12 (9) 13,182,943 1,337,675 4,827,017 1,494,765 5,286,243 3,575,827 2,923,535 9,144,673 | RESERVE LEVEL m m (10) 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 | ADJUSTED ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/12 (11) = (9) * (10) 12,616,364 1,280,184 4,619,560 1,430,523 5,059,050 3,422,144 2,797,887 8,751,651 | | ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/13 (12) 11,673,499 882,386 4,844,903 1,444,388 6,930,316 3,399,956 2,508,899 8,299,442 | RESERVE LEVEL (13) 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 | ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/13 (14) = (12) * (13) 11,211,154 847,438 4,653,014 1,387,181 6,655,831 3,265,296 2,409,531 7,970,731 | |
| YEAR BEING VALUED PRIOR TO 1986 1986 1987 1988 1989 1990 1991 1992 1993 | MEDICAL CASE RESERVES AS OF 12/31/12 (9) 13,182,943 1,337,675 4,827,017 1,494,765 5,286,243 3,575,827 2,923,535 9,144,673 4,788,334 | RESERVE LEVEL m m (10) 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 | ADJUSTED ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/12 (11) = (9) * (10) 12,616,364 1,280,184 4,619,560 1,430,523 5,059,050 3,422,144 2,797,887 8,751,651 4,582,540 | | ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/13 (12) 11,673,499 882,386 4,844,903 1,444,388 6,930,316 3,399,956 2,508,899 8,299,442 3,953,502 | RESERVE LEVEL (13) 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 | ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/13 (14) = (12) * (13) 11,211,154 847,438 4,653,014 1,387,181 6,655,831 3,265,296 2,409,531 7,970,731 3,796,918 | |
| YEAR BEING VALUED PRIOR TO 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 | MEDICAL CASE RESERVES AS OF 12/31/12 (9) 13,182,943 1,337,675 4,827,017 1,494,765 5,286,243 3,575,827 2,923,535 9,144,673 4,788,334 6,252,477 | RESERVE LEVEL ¤ ¤ (10) 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 | ADJUSTED ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/12 (11) = (9) * (10) 12,616,364 1,280,184 4,619,560 1,430,523 5,059,050 3,422,144 2,797,887 8,751,651 4,582,540 5,983,757 | | ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/13 (12) 11,673,499 882,386 4,844,903 1,444,388 6,930,316 3,399,956 2,508,899 8,299,442 3,953,502 5,821,967 | RESERVE LEVEL (13) 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 | ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/13 (14) = (12) * (13) 11,211,154 847,438 4,653,014 1,387,181 6,655,831 3,265,296 2,409,531 7,970,731 3,796,918 5,591,380 | |
| YEAR BEING VALUED PRIOR TO 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 | MEDICAL CASE RESERVES AS OF 12/31/12 (9) 13,182,943 1,337,675 4,827,017 1,494,765 5,286,243 3,575,827 2,923,535 9,144,673 4,788,334 6,252,477 6,387,557 | RESERVE LEVEL # # (10) 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 | ADJUSTED ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/12 (11) = (9) * (10) 12,616,364 1,280,184 4,619,560 1,430,523 5,059,050 3,422,144 2,797,887 8,751,651 4,582,540 5,983,757 6,113,031 | | ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/13 (12) 11,673,499 882,386 4,844,903 1,444,388 6,930,316 3,399,956 2,508,899 8,299,442 3,953,502 5,821,967 5,170,504 | RESERVE LEVEL (13) 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 | ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/13 (14) = (12) * (13) 11,211,154 847,438 4,653,014 1,387,181 6,655,831 3,265,296 2,409,531 7,970,731 3,796,918 5,591,380 4,965,719 | |
| YEAR BEING VALUED PRIOR TO 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 | MEDICAL CASE RESERVES AS OF 12/31/12 (9) 13,182,943 1,337,675 4,827,017 1,494,765 5,286,243 3,575,827 2,923,535 9,144,673 4,788,334 6,252,477 6,387,557 7,312,678 | RESERVE LEVEL # # (10) 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 | ADJUSTED ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/12 (11) = (9) * (10) 12,616,364 1,280,184 4,619,560 1,430,523 5,059,050 3,422,144 2,797,887 8,751,651 4,582,540 5,983,757 6,113,031 6,998,392 | | ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/13 (12) 11,673,499 882,386 4,844,903 1,444,388 6,930,316 3,399,956 2,508,899 8,299,442 3,953,502 5,821,967 5,170,504 7,366,858 | RESERVE LEVEL (13) 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 | ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/13 (14) = (12) * (13) 11,211,154 847,438 4,653,014 1,387,181 6,655,831 3,265,296 2,409,531 7,970,731 7,970,731 3,796,918 5,591,380 4,965,719 7,075,084 | |
| YEAR BEING VALUED PRIOR TO 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 | MEDICAL CASE RESERVES AS OF 12/31/12 (9) 13,182,943 1,337,675 4,827,017 1,494,765 5,286,243 3,575,827 2,923,535 9,144,673 4,788,334 6,252,477 6,387,557 7,312,678 6,266,956 | RESERVE LEVEL # # (10) 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 | ADJUSTED ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/12 (11) = (9) * (10) 12,616,364 1,280,184 4,619,560 1,430,523 5,059,050 3,422,144 2,797,887 8,751,651 4,582,540 5,983,757 6,113,031 6,998,392 5,997,613 | | ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/13 (12) 11,673,499 882,386 4,844,903 1,444,388 6,930,316 3,399,956 2,508,899 8,299,442 3,953,502 5,821,967 5,170,504 7,366,858 6,418,955 | RESERVE LEVEL (13) 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 | ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/13 (14) = (12) * (13) 11,211,154 847,438 4,653,014 1,387,181 6,655,831 3,265,296 2,409,531 7,970,731 3,796,918 5,591,380 4,965,719 7,075,084 6,164,724 | |
| YEAR BEING VALUED PRIOR TO 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 | MEDICAL CASE RESERVES AS OF 12/31/12 (9) 13,182,943 1,337,675 4,827,017 1,494,765 5,286,243 3,575,827 2,923,535 9,144,673 4,788,334 6,252,477 6,387,557 7,312,678 6,266,956 1,957,325 | RESERVE LEVEL n n (10) 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 | ADJUSTED ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/12 (11) = (9) * (10) 12,616,364 1,280,184 4,619,560 1,430,523 5,059,050 3,422,144 2,797,887 8,751,651 4,582,540 5,983,757 6,113,031 6,998,375 6,113,031 1,873,203 | | ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/13 (12) 11,673,499 882,386 4,844,903 1,444,388 6,930,316 3,399,956 2,508,899 8,299,442 3,953,502 5,821,967 5,170,504 7,366,858 6,418,955 2,124,052 | RESERVE LEVEL (13) 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 | ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/13 (14) = (12) * (13) 11,211,154 847,438 4,653,014 1,387,181 6,655,831 3,265,296 2,409,531 7,970,731 3,796,918 5,591,380 4,965,719 7,075,084 6,164,724 2,039,926 | |
| YEAR BEING VALUED PRIOR TO 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 | MEDICAL CASE RESERVES AS OF 12/31/12 (9) 13,182,943 1,337,675 4,827,017 1,494,765 5,286,243 3,575,827 2,923,535 9,144,673 4,788,334 6,252,477 6,387,557 7,312,678 6,266,956 1,957,325 3,942,257 | RESERVE LEVEL n n (10) 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 | ADJUSTED ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/12 (11) = (9) * (10) 12,616,364 1,280,184 4,619,560 1,430,523 5,059,050 3,422,144 2,797,887 8,751,651 4,582,540 5,983,757 6,113,031 6,998,392 5,997,613 1,873,203 3,772,826 | | ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/13 (12) 11,673,499 882,386 4,844,903 1,444,388 6,930,316 3,399,956 2,508,899 8,299,442 3,953,502 5,821,967 5,1706,504 7,366,588 6,418,955 2,124,052 3,522,309 | RESERVE LEVEL (13) 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 | ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/13 (14) = (12) * (13) 11,211,154 847,438 4,653,014 1,387,181 6,655,831 3,265,296 2,409,531 7,970,731 3,796,918 5,591,380 4,965,719 7,075,084 6,164,724 2,039,926 3,382,803 | |
| YEAR BEING VALUED PRIOR TO 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 | MEDICAL CASE RESERVES AS OF 12/31/12 (9) 13,182,943 1,337,675 4,827,017 1,494,765 5,286,243 3,575,827 2,923,535 9,144,673 4,788,334 6,252,477 6,387,557 7,312,678 6,266,956 1,957,325 3,942,257 8,808,112 | RESERVE LEVEL n n (10) 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 | ADJUSTED ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/12 (11) = (9) * (10) 12,616,364 1,280,184 4,619,560 1,430,523 5,059,050 3,422,144 2,797,887 8,751,651 4,582,540 5,983,757 6,113,031 6,998,392 5,997,613 1,873,203 3,772,826 8,429,555 | | ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/13 (12) 11,673,499 882,386 4,844,903 1,444,388 6,930,316 3,399,956 2,508,899 8,299,442 3,953,502 5,821,967 5,170,504 7,366,858 6,418,955 2,124,052 3,522,309 7,721,798 | RESERVE LEVEL (13) 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 | ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/13 (14) = (12) * (13) 11,211,154 847,438 4,653,014 1,387,181 6,655,831 3,265,296 2,409,531 7,970,731 3,796,918 5,591,380 4,965,719 7,075,084 6,164,724 2,039,926 3,382,803 7,415,966 | |
| YEAR BEING VALUED PRIOR TO 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 | MEDICAL CASE RESERVES AS OF 12/31/12 (9) 13,182,943 1,337,675 4,827,017 1,494,765 5,286,243 3,575,827 2,923,535 9,144,673 4,788,334 6,252,477 6,387,557 7,312,678 6,266,956 1,957,325 3,942,257 8,808,112 6,581,160 | RESERVE LEVEL ¤ ¤ (10) 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 | ADJUSTED ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/12 (11) = (9) * (10) 12,616,364 1,280,184 4,619,560 1,430,523 5,059,050 3,422,144 2,797,887 8,751,651 4,582,540 5,983,757 6,113,031 6,998,392 5,997,613 1,873,203 3,772,826 8,429,555 6,298,314 | | ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/13 (12) 11,673,499 882,386 4,844,903 1,444,388 6,930,316 3,399,956 2,508,899 8,299,442 3,953,502 5,821,967 5,170,504 7,366,858 6,418,955 2,124,052 3,522,309 7,721,798 5,944,098 | RESERVE LEVEL (13) 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 | ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/13 (14) = (12) * (13) 11,211,154 847,438 4,653,014 1,387,181 6,655,831 3,265,296 2,409,531 7,970,731 3,796,918 5,591,380 4,965,719 7,075,084 6,164,724 2,039,926 3,382,803 7,415,966 5,708,674 | |
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| YEAR BEING VALUED PRIOR TO 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 | MEDICAL CASE RESERVES AS OF 12/31/12 (9) 13,182,943 1,337,675 4,827,017 1,494,765 5,286,243 3,575,827 2,923,535 9,144,673 4,788,334 6,252,477 6,387,557 7,312,678 6,266,956 1,957,325 3,942,257 8,808,112 6,581,160 11,082,643 8,966,424 10,175,181 9,788,026 9,337,777 10,347,142 8,295,782 | RESERVE LEVEL "" (10) 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 | ADJUSTED ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/12 (11) = (9) * (10) 12,616,364 1,280,184 4,619,560 1,430,523 5,059,050 3,422,144 2,797,887 8,751,651 4,582,540 5,983,757 6,113,031 6,998,392 5,997,613 1,873,203 3,772,826 8,429,555 6,298,314 10,606,331 8,581,063 9,737,870 9,367,354 8,936,456 9,902,440 7,939,484 | | ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/13 (12) 11,673,499 882,386 4,844,903 1,444,388 6,930,316 3,399,956 2,508,899 8,299,442 3,953,502 5,821,967 5,170,504 7,366,858 6,418,955 2,124,052 3,522,309 7,721,798 5,944,098 8,233,938 8,500,663 7,985,840 8,782,975 9,409,330 10,161,598 7,247,513 | RESERVE LEVEL (13) 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 | ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/13 (14) = (12) * (13) 11,211,154 847,438 4,653,014 1,387,181 6,655,831 3,265,296 2,409,531 7,970,731 3,796,918 5,591,380 4,965,719 7,075,084 6,164,724 2,039,926 3,382,803 7,415,966 5,708,674 7,907,822 8,163,983 7,669,550 8,435,113 9,036,661 9,759,134 6,961,648 | |
| YEAR BEING VALUED PRIOR TO 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 | MEDICAL CASE RESERVES AS OF 12/31/12 (9) 13,182,943 1,337,675 4,827,017 1,494,765 5,286,243 3,575,827 2,923,535 9,144,673 4,788,334 6,252,477 6,387,557 7,312,678 6,266,956 1,957,325 3,942,257 8,808,112 6,581,160 11,082,643 8,966,424 10,175,181 9,788,026 9,337,777 10,347,142 8,295,782 12,750,054 | RESERVE LEVEL "" (10) 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 | ADJUSTED ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/12 (11) = (9) * (10) 12,616,364 1,280,184 4,619,560 1,430,523 5,059,050 3,422,144 2,797,887 8,751,651 4,582,540 5,983,757 6,113,031 6,998,392 5,997,613 1,873,203 3,772,826 8,429,555 6,298,314 10,606,331 8,581,063 9,737,870 9,367,354 8,936,456 9,902,440 7,939,484 12,202,003 | | ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/13 (12) 11,673,499 882,386 4,844,903 1,444,388 6,930,316 3,399,956 2,508,899 8,299,442 3,953,502 5,821,967 5,170,504 7,366,858 6,418,955 2,124,052 3,522,309 7,721,798 5,944,098 8,233,938 8,500,663 7,985,840 8,782,975 9,409,330 10,161,598 7,247,513 12,319,364 | RESERVE LEVEL (13) 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 | ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/13 (14) = (12) * (13) 11,211,154 847,438 4,653,014 1,387,181 6,655,831 3,265,296 2,409,531 7,970,731 3,796,918 5,591,380 4,965,719 7,075,084 6,164,724 2,039,926 3,382,803 7,415,966 5,708,674 7,907,822 8,163,983 7,669,550 8,435,113 9,036,661 9,759,134 6,961,648 11,832,209 | |
| YEAR BEING VALUED PRIOR TO 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 | MEDICAL CASE RESERVES AS OF 12/31/12 (9) 13,182,943 1,337,675 4,827,017 1,494,765 5,286,243 3,575,827 2,923,535 9,144,673 4,788,334 6,252,477 6,387,557 7,312,678 6,266,956 1,957,325 3,942,257 8,808,112 6,581,160 11,082,643 8,966,424 10,175,181 9,788,026 9,337,777 10,347,142 8,295,782 12,750,054 14,174,382 | RESERVE LEVEL "" (10) 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 | ADJUSTED ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/12 (11) = (9) * (10) 12,616,364 1,280,184 4,619,560 1,430,523 5,059,050 3,422,144 2,797,887 8,751,651 4,582,540 5,983,757 6,113,031 6,998,392 5,997,613 1,873,203 3,772,826 8,429,555 6,298,314 10,606,331 8,581,063 9,737,870 9,367,354 8,936,456 9,902,440 7,939,484 12,202,003 13,566,375 | | ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/13 (12) 11,673,499 882,386 4,844,903 1,444,388 6,930,316 3,399,956 2,508,899 8,299,442 3,953,502 5,821,967 5,170,504 7,366,858 6,418,955 2,124,052 3,522,309 7,721,798 5,944,098 8,233,938 8,500,663 7,985,840 8,782,975 9,409,330 10,161,598 7,247,513 12,319,364 14,225,402 | RESERVE LEVEL (13) 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9605 | ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/13 (14) = (12) * (13) 11,211,154 847,438 4,653,014 1,387,181 6,655,831 3,265,296 2,409,531 7,970,731 3,796,918 5,591,380 4,965,719 7,075,084 6,164,724 2,039,926 3,382,803 7,415,966 5,708,674 7,907,822 8,163,983 7,669,550 8,435,113 9,036,661 9,759,134 6,961,648 11,832,209 13,663,190 | |
| YEAR BEING VALUED PRIOR TO 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 | MEDICAL CASE RESERVES AS OF 12/31/12 (9) 13,182,943 1,337,675 4,827,017 1,494,765 5,286,243 3,575,827 2,923,535 9,144,673 4,788,334 6,252,477 6,387,557 7,312,678 6,266,956 1,957,325 3,942,257 8,808,112 6,581,160 11,082,643 8,966,424 10,175,181 9,788,026 9,337,777 10,347,142 8,295,782 12,750,054 14,174,382 13,920,439 | RESERVE LEVEL "" (10) 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9571 0.9571 | ADJUSTED ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/12 (11) = (9) * (10) 12,616,364 1,280,184 4,619,560 1,430,523 5,059,050 3,422,144 2,797,887 8,751,651 4,582,540 5,983,757 6,113,031 6,998,3757 6,113,031 1,873,203 3,772,826 8,429,555 6,298,314 10,606,331 1,873,203 3,772,826 8,429,555 6,298,314 10,606,331 8,581,063 9,737,870 9,367,354 8,936,456 9,902,440 7,939,484 12,202,003 13,566,375 13,323,140 | | ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/13 (12) 11,673,499 882,386 4,844,903 1,444,388 6,930,316 3,399,956 2,508,899 8,299,442 3,953,502 5,821,967 5,170,504 7,366,858 6,418,955 2,124,052 3,522,309 7,721,798 5,944,098 8,233,938 8,2500,663 7,985,840 8,782,975 9,409,330 10,161,598 7,247,513 12,319,364 14,225,402 11,143,901 | RESERVE LEVEL (13) 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9605 0.9605 0.9605 | ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/13 (14) = (12) * (13) 11,211,154 847,438 4,653,014 1,387,181 6,655,831 3,265,296 2,409,531 7,970,731 3,796,918 5,591,380 4,965,719 7,075,084 6,164,724 2,039,926 3,382,803 7,415,966 5,708,674 7,907,822 8,163,983 7,669,550 8,435,113 9,036,661 9,759,134 6,961,648 11,832,209 13,663,190 10,702,530 | |
| YEAR BEING VALUED PRIOR TO 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 | MEDICAL CASE RESERVES AS OF 12/31/12 (9) 13,182,943 1,337,675 4,827,017 1,494,765 5,286,243 3,575,827 2,923,535 9,144,673 4,788,334 6,252,477 6,387,557 7,312,678 6,266,956 1,957,325 3,942,257 8,808,112 6,581,160 11,082,643 8,966,424 10,175,181 9,788,026 9,337,777 10,347,142 8,295,782 12,750,054 14,174,382 | RESERVE LEVEL "" (10) 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 0.9570 | ADJUSTED ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/12 (11) = (9) * (10) 12,616,364 1,280,184 4,619,560 1,430,523 5,059,050 3,422,144 2,797,887 8,751,651 4,582,540 5,983,757 6,113,031 6,998,392 5,997,613 1,873,203 3,772,826 8,429,555 6,298,314 10,606,331 8,581,063 9,737,870 9,367,354 8,936,456 9,902,440 7,939,484 12,202,003 13,566,375 | | ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/13 (12) 11,673,499 882,386 4,844,903 1,444,388 6,930,316 3,399,956 2,508,899 8,299,442 3,953,502 5,821,967 5,170,504 7,366,858 6,418,955 2,124,052 3,522,309 7,721,798 5,944,098 8,233,938 8,500,663 7,985,840 8,782,975 9,409,330 10,161,598 7,247,513 12,319,364 14,225,402 | RESERVE LEVEL (13) 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9604 0.9605 | ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/13 (14) = (12) * (13) 11,211,154 847,438 4,653,014 1,387,181 6,655,831 3,265,296 2,409,531 7,970,731 3,796,918 5,591,380 4,965,719 7,075,084 6,164,724 2,039,926 3,382,803 7,415,966 5,708,674 7,907,822 8,163,983 7,669,550 8,435,113 9,036,661 9,759,134 6,961,648 11,832,209 13,663,190 | |

 $[\]tt m$ COLUMN (6) = COLUMN (8) / COLUMN (2) FROM PREVIOUS PAGE (MEDICAL DATA FROM THE 11 V. 12 VALUATION) $\tt m$ $\tt m$ COLUMN (13) FROM PREVIOUS PAGE (MEDICAL DATA FROM THE 11 V. 12 VALUATION)

| MEDICAL | INSSES | |
|---------|--------|--|

| WEDIO | IL FAID LOSSES | | | |
|-------------------------|-------------------------|-------------------------------------------|-------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------|
| | | | ADJUSTED | ADJUSTED |
| | ADJUSTED | | ACCUMULATED | ACCUMULATED |
| DAR AVERAGE | | | MEDICAL | MEDICAL |
| 014 PAYMENT | | | PAID LOSSES | PAID LOSSES |
| SSES LEVEL | PAID LOSSES | ¤ | AS OF 12/31/13 | AS OF 12/31/14 |
| - (1) (4) | (5) = (3) * (4) | (6) | (7) = (1) * (6) | (8) = (5) + (7) |
| 72,982 1.0 | 000 1,572,982 | 0.6024 | 77,997,020 | 79,570,002 |
| 56,804 1.0 | 000 56,804 | 0.6268 | 10,740,210 | 10,797,014 |
| 25,785 1.0 | 000 225,785 | 0.6535 | 16,010,413 | 16,236,198 |
| 42,405 1.0 | 000 342,405 | 0.6529 | 16,059,161 | 16,401,566 |
| 67,997 1.0 | 000 667,997 | 0.6768 | 21,660,569 | 22,328,566 |
| 28,103 1.0 | 000 228,103 | 0.6703 | 18,558,554 | 18,786,657 |
| 97,837 1.0 | 000 197,837 | 0.6666 | 18,326,227 | 18,524,064 |
| 81,579 1.0 | 000 581,579 | 0.6957 | 24,511,792 | 25,093,371 |
| 15,822 1.0 | 000 515,822 | 0.6910 | 20,840,705 | 21,356,527 |
| 53,787 1.0 | 000 453,787 | 0.7044 | 17,480,988 | 17,934,775 |
| 81,489 1.0 | 000 281,489 | 0.7101 | 19,335,571 | 19,617,060 |
| 49,415 1.0 | 000 449,415 | 0.7343 | 25,213,592 | 25,663,007 |
| 12,493 1.0 | 000 512,493 | 0.7260 | 22,941,993 | 23,454,486 |
| 99,431 1.0 | 000 99,431 | 0.7297 | 21,394,327 | 21,493,758 |
| 55,937 1.0 | 000 255,937 | 0.7485 | 25,559,440 | 25,815,377 |
| 41,985 1.0 | 000 741,985 | 0.7717 | 34,850,464 | 35,592,449 |
| 39,865 1.0 | 000 539,865 | 0.7678 | 25,466,041 | 26,005,906 |
| 24,866 1.0 | 000 2,924,866 | 0.7877 | 34,282,996 | 37,207,862 |
| 20,556 1.0 | 000 1,120,556 | 0.7907 | 35,442,829 | 36,563,385 |
| 52,296 1.0 | 000 1,152,296 | 0.8032 | 39,455,105 | 40,607,401 |
| 14,366 1.0 | 000 1,114,366 | 0.8217 | 39,871,354 | 40,985,720 |
| 67,324 1.0 | 000 1,767,324 | 0.8469 | 38,818,303 | 40,585,627 |
| 45,055 1.0 | 000 1,445,055 | 0.8885 | 40,634,113 | 42,079,168 |
| 62,271 1.0 | 000 2,062,271 | 0.9440 | 39,627,626 | 41,689,897 |
| 07,108 1.0 | 000 2,307,108 | 0.9582 | 40,127,326 | 42,434,434 |
| 10,827 1.0 | 000 5,710,827 | 0.9590 | 42,106,316 | 47,817,143 |
| 71,473 1.0 | 000 4,571,473 | 0.9604 | 38,501,698 | 43,073,171 |
| , | , , | | | 32,027,669 |
| 88,871 1.0 | 000 18,788,871 | 0.9770 | | 23,898,255 |
| 64,034 1.0 | 000 4,364,034 | | . , | 4,364,034 |
| 37,77 88,87 64,03 | 0 1.0 1 1.0 4 1.0 | 0 1.0000 8,537,770 1 1.0000 18,788,871 | 0 1.0000 8,537,770 0.9674 1 1.0000 18,788,871 0.9770 4 1.0000 4,364,034 | 0 1.0000 8,537,770 0.9674 23,489,899 1 1.0000 18,788,871 0.9770 5,109,384 4 1.0000 4,364,034 |

MEDICAL CASE RESERVES

| POLICY | | | ADJUSTED | | | ADJUSTED |
|---------------|----------------|---------|-------------------|------------|--------------|--------------------|
| YEAR | | | ACCUMULATED | ACCUMUL | ATED | ACCUMULATED |
| BEING | MEDICAL | AVERAGE | MEDICAL | MEDICA | AL AVERAGE | MEDICAL |
| VALUED | CASE RESERVES | RESERVE | CASE RESERVES | CASE RESE | RVES RESERVE | CASE RESERVES |
| | AS OF 12/31/13 | LEVEL | AS OF 12/31/13 | AS OF 12/3 | 31/14 LEVEL | AS OF 12/31/14 |
| | | пп | | | | |
| | (9) | (10) | (11) = (9) * (10) | (12) | (13) | (14) = (12) * (13) |
| PRIOR TO 1986 | 11,134,146 | 0.9604 | 10,693,163 | 10,67 | 9,305 0.975 | 52 10,414,496 |
| 1986 | 831,255 | 0.9604 | 798,332 | 80 | 0.975 | 788,308 |
| 1987 | 4,230,160 | 0.9604 | 4,062,619 | 4,37 | 4,054 0.975 | 52 4,265,593 |
| 1988 | 1,380,629 | 0.9604 | 1,325,947 | 62 | 26,711 0.975 | 52 611,171 |
| 1989 | 6,937,907 | 0.9604 | 6,663,122 | 5,72 | 9,311 0.975 | 52 5,587,244 |
| 1990 | 2,815,474 | 0.9604 | 2,703,963 | 2,99 | 0.975 | 52 2,919,771 |
| 1991 | 2,498,871 | 0.9604 | 2,399,900 | 1,82 | 27,383 0.975 | 1,782,070 |
| 1992 | 8,312,107 | 0.9604 | 7,982,895 | 4,76 | 0.975 | 52 4,642,028 |
| 1993 | 3,875,483 | 0.9604 | 3,721,989 | 3,96 | 8,261 0.975 | 3,869,862 |
| 1994 | 5,662,535 | 0.9604 | 5,438,263 | 4,68 | 35,451 0.975 | 52 4,569,268 |
| 1995 | 5,146,292 | 0.9604 | 4,942,466 | 4,55 | 52,454 0.975 | 52 4,439,569 |
| 1996 | 6,902,042 | 0.9604 | 6,628,677 | 5,61 | 4,896 0.975 | 52 5,475,667 |
| 1997 | 5,896,597 | 0.9604 | 5,663,054 | 5,32 | 21,545 0.975 | 52 5,189,590 |
| 1998 | 1,994,456 | 0.9604 | 1,915,463 | 1,87 | 0.975 | 1,823,723 |
| 1999 | 3,391,178 | 0.9604 | 3,256,866 | 2,05 | 57,402 0.975 | 52 2,006,386 |
| 2000 | 6,955,199 | 0.9604 | 6,679,729 | 5,61 | 5,610 0.975 | 52 5,476,363 |
| 2001 | 4,496,885 | 0.9604 | 4,318,780 | 3,51 | 9,152 0.975 | 52 3,431,890 |
| 2002 | 8,271,022 | 0.9604 | 7,943,437 | 8,44 | 9,053 0.975 | 52 8,239,547 |
| 2003 | 8,072,608 | 0.9604 | 7,752,881 | 7,94 | 8,193 0.975 | 7,751,106 |
| 2004 | 7,996,597 | 0.9604 | 7,679,881 | 7,45 | 3,329 0.975 | 7,268,513 |
| 2005 | 7,417,538 | 0.9604 | 7,123,756 | 7,88 | 34,415 0.975 | 7,688,910 |
| 2006 | 9,136,915 | 0.9604 | 8,775,035 | 10,48 | 35,922 0.975 | 52 10,225,908 |
| 2007 | 9,365,948 | 0.9604 | 8,994,997 | 8,91 | 7,600 0.975 | 52 8,696,475 |
| 2008 | 7,049,751 | 0.9606 | 6,771,687 | 8,63 | 32,283 0.975 | 53 8,419,286 |
| 2009 | 12,044,599 | 0.9605 | 11,568,310 | 15,01 | 7,942 0.975 | 14,645,565 |
| 2010 | 12,533,019 | 0.9605 | 12,037,693 | 10,43 | 31,714 0.975 | 52 10,173,087 |
| 2011 | 10,813,415 | 0.9604 | 10,385,134 | 11,24 | 1,136 0.975 | 52 10,962,587 |
| 2012 | 9,126,474 | 0.9604 | 8,765,393 | 8,33 | 31,745 0.975 | 52 8,125,427 |
| 2013 | 6,681,622 | 0.9586 | 6,405,093 | 9,18 | 39,674 0.974 | 43 8,953,315 |
| 2014 | | | | 7,24 | 4,640 0.973 | 7,050,173 |
| | | | | | | |

 $^{^{\}rm m}$ COLUMN (6) = COLUMN (8) / COLUMN (2) FROM PREVIOUS PAGE (MEDICAL DATA FROM THE 12 V. 13 VALUATION) $^{\rm m}$ $^{\rm m}$ COLUMN (13) FROM PREVIOUS PAGE (MEDICAL DATA FROM THE 12 V. 13 VALUATION)

| | | | | MEDICAL PA | ID LOSSES | | | |
|---------------|----------------|----------------|-----------------|------------|-----------------|--------|-----------------|-----------------|
| | | | | | | | ADJUSTED | ADJUSTED |
| POLICY | ACCUMULATED | ACCUMULATED | | | ADJUSTED | | ACCUMULATED | ACCUMULATED |
| YEAR | MEDICAL | MEDICAL | CALENDAR | AVERAGE | CALENDAR | | MEDICAL | MEDICAL |
| BEING | PAID LOSSES | PAID LOSSES | YEAR 2015 | PAYMENT | YEAR 2015 | | PAID LOSSES | PAID LOSSES |
| VALUED | AS OF 12/31/14 | AS OF 12/31/15 | PAID LOSSES | LEVEL | PAID LOSSES | ¤ | AS OF 12/31/14 | AS OF 12/31/15 |
| | (1) | (2) | (3) = (2) - (1) | (4) | (5) = (3) * (4) | (6) | (7) = (1) * (6) | (8) = (5) + (7) |
| PRIOR TO 1986 | 134,922,843 | 135,829,640 | 906,797 | 1.2367 | 1,121,441 | 0.6072 | 81,925,150 | 83,046,591 |
| 1986 | 18,267,465 | 18,329,119 | 61,654 | 1.2367 | 76,248 | 0.6280 | 11,471,968 | 11,548,216 |
| 1987 | 26,303,817 | 26,524,736 | 220,919 | 1.2367 | 273,212 | 0.6567 | 17,273,717 | 17,546,929 |
| 1988 | 25,653,526 | 25,777,275 | 123,749 | 1.2367 | 153,041 | 0.6577 | 16,872,324 | 17,025,365 |
| 1989 | 33,381,252 | 34,121,940 | 740,688 | 1.2367 | 916,013 | 0.6834 | 22,812,748 | 23,728,761 |
| 1990 | 29,911,420 | 30,136,121 | 224,701 | 1.2367 | 277,889 | 0.6730 | 20,130,386 | 20,408,275 |
| 1991 | 29,502,148 | 29,762,089 | 259,941 | 1.2367 | 321,470 | 0.6690 | 19,736,937 | 20,058,407 |
| 1992 | 37,523,273 | 38,183,462 | 660,189 | 1.2367 | 816,459 | 0.7006 | 26,288,805 | 27,105,264 |
| 1993 | 31,923,334 | 32,183,952 | 260,618 | 1.2367 | 322,308 | 0.6962 | 22,225,025 | 22,547,333 |
| 1994 | 28,061,383 | 28,186,171 | 124,788 | 1.2367 | 154,326 | 0.7097 | 19,915,164 | 20,069,490 |
| 1995 | 31,106,100 | 31,229,014 | 122,914 | 1.2367 | 152,008 | 0.7131 | 22,181,760 | 22,333,768 |
| 1996 | 36,108,714 | 36,572,067 | 463,353 | 1.2367 | 573,031 | 0.7377 | 26,637,398 | 27,210,429 |
| 1997 | 32,651,178 | 32,842,348 | 191,170 | 1.2367 | 236,421 | 0.7304 | 23,848,420 | 24,084,841 |
| 1998 | 29,070,493 | 29,298,844 | 228,351 | 1.2367 | 282,403 | 0.7306 | 21,238,902 | 21,521,305 |
| 1999 | 37,892,771 | 38,249,012 | 356,241 | 1.2367 | 440,565 | 0.7504 | 28,434,735 | 28,875,300 |
| 2000 | 45,558,167 | 46,285,403 | 727,236 | 1.2367 | 899,377 | 0.7754 | 35,325,803 | 36,225,180 |
| 2001 | 37,332,866 | 37,658,449 | 325,583 | 1.2367 | 402,650 | 0.7715 | 28,802,306 | 29,204,956 |
| 2002 | 48,626,067 | 50,371,124 | 1,745,057 | 1.2367 | 2,158,121 | 0.8011 | 38,954,342 | 41,112,463 |
| 2003 | 45,490,398 | 46,118,372 | 627,974 | 1.2367 | 776,619 | 0.7958 | 36,201,259 | 36,977,878 |
| 2004 | 52,066,684 | 53,219,830 | 1,153,146 | 1.2367 | 1,426,102 | 0.8077 | 42,054,261 | 43,480,363 |
| 2005 | 51,518,483 | 52,177,863 | 659,380 | 1.2367 | 815,459 | 0.8257 | 42,538,811 | 43,354,270 |
| 2006 | 48,364,268 | 49,840,787 | 1,476,519 | 1.2367 | 1,826,019 | 0.8526 | 41,235,375 | 43,061,394 |
| 2007 | 48,916,916 | 50,100,523 | 1,183,607 | 1.2367 | 1,463,773 | 0.8919 | 43,628,997 | 45,092,770 |
| 2008 | 45,474,963 | 47,265,999 | 1,791,036 | 1.2367 | 2,214,984 | 0.9466 | 43,046,600 | 45,261,584 |
| 2009 | 44,665,706 | 47,610,642 | 2,944,936 | 1.2367 | 3,642,018 | 0.9604 | 42,896,944 | 46,538,962 |
| 2010 | 51,974,989 | 54,946,223 | 2,971,234 | 1.2367 | 3,674,541 | 0.9637 | 50,088,297 | 53,762,838 |
| 2011 | 45,154,042 | 48,027,771 | 2,873,729 | 1.2367 | 3,553,956 | 0.9645 | 43,551,074 | 47,105,030 |
| 2012 | 33,034,684 | 37,607,445 | 4,572,761 | 1.2367 | 5,655,158 | 0.9759 | 32,238,548 | 37,893,706 |

1.2367

1.2367

1.2367

11,113,901

18,257,137

7,638,688

0.9950

1.0000

24,359,269

4,466,387

35,473,170

22,723,524

7,638,688

| | | | MED | ICAL CASE RESERVES | | |
|---------------|----------------|------------------|-------------------|--------------------|---------|--------------------|
| POLICY | | | ADJUSTED | ADJUSTED | | |
| YEAR | | | ACCUMULATED | ACCUMULATED | | ACCUMULATED |
| BEING | | | MEDICAL | MEDICAL | AVERAGE | MEDICAL |
| VALUED | CASE RESERVES | RESERVE | CASE RESERVES | CASE RESERVES | RESERVE | CASE RESERVES |
| | AS OF 12/31/14 | LEVEL | AS OF 12/31/14 | AS OF 12/31/15 | LEVEL | AS OF 12/31/15 |
| | | n n | | | | |
| | (9) | (10) | (11) = (9) * (10) | (12) | (13) | (14) = (12) * (13) |
| PRIOR TO 1986 | 10,975,257 | 0.9752 | 10,703,110 | 9,303,953 | 1.0570 | 9,834,736 |
| 1986 | 808,352 | 0.9752 | , , | 813,575 | 1.0570 | , , |
| 1987 | 4,830,183 | 0.9752 | , | 4,797,748 | 1.0570 | , |
| 1988 | 690,094 | 0.9752 | , , | 647,815 | 1.0570 | , , |
| 1989 | 5,729,311 | 0.9752 | | 5,389,699 | 1.0570 | , |
| 1990 | 3,536,317 | 0.9752 | , , | 3,992,136 | 1.0570 | , , |
| 1991 | 1,847,918 | 0.9752 | , , | 1,606,636 | 1.0570 | , , |
| 1992 | 4,760,061 | 0.9752 | , , | 4,550,975 | 1.0570 | , , |
| 1993 | 4,053,438 | 0.9752 | , , | 3,728,975 | 1.0570 | , , |
| 1993 | 4,839,534 | 0.9752 | , , | | 1.0570 | |
| | | | , , | 4,625,610 | | |
| 1995 | 4,580,039 | 0.9752 0.9752 | , , | 4,446,862 | 1.0570 | , , |
| 1996 | 6,099,532 | | , , | 5,931,105 | 1.0570 | |
| 1997 | 5,472,110 | 0.9752 | , , | 5,042,589 | 1.0570 | |
| 1998 | 1,870,095 | 0.9752 | ,, - | 1,526,322 | 1.0570 | ,, |
| 1999 | 2,195,956 | 0.9752 | , , | 2,140,977 | 1.0570 | |
| 2000 | 5,688,114 | 0.9752 | , , | 4,250,133 | 1.0570 | |
| 2001 | 4,892,375 | 0.9752 | , , | 4,975,301 | 1.0570 | , , |
| 2002 | 8,380,145 | 0.9752 | , , | 7,314,403 | 1.0570 | , , |
| 2003 | 8,163,167 | 0.9752 | , , | 7,704,981 | 1.0570 | , , |
| 2004 | 7,453,329 | 0.9752 | , , | 7,232,994 | 1.0570 | , , |
| 2005 | 9,213,504 | 0.9752 | , , | 9,617,789 | 1.0570 | |
| 2006 | 10,767,088 | 0.9752 | , , | 8,810,903 | 1.0570 | , , |
| 2007 | 9,825,670 | 0.9752 | -,,- | 9,348,482 | 1.0570 | -,, |
| 2008 | 8,973,094 | 0.9753 | , , | 8,394,385 | 1.0571 | 8,873,937 |
| 2009 | 15,207,089 | 0.9752 | 14,830,022 | 9,907,420 | 1.0571 | 10,473,100 |
| 2010 | 12,493,143 | 0.9752 | 12,183,409 | 11,164,113 | 1.0571 | 11,801,205 |
| 2011 | 11,618,966 | 0.9752 | 11,331,054 | 8,786,412 | 1.0570 | 9,287,579 |
| 2012 | 8,502,034 | 0.9752 | 8,291,499 | 8,281,505 | 1.0572 | |
| 2013 | 9,445,362 | 0.9743 | 9,202,427 | 7,491,591 | 1.0570 | 7,918,295 |
| 2014 | 7,390,015 | 0.9732 | 7,191,646 | 15,143,746 | 1.0569 | 16,005,441 |
| 2015 | | | | 11,284,002 | 1.0570 | 11,927,147 |

2013

2014

2015

24,481,677

4,466,387

33,468,377

19,229,108

6,176,643

8,986,700

14,762,721

6,176,643

| | | | | MEDICAL PA | ID LOSSES | | | |
|---------------|----------------|----------------|-----------------|----------------|-----------------|--------|-----------------|-----------------|
| | | | | | | | ADJUSTED | ADJUSTED |
| POLICY | ACCUMULATED | ACCUMULATED | | | ADJUSTED | | ACCUMULATED | ACCUMULATED |
| YEAR | MEDICAL | MEDICAL | CALENDAR | AVERAGE | CALENDAR | | MEDICAL | MEDICAL |
| BEING | PAID LOSSES | PAID LOSSES | YEAR 2016 | PAYMENT | YEAR 2016 | | PAID LOSSES | PAID LOSSES |
| VALUED | AS OF 12/31/15 | AS OF 12/31/16 | PAID LOSSES | LEVEL | PAID LOSSES | ¤ | AS OF 12/31/15 | AS OF 12/31/16 |
| | | | | | | | | |
| | (1) | (2) | (3) = (2) - (1) | (4) | (5) = (3) * (4) | (6) | (7) = (1) * (6) | (8) = (5) + (7) |
| PRIOR TO 1986 | 135,829,640 | 136,671,927 | 842,287 | 1.3425 | 1,130,738 | 0.6114 | 83,046,242 | 84,176,980 |
| 1986 | 18,329,119 | 18,359,185 | 30,066 | 1.3425 | 40,362 | 0.6300 | 11,547,345 | 11,587,707 |
| 1987 | 26,524,736 | 26,857,328 | 332,592 | 1.3425 | 446,492 | 0.6615 | 17,546,113 | 17,992,605 |
| 1988 | 25,777,275 | 25,841,795 | 64,520 | 1.3425 | 86,616 | 0.6605 | 17,025,890 | 17,112,506 |
| 1989 | 34,121,940 | 34,274,395 | 152,455 | 1.3425 | 204,665 | 0.6954 | 23,728,397 | 23,933,062 |
| 1990 | 30,136,121 | 30,253,096 | 116,975 | 1.3425 | 157,035 | 0.6772 | 20,408,181 | 20,565,216 |
| 1991 | 29,762,089 | 29,815,646 | 53,557 | 1.3425 | 71,898 | 0.6740 | 20,059,648 | 20,131,546 |
| 1992 | 38,183,462 | 38,728,218 | 544,756 | 1.3425 | 731,314 | 0.7099 | 27,106,440 | 27,837,754 |
| 1993 | 32,183,952 | 32,389,870 | 205,918 | 1.3425 | 276,437 | 0.7006 | 22,548,077 | 22,824,514 |
| 1994 | 28,186,171 | 28,459,036 | 272,865 | 1.3425 | 366,311 | 0.7120 | 20,068,554 | 20,434,865 |
| 1995 | 31,229,014 | 31,394,956 | 165,942 | 1.3425 | 222,771 | 0.7152 | 22,334,991 | 22,557,762 |
| 1996 | 36,572,067 | 36,863,392 | 291,325 | 1.3425 | 391,093 | 0.7440 | 27,209,618 | 27,600,711 |
| 1997 | 32,842,348 | 33,288,017 | 445,669 | 1.3425 | 598,294 | 0.7333 | 24,083,294 | 24,681,588 |
| 1998 | 29,298,844 | 29,530,995 | 232,151 | 1.3425 | 311,654 | 0.7345 | 21,520,001 | 21,831,655 |
| 1999 | 38,249,012 | 38,377,290 | 128,278 | 1.3425 | 172,208 | 0.7549 | 28,874,179 | 29,046,387 |
| 2000 | 46,285,403 | 46,506,235 | 220,832 | 1.3425 | 296,459 | 0.7826 | 36,222,956 | 36,519,415 |
| 2001 | 37,658,449 | 38,372,738 | 714,289 | 1.3425 | 958,906 | 0.7755 | 29,204,127 | 30,163,033 |
| 2002 | 50,371,124 | 51,039,842 | 668,718 | 1.3425 | 897,729 | 0.8162 | 41,112,911 | 42,010,640 |
| 2003 | 46,080,778 | 46,675,289 | 594,511 | 1.3425 | 798,108 | 0.8018 | 36,947,568 | 37,745,676 |
| 2004 | 53,214,736 | 53,985,686 | 770,950 | 1.3425 | 1,034,971 | 0.8170 | 43,476,439 | 44,511,410 |
| 2005 | 52,173,213 | 53,575,753 | 1,402,540 | 1.3425 | 1,882,857 | 0.8309 | 43,350,723 | 45,233,580 |
| 2006 | 49,800,779 | 51,160,113 | 1,359,334 | 1.3425 | 1,824,854 | 0.8640 | 43,027,873 | 44,852,727 |
| 2007 | 49,955,036 | 51,039,216 | 1,084,180 | 1.3425 | 1,455,471 | 0.9000 | 44,959,532 | 46,415,003 |
| 2008 | 46,623,335 | 48,025,657 | 1,402,322 | 1.3425 | 1,882,564 | 0.9576 | 44,646,506 | 46,529,070 |
| 2009 | 46,189,215 | 48,221,180 | 2,031,965 | 1.3425 | 2,727,836 | 0.9775 | 45,149,958 | 47,877,794 |
| 2010 | 54,518,107 | 56,423,462 | 1,905,355 | 1.3425 | 2,557,867 | 0.9785 | 53,345,968 | 55,903,835 |
| 2011 | 47,681,145 | 48,338,975 | 657,830 | 1.3425 | 883,112 | 0.9808 | 46,765,667 | 47,648,779 |
| 2012 | 37,304,861 | 39,728,138 | 2,423,277 | 1.3425 | 3,253,157 | 1.0076 | 37,588,378 | 40,841,535 |
| 2013 | 33,100,499 | 38,137,924 | 5,037,425 | 1.3425 | 6,762,552 | 1.0599 | 35,083,219 | 41,845,771 |
| 2014 | 19,075,797 | 26,008,415 | 6,932,618 | 1.3425 | 9,306,777 | 1.1817 | 22,541,869 | 31,848,646 |
| 2015 | 6,176,643 | 23,134,826 | 16,958,183 | 1.3425 | 22,765,718 | 1.2367 | 7,638,654 | 30,404,372 |
| 2016 | | 4,919,213 | 4,919,213 | 1.3425 | 6,603,857 | | | 6,603,857 |
| | | | | CAL CASE RESER | VES | | | |
| POLICY | | | ADJUSTED | | | | ADJUSTED | |
| YEAR | ACCUMULATED | | ACCUMULATED | | ACCUMULATED | | ACCUMULATED | |

| | - | | | ICAL CASE RESERVES | | |
|---------------|----------------|---------|-------------------|--------------------|---------|--------------------|
| POLICY | | | ADJUSTED | | | ADJUSTED |
| YEAR | ACCUMULATED | | ACCUMULATED | ACCUMULATED | | ACCUMULATED |
| BEING | MEDICAL | AVERAGE | MEDICAL | MEDICAL | AVERAGE | MEDICAL |
| VALUED | CASE RESERVES | RESERVE | CASE RESERVES | CASE RESERVES | RESERVE | CASE RESERVES |
| | AS OF 12/31/15 | LEVEL | AS OF 12/31/15 | AS OF 12/31/16 | LEVEL | AS OF 12/31/16 |
| | | пп | | | | |
| | (9) | (10) | (11) = (9) * (10) | (12) | (13) | (14) = (12) * (13) |
| PRIOR TO 1986 | 9,303,953 | 1.0570 | 9,834,736 | 6,698,581 | 1.1950 | 8,004,996 |
| 1986 | 813,575 | 1.0570 | 859,989 | 834,126 | 1.1950 | 996,804 |
| 1987 | 4,797,748 | 1.0570 | 5,071,455 | 4,736,932 | 1.1950 | 5,660,770 |
| 1988 | 647,815 | 1.0570 | 684,772 | 577,419 | 1.1950 | 690,032 |
| 1989 | 5,389,699 | 1.0570 | 5,697,177 | 4,785,378 | 1.1950 | 5,718,664 |
| 1990 | 3,992,136 | 1.0570 | 4,219,884 | 4,023,578 | 1.1950 | 4,808,291 |
| 1991 | 1,606,636 | 1.0570 | 1,698,293 | 1,313,606 | 1.1950 | 1,569,797 |
| 1992 | 4,550,975 | 1.0570 | 4,810,604 | 4,369,086 | 1.1950 | 5,221,183 |
| 1993 | 3,728,975 | 1.0570 | 3,941,710 | 3,297,942 | 1.1950 | 3,941,135 |
| 1994 | 4,625,610 | 1.0570 | 4,889,497 | 4,131,408 | 1.1950 | 4,937,151 |
| 1995 | 4,446,862 | 1.0570 | 4,700,552 | 4,283,191 | 1.1950 | 5,118,536 |
| 1996 | 5,931,105 | 1.0570 | 6,269,469 | 4,963,742 | 1.1950 | 5,931,814 |
| 1997 | 5,042,589 | 1.0570 | 5,330,264 | 4,394,362 | 1.1950 | 5,251,389 |
| 1998 | 1,526,322 | 1.0570 | 1,613,397 | 1,533,576 | 1.1950 | 1,832,667 |
| 1999 | 2,140,977 | 1.0570 | 2,263,118 | 1,583,013 | 1.1950 | 1,891,746 |
| 2000 | 4,250,133 | 1.0570 | 4,492,599 | 3,830,869 | 1.1950 | 4,577,998 |
| 2001 | 4,975,301 | 1.0570 | 5,259,138 | 4,742,792 | 1.1950 | 5,667,772 |
| 2002 | 7,314,403 | 1.0570 | 7,731,683 | 6,806,494 | 1.1950 | 8,133,956 |
| 2003 | 7,704,981 | 1.0570 | 8,144,544 | 7,424,871 | 1.1950 | 8,872,934 |
| 2004 | 7,232,994 | 1.0570 | 7,645,630 | 7,329,291 | 1.1950 | 8,758,713 |
| 2005 | 9,617,789 | 1.0570 | 10,166,476 | 8,535,936 | 1.1950 | 10,200,688 |
| 2006 | 8,810,903 | 1.0570 | 9,313,558 | 7,719,552 | 1.1950 | 9,225,086 |
| 2007 | 9,348,482 | 1.0570 | 9,881,805 | 8,760,420 | 1.1950 | 10,468,953 |
| 2008 | 8,394,385 | 1.0571 | 8,873,937 | 8,838,946 | 1.1950 | 10,562,794 |
| 2009 | 9,901,880 | 1.0571 | 10,467,244 | 7,795,833 | 1.1950 | 9,316,244 |
| 2010 | 11,164,113 | 1.0571 | 11,801,205 | 11,329,733 | 1.1950 | 13,539,356 |
| 2011 | 8,786,412 | 1.0570 | 9,287,579 | 8,639,206 | 1.1950 | 10,324,099 |
| 2012 | 8,281,505 | 1.0572 | 8,754,823 | 7,001,219 | 1.1950 | 8,366,658 |
| 2013 | 7,491,591 | 1.0570 | 7,918,295 | 6,421,739 | 1.1950 | 7,674,162 |
| 2014 | 15,125,803 | 1.0569 | | 11,872,380 | 1.1950 | |
| 2015 | 11,284,002 | 1.0570 | 11,927,147 | 19,961,697 | 1.1950 | 23,854,800 |
| 2016 | | | | 11,272,486 | 1.1950 | 13,470,944 |
| | | | | . , | | , ,- |

TABLE I POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

ACCUMULATED STANDARD EARNED PREMIUM

| Policy Year Valued | As of 12/31/12 | As of 12/31/13 | Ratio to Prior Year | Policy Year Valued | As of 12/31/13 | As of 12/31/14 | Ratio to Prior Year |
|-----------------------|-------------------|-------------------|------------------------|-----------------------|-------------------|-------------------|------------------------|
| Prior | | | | Prior | | | |
| to 1986 | 499,313,202 | 499,313,213 | 1.0000 | to 1986 | 475,901,634 | 475,901,634 | 1.0000 |
| 1986 | 74,540,210 | 74,540,210 | 1.0000 | 1986 | 68,727,386 | 68,727,386 | 1.0000 |
| 1987 | 87,187,766 | 87,187,766 | 1.0000 | 1987 | 81,080,364 | 81,080,364 | 1.0000 |
| 1988 | 104,156,834 | 104,156,834 | 1.0000 | 1988 | 98,509,492 | 98,509,492 | 1.0000 |
| 1989 | 112,006,449 | 112,006,449 | 1.0000 | 1989 | 105,487,107 | 105,487,107 | 1.0000 |
| 1990 | 100,769,966 | 100,769,966 | 1.0000 | 1990 | 94,125,731 | 94,125,731 | 1.0000 |
| 1991 | 97,023,519 | 97,050,962 | 1.0003 | 1991 | 90,695,845 | 90,750,388 | 1.0006 |
| 1992 | 89,189,995 | 89,190,039 | 1.0000 | 1992 | 82,084,698 | 82,084,698 | 1.0000 |
| 1993 | 90,725,310 | 90,724,421 | 1.0000 | 1993 | 84,936,458 | 84,936,458 | 1.0000 |
| 1994 | 83,151,960 | 83,154,380 | 1.0000 | 1994 | 77,193,665 | 77,193,605 | 1.0000 |
| 1995 | 79,874,949 | 79,874,943 | 1.0000 | 1995 | 73,445,394 | 73,445,418 | 1.0000 |
| 1996 | 83,668,945 | 83,668,917 | 1.0000 | 1996 | 77,188,731 | 77,188,734 | 1.0000 |
| 1997 | 86,953,643 | 86,953,607 | 1.0000 | 1997 | 80,784,678 | 80,784,703 | 1.0000 |
| 1998 | 92,377,889 | 92,377,869 | 1.0000 | 1998 | 84,068,560 | 84,068,572 | 1.0000 |
| 1999 | 87,625,454 | 87,625,393 | 1.0000 | 1999 | 80,572,172 | 80,572,143 | 1.0000 |
| 2000 | 94,748,288 | 94,748,147 | 1.0000 | 2000 | 85,738,581 | 85,738,501 | 1.0000 |
| 2001 | 95,701,134 | 95,643,936 | 0.9994 | 2001 | 88,449,374 | 88,449,339 | 1.0000 |
| 2002 | 118,877,369 | 118,858,069 | 0.9998 | 2002 | 113,699,746 | 113,717,630 | 1.0002 |
| 2003 | 134,183,507 | 134,184,277 | 1.0000 | 2003 | 129,655,791 | 129,655,762 | 1.0000 |
| 2004 | 153,036,271 | 153,036,527 | 1.0000 | 2004 | 149,122,206 | 149,121,079 | 1.0000 |
| 2005 | 187,891,445 | 187,888,080 | 1.0000 | 2005 | 183,000,631 | 182,998,946 | 1.0000 |
| 2006 | 207,191,524 | 207,185,868 | 1.0000 | 2006 | 202,487,230 | 202,495,026 | 1.0000 |
| 2007 | 200,029,903 | 200,007,564 | 0.9999 | 2007 | 195,753,446 | 195,750,621 | 1.0000 |
| 2008 | 151,139,871 | 151,152,969 | 1.0001 | 2008 | 148,482,656 | 148,479,227 | 1.0000 |
| 2009 | 118,168,783 | 118,087,574 | 0.9993 | 2009 | 116,318,345 | 116,311,214 | 0.9999 |
| 2010 | 105,661,606 | 105,645,526 | 0.9998 | 2010 | 104,350,998 | 104,476,537 | 1.0012 |
| 2011 | 106,218,857 | 106,385,661 | 1.0016 | 2011 | 105,111,781 | 105,072,860 | 0.9996 |
| 2012 | 59,119,378 | 114,744,657 | 1.9409 | 2012 | 113,287,818 | 113,468,957 | 1.0016 |
| 2013 | | 70,122,448 | | 2013 | 69,315,160 | 132,994,694 | 1.9187 |
| | | | | 2014 | | 76,798,021 | |

| Policy Year | As of | As of | Ratio to | Policy Year | As of | As of | Ratio to |
|-------------|-------------|-------------|------------|-------------|-------------|-------------|------------|
| Valued | 12/31/14 | 12/31/15 | Prior Year | Valued | 12/31/15 | 12/31/16 | Prior Year |
| Prior | | | | Prior | | | _ |
| to 1986 | 490,822,657 | 490,822,657 | 1.0000 | to 1986 | 490,822,657 | 490,822,657 | 1.0000 |
| 1986 | 73,474,543 | 73,474,543 | 1.0000 | 1986 | 73,474,543 | 73,474,543 | 1.0000 |
| 1987 | 85,943,515 | 85,943,515 | 1.0000 | 1987 | 85,943,515 | 85,943,515 | 1.0000 |
| 1988 | 102,949,395 | 102,949,395 | 1.0000 | 1988 | 102,949,395 | 102,949,395 | 1.0000 |
| 1989 | 110,768,371 | 110,768,371 | 1.0000 | 1989 | 110,768,371 | 110,768,371 | 1.0000 |
| 1990 | 99,948,026 | 99,948,026 | 1.0000 | 1990 | 99,948,026 | 99,948,026 | 1.0000 |
| 1991 | 95,894,161 | 95,915,069 | 1.0002 | 1991 | 95,915,069 | 95,933,003 | 1.0002 |
| 1992 | 87,086,900 | 87,086,900 | 1.0000 | 1992 | 87,086,900 | 87,086,967 | 1.0000 |
| 1993 | 87,798,462 | 87,798,462 | 1.0000 | 1993 | 87,798,462 | 87,798,462 | 1.0000 |
| 1994 | 82,320,327 | 82,320,327 | 1.0000 | 1994 | 82,320,327 | 82,331,367 | 1.0001 |
| 1995 | 78,691,448 | 78,691,441 | 1.0000 | 1995 | 78,691,441 | 78,691,441 | 1.0000 |
| 1996 | 82,677,008 | 82,676,981 | 1.0000 | 1996 | 82,676,981 | 82,676,970 | 1.0000 |
| 1997 | 83,865,046 | 83,865,017 | 1.0000 | 1997 | 83,865,017 | 83,865,012 | 1.0000 |
| 1998 | 86,444,463 | 86,444,445 | 1.0000 | 1998 | 86,444,445 | 86,444,449 | 1.0000 |
| 1999 | 80,901,980 | 80,901,994 | 1.0000 | 1999 | 80,901,994 | 80,901,977 | 1.0000 |
| 2000 | 89,557,141 | 89,557,126 | 1.0000 | 2000 | 89,557,126 | 89,557,124 | 1.0000 |
| 2001 | 90,799,185 | 90,805,701 | 1.0001 | 2001 | 90,805,701 | 90,806,330 | 1.0000 |
| 2002 | 114,272,115 | 114,271,524 | 1.0000 | 2002 | 114,271,524 | 114,271,531 | 1.0000 |
| 2003 | 129,612,918 | 129,614,075 | 1.0000 | 2003 | 129,494,762 | 129,494,810 | 1.0000 |
| 2004 | 153,025,541 | 153,025,932 | 1.0000 | 2004 | 152,871,327 | 152,871,385 | 1.0000 |
| 2005 | 187,890,751 | 187,894,404 | 1.0000 | 2005 | 187,799,467 | 187,799,312 | 1.0000 |
| 2006 | 207,236,689 | 207,243,922 | 1.0000 | 2006 | 206,582,739 | 206,582,882 | 1.0000 |
| 2007 | 200,003,004 | 200,008,027 | 1.0000 | 2007 | 199,464,717 | 199,461,360 | 1.0000 |
| 2008 | 151,148,083 | 151,154,105 | 1.0000 | 2008 | 149,416,538 | 149,417,895 | 1.0000 |
| 2009 | 118,011,756 | 118,689,735 | 1.0057 | 2009 | 117,158,714 | 117,158,752 | 1.0000 |
| 2010 | 106,031,849 | 106,242,328 | 1.0020 | 2010 | 105,094,206 | 105,086,397 | 0.9999 |
| 2011 | 106,569,572 | 106,335,247 | 0.9978 | 2011 | 105,462,999 | 105,492,262 | 1.0003 |
| 2012 | 115,223,852 | 115,576,402 | 1.0031 | 2012 | 114,609,213 | 114,622,483 | 1.0001 |
| 2013 | 135,120,835 | 136,119,967 | 1.0074 | 2013 | 135,289,131 | 135,182,833 | 0.9992 |
| 2014 | 78,165,318 | 147,276,890 | 1.8842 | 2014 | 146,603,738 | 148,439,581 | 1.0125 |
| 2015 | | 79,473,287 | | 2015 | 79,461,959 | 147,359,751 | 1.8545 |
| | | | | 2016 | | 88,172,419 | |
| | | | | | | | |

NOTE: So as to maximize the use of available data, the companies used in one stage of development were allowed to be independent of those used in the other stage of development; therefore, the figures shown at each valuation may vary.

TABLE I - A - ADJUSTED TO POST-HB175, PRE-HB373 LEVEL

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

INCURRED LOSSES EXCLUDING BULK AND IBNR RESERVES

| Policy Year Valued | As of 12/31/12 | As of 12/31/13 | Ratio to Prior Year | Policy Year Valued | As of 12/31/13 | As of 12/31/14 | Ratio to Prior Year |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Prior | | | | Prior | - | | |
| | 204 050 244 | 204 940 297 | 1 0027 | | 202 606 007 | 205 046 040 | 1 0049 |
| to 1986 | 294,050,244 | 294,840,387 | 1.0027 | to 1986 | 283,686,987 | 285,046,849 | 1.0048 |
| 1986 | 39,204,733 | 38,912,006 | 0.9925 | 1986 | 36,328,562 | 36,407,557 | 1.0022 |
| 1987 | 53,563,418 | 54,014,253 | 1.0084 | 1987 | 50,027,903 | 50,489,170 | 1.0092 |
| 1988 | 47,354,169 | 47,668,911 | 1.0066 | 1988 | 45,617,290 | 45,317,827 | 0.9934 |
| 1989 | 61,339,751 | 63,947,058 | 1.0425 | 1989 | 62,414,404 | 62,351,662 | 0.9990 |
| 1990 | 57,826,621 | 58,284,413 | 1.0079 | 1990 | 54,078,455 | 54,514,781 | 1.0081 |
| 1991 | 54,137,659 | 53,910,581 | 0.9958 | 1991 | 50,268,313 | 50,201,202 | 0.9987 |
| 1992 | 62,559,945 | 62,646,815 | 1.0014 | 1992 | 59,276,761 | 56,522,755 | 0.9535 |
| 1993 | 59,854,432 | 59,077,456 | 0.9870 | 1993 | 56,077,362 | 56,857,440 | 1.0139 |
| | | | | | | | |
| 1994 | 50,095,592 | 50,587,053 | 1.0098 | 1994 | 45,809,420 | 45,238,407 | 0.9875 |
| 1995 | 53,583,899 | 53,087,474 | 0.9907 | 1995 | 48,404,233 | 48,601,766 | 1.0041 |
| 1996 | 64,251,789 | 65,135,422 | 1.0138 | 1996 | 61,521,136 | 60,671,945 | 0.9862 |
| 1997 | 62,203,102 | 62,762,579 | 1.0090 | 1997 | 59,486,482 | 59,478,223 | 0.9999 |
| 1998 | 52,419,685 | 52,770,478 | 1.0067 | 1998 | 48,525,838 | 48,573,473 | 1.0010 |
| 1999 | 66,454,890 | 66,366,824 | 0.9987 | 1999 | 57,847,503 | 56,724,100 | 0.9806 |
| 2000 | 88,216,623 | 89,363,224 | 1.0130 | 2000 | 80,640,305 | 80,283,576 | 0.9956 |
| 2001 | 70,809,661 | 70,983,343 | 1.0025 | 2001 | 60,442,563 | 60,166,494 | 0.9954 |
| 2002 | | 85,945,676 | 0.9891 | 2002 | | | 1.0447 |
| | 86,891,661 | | | | 79,089,238 | 82,623,874 | |
| 2003 | 83,838,654 | 85,134,692 | 1.0155 | 2003 | 81,532,531 | 83,545,554 | 1.0247 |
| 2004 | 90,710,068 | 89,827,716 | 0.9903 | 2004 | 86,888,478 | 87,936,531 | 1.0121 |
| 2005 | 91,097,745 | 91,907,161 | 1.0089 | 2005 | 87,833,401 | 89,644,443 | 1.0206 |
| 2006 | 88,191,367 | 91,373,016 | 1.0361 | 2006 | 89,434,715 | 93,192,873 | 1.0420 |
| 2007 | 90,039,821 | 92,918,541 | 1.0320 | 2007 | 89,081,205 | 91,710,643 | 1.0295 |
| 2008 | 80,858,892 | 85,094,817 | 1.0524 | 2008 | 81,701,674 | 86,571,823 | 1.0596 |
| 2009 | 87,430,949 | 93,203,727 | 1.0660 | 2009 | 91,898,529 | 99,434,399 | 1.0820 |
| | | | | | | | |
| 2010 | 79,657,716 | 93,827,586 | 1.1779 | 2010 | 89,041,737 | 94,980,045 | 1.0667 |
| 2011 | 66,636,141 | 81,283,098 | 1.2198 | 2011 | 80,016,871 | 88,337,723 | 1.1040 |
| 2012 | 16,795,430 | 54,788,994 | 3.2621 | 2012 | 54,128,867 | 69,039,307 | 1.2755 |
| 2013 | | 19,861,811 | | 2013 | 19,459,465 | 56,967,349 | 2.9275 |
| | | | | 2014 | | 20,092,711 | |
| | | | | | | | |
| Policy Year | As of | As of | Ratio to | Policy Year | As of | As of | Ratio to |
| Valued | As of 12/31/14 | As of 12/31/15 | Ratio to Prior Year | Valued | As of 12/31/15 | As of 12/31/16 | Ratio to Prior Year |
| Valued Prior | 12/31/14 | 12/31/15 | Prior Year | Valued Prior | 12/31/15 | 12/31/16 | Prior Year |
| Valued Prior to 1986 | 12/31/14 292,082,486 | 12/31/15 292,498,006 | Prior Year 1.0014 | Valued Prior to 1986 | 12/31/15 292,497,657 | 12/31/16 291,728,104 | Prior Year 0.9974 |
| Valued Prior | 12/31/14 | 12/31/15 | Prior Year | Valued Prior | 12/31/15 | 12/31/16 | Prior Year |
| Valued Prior to 1986 | 12/31/14 292,082,486 | 12/31/15 292,498,006 | Prior Year 1.0014 | Valued Prior to 1986 | 12/31/15 292,497,657 | 12/31/16 291,728,104 | Prior Year 0.9974 |
| Prior to 1986 1986 | 12/31/14 292,082,486 37,937,262 | 12/31/15 292,498,006 38,106,327 | 1.0014 1.0045 | Valued Prior to 1986 1986 | 12/31/15 292,497,657 38,105,456 | 12/31/16 291,728,104 38,279,688 | 0.9974 1.0046 |
| Valued Prior to 1986 1986 1987 1988 | 12/31/14 292,082,486 37,937,262 53,796,605 47,137,453 | 12/31/15 292,498,006 38,106,327 54,452,159 47,393,029 | 1.0014 1.0045 1.0122 1.0054 | Valued Prior to 1986 1986 1987 1988 | 12/31/15 292,497,657 38,105,456 54,451,343 47,393,554 | 12/31/16 291,728,104 38,279,688 55,518,881 47,452,811 | 0.9974 1.0046 1.0196 1.0013 |
| Valued Prior to 1986 1986 1987 1988 1989 | 12/31/14 292,082,486 37,937,262 53,796,605 47,137,453 63,668,588 | 292,498,006 38,106,327 54,452,159 47,393,029 64,715,412 | 1.0014 1.0045 1.0122 1.0054 1.0164 | Valued Prior to 1986 1986 1987 1988 1989 | 12/31/15 292,497,657 38,105,456 54,451,343 47,393,554 64,715,048 | 291,728,104 38,279,688 55,518,881 47,452,811 64,831,407 | 0.9974 1.0046 1.0196 1.0013 1.0018 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 | 292,082,486 37,937,262 53,796,605 47,137,453 63,668,588 58,152,450 | 292,498,006 38,106,327 54,452,159 47,393,029 64,715,412 59,874,602 | 1.0014 1.0045 1.0122 1.0054 1.0164 1.0296 | Valued Prior to 1986 1986 1987 1988 1989 1990 | 292,497,657 38,105,456 54,451,343 47,393,554 64,715,048 59,874,508 | 291,728,104 38,279,688 55,518,881 47,452,811 64,831,407 60,609,264 | 0.9974 1.0046 1.0196 1.0013 1.0018 1.0123 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 | 292,082,486 37,937,262 53,796,605 47,137,453 63,668,588 58,152,450 53,284,634 | 292,498,006 38,106,327 54,452,159 47,393,029 64,715,412 59,874,602 53,529,921 | 1.0014 1.0045 1.0122 1.0054 1.0164 1.0296 1.0046 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 | 292,497,657 38,105,456 54,451,343 47,393,554 64,715,048 59,874,508 53,531,162 | 291,728,104 38,279,688 55,518,881 47,452,811 64,831,407 60,609,264 53,347,641 | 0.9974 1.0046 1.0196 1.0013 1.0018 1.0123 0.9966 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 | 292,082,486 37,937,262 53,796,605 47,137,453 63,668,588 58,152,450 53,284,634 59,514,315 | 292,498,006 38,106,327 54,452,159 47,393,029 64,715,412 59,874,602 53,529,921 60,570,496 | 1.0014 1.0045 1.0122 1.0054 1.0164 1.0296 1.0046 1.0177 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 | 292,497,657 38,105,456 54,451,343 47,393,554 64,715,048 59,874,508 53,531,162 60,571,672 | 291,728,104 38,279,688 55,518,881 47,452,811 64,831,407 60,609,264 53,347,641 61,741,611 | 0.9974 1.0046 1.0196 1.0013 1.0018 1.0123 0.9966 1.0193 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 | 292,082,486 37,937,262 53,796,605 47,137,453 63,668,588 58,152,450 53,284,634 59,514,315 57,581,379 | 12/31/15 292,498,006 38,106,327 54,452,159 47,393,029 64,715,412 59,874,602 53,529,921 60,570,496 57,998,887 | 1.0014 1.0045 1.0122 1.0054 1.0164 1.0296 1.0046 1.0177 1.0073 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 | 292,497,657 38,105,456 54,451,343 47,393,554 64,715,048 59,874,508 53,531,162 60,571,672 57,999,631 | 291,728,104 38,279,688 55,518,881 47,452,811 64,831,407 60,609,264 53,347,641 61,741,611 58,287,204 | 0.9974 1.0046 1.0196 1.0013 1.0018 1.0123 0.9966 1.0193 1.0050 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 | 292,082,486 37,937,262 53,796,605 47,137,453 63,668,588 58,152,450 53,284,634 59,514,315 | 292,498,006 38,106,327 54,452,159 47,393,029 64,715,412 59,874,602 53,529,921 60,570,496 | 1.0014 1.0045 1.0122 1.0054 1.0164 1.0296 1.0046 1.0177 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 | 292,497,657 38,105,456 54,451,343 47,393,554 64,715,048 59,874,508 53,531,162 60,571,672 | 291,728,104 38,279,688 55,518,881 47,452,811 64,831,407 60,609,264 53,347,641 61,741,611 | 0.9974 1.0046 1.0196 1.0013 1.0018 1.0123 0.9966 1.0193 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 | 292,082,486 37,937,262 53,796,605 47,137,453 63,668,588 58,152,450 53,284,634 59,514,315 57,581,379 48,856,996 52,981,691 | 292,498,006 38,106,327 54,452,159 47,393,029 64,715,412 59,874,602 53,529,921 60,570,496 57,998,887 49,479,008 53,364,997 | 1.0014 1.0045 1.0122 1.0054 1.0164 1.0296 1.0046 1.0177 1.0073 1.0127 1.0072 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 | 292,497,657 38,105,456 54,451,343 47,393,554 64,715,048 59,874,508 53,531,162 60,571,672 57,999,631 49,478,072 53,366,220 | 291,728,104 38,279,688 55,518,881 47,452,811 64,831,407 60,609,264 53,347,641 61,741,611 58,287,204 49,813,660 54,001,126 | 0.9974 1.0046 1.0196 1.0013 1.0018 1.0123 0.9966 1.0193 1.0050 1.0068 1.0119 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 | 292,082,486 37,937,262 53,796,605 47,137,453 63,668,588 58,152,450 53,284,634 59,514,315 57,581,379 48,856,996 | 292,498,006 38,106,327 54,452,159 47,393,029 64,715,412 59,874,602 53,529,921 60,570,496 57,998,887 49,479,008 | 1.0014 1.0045 1.0122 1.0054 1.0164 1.0296 1.0046 1.0177 1.0073 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 | 292,497,657 38,105,456 54,451,343 47,393,554 64,715,048 59,874,508 53,531,162 60,571,672 57,999,631 49,478,072 | 291,728,104 38,279,688 55,518,881 47,452,811 64,831,407 60,609,264 53,347,641 61,741,611 58,287,204 49,813,660 | 0.9974 1.0046 1.0196 1.0013 1.0018 1.0123 0.9966 1.0193 1.0050 1.0068 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 | 292,082,486 37,937,262 53,796,605 47,137,453 63,668,588 58,152,450 53,284,634 59,514,315 57,581,379 48,856,996 52,981,691 | 292,498,006 38,106,327 54,452,159 47,393,029 64,715,412 59,874,602 53,529,921 60,570,496 57,998,887 49,479,008 53,364,997 | 1.0014 1.0045 1.0122 1.0054 1.0164 1.0296 1.0046 1.0177 1.0073 1.0127 1.0072 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 | 292,497,657 38,105,456 54,451,343 47,393,554 64,715,048 59,874,508 53,531,162 60,571,672 57,999,631 49,478,072 53,366,220 | 291,728,104 38,279,688 55,518,881 47,452,811 64,831,407 60,609,264 53,347,641 61,741,611 58,287,204 49,813,660 54,001,126 | 0.9974 1.0046 1.0196 1.0013 1.0018 1.0123 0.9966 1.0193 1.0050 1.0068 1.0119 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 | 292,082,486 37,937,262 53,796,605 47,137,453 63,668,588 58,152,450 53,284,634 59,514,315 57,581,379 48,856,996 52,981,691 63,599,213 60,872,922 | 292,498,006 38,106,327 54,452,159 47,393,029 64,715,412 59,874,602 53,529,921 60,570,496 57,998,887 49,479,008 53,364,997 64,584,330 60,543,984 | 1.0014 1.0045 1.0122 1.0054 1.0164 1.0296 1.0046 1.0177 1.0073 1.0127 1.0072 1.0155 0.9946 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 | 292,497,657 38,105,456 54,451,343 47,393,554 64,715,048 59,874,508 53,531,162 60,571,672 57,999,631 49,478,072 53,366,220 64,583,519 60,542,437 | 291,728,104 38,279,688 55,518,881 47,452,811 64,831,407 60,609,264 53,347,641 61,741,611 58,287,204 49,813,660 54,001,126 64,666,084 61,100,718 | 0.9974 1.0046 1.0196 1.0013 1.0018 1.0123 0.9966 1.0193 1.0050 1.0068 1.0119 1.0013 1.0092 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 | 292,082,486 37,937,262 53,796,605 47,137,453 63,668,588 58,152,450 53,284,634 59,514,315 57,581,379 48,856,996 52,981,691 63,599,213 60,872,922 48,563,056 | 292,498,006 38,106,327 54,452,159 47,393,029 64,715,412 59,874,602 53,529,921 60,570,496 57,998,887 49,479,008 53,364,997 64,584,330 60,543,984 48,728,705 | 1.0014 1.0045 1.0122 1.0054 1.0164 1.0296 1.0046 1.0177 1.0073 1.0127 1.0072 1.0155 0.9946 1.0034 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 | 292,497,657 38,105,456 54,451,343 47,393,554 64,715,048 59,874,508 53,531,162 60,571,672 57,999,631 49,478,072 53,366,220 64,583,519 60,542,437 48,727,401 | 291,728,104 38,279,688 55,518,881 47,452,811 64,831,407 60,609,264 53,347,641 61,741,611 58,287,204 49,813,660 54,001,126 64,666,084 61,100,718 49,312,157 | 0.9974 1.0046 1.0196 1.0013 1.0018 1.0123 0.9966 1.0193 1.0050 1.0068 1.0119 1.0013 1.0092 1.0120 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 | 292,082,486 37,937,262 53,796,605 47,137,453 63,668,588 58,152,450 53,284,634 59,514,315 57,581,379 48,856,996 52,981,691 63,599,213 60,872,922 48,563,056 61,296,666 | 292,498,006 38,106,327 54,452,159 47,393,029 64,715,412 59,874,602 53,529,921 60,570,496 57,998,887 49,479,008 53,364,997 64,584,330 60,543,984 48,728,705 61,901,149 | 1.0014 1.0045 1.0122 1.0054 1.0164 1.0296 1.0046 1.0177 1.0073 1.0127 1.0072 1.0155 0.9946 1.0034 1.0099 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 | 292,497,657 38,105,456 54,451,343 47,393,554 64,715,048 59,874,508 53,531,162 60,571,672 57,999,631 49,478,072 53,366,220 64,583,519 60,542,437 48,727,401 61,900,028 | 291,728,104 38,279,688 55,518,881 47,452,811 64,831,407 60,609,264 53,347,641 61,741,611 58,287,204 49,813,660 54,001,126 64,666,084 61,100,718 49,312,157 61,759,032 | 0.9974 1.0046 1.0196 1.0013 1.0018 1.0123 0.9966 1.0193 1.0050 1.0068 1.0119 1.0013 1.0092 1.0120 0.9977 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 | 292,082,486 37,937,262 53,796,605 47,137,453 63,668,588 58,152,450 53,284,634 59,514,315 57,581,379 48,856,996 52,981,691 63,599,213 60,872,922 48,563,056 61,296,666 80,476,827 | 292,498,006 38,106,327 54,452,159 47,393,029 64,715,412 59,874,602 53,529,921 60,570,496 57,998,887 49,479,008 53,364,997 64,584,330 60,543,984 48,728,705 61,901,149 80,311,962 | 1.0014 1.0045 1.0122 1.0054 1.0164 1.0296 1.0046 1.0077 1.0073 1.0127 1.0072 1.0155 0.9946 1.0034 1.0099 0.9980 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 | 292,497,657 38,105,456 54,451,343 47,393,554 64,715,048 59,874,508 53,531,162 60,571,672 57,999,631 49,478,072 53,366,220 64,583,519 60,542,437 48,727,401 61,900,028 80,309,738 | 291,728,104 38,279,688 55,518,881 47,452,811 64,831,407 60,609,264 53,347,641 61,741,611 58,287,204 49,813,660 54,001,126 64,666,084 61,100,718 49,312,157 61,759,032 80,580,395 | 0.9974 1.0046 1.0196 1.0013 1.0018 1.0123 0.9966 1.0193 1.0050 1.0068 1.0119 1.0013 1.0092 1.0120 0.9977 1.0034 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 | 292,082,486 37,937,262 53,796,605 47,137,453 63,668,588 58,152,450 53,284,634 59,514,315 57,581,379 48,856,996 52,981,691 63,599,213 60,872,922 48,563,056 61,296,666 80,476,827 68,503,984 | 292,498,006 38,106,327 54,452,159 47,393,029 64,715,412 59,874,602 53,529,921 60,570,496 57,998,887 49,479,008 53,364,997 64,584,330 60,543,984 48,728,705 61,901,149 80,311,962 69,397,781 | 1.0014 1.0045 1.0122 1.0054 1.0164 1.0296 1.0046 1.0177 1.0073 1.0127 1.0072 1.0155 0.9946 1.0034 1.0099 0.9980 1.0130 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 | 292,497,657 38,105,456 54,451,343 47,393,554 64,715,048 59,874,508 53,531,162 60,571,672 57,999,631 49,478,072 53,366,220 64,583,519 60,542,437 48,727,401 61,900,028 80,309,738 69,396,952 | 291,728,104 38,279,688 55,518,881 47,452,811 64,831,407 60,609,264 53,347,641 61,741,611 58,287,204 49,813,660 54,001,126 64,666,084 61,100,718 49,312,157 61,759,032 80,580,395 70,765,384 | 0.9974 1.0046 1.0196 1.0013 1.0018 1.0123 0.9966 1.0193 1.0050 1.0068 1.0119 1.0013 1.0092 1.0120 0.9977 1.0034 1.0197 |
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| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 | 292,082,486 37,937,262 53,796,605 47,137,453 63,668,588 58,152,450 53,284,634 59,514,315 57,581,379 48,856,996 52,981,691 63,599,213 60,872,922 48,563,056 61,296,666 80,476,827 68,503,984 85,771,643 83,364,569 90,898,437 93,740,961 95,201,420 95,777,654 90,449,425 100,461,007 | 292,498,006 38,106,327 54,452,159 47,393,029 64,715,412 59,874,602 53,529,921 60,570,496 57,998,887 49,479,008 53,364,997 64,584,330 60,543,984 48,728,705 61,901,149 80,311,962 69,397,781 87,411,481 84,372,595 92,820,332 95,794,267 96,572,150 98,124,384 92,995,829 99,939,806 | 1.0014 1.0045 1.0122 1.0054 1.0164 1.0296 1.0046 1.0177 1.0073 1.0127 1.0072 1.0155 0.9946 1.0034 1.0099 0.9980 1.0130 1.0191 1.0121 1.0211 1.0211 1.0211 1.0245 1.0282 0.9948 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 | 292,497,657 38,105,456 54,451,343 47,393,554 64,715,048 59,874,508 53,531,162 60,571,672 57,999,631 49,478,072 53,366,220 64,583,519 60,542,437 48,727,401 61,900,028 80,309,738 69,396,952 87,411,929 84,326,992 92,816,408 95,790,720 96,476,076 97,759,497 91,734,129 97,019,964 | 291,728,104 38,279,688 55,518,881 47,452,811 64,831,407 60,609,264 53,347,641 61,741,611 58,287,204 49,813,660 54,001,126 64,666,084 61,100,718 49,312,157 61,759,032 80,580,395 70,765,384 88,727,150 85,919,078 95,204,291 97,642,832 98,619,655 100,092,700 95,555,188 99,158,625 | 0.9974 1.0046 1.0196 1.0013 1.0018 1.0123 0.9966 1.0193 1.0050 1.0068 1.0119 1.0013 1.0092 1.0120 0.9977 1.0034 1.0197 1.0150 1.0189 1.0257 1.0193 1.0222 1.0239 1.0417 1.0220 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 | 292,082,486 37,937,262 53,796,605 47,137,453 63,668,588 58,152,450 53,284,634 59,514,315 57,581,379 48,856,996 52,981,691 63,599,213 60,872,922 48,563,056 61,296,666 80,476,827 68,503,984 85,771,643 83,364,569 90,898,437 93,740,961 95,201,420 95,777,654 90,449,425 100,461,007 101,522,694 | 292,498,006 38,106,327 54,452,159 47,393,029 64,715,412 59,874,602 53,529,921 60,570,496 57,998,887 49,479,008 53,364,997 64,584,330 60,543,984 48,728,705 61,901,149 80,311,962 69,397,781 87,411,481 84,372,595 92,820,332 95,794,267 96,572,150 98,124,384 92,995,829 99,939,806 103,695,700 | 1.0014 1.0045 1.0122 1.0054 1.0164 1.0296 1.0046 1.0177 1.0073 1.0127 1.0072 1.0155 0.9946 1.0034 1.0099 0.9980 1.0130 1.0191 1.0121 1.0211 1.0211 1.0219 1.0144 1.0245 1.0282 0.9948 1.0214 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 | 292,497,657 38,105,456 54,451,343 47,393,554 64,715,048 59,874,508 53,531,162 60,571,672 57,999,631 49,478,072 53,366,220 64,583,51) 60,542,437 48,727,401 61,900,028 80,309,738 69,396,952 87,411,929 84,326,992 92,816,408 95,790,720 96,476,076 97,759,497 91,734,129 97,019,964 103,039,838 | 291,728,104 38,279,688 55,518,881 47,452,811 64,831,407 60,609,264 53,347,641 61,741,611 58,287,204 49,813,660 54,001,126 64,666,084 61,100,718 49,312,157 61,759,032 80,580,395 70,765,384 88,727,150 85,919,078 95,504,291 97,642,832 98,619,655 100,092,700 95,555,188 99,158,625 108,123,689 | 0.9974 1.0046 1.0196 1.0013 1.0018 1.0123 0.9966 1.0193 1.0050 1.0068 1.0119 1.0013 1.0092 1.0120 0.9977 1.0034 1.0197 1.0150 1.0189 1.0257 1.0193 1.0222 1.0239 1.0417 1.0220 1.0493 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 | 292,082,486 37,937,262 53,796,605 47,137,453 63,668,588 58,152,450 53,284,634 59,514,315 57,581,379 48,856,996 52,981,691 63,599,213 60,872,922 48,563,056 61,296,666 80,476,827 68,503,984 85,771,643 83,364,569 90,898,437 93,740,961 95,201,420 95,777,654 90,449,425 100,461,007 101,522,694 89,812,178 | 292,498,006 38,106,327 54,452,159 47,393,029 64,715,412 59,874,602 53,529,921 60,570,496 57,998,887 49,479,008 53,364,997 64,584,330 60,543,984 48,728,705 61,901,149 80,311,962 69,397,781 87,411,481 84,372,595 92,820,332 95,794,267 96,572,150 98,124,384 92,995,829 99,939,806 103,695,700 92,706,542 | 1.0014 1.0045 1.0122 1.0054 1.0164 1.0296 1.0046 1.0177 1.0073 1.0127 1.0072 1.0155 0.9946 1.0034 1.0099 0.9980 1.0130 1.0191 1.0121 1.0211 1.0211 1.0211 1.0214 1.0245 1.0282 0.9948 1.0214 1.0322 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 | 292,497,657 38,105,456 54,451,343 47,393,554 64,715,048 59,874,508 53,531,162 60,571,672 57,999,631 49,478,072 53,366,220 64,583,519 60,542,437 48,727,401 61,900,028 80,309,738 69,396,952 87,411,929 84,326,992 92,816,408 95,790,720 96,476,076 97,759,497 91,734,129 97,019,964 103,039,838 92,259,582 | 291,728,104 38,279,688 55,518,881 47,452,811 64,831,407 60,609,264 53,347,641 61,741,611 58,287,204 49,813,660 54,001,126 64,666,084 61,100,718 49,312,157 61,759,032 80,580,395 70,765,384 88,727,150 85,919,078 95,204,291 97,642,832 98,619,655 100,092,700 95,555,188 99,158,625 108,123,689 95,030,929 | 0.9974 1.0046 1.0196 1.0013 1.0018 1.0123 0.9966 1.0193 1.0050 1.0068 1.0119 1.0013 1.0092 1.0120 0.9977 1.0034 1.0197 1.0150 1.0189 1.0257 1.0193 1.0257 1.0193 1.0222 1.0239 1.0417 1.0220 1.0493 1.0300 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 | 292,082,486 37,937,262 53,796,605 47,137,453 63,668,588 58,152,450 53,284,634 59,514,315 57,581,379 48,856,996 52,981,691 63,599,213 60,872,922 48,563,056 61,296,666 80,476,827 68,503,984 85,771,643 83,364,569 90,898,437 93,740,961 95,201,420 95,777,654 90,449,425 100,461,007 101,522,694 | 292,498,006 38,106,327 54,452,159 47,393,029 64,715,412 59,874,602 53,529,921 60,570,496 57,998,887 49,479,008 53,364,997 64,584,330 60,543,984 48,728,705 61,901,149 80,311,962 69,397,781 87,411,481 84,372,595 92,820,332 95,794,267 96,572,150 98,124,384 92,995,829 99,939,806 103,695,700 | 1.0014 1.0045 1.0122 1.0054 1.0164 1.0296 1.0046 1.0177 1.0073 1.0127 1.0072 1.0155 0.9946 1.0034 1.0099 0.9980 1.0130 1.0191 1.0121 1.0211 1.0211 1.0219 1.0144 1.0245 1.0282 0.9948 1.0214 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 | 292,497,657 38,105,456 54,451,343 47,393,554 64,715,048 59,874,508 53,531,162 60,571,672 57,999,631 49,478,072 53,366,220 64,583,51) 60,542,437 48,727,401 61,900,028 80,309,738 69,396,952 87,411,929 84,326,992 92,816,408 95,790,720 96,476,076 97,759,497 91,734,129 97,019,964 103,039,838 | 291,728,104 38,279,688 55,518,881 47,452,811 64,831,407 60,609,264 53,347,641 61,741,611 58,287,204 49,813,660 54,001,126 64,666,084 61,100,718 49,312,157 61,759,032 80,580,395 70,765,384 88,727,150 85,919,078 95,504,291 97,642,832 98,619,655 100,092,700 95,555,188 99,158,625 108,123,689 | 0.9974 1.0046 1.0196 1.0013 1.0018 1.0123 0.9966 1.0193 1.0050 1.0068 1.0119 1.0013 1.0092 1.0120 0.9977 1.0034 1.0197 1.0150 1.0189 1.0257 1.0193 1.0222 1.0239 1.0417 1.0220 1.0493 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 | 292,082,486 37,937,262 53,796,605 47,137,453 63,668,588 58,152,450 53,284,634 59,514,315 57,581,379 48,856,996 52,981,691 63,599,213 60,872,922 48,563,056 61,296,666 80,476,827 68,503,984 85,771,643 83,364,569 90,898,437 93,740,961 95,201,420 95,777,654 90,449,425 100,461,007 101,522,694 89,812,178 | 292,498,006 38,106,327 54,452,159 47,393,029 64,715,412 59,874,602 53,529,921 60,570,496 57,998,887 49,479,008 53,364,997 64,584,330 60,543,984 48,728,705 61,901,149 80,311,962 69,397,781 87,411,481 84,372,595 92,820,332 95,794,267 96,572,150 98,124,384 92,995,829 99,939,806 103,695,700 92,706,542 | 1.0014 1.0045 1.0122 1.0054 1.0164 1.0296 1.0046 1.0177 1.0073 1.0127 1.0072 1.0155 0.9946 1.0034 1.0099 0.9980 1.0130 1.0191 1.0121 1.0211 1.0211 1.0211 1.0214 1.0245 1.0282 0.9948 1.0214 1.0322 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 | 292,497,657 38,105,456 54,451,343 47,393,554 64,715,048 59,874,508 53,531,162 60,571,672 57,999,631 49,478,072 53,366,220 64,583,519 60,542,437 48,727,401 61,900,028 80,309,738 69,396,952 87,411,929 84,326,992 92,816,408 95,790,720 96,476,076 97,759,497 91,734,129 97,019,964 103,039,838 92,259,582 | 291,728,104 38,279,688 55,518,881 47,452,811 64,831,407 60,609,264 53,347,641 61,741,611 58,287,204 49,813,660 54,001,126 64,666,084 61,100,718 49,312,157 61,759,032 80,580,395 70,765,384 88,727,150 85,919,078 95,204,291 97,642,832 98,619,655 100,092,700 95,555,188 99,158,625 108,123,689 95,030,929 | 0.9974 1.0046 1.0196 1.0013 1.0018 1.0123 0.9966 1.0193 1.0050 1.0068 1.0119 1.0013 1.0092 1.0120 0.9977 1.0034 1.0197 1.0150 1.0189 1.0257 1.0193 1.0257 1.0193 1.0222 1.0239 1.0417 1.0220 1.0493 1.0300 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 | 292,082,486 37,937,262 53,796,605 47,137,435 63,668,588 58,152,450 53,284,634 59,514,315 57,581,379 48,856,996 52,981,691 63,599,213 60,872,922 48,563,056 61,296,666 80,476,827 68,503,984 85,771,643 83,364,569 90,898,437 93,740,961 95,201,420 95,777,654 90,449,425 100,461,007 101,522,694 89,812,178 69,748,041 | 292,498,006 38,106,327 54,452,159 47,393,029 64,715,412 59,874,602 53,529,921 60,570,496 57,998,887 49,479,008 53,364,997 64,584,330 60,543,984 48,728,705 61,901,149 80,311,962 69,397,781 87,411,481 84,372,595 92,820,332 95,794,267 96,572,150 98,124,384 92,995,829 99,939,806 103,695,700 92,706,542 79,005,461 | 1.0014 1.0045 1.0122 1.0054 1.0164 1.0296 1.0046 1.0177 1.0073 1.0127 1.0072 1.0155 0.9946 1.0034 1.0099 0.9980 1.0130 1.0191 1.0121 1.0211 1.0211 1.0212 1.0245 1.0282 0.9948 1.0214 1.0322 1.1327 1.2887 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 | 292,497,657 38,105,456 54,451,343 47,393,554 64,715,048 59,874,508 53,531,162 60,571,672 57,999,631 49,478,072 53,366,220 64,583,519 60,542,437 48,727,401 61,900,028 80,309,738 69,396,952 87,411,929 84,326,992 92,816,408 95,790,720 96,476,076 97,759,497 91,734,129 97,019,964 103,039,838 92,259,582 78,582,202 | 291,728,104 38,279,688 55,518,881 47,452,811 64,831,407 60,609,264 53,347,641 61,741,611 58,287,204 49,813,660 54,001,126 64,666,084 61,100,718 49,312,157 61,759,032 80,580,395 70,765,384 88,727,150 85,919,078 95,204,291 97,642,832 98,619,655 100,092,700 95,555,188 99,158,625 108,123,689 95,030,929 84,168,856 85,893,276 | 0.9974 1.0046 1.0196 1.0013 1.0018 1.0123 0.9966 1.0193 1.0050 1.0068 1.0119 1.0013 1.0092 1.0120 0.9977 1.0034 1.0197 1.0150 1.0189 1.0257 1.0193 1.0222 1.0239 1.0417 1.0220 1.0493 1.0300 1.0711 1.1535 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 | 292,082,486 37,937,262 53,796,605 47,137,453 63,668,588 58,152,450 53,284,634 59,514,315 57,581,379 48,856,996 52,981,691 63,599,213 60,872,922 48,563,056 61,296,666 80,476,827 68,503,984 85,771,643 83,364,569 90,898,437 93,740,961 95,201,420 95,777,654 90,449,425 100,461,007 101,522,694 89,812,178 69,748,041 58,149,313 | 292,498,006 38,106,327 54,452,159 47,393,029 64,715,412 59,874,602 53,529,921 60,570,496 57,998,887 49,479,008 53,364,997 64,584,330 60,543,984 48,728,705 61,901,149 80,311,962 69,397,781 87,411,481 84,372,595 92,820,332 95,794,267 96,572,150 98,124,384 92,995,829 99,939,806 103,695,700 92,706,542 79,005,461 74,934,212 | 1.0014 1.0045 1.0122 1.0054 1.0164 1.0296 1.0046 1.0177 1.0073 1.0127 1.0072 1.0155 0.9946 1.0034 1.0099 0.9980 1.0130 1.0191 1.0121 1.0211 1.0211 1.0219 1.0144 1.0245 1.0282 0.9948 1.0214 1.0322 1.1327 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 | 292,497,657 38,105,456 54,451,343 47,393,554 64,715,048 59,874,508 53,531,162 60,571,672 57,999,631 49,478,072 53,366,220 64,583,519 60,542,437 48,727,401 61,900,028 80,309,738 69,396,952 87,411,929 84,326,992 92,816,408 95,790,720 96,476,076 97,759,497 91,734,129 97,019,964 103,039,838 92,259,582 78,582,202 74,465,063 | 291,728,104 38,279,688 55,518,881 47,452,811 64,831,407 60,609,264 53,347,641 61,741,611 58,287,204 49,813,660 54,001,126 64,666,084 61,100,718 49,312,157 61,759,032 80,580,395 70,765,384 88,727,150 85,919,078 95,204,291 97,642,832 98,619,655 100,092,700 95,555,188 99,158,625 108,123,689 95,030,929 84,168,856 | 0.9974 1.0046 1.0196 1.0013 1.0018 1.0123 0.9966 1.0193 1.0050 1.0068 1.0119 1.0013 1.0092 1.0120 0.9977 1.0034 1.0197 1.0150 1.0189 1.0257 1.0193 1.0222 1.0239 1.0417 1.0220 1.0493 1.0300 1.0711 |

NOTE: So as to maximize the use of available data, the companies used in one stage of development were allowed to be independent of those used in the other stage of development; therefore, the figures shown at each valuation may vary.

2016

28,364,795

TABLE I - B -ADJUSTED TO POST-HB175, PRE-HB373 LEVEL

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

INDEMNITY INCURRED LOSSES EXCLUDING BULK AND IBNR RESERVES

| Policy Year Valued | As of 12/31/12 | As of 12/31/13 | Ratio to Prior Year | Policy Year Valued | As of 12/31/13 | As of 12/31/14 | Ratio to Prior Year |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Prior | | | | Prior | | | |
| to 1986 | 202,998,505 | 202,528,192 | 0.9977 | to 1986 | 194,996,804 | 195,062,351 | 1.0003 |
| 1986 | 26,606,264 | 26,595,339 | 0.9996 | 1986 | 24,790,020 | 24,822,235 | 1.0013 |
| 1987 | 32,410,712 | 32,123,111 | 0.9911 | 1987 | | | 1.0013 |
| | , , | | | | 29,954,871 | 29,987,379 | |
| 1988 | 29,475,914 | 29,650,560 | 1.0059 | 1988 | 28,232,182 | 28,305,090 | 1.0026 |
| 1989 | 34,503,317 | 35,039,939 | 1.0156 | 1989 | 34,090,713 | 34,435,852 | 1.0101 |
| 1990 | 34,825,327 | 34,937,883 | 1.0032 | 1990 | 32,815,938 | 32,808,353 | 0.9998 |
| 1991 | 31,777,348 | 31,765,945 | 0.9996 | 1991 | 29,542,186 | 29,895,068 | 1.0119 |
| 1992 | 28,794,226 | 28,783,140 | 0.9996 | 1992 | 26,782,074 | 26,787,356 | 1.0002 |
| 1993 | 33,529,178 | 33,197,313 | 0.9901 | 1993 | 31,514,668 | 31,631,051 | 1.0037 |
| 1994 | 24,800,894 | 25,422,514 | 1.0251 | 1994 | 22,890,169 | 22,734,364 | 0.9932 |
| 1995 | 26,083,911 | 26,100,713 | 1.0006 | 1995 | 24,126,196 | 24,545,137 | 1.0174 |
| 1996 | 31,474,590 | 31,518,722 | 1.0014 | 1996 | 29,678,867 | 29,533,271 | 0.9951 |
| 1997 | 32,578,912 | 32,548,455 | 0.9991 | 1997 | 30,881,435 | 30,834,147 | 0.9985 |
| 1998 | 27,546,683 | 27,491,089 | 0.9980 | 1998 | 25,216,048 | 25,255,992 | 1.0016 |
| 1999 | 33,174,183 | 33,057,139 | 0.9965 | 1999 | 29,031,197 | 28,902,337 | 0.9956 |
| 2000 | | 43,889,745 | | 2000 | | | 1.0027 |
| | 43,024,933 | | 1.0201 | | 39,110,112 | 39,214,764 | |
| 2001 | 35,812,395 | 35,906,720 | 1.0026 | 2001 | 30,657,742 | 30,728,698 | 1.0023 |
| 2002 | 40,068,358 | 40,202,550 | 1.0033 | 2002 | 36,862,805 | 37,176,465 | 1.0085 |
| 2003 | 39,780,788 | 40,098,288 | 1.0080 | 2003 | 38,336,821 | 39,231,063 | 1.0233 |
| 2004 | 41,144,584 | 41,264,845 | 1.0029 | 2004 | 39,753,492 | 40,060,617 | 1.0077 |
| 2005 | 41,840,907 | 42,085,586 | 1.0058 | 2005 | 40,838,291 | 40,969,813 | 1.0032 |
| 2006 | 41,548,789 | 42,881,960 | 1.0321 | 2006 | 41,841,377 | 42,381,338 | 1.0129 |
| 2007 | 39,933,655 | 41,083,342 | 1.0288 | 2007 | 39,452,095 | 40,935,000 | 1.0376 |
| 2008 | 35,384,921 | 37,266,952 | 1.0532 | 2008 | 35,302,361 | 36,462,640 | 1.0329 |
| 2009 | 38,422,865 | 40,792,616 | 1.0617 | 2009 | 40,202,893 | 42,354,400 | 1.0535 |
| 2010 | 29,251,432 | 36,698,764 | 1.2546 | 2010 | 34,897,728 | 36,989,815 | 1.0599 |
| 2011 | 24,610,062 | 31,690,438 | 1.2877 | 2011 | 31,130,039 | 34,301,965 | 1.1019 |
| 2012 | 7,139,956 | 22,172,227 | 3.1054 | 2012 | 21,873,575 | 28,886,211 | 1.3206 |
| 2012 | 7,109,900 | 8,105,756 | 3.1034 | 2012 | 7,944,988 | | 3.0353 |
| 2013 | | 0,103,730 | | | 7,344,300 | 24,115,779 | 3.0333 |
| | | | | 2014 | | 8,678,504 | |
| | | | | | | | |
| Policy Year | As of | As of | Ratio to | Policy Year | As of | As of | Ratio to |
| Policy Year Valued | As of 12/31/14 | As of 12/31/15 | Ratio to Prior Year | Policy Year Valued | As of 12/31/15 | As of 12/31/16 | Ratio to Prior Year |
| • | | | | • | | | |
| Valued | 12/31/14 | | Prior Year | Valued | 12/31/15 | 12/31/16 | |
| Valued Prior to 1986 | 12/31/14 199,454,226 | 12/31/15 199,616,679 | Prior Year 1.0008 | Valued Prior to 1986 | 12/31/15 199,616,679 | 12/31/16 199,546,128 | Prior Year 0.9996 |
| Valued Prior to 1986 1986 | 12/31/14 199,454,226 25,676,986 | 12/31/15 199,616,679 25,698,122 | 1.0008 1.0008 | Valued Prior to 1986 1986 | 12/31/15 199,616,679 25,698,122 | 12/31/16 199,546,128 25,695,177 | 0.9996 0.9999 |
| Valued Prior to 1986 1986 1987 | 12/31/14 199,454,226 25,676,986 31,812,476 | 12/31/15 199,616,679 25,698,122 31,833,775 | 1.0008 1.0008 1.0007 | Valued Prior to 1986 1986 1987 | 12/31/15 199,616,679 25,698,122 31,833,775 | 12/31/16 199,546,128 25,695,177 31,865,506 | 0.9996 0.9999 1.0010 |
| Valued Prior to 1986 1986 1987 1988 | 12/31/14 199,454,226 25,676,986 31,812,476 29,592,147 | 12/31/15 199,616,679 25,698,122 31,833,775 29,682,892 | 1.0008 1.0008 1.0007 1.0031 | Valued Prior to 1986 1986 1987 1988 | 12/31/15 199,616,679 25,698,122 31,833,775 29,682,892 | 12/31/16 199,546,128 25,695,177 31,865,506 29,650,273 | 0.9996 0.9999 1.0010 0.9989 |
| Valued Prior to 1986 1986 1987 1988 1989 | 12/31/14 199,454,226 25,676,986 31,812,476 29,592,147 35,268,596 | 12/31/15 199,616,679 25,698,122 31,833,775 29,682,892 35,289,474 | 1.0008 1.0008 1.0007 1.0031 1.0006 | Valued Prior to 1986 1986 1987 1988 1989 | 12/31/15 199,616,679 25,698,122 31,833,775 29,682,892 35,289,474 | 12/31/16 199,546,128 25,695,177 31,865,506 29,650,273 35,179,681 | 0.9996 0.9999 1.0010 0.9989 0.9969 |
| Valued Prior to 1986 1986 1987 1988 1989 | 12/31/14 199,454,226 25,676,986 31,812,476 29,592,147 35,268,596 34,573,435 | 12/31/15 199,616,679 25,698,122 31,833,775 29,682,892 35,289,474 35,246,443 | 1.0008 1.0008 1.0007 1.0031 1.0006 1.0195 | Valued Prior to 1986 1986 1987 1988 1989 1990 | 12/31/15 199,616,679 25,698,122 31,833,775 29,682,892 35,289,474 35,246,443 | 12/31/16 199,546,128 25,695,177 31,865,506 29,650,273 35,179,681 35,235,757 | 0.9996 0.9999 1.0010 0.9989 0.9969 0.9997 |
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| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 | 12/31/14 199,454,226 25,676,986 31,812,476 29,592,147 35,268,596 34,573,435 31,745,601 28,583,482 31,403,427 24,222,301 26,333,461 31,013,530 31,688,081 25,500,431 30,720,427 39,603,955 | 12/31/15 199,616,679 25,698,122 31,833,775 29,682,892 35,289,474 35,246,443 31,773,221 28,654,628 31,509,844 24,520,021 26,330,677 31,104,432 31,128,879 25,594,003 30,762,731 39,594,183 | 1.0008 1.0008 1.0007 1.0031 1.0006 1.0195 1.0009 1.0025 1.0034 1.0123 0.9999 1.0029 0.9824 1.0037 1.0014 0.9998 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 | 12/31/15 199,616,679 25,698,122 31,833,775 29,682,892 35,289,474 35,246,443 31,773,221 28,654,628 31,509,844 24,520,021 26,330,677 31,104,432 31,128,879 25,594,003 30,762,731 | 12/31/16 199,546,128 25,695,177 31,865,506 29,650,273 35,179,681 35,235,757 31,646,298 28,682,674 31,521,555 24,441,644 26,324,828 31,133,559 31,167,741 25,647,835 30,820,899 39,482,982 | 0.9996 0.9999 1.0010 0.9989 0.9969 0.9997 0.9960 1.0010 1.0004 0.9968 0.9998 1.0009 1.0012 1.0021 1.0019 0.9972 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 | 199,454,226 25,676,986 31,812,476 29,592,147 35,268,596 34,573,435 31,745,601 28,583,482 31,403,427 24,222,301 26,333,461 31,013,530 31,688,081 25,500,431 30,720,427 39,603,955 34,930,617 | 199,616,679 25,698,122 31,833,775 29,682,892 35,289,474 35,246,443 31,773,221 28,654,628 31,509,844 24,520,021 26,330,677 31,104,432 31,128,879 25,594,003 30,762,731 39,594,183 34,933,687 | 1.0008 1.0008 1.0007 1.0031 1.0006 1.0195 1.0009 1.0025 1.0034 1.0123 0.9999 1.0029 0.9824 1.0037 1.0014 0.9998 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 | 199,616,679 25,698,122 31,833,775 29,682,892 35,289,474 35,246,443 31,773,221 28,654,628 31,509,844 24,520,021 26,330,677 31,104,432 31,128,879 25,594,003 30,762,731 39,594,183 34,933,687 | 199,546,128 25,695,177 31,865,506 29,650,273 35,179,681 35,235,757 31,646,298 28,682,674 31,521,555 24,441,644 26,324,828 31,133,559 31,167,741 25,647,835 30,820,899 39,482,982 34,934,579 | 0.9996 0.9999 1.0010 0.9989 0.9969 0.9997 0.9960 1.0010 1.0004 0.9968 0.9998 1.0009 1.0012 1.0021 1.0019 0.9972 1.0000 |
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| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 | 12/31/14 199,454,226 25,676,986 31,812,476 29,592,147 35,268,596 34,573,435 31,745,601 28,583,482 31,403,427 24,222,301 26,333,461 31,013,530 31,688,081 25,500,431 30,720,427 39,603,955 34,930,617 38,644,954 39,202,561 41,575,663 42,217,108 43,465,943 42,566,629 38,651,138 42,734,041 39,250,988 | 12/31/15 199,616,679 25,698,122 31,833,775 29,682,892 35,289,474 35,246,443 31,773,221 28,654,628 31,509,844 24,520,021 26,330,677 31,104,432 31,128,879 25,594,003 30,762,731 39,594,183 34,933,687 38,567,335 39,250,173 41,694,339 42,273,521 44,197,198 43,149,809 38,860,308 42,927,744 38,131,657 | 1.0008 1.0008 1.0007 1.0031 1.0006 1.0195 1.0009 1.0025 1.0034 1.0123 0.9999 1.0029 0.9824 1.0037 1.0014 0.9998 1.0001 0.9980 1.0012 1.0029 1.0013 1.0168 1.0137 1.0054 1.0045 0.9715 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 | 12/31/15 199,616,679 25,698,122 31,833,775 29,682,892 35,289,474 35,246,443 31,773,221 28,654,628 31,509,844 24,520,021 26,330,677 31,104,432 31,128,879 25,594,003 30,762,731 39,594,183 34,933,687 38,567,335 39,234,880 41,694,339 42,273,521 44,134,645 42,918,160 38,213,686 41,402,762 37,892,665 | 12/31/16 199,546,128 25,695,177 31,865,506 29,650,273 35,179,681 35,2235,757 31,646,298 28,682,674 31,521,555 24,441,644 26,324,828 31,133,559 31,167,741 25,647,835 30,820,899 39,482,982 34,934,579 38,582,554 39,300,468 41,934,168 42,208,564 44,541,842 43,208,744 38,463,324 41,964,587 38,680,498 | 0.9996 0.9999 1.0010 0.9989 0.9969 0.9997 0.9960 1.0010 1.0004 0.9968 0.9998 1.0009 1.0012 1.0019 0.9972 1.0000 1.0004 1.0017 1.0058 0.9985 1.0092 1.0068 1.0065 1.0136 1.0208 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 | 12/31/14 199,454,226 25,676,986 31,812,476 29,592,147 35,268,596 34,573,435 31,745,601 28,583,482 31,403,427 24,222,301 26,333,461 31,013,533 31,688,081 25,500,431 30,720,427 39,603,955 34,930,617 38,644,954 39,202,561 41,575,663 42,217,108 43,465,943 42,566,629 38,651,138 42,734,041 39,250,988 34,930,050 | 12/31/15 199,616,679 25,698,122 31,833,775 29,682,892 35,289,474 35,246,443 31,773,221 28,654,628 31,509,844 24,520,021 26,330,677 31,104,432 31,128,879 25,594,003 30,762,731 39,594,183 34,933,687 38,567,335 39,250,173 41,694,339 42,273,521 44,197,198 43,149,809 38,860,308 42,927,744 38,131,657 36,313,933 | 1.0008 1.0008 1.0007 1.0031 1.0006 1.0195 1.0009 1.0025 1.0034 1.0123 0.9999 1.0029 0.9824 1.0037 1.0014 0.9998 1.0001 0.9980 1.0012 1.0029 1.0013 1.0168 1.0137 1.0054 1.0045 0.9715 1.0396 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 | 12/31/15 199,616,679 25,698,122 31,833,775 29,682,892 35,289,474 35,246,443 31,773,221 28,654,628 31,509,844 24,520,021 26,330,677 31,104,432 31,128,879 25,594,003 30,762,731 39,594,183 34,933,687 38,567,335 39,234,880 41,694,339 42,273,521 44,134,645 42,918,160 38,213,686 41,402,762 37,892,665 36,206,336 | 12/31/16 199,546,128 25,695,177 31,865,506 29,650,273 35,179,681 35,2235,757 31,646,298 28,682,674 31,521,555 24,441,644 26,324,828 31,133,559 31,167,741 25,647,835 30,820,899 39,482,982 34,934,579 38,582,554 39,300,468 41,934,168 42,208,564 44,541,842 43,208,744 38,463,324 41,964,587 38,680,498 37,058,051 | 0.9996 0.9999 1.0010 0.9989 0.9969 0.9960 1.0010 1.0004 0.9968 0.9998 1.0009 1.0012 1.0019 0.9972 1.0000 1.0004 1.0017 1.0058 0.9985 1.0092 1.0006 1.0065 1.0136 1.0208 1.0208 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 | 12/31/14 199,454,226 25,676,986 31,812,476 29,592,147 35,268,596 34,573,435 31,745,601 28,583,482 31,403,427 24,222,301 26,333,461 31,013,530 31,688,081 25,500,431 30,720,427 39,603,955 34,930,617 38,644,954 39,202,561 41,575,663 42,217,108 43,465,943 42,566,629 38,651,138 42,734,041 39,250,988 34,930,050 29,217,994 | 12/31/15 199,616,679 25,698,122 31,833,775 29,682,892 35,289,474 35,246,443 31,773,221 28,654,628 31,509,844 24,520,021 26,330,677 31,104,432 31,128,879 25,594,003 30,762,731 39,594,183 34,933,687 38,567,335 39,250,173 41,694,339 42,273,521 44,197,198 43,149,809 38,860,308 42,927,744 38,131,657 36,313,933 32,356,932 | 1.0008 1.0008 1.0007 1.0031 1.0006 1.0195 1.0009 1.0025 1.0034 1.0123 0.9999 1.0029 0.9824 1.0037 1.0014 0.9998 1.0001 0.9980 1.0012 1.0029 1.0013 1.0168 1.0137 1.0054 1.0045 0.9715 1.0396 1.1074 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 | 12/31/15 199,616,679 25,698,122 31,833,775 29,682,892 35,289,474 35,246,443 31,773,221 28,654,628 31,509,844 24,520,021 26,330,677 31,104,432 31,128,879 25,594,003 30,762,731 39,594,183 34,933,687 38,567,335 39,234,880 41,694,339 42,273,521 44,134,645 42,918,160 38,213,686 41,402,762 37,892,665 36,206,336 32,239,001 | 12/31/16 199,546,128 25,695,177 31,865,506 29,650,273 35,179,681 35,235,757 31,646,298 28,682,674 31,521,555 24,441,644 26,324,828 31,133,559 31,167,741 25,647,835 30,820,899 39,482,982 34,934,579 38,582,554 39,300,468 41,934,168 42,208,564 44,541,842 43,208,744 38,463,324 41,964,587 38,680,498 37,058,051 34,960,663 | 0.9996 0.9999 1.0010 0.9989 0.9969 0.9969 0.9960 1.0010 1.0004 0.9968 0.9998 1.0009 1.0012 1.0021 1.0019 0.9972 1.0000 1.0004 1.0017 1.0058 0.9985 1.0092 1.0068 1.0065 1.0136 1.0208 1.0235 1.0844 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 | 12/31/14 199,454,226 25,676,986 31,812,476 29,592,147 35,268,596 34,573,435 31,745,601 28,583,482 31,403,427 24,222,301 26,333,461 31,013,530 31,688,081 25,500,431 30,720,427 39,603,955 34,930,617 38,644,954 39,202,561 41,575,663 42,217,108 43,465,943 42,566,692 38,651,138 42,734,041 39,250,988 34,930,050 29,217,994 24,587,617 | 12/31/15 199,616,679 25,698,122 31,833,775 29,682,892 35,289,474 35,246,443 31,773,221 28,654,628 31,509,844 24,520,021 26,330,677 31,104,432 31,128,879 25,594,003 30,762,731 39,594,183 34,933,687 38,567,335 39,250,173 41,694,339 42,273,521 44,197,198 43,149,809 38,860,308 42,927,744 38,131,657 36,313,933 32,356,932 31,542,747 | 1.0008 1.0008 1.0007 1.0031 1.0006 1.0195 1.0009 1.0025 1.0034 1.0123 0.9999 1.0029 0.9824 1.0037 1.0014 0.9998 1.0001 0.9980 1.0012 1.0029 1.0013 1.0168 1.0137 1.0054 1.0045 0.9715 1.0396 1.1074 1.2829 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 | 12/31/15 199,616,679 25,698,122 31,833,775 29,682,892 35,289,474 35,246,443 31,773,221 26,635,698,44 24,520,021 26,330,677 31,104,432 31,128,879 25,594,003 30,762,731 39,594,183 34,933,687 38,567,335 39,234,880 41,694,339 42,273,521 44,134,645 42,918,160 38,213,686 41,402,762 37,892,665 36,206,336 32,239,001 31,463,549 | 12/31/16 199,546,128 25,695,177 31,865,506 29,650,273 35,179,681 35,235,757 31,646,298 28,682,674 31,521,555 24,441,644 26,324,828 31,133,559 31,167,741 25,647,835 30,820,899 39,482,982 34,934,579 38,582,554 39,300,468 41,934,168 42,208,564 44,541,842 43,208,744 38,463,324 41,964,587 38,680,498 37,058,051 34,960,663 36,373,343 | 0.9996 0.9999 1.0010 0.9989 0.9997 0.9960 1.0010 1.0004 0.9968 0.9998 1.0009 1.0012 1.0021 1.0021 1.0004 1.0017 1.0058 0.9985 1.0092 1.0068 1.0065 1.0136 1.0208 1.0208 1.0235 1.0844 1.1560 |

NOTE: So as to maximize the use of available data, the companies used in one stage of development were allowed to be independent of those used in the other stage of development; therefore, the figures shown at each valuation may vary.

2016

8,289,994

TABLE I - C - ADJUSTED TO POST-HB175, PRE-HB373 LEVEL

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

MEDICAL INCURRED LOSSES EXCLUDING BULK AND IBNR RESERVES

| Policy Year Valued | As of 12/31/12 | As of 12/31/13 | Ratio to Prior Year | Policy Year Valued | As of 12/31/13 | As of 12/31/14 | Ratio to Prior Year |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Prior | | | | Prior | | | |
| to 1986 | 91,051,739 | 92,312,195 | 1.0138 | to 1986 | 88,690,183 | 89,984,498 | 1.0146 |
| 1986 | 12,598,469 | 12,316,667 | 0.9776 | 1986 | 11,538,542 | 11,585,322 | 1.0041 |
| 1987 | 21,152,706 | 21,891,142 | 1.0349 | 1987 | 20,073,032 | 20,501,791 | 1.0214 |
| 1988 | 17,878,255 | 18,018,351 | 1.0078 | 1988 | 17,385,108 | 17,012,737 | 0.9786 |
| 1989 | 26,836,434 | 28,907,119 | 1.0772 | 1989 | 28,323,691 | 27,915,810 | 0.9856 |
| 1990 | 23,001,294 | 23,346,530 | 1.0150 | 1990 | 21,262,517 | 21,706,428 | 1.0209 |
| 1991 | 22,360,311 | 22,144,636 | 0.9904 | 1991 | 20,726,127 | 20,306,134 | 0.9797 |
| 1992 | 33,765,719 | 33,863,675 | 1.0029 | 1992 | 32,494,687 | 29,735,399 | 0.9151 |
| 1993 | 26,325,254 | 25,880,143 | 0.9831 | 1993 | 24,562,694 | 25,226,389 | 1.0270 |
| 1994 | 25,294,698 | 25,164,539 | 0.9949 | 1994 | 22,919,251 | 22,504,043 | 0.9819 |
| 1995 | 27,499,988 | 26,986,761 | 0.9813 | 1995 | 24,278,037 | 24,056,629 | 0.9909 |
| 1996 | 32,777,199 | 33,616,700 | 1.0256 | 1996 | 31,842,269 | 31,138,674 | 0.9779 |
| 1997 | 29,624,190 | 30,214,124 | 1.0199 | 1997 | 28,605,047 | 28,644,076 | 1.0014 |
| 1998 | 24,873,002 | 25,279,389 | 1.0163 | 1998 | 23,309,790 | 23,317,481 | 1.0003 |
| 1999 | 33,280,707 | 33,309,685 | 1.0009 | 1999 | 28,816,306 | 27,821,763 | 0.9655 |
| 2000 | | 45,473,479 | 1.0062 | 2000 | 41,530,193 | 41,068,812 | 0.9889 |
| | 45,191,690 | | | | | | |
| 2001 | 34,997,266 | 35,076,623 | 1.0023 | 2001 | 29,784,821 | 29,437,796 | 0.9883 |
| 2002 | 46,823,303 | 45,743,126 | 0.9769 | 2002 | 42,226,433 | 45,447,409 | 1.0763 |
| 2003 | 44,057,866 | 45,036,404 | 1.0222 | 2003 | 43,195,710 | 44,314,491 | 1.0259 |
| 2004 | 49,565,484 | 48,562,871 | 0.9798 | 2004 | 47,134,986 | 47,875,914 | 1.0157 |
| 2005 | 49,256,838 | 49,821,575 | 1.0115 | 2005 | 46,995,110 | 48,674,630 | 1.0357 |
| 2006 | 46,642,578 | 48,491,056 | 1.0396 | 2006 | 47,593,338 | 50,811,535 | 1.0676 |
| 2007 | 50,106,166 | 51,835,199 | 1.0345 | 2007 | 49,629,110 | 50,775,643 | 1.0231 |
| 2008 | 45,473,971 | 47,827,865 | 1.0518 | 2008 | 46,399,313 | 50,109,183 | 1.0800 |
| 2009 | 49,008,084 | 52,411,111 | 1.0694 | 2009 | 51,695,636 | 57,079,999 | 1.1042 |
| 2010 | 50,406,284 | 57,128,822 | 1.1334 | 2010 | 54,144,009 | 57,990,230 | 1.0710 |
| 2011 | 42,026,079 | 49,592,660 | 1.1800 | 2011 | 48,886,832 | 54,035,758 | 1.1053 |
| 2012 | 9,655,474 | 32,616,767 | 3.3781 | 2012 | 32,255,292 | 40,153,096 | 1.2449 |
| 2013 | | 11,756,055 | | 2013 | 11,514,477 | 32,851,570 | 2.8531 |
| | | | | 2014 | | 11,414,207 | |
| Policy Year | As of | As of | Ratio to | Policy Year | As of | As of | Ratio to |
| Valued | 12/31/14 | 12/31/15 | Prior Year | Valued | 12/31/15 | 12/31/16 | Prior Year |
| Prior | | | | Prior | | | |
| | | | | | | | |
| to 1986 | 92,628,260 | 92,881,327 | 1.0027 | to 1986 | 92,880,978 | 92,181,976 | 0.9925 |
| to 1986 1986 | | | 1.0027 1.0121 | to 1986 1986 | | | |
| 1986 | 12,260,276 | 12,408,205 | 1.0121 | 1986 | 12,407,334 | 12,584,511 | 1.0143 |
| 1986 1987 | 12,260,276 21,984,129 | 12,408,205 22,618,384 | 1.0121 1.0289 | 1986 1987 | 12,407,334 22,617,568 | 12,584,511 23,653,375 | 1.0143 1.0458 |
| 1986 1987 1988 | 12,260,276 21,984,129 17,545,306 | 12,408,205 22,618,384 17,710,137 | 1.0121 1.0289 1.0094 | 1986 1987 1988 | 12,407,334 22,617,568 17,710,662 | 12,584,511 23,653,375 17,802,538 | 1.0143 1.0458 1.0052 |
| 1986 1987 1988 1989 | 12,260,276 21,984,129 17,545,306 28,399,992 | 12,408,205 22,618,384 17,710,137 29,425,938 | 1.0121 1.0289 1.0094 1.0361 | 1986 1987 1988 1989 | 12,407,334 22,617,568 17,710,662 29,425,574 | 12,584,511 23,653,375 17,802,538 29,651,726 | 1.0143 1.0458 1.0052 1.0077 |
| 1986 1987 1988 1989 1990 | 12,260,276 21,984,129 17,545,306 28,399,992 23,579,015 | 12,408,205 22,618,384 17,710,137 29,425,938 24,628,159 | 1.0121 1.0289 1.0094 1.0361 1.0445 | 1986 1987 1988 1989 1990 | 12,407,334 22,617,568 17,710,662 29,425,574 24,628,065 | 12,584,511 23,653,375 17,802,538 29,651,726 25,373,507 | 1.0143 1.0458 1.0052 1.0077 1.0303 |
| 1986 1987 1988 1989 1990 | 12,260,276 21,984,129 17,545,306 28,399,992 23,579,015 21,539,033 | 12,408,205 22,618,384 17,710,137 29,425,938 24,628,159 21,756,700 | 1.0121 1.0289 1.0094 1.0361 1.0445 1.0101 | 1986 1987 1988 1989 1990 | 12,407,334 22,617,568 17,710,662 29,425,574 24,628,065 21,757,941 | 12,584,511 23,653,375 17,802,538 29,651,726 25,373,507 21,701,343 | 1.0143 1.0458 1.0052 1.0077 1.0303 0.9974 |
| 1986 1987 1988 1989 1990 1991 | 12,260,276 21,984,129 17,545,306 28,399,992 23,579,015 21,539,033 30,930,833 | 12,408,205 22,618,384 17,710,137 29,425,938 24,628,159 21,756,700 31,915,868 | 1.0121 1.0289 1.0094 1.0361 1.0445 1.0101 1.0318 | 1986 1987 1988 1989 1990 1991 | 12,407,334 22,617,568 17,710,662 29,425,574 24,628,065 21,757,941 31,917,044 | 12,584,511 23,653,375 17,802,538 29,651,726 25,373,507 21,701,343 33,058,937 | 1.0143 1.0458 1.0052 1.0077 1.0303 0.9974 1.0358 |
| 1986 1987 1988 1989 1990 1991 1992 1993 | 12,260,276 21,984,129 17,545,306 28,399,992 23,579,015 21,539,033 30,930,833 26,177,952 | 12,408,205 22,618,384 17,710,137 29,425,938 24,628,159 21,756,700 31,915,868 26,489,043 | 1.0121 1.0289 1.0094 1.0361 1.0445 1.0101 1.0318 1.0119 | 1986 1987 1988 1989 1990 1991 1992 1993 | 12,407,334 22,617,568 17,710,662 29,425,574 24,628,065 21,757,941 31,917,044 26,489,787 | 12,584,511 23,653,375 17,802,538 29,651,726 25,373,507 21,701,343 33,058,937 26,765,649 | 1.0143 1.0458 1.0052 1.0077 1.0303 0.9974 1.0358 1.0104 |
| 1986 1987 1988 1989 1990 1991 1992 1993 1994 | 12,260,276 21,984,129 17,545,306 28,399,992 23,579,015 21,539,033 30,930,833 26,177,952 24,634,695 | 12,408,205 22,618,384 17,710,137 29,425,938 24,628,159 21,756,700 31,915,868 26,489,043 24,958,987 | 1.0121 1.0289 1.0094 1.0361 1.0445 1.0101 1.0318 1.0119 1.0132 | 1986 1987 1988 1989 1990 1991 1992 1993 1994 | 12,407,334 22,617,568 17,710,662 29,425,574 24,628,065 21,757,941 31,917,044 26,489,787 24,958,051 | 12,584,511 23,653,375 17,802,538 29,651,726 25,373,507 21,701,343 33,058,937 26,765,649 25,372,016 | 1.0143 1.0458 1.0052 1.0077 1.0303 0.9974 1.0358 1.0104 1.0166 |
| 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 | 12,260,276 21,984,129 17,545,306 28,399,992 23,579,015 21,539,033 30,930,833 26,177,952 24,634,695 26,648,230 | 12,408,205 22,618,384 17,710,137 29,425,938 24,628,159 21,756,700 31,915,868 26,489,043 24,958,987 27,034,320 | 1.0121 1.0289 1.0094 1.0361 1.0445 1.0101 1.0318 1.0119 1.0132 1.0145 | 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 | 12,407,334 22,617,568 17,710,662 29,425,574 24,628,065 21,757,941 31,917,044 26,489,787 24,958,051 27,035,543 | 12,584,511 23,653,375 17,802,538 29,651,726 25,373,507 21,701,343 33,058,937 26,765,649 25,372,016 27,676,298 | 1.0143 1.0458 1.0052 1.0077 1.0303 0.9974 1.0358 1.0104 1.0166 1.0237 |
| 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 | 12,260,276 21,984,129 17,545,306 28,399,992 23,579,015 21,539,033 30,930,833 26,177,952 24,634,695 26,648,230 32,585,683 | 12,408,205 22,618,384 17,710,137 29,425,938 24,628,159 21,756,700 31,915,868 26,489,043 24,958,987 27,034,320 33,479,898 | 1.0121 1.0289 1.0094 1.0361 1.0445 1.0101 1.0318 1.0119 1.0132 1.0145 1.0274 | 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 | 12,407,334 22,617,568 17,710,662 29,425,574 24,628,065 21,757,941 31,917,044 26,489,787 24,958,051 27,035,543 33,479,087 | 12,584,511 23,653,375 17,802,538 29,651,726 25,373,507 21,701,343 33,058,937 26,765,649 25,372,016 27,676,298 33,532,525 | 1.0143 1.0458 1.0052 1.0077 1.0303 0.9974 1.0358 1.0104 1.0166 1.0237 1.0016 |
| 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 | 12,260,276 21,984,129 17,545,306 28,399,992 23,579,015 21,539,033 30,930,833 26,177,952 24,634,695 26,648,230 32,585,683 29,184,841 | 12,408,205 22,618,384 17,710,137 29,425,938 24,628,159 21,756,700 31,915,868 26,489,043 24,958,987 27,034,320 33,479,898 29,415,105 | 1.0121 1.0289 1.0094 1.0361 1.0445 1.0101 1.0318 1.0119 1.0132 1.0145 1.0274 1.0079 | 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 | 12,407,334 22,617,568 17,710,662 29,425,574 24,628,065 21,757,941 31,917,044 26,489,787 24,958,051 27,035,543 33,479,087 29,413,558 | 12,584,511 23,653,375 17,802,538 29,651,726 25,373,507 21,701,343 33,058,937 26,765,649 25,372,016 27,676,298 33,532,525 29,932,977 | 1.0143 1.0458 1.0052 1.0077 1.0303 0.9974 1.0358 1.0104 1.0166 1.0237 1.0016 1.0177 |
| 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 | 12,260,276 21,984,129 17,545,306 28,399,992 23,579,015 21,539,033 30,930,833 26,177,952 24,634,695 26,648,230 32,585,683 29,184,841 23,062,625 | 12,408,205 22,618,384 17,710,137 29,425,938 24,628,159 21,756,700 31,915,868 26,489,043 24,958,987 27,034,320 33,479,898 29,415,105 23,134,702 | 1.0121 1.0289 1.0094 1.0361 1.0445 1.0101 1.0318 1.0119 1.0132 1.0145 1.0274 1.0079 1.0031 | 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 | 12,407,334 22,617,568 17,710,662 29,425,574 24,628,065 21,757,941 31,917,044 26,489,787 24,958,051 27,035,543 33,479,087 29,413,558 23,133,398 | 12,584,511 23,653,375 17,802,538 29,651,726 25,373,507 21,701,343 33,058,937 26,765,649 25,372,016 27,676,298 33,532,525 29,932,977 23,664,322 | 1.0143 1.0458 1.0052 1.0077 1.0303 0.9974 1.0358 1.0104 1.0166 1.0237 1.0016 1.0177 1.0230 |
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| 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 | 12,260,276 21,984,129 17,545,306 28,399,992 23,579,015 21,539,033 30,930,833 26,177,952 24,634,695 26,648,230 32,585,683 29,184,841 23,062,625 30,576,239 40,872,872 33,573,367 47,126,689 44,162,008 49,322,774 51,523,853 51,735,477 53,211,025 | 12,408,205 22,618,384 17,710,137 29,425,938 24,628,159 21,756,700 31,915,868 26,489,043 27,034,320 33,479,898 29,415,105 23,134,702 31,138,418 40,717,779 34,464,094 48,844,146 45,122,422 51,125,993 53,520,746 52,374,952 54,974,575 | 1.0121 1.0289 1.0094 1.0361 1.0445 1.0101 1.0318 1.0119 1.0132 1.0145 1.0274 1.0079 1.0031 1.0184 0.9962 1.0265 1.0364 1.0217 1.0366 1.0388 1.0124 1.0331 | 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 | 12,407,334 22,617,568 17,710,662 29,425,574 24,628,065 21,757,941 31,917,044 26,489,787 24,958,051 27,035,543 33,479,087 29,413,558 23,133,398 31,137,297 40,715,555 34,463,265 48,844,594 45,092,112 51,122,069 53,517,199 52,341,431 54,841,337 | 12,584,511 23,653,375 17,802,538 29,651,726 25,373,507 21,701,343 33,058,937 26,765,649 25,372,016 27,676,298 33,532,525 29,932,977 23,664,322 30,938,133 41,097,413 35,830,805 50,144,596 46,618,610 53,270,123 55,434,268 54,077,813 56,883,956 | 1.0143 1.0458 1.0052 1.0077 1.0303 0.9974 1.0358 1.0104 1.0166 1.0237 1.0016 1.0177 1.0230 0.9936 1.0094 1.0397 1.0266 1.0339 1.0420 1.0358 1.0332 1.0372 |
| 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 | 12,260,276 21,984,129 17,545,306 28,399,992 23,579,015 21,539,033 30,930,833 26,177,952 24,634,695 26,648,230 32,585,683 29,184,841 23,062,625 30,576,239 40,872,872 33,573,367 47,126,689 44,162,008 49,322,774 51,523,853 51,735,477 53,211,025 51,798,287 | 12,408,205 22,618,384 17,710,137 29,425,938 24,628,159 21,756,700 31,915,868 26,489,043 27,034,320 33,479,898 29,415,105 23,134,702 31,138,418 40,717,779 34,464,094 48,844,146 45,122,422 51,125,993 53,520,746 52,374,952 54,974,575 54,135,521 | 1.0121 1.0289 1.0094 1.0361 1.0445 1.0101 1.0318 1.0119 1.0132 1.0145 1.0274 1.0079 1.0031 1.0184 0.9962 1.0265 1.0364 1.0217 1.0366 1.0388 1.0124 1.0331 1.0451 | 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 | 12,407,334 22,617,568 17,710,662 29,425,574 24,628,065 21,757,941 31,917,044 26,489,787 24,958,051 27,035,543 33,479,087 29,413,558 23,133,398 31,137,297 40,715,555 34,463,265 48,844,594 45,092,112 51,122,069 53,517,199 52,341,431 54,841,337 53,520,443 | 12,584,511 23,653,375 17,802,538 29,651,726 25,373,507 21,701,343 33,058,937 26,765,649 25,372,016 27,676,298 33,532,525 29,932,977 23,664,322 30,938,133 41,097,413 35,830,805 50,144,596 46,618,610 53,270,123 55,434,268 54,077,813 56,883,956 57,091,864 | 1.0143 1.0458 1.0052 1.0077 1.0303 0.9974 1.0358 1.0104 1.0166 1.0237 1.0016 1.0177 1.0230 0.9936 1.0094 1.0397 1.0266 1.0339 1.0420 1.0358 1.0332 1.0372 1.0667 |
| 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 | 12,260,276 21,984,129 17,545,306 28,399,992 23,579,015 21,539,033 30,930,833 26,177,952 24,634,695 26,648,230 32,585,683 29,184,841 23,062,625 30,576,239 40,872,872 33,573,367 47,126,689 44,162,008 49,322,774 51,523,853 51,735,477 53,211,025 51,798,287 57,726,966 | 12,408,205 22,618,384 17,710,137 29,425,938 24,628,159 21,756,700 31,915,868 26,489,043 24,958,987 27,034,320 33,479,898 29,415,105 23,134,702 31,138,418 40,717,779 34,464,094 48,844,146 45,122,422 51,125,993 53,520,746 52,374,952 54,974,575 54,135,521 57,012,062 | 1.0121 1.0289 1.0094 1.0361 1.0445 1.0101 1.0318 1.0119 1.0132 1.0145 1.0274 1.0079 1.0031 1.0184 0.9962 1.0265 1.0364 1.0217 1.0366 1.0388 1.0124 1.0331 1.0451 0.9876 | 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 | 12,407,334 22,617,568 17,710,662 29,425,574 24,628,065 21,757,941 31,917,044 26,489,787 24,958,051 27,035,543 33,479,087 29,413,558 23,133,398 31,137,297 40,715,555 34,463,265 48,844,594 45,092,112 51,122,069 53,517,199 52,341,431 54,841,337 53,520,443 55,617,202 | 12,584,511 23,653,375 17,802,538 29,651,726 25,373,507 21,701,343 33,058,937 26,765,649 25,372,016 27,676,298 33,532,525 29,932,977 23,664,322 30,938,133 41,097,413 35,830,805 50,144,596 46,618,610 53,270,123 55,434,268 54,077,813 56,883,956 57,091,864 57,194,038 | 1.0143 1.0458 1.0052 1.0077 1.0303 0.9974 1.0358 1.0104 1.0166 1.0237 1.0016 1.0177 1.0230 0.9936 1.0094 1.0397 1.0266 1.0339 1.0420 1.0358 1.0332 1.0372 1.0667 1.0284 |
| 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 | 12,260,276 21,984,129 17,545,306 28,399,992 23,579,015 21,539,033 30,930,833 26,177,952 24,634,695 26,648,230 32,585,683 29,184,841 23,062,625 30,576,239 40,872,872 33,573,367 47,126,689 44,162,008 49,322,774 51,523,853 51,735,477 53,211,025 51,798,287 57,726,966 62,271,706 | 12,408,205 22,618,384 17,710,137 29,425,938 24,628,159 21,756,700 31,915,868 26,489,043 24,958,987 27,034,320 33,479,898 29,415,105 23,134,702 31,138,418 40,717,779 34,464,094 48,844,146 45,122,422 51,125,993 53,520,746 52,374,952 54,974,575 54,135,521 57,012,062 65,564,043 | 1.0121 1.0289 1.0094 1.0361 1.0445 1.0101 1.0318 1.0119 1.0132 1.0145 1.0274 1.0079 1.0031 1.0184 0.9962 1.0265 1.0364 1.0217 1.0366 1.0388 1.0124 1.0331 1.0451 0.9876 1.0529 | 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 | 12,407,334 22,617,568 17,710,662 29,425,574 24,628,065 21,757,941 31,917,044 26,489,787 24,958,051 27,035,543 33,479,087 29,413,558 23,133,398 31,137,297 40,715,555 34,463,265 48,844,594 45,092,112 51,122,069 53,517,199 52,341,431 54,841,337 53,520,443 55,617,202 65,147,173 | 12,584,511 23,653,375 17,802,538 29,651,726 25,373,507 21,701,343 33,058,937 26,765,649 25,372,016 27,676,298 33,532,525 29,932,977 23,664,322 30,938,133 41,097,413 35,830,805 50,144,596 46,618,610 53,270,123 55,434,268 54,077,813 56,883,956 57,091,864 57,194,038 69,443,191 | 1.0143 1.0458 1.0052 1.0077 1.0303 0.9974 1.0358 1.0104 1.0166 1.0237 1.0016 1.0177 1.0230 0.9936 1.0094 1.0397 1.0266 1.0339 1.0420 1.0358 1.0332 1.0372 1.0667 1.0284 1.0659 |

NOTE: So as to maximize the use of available data, the companies used in one stage of development were allowed to be independent of those used in the other stage of development; therefore, the figures shown at each valuation may vary.

1.2929

3.3221

2013

2014

2015

2016

43,001,514

38,528,346

19,565,801

49,519,933

46,036,481

54,259,172

20,074,801

1.1516

1.1949

2.7732

43,391,465

38,728,965

19,565,835

2013

2014

2015

33,561,696

11,658,033

TABLE I - D - ADJUSTED TO POST-HB175, PRE-HB373 LEVEL

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

INDEMNITY PAID LOSSES

| Policy Year Valued | As of 12/31/12 | As of 12/31/13 | Ratio to Prior Year | Policy Year Valued | As of 12/31/13 | As of 12/31/14 | Ratio to Prior Year |
|------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Prior | | | | Prior | | | |
| to 1986 | 198,861,111 | 199,317,047 | 1.0023 | to 1986 | 191,803,624 | 192,127,096 | 1.0017 |
| 1986 | 25,712,844 | 25,745,134 | 1.0013 | 1986 | 24,020,649 | 24,077,391 | 1.0024 |
| 1987 | 31,497,137 | 31,070,298 | 0.9864 | 1987 | 29,032,363 | 29,108,310 | 1.0026 |
| 1988 | 29,051,712 | 29,282,784 | 1.0080 | 1988 | 27,860,354 | 27,921,650 | 1.0022 |
| 1989 | 33,057,393 | 33,333,316 | 1.0083 | 1989 | 32,384,090 | 32,556,421 | 1.0053 |
| 1990 | 33,577,075 | 33,803,190 | 1.0067 | 1990 | 31,680,972 | 31,785,143 | 1.0033 |
| 1991 | 30,235,686 | 30,338,263 | 1.0034 | 1991 | 28,113,673 | 28,786,530 | 1.0239 |
| 1992 | 28,566,789 | 28,595,045 | 1.0010 | 1992 | 26,593,979 | 26,609,958 | 1.0006 |
| 1993 | 32,050,978 | 32,152,310 | 1.0032 | 1993 | 30,464,721 | 30,758,862 | 1.0097 |
| 1994 | 23,277,538 | 23,348,064 | 1.0030 | 1994 | 20,815,719 | 21,801,047 | 1.0473 |
| 1995 | 25,111,208 | 25,216,130 | 1.0042 | 1995 | 23,257,050 | 23,286,727 | 1.0013 |
| 1996 | 29,855,162 | 30,238,629 | 1.0128 | 1996 | 28,532,124 | 28,630,663 | 1.0035 |
| 1997 | 29,423,131 | 29,823,730 | 1.0136 | 1997 | 28,174,753 | 28,425,284 | 1.0089 |
| 1998 | 26,441,392 | 26,514,955 | 1.0028 | 1998 | 24,236,767 | 24,481,542 | 1.0101 |
| 1999 | 31,407,393 | 32,203,779 | 1.0254 | 1999 | 28,317,654 | 28,541,682 | 1.0079 |
| 2000 | 40,098,302 | 40,583,132 | 1.0121 | 2000 | 36,406,834 | 36,721,173 | 1.0086 |
| 2001 | 33,580,199 | 34,001,822 | 1.0126 | 2001 | 29,304,966 | 29,633,353 | 1.0112 |
| 2002 | 36,251,915 | 36,919,545 | 1.0184 | 2002 | 33,837,931 | 35,105,175 | 1.0375 |
| 2003 | 36,401,156 | 37,103,185 | 1.0193 | 2003 | 35,443,274 | 36,648,944 | 1.0340 |
| 2004 | 37,594,455 | 38,909,375 | 1.0350 | 2004 | 37,394,329 | 38,045,073 | 1.0174 |
| 2005 | 37,002,582 | 38,285,557 | 1.0347 | 2005 | 37,252,464 | 38,293,263 | 1.0279 |
| 2006 2007 | 35,559,704 | 37,438,712 36,255,949 | 1.0528 | 2006 2007 | 36,390,932 | 38,381,669 | 1.0547 1.0310 |
| 2007 | 33,579,773 29,093,770 | 32,524,405 | 1.0797 1.1179 | 2007 | 34,859,162 31,034,522 | 35,940,572 32,710,861 | 1.0540 |
| 2009 | 24,570,773 | 29,132,333 | 1.1179 | 2009 | 28,822,279 | 32,310,850 | 1.1210 |
| 2010 | 15,546,650 | 24,548,469 | 1.5790 | 2010 | 24,233,150 | 29,135,145 | 1.2023 |
| 2010 | 9,487,937 | 19,162,359 | 2.0197 | 2010 | 18,902,532 | 26,367,195 | 1.3949 |
| 2011 | 1,505,071 | 7,919,682 | 5.2620 | 2012 | 7,817,826 | 15,957,216 | 2.0411 |
| 2012 | 1,505,071 | 1,729,152 | 3.2020 | 2012 | 1,705,951 | 10,137,892 | 5.9427 |
| 2010 | | 1,720,102 | | 2014 | 1,700,001 | 1,462,937 | 0.0127 |
| Policy Year | As of | As of | Ratio to | Policy Year | As of | As of | Ratio to |
| Valued | | | | - | | 12/31/16 | Prior Year |
| Valued Prior | 12/31/14 | 12/31/15 | Prior Year | Valued | 12/31/15 | 12/31/16 | Prior Year |
| Prior | 12/31/14 | 12/31/15 | Prior Year | Valued Prior | 12/31/15 | | |
| Prior to 1986 | 12/31/14 196,396,499 | 12/31/15 196,748,399 | Prior Year 1.0018 | Valued Prior to 1986 | 12/31/15 196,748,399 | 197,120,752 | 1.0019 |
| Prior to 1986 1986 | 12/31/14 196,396,499 24,838,291 | 12/31/15 196,748,399 24,905,824 | 1.0018 1.0027 | Valued Prior to 1986 1986 | 12/31/15 196,748,399 24,905,824 | 197,120,752 24,968,516 | 1.0019 1.0025 |
| Prior to 1986 1986 1987 | 12/31/14 196,396,499 24,838,291 30,802,312 | 12/31/15 196,748,399 | 1.0018 1.0027 1.0022 | Valued Prior to 1986 1986 1987 | 12/31/15 196,748,399 24,905,824 30,869,161 | 197,120,752 | 1.0019 1.0025 1.0012 |
| Prior to 1986 1986 | 12/31/14 196,396,499 24,838,291 | 12/31/15 196,748,399 24,905,824 30,869,161 | 1.0018 1.0027 | Valued Prior to 1986 1986 | 12/31/15 196,748,399 24,905,824 | 197,120,752 24,968,516 30,906,041 | 1.0019 1.0025 |
| Prior to 1986 1986 1987 1988 | 12/31/14 196,396,499 24,838,291 30,802,312 29,207,321 | 12/31/15 196,748,399 24,905,824 30,869,161 29,410,618 | 1.0018 1.0027 1.0022 1.0070 | Valued Prior to 1986 1986 1987 1988 | 12/31/15 196,748,399 24,905,824 30,869,161 29,410,618 | 197,120,752 24,968,516 30,906,041 29,449,539 | 1.0019 1.0025 1.0012 1.0013 |
| Prior to 1986 1986 1987 1988 1989 | 12/31/14 196,396,499 24,838,291 30,802,312 29,207,321 33,373,743 | 12/31/15 196,748,399 24,905,824 30,869,161 29,410,618 33,586,659 | 1.0018 1.0027 1.0022 1.0070 1.0064 | Valued Prior to 1986 1986 1987 1988 1989 | 12/31/15 196,748,399 24,905,824 30,869,161 29,410,618 33,586,659 | 197,120,752 24,968,516 30,906,041 29,449,539 33,662,925 | 1.0019 1.0025 1.0012 1.0013 1.0023 |
| Prior to 1986 1986 1987 1988 1989 1990 | 12/31/14 196,396,499 24,838,291 30,802,312 29,207,321 33,373,743 33,545,140 | 12/31/15 196,748,399 24,905,824 30,869,161 29,410,618 33,586,659 33,673,825 | 1.0018 1.0027 1.0022 1.0070 1.0064 1.0038 | Valued Prior to 1986 1986 1987 1988 1989 1990 | 12/31/15 196,748,399 24,905,824 30,869,161 29,410,618 33,586,659 33,673,825 | 197,120,752 24,968,516 30,906,041 29,449,539 33,662,925 33,785,304 | 1.0019 1.0025 1.0012 1.0013 1.0023 1.0033 |
| Prior to 1986 1986 1987 1988 1989 1990 1991 | 12/31/14 196,396,499 24,838,291 30,802,312 29,207,321 33,373,743 33,545,140 30,627,063 | 196,748,399 24,905,824 30,869,161 29,410,618 33,586,659 33,673,825 30,812,993 | 1.0018 1.0027 1.0022 1.0070 1.0064 1.0038 1.0061 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 | 12/31/15 196,748,399 24,905,824 30,869,161 29,410,618 33,586,659 33,673,825 30,812,993 | 197,120,752 24,968,516 30,906,041 29,449,539 33,662,925 33,785,304 30,851,693 | 1.0019 1.0025 1.0012 1.0013 1.0023 1.0033 1.0013 |
| Prior to 1986 1986 1987 1988 1989 1990 1991 1992 | 12/31/14 196,396,499 24,838,291 30,802,312 29,207,321 33,373,743 33,545,140 30,627,063 28,407,755 | 12/31/15 196,748,399 24,905,824 30,869,161 29,410,618 33,586,659 33,673,825 30,812,993 28,425,124 | 1.0018 1.0027 1.0022 1.0070 1.0064 1.0038 1.0061 1.0006 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 | 12/31/15 196,748,399 24,905,824 30,869,161 29,410,618 33,586,659 33,673,825 30,812,993 28,425,124 | 197,120,752 24,968,516 30,906,041 29,449,539 33,662,925 33,785,304 30,851,693 28,465,594 | 1.0019 1.0025 1.0012 1.0013 1.0023 1.0033 1.0013 1.0014 |
| Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 | 12/31/14 196,396,499 24,838,291 30,802,312 29,207,321 33,373,743 33,545,140 30,627,063 28,407,755 30,523,493 | 12/31/15 196,748,399 24,905,824 30,869,161 29,410,618 33,586,659 33,673,825 30,812,993 28,425,124 30,691,917 | 1.0018 1.0027 1.0022 1.0070 1.0064 1.0038 1.0061 1.0006 1.0055 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 | 12/31/15 196,748,399 24,905,824 30,869,161 29,410,618 33,586,659 33,673,825 30,812,993 28,425,124 30,691,917 | 197,120,752 24,968,516 30,906,041 29,449,539 33,662,925 33,785,304 30,851,693 28,465,594 30,754,410 | 1.0019 1.0025 1.0012 1.0013 1.0023 1.0033 1.0013 1.0014 1.0020 |
| Prior to 1986 1986 1987 1988 1989 1990 1991 1991 1992 1993 1994 | 12/31/14 196,396,499 24,838,291 30,802,312 29,207,321 33,373,743 33,545,140 30,627,063 28,407,755 30,523,493 23,288,984 | 12/31/15 196,748,399 24,905,824 30,869,161 29,410,618 33,586,659 33,673,825 30,812,993 28,425,124 30,691,917 23,365,639 | 1.0018 1.0027 1.0022 1.0070 1.0064 1.0038 1.0061 1.0006 1.0055 1.0033 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 | 12/31/15 196,748,399 24,905,824 30,869,161 29,410,618 33,586,659 33,673,825 30,812,993 28,425,124 30,691,917 23,365,639 | 197,120,752 24,968,516 30,906,041 29,449,539 33,662,925 33,785,304 30,851,693 28,465,594 30,754,410 23,724,508 | 1.0019 1.0025 1.0012 1.0013 1.0023 1.0033 1.0013 1.0014 1.0020 1.0154 |
| Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 | 12/31/14 196,396,499 24,838,291 30,802,312 29,207,321 33,373,743 33,545,140 30,627,063 28,407,755 30,523,493 23,288,984 25,059,614 | 12/31/15 196,748,399 24,905,824 30,869,161 29,410,618 33,586,659 33,673,825 30,812,993 28,425,124 30,691,917 23,365,639 25,118,724 | 1.0018 1.0027 1.0022 1.0070 1.0064 1.0038 1.0061 1.0006 1.0055 1.0033 1.0024 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 | 12/31/15 196,748,399 24,905,824 30,869,161 29,410,618 33,586,659 33,673,825 30,812,993 28,425,124 30,691,917 23,365,639 25,118,724 | 197,120,752 24,968,516 30,906,041 29,449,539 33,662,925 33,785,304 30,851,693 28,465,594 30,754,410 23,724,508 25,174,416 | 1.0019 1.0025 1.0012 1.0013 1.0023 1.0033 1.0013 1.0014 1.0020 1.0154 1.0022 |
| Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 | 12/31/14 196,396,499 24,838,291 30,802,312 29,207,321 33,373,743 33,545,140 30,627,063 28,407,755 30,523,493 23,288,984 25,059,614 29,984,511 | 12/31/15 196,748,399 24,905,824 30,869,161 29,410,618 33,586,659 33,673,825 30,812,993 28,425,124 30,691,917 23,365,639 25,118,724 30,089,832 | 1.0018 1.0027 1.0022 1.0070 1.0064 1.0038 1.0061 1.0006 1.0055 1.0033 1.0024 1.0035 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 | 12/31/15 196,748,399 24,905,824 30,869,161 29,410,618 33,586,659 33,673,825 30,812,993 28,425,124 30,691,917 23,365,639 25,118,724 30,089,832 | 197,120,752 24,968,516 30,906,041 29,449,539 33,662,925 33,785,304 30,851,693 28,465,594 30,754,410 23,724,508 25,174,416 30,180,968 | 1.0019 1.0025 1.0012 1.0013 1.0023 1.0033 1.0013 1.0014 1.0020 1.0154 1.0022 1.0030 |
| Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 | 12/31/14 196,396,499 24,838,291 30,802,312 29,207,321 33,373,743 30,627,063 28,407,755 30,523,493 23,288,984 25,059,614 29,984,511 29,431,336 | 12/31/15 196,748,399 24,905,824 30,869,161 29,410,618 33,586,659 33,673,825 30,812,993 28,425,124 30,691,917 23,365,639 25,118,724 30,089,832 29,538,255 | 1.0018 1.0027 1.0022 1.0070 1.0064 1.0038 1.0061 1.0006 1.0055 1.0033 1.0024 1.0035 1.0036 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 | 12/31/15 196,748,399 24,905,824 30,869,161 29,410,618 33,586,659 33,673,825 30,812,993 28,425,124 30,691,917 23,365,639 25,118,724 30,089,832 29,538,255 | 197,120,752 24,968,516 30,906,041 29,449,539 33,662,925 33,785,304 30,851,693 28,465,594 30,754,410 23,724,508 25,174,416 30,180,968 29,618,500 | 1.0019 1.0025 1.0012 1.0013 1.0023 1.0033 1.0014 1.0020 1.0154 1.0022 1.0030 1.0027 |
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| Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 | 12/31/14 196,396,499 24,838,291 30,802,312 29,207,321 33,373,743 33,545,140 30,627,063 28,407,755 30,523,493 23,288,984 25,059,614 29,984,511 29,431,336 24,702,205 30,228,041 37,348,367 33,245,650 36,593,873 36,747,439 39,560,119 39,346,231 39,429,449 37,409,684 34,273,280 | 12/31/15 196,748,399 24,905,824 30,869,161 29,410,618 33,586,659 33,673,825 30,812,993 28,425,124 30,691,917 23,365,639 25,118,724 30,089,832 29,538,255 25,080,112 30,287,733 37,732,920 33,544,938 36,996,305 37,023,260 39,920,152 40,058,297 41,047,665 38,151,658 35,647,567 | 1.0018 1.0027 1.0022 1.0070 1.0064 1.0038 1.0061 1.0006 1.0055 1.0033 1.0024 1.0035 1.0036 1.0153 1.0020 1.0103 1.0090 1.0110 1.0075 1.0091 1.0181 1.0410 1.0198 1.0401 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 | 12/31/15 196,748,399 24,905,824 30,869,161 29,410,618 33,586,659 33,673,825 30,812,993 28,425,124 30,691,917 23,365,639 25,118,724 30,089,832 29,538,255 25,080,112 30,287,733 37,732,920 33,544,938 36,996,305 37,007,967 39,920,152 40,058,297 40,985,112 37,920,009 35,000,945 | 197,120,752 24,968,516 30,906,041 29,449,539 33,662,925 33,785,304 30,754,410 23,724,508 25,174,416 30,180,968 29,618,500 25,142,145 30,602,183 37,818,676 37,125,959 37,277,302 40,168,806 41,214,938 41,913,458 39,358,678 35,673,101 | 1.0019 1.0025 1.0012 1.0013 1.0023 1.0033 1.0014 1.0020 1.0154 1.0022 1.0030 1.0027 1.0025 1.0104 1.0023 1.0056 1.0035 1.0073 1.0062 1.0289 1.0227 1.0379 1.0192 |
| Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 | 12/31/14 196,396,499 24,838,291 30,802,312 29,207,321 33,373,743 33,545,140 30,627,063 28,407,755 30,523,493 23,288,984 25,059,614 29,984,511 29,431,336 24,702,205 30,228,041 37,348,367 33,245,650 36,593,873 36,747,439 39,560,119 39,346,231 39,429,449 37,409,684 34,273,280 32,628,733 | 12/31/15 196,748,399 24,905,824 30,869,161 29,410,618 33,586,659 33,673,825 30,812,993 28,425,124 30,691,917 23,365,639 25,118,724 30,089,832 29,538,255 25,080,112 30,287,733 37,732,920 33,544,938 36,996,305 37,023,260 39,920,152 40,058,297 41,047,665 38,151,658 35,647,567 35,556,416 | 1.0018 1.0027 1.0022 1.0070 1.0064 1.0038 1.0061 1.0006 1.0055 1.0033 1.0024 1.0035 1.0036 1.0153 1.0020 1.0103 1.0090 1.0110 1.0075 1.0091 1.0181 1.0410 1.0198 1.0401 1.0897 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 | 12/31/15 196,748,399 24,905,824 30,869,161 29,410,618 33,586,659 33,673,825 30,812,993 28,425,124 30,691,917 23,365,639 25,118,724 30,089,832 29,538,255 25,080,112 30,287,733 37,732,920 33,544,938 36,996,305 37,007,967 39,920,152 40,058,297 40,985,112 37,920,009 35,000,945 34,477,520 | 197,120,752 24,968,516 30,906,041 29,449,539 33,662,925 33,785,304 30,754,410 23,724,508 25,174,416 30,180,968 29,618,500 25,142,145 30,602,183 37,818,676 33,732,676 37,125,959 37,277,302 40,168,806 41,214,938 41,913,458 39,358,678 35,673,101 36,505,243 | 1.0019 1.0025 1.0012 1.0013 1.0023 1.0033 1.0014 1.0020 1.0154 1.0022 1.0030 1.0027 1.0025 1.0104 1.0023 1.0056 1.0035 1.0073 1.0062 1.0289 1.0227 1.0379 1.0192 1.0588 |
| Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 | 12/31/14 196,396,499 24,838,291 30,802,312 29,207,321 33,373,743 33,545,140 30,627,063 28,407,755 30,523,493 23,288,984 25,059,614 29,984,511 29,431,336 24,702,205 30,228,041 37,348,367 33,245,650 36,593,873 36,747,439 39,560,119 39,346,231 39,4429,449 37,409,684 34,273,280 32,628,733 30,494,056 | 12/31/15 196,748,399 24,905,824 30,869,161 29,410,618 33,586,659 33,673,825 30,812,993 28,425,124 30,691,917 23,365,639 25,118,724 30,089,832 29,538,255 25,080,112 30,287,733 37,732,920 33,544,938 36,996,305 37,023,260 39,920,152 40,058,297 41,047,665 38,151,658 35,647,567 35,556,416 33,221,795 | 1.0018 1.0027 1.0022 1.0070 1.0064 1.0038 1.0061 1.0006 1.0055 1.0033 1.0024 1.0035 1.0036 1.0153 1.0020 1.0103 1.0090 1.0110 1.0075 1.0091 1.0181 1.0410 1.0198 1.0401 1.0897 1.0895 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 | 12/31/15 196,748,399 24,905,824 30,869,161 29,410,618 33,586,659 33,673,825 30,812,993 28,425,124 30,691,917 23,365,639 25,118,724 30,089,832 29,538,255 25,080,112 30,287,733 37,732,920 33,544,938 36,996,305 37,007,967 39,920,152 40,058,297 40,985,112 37,920,009 35,000,945 34,477,520 32,982,803 | 197,120,752 24,968,516 30,906,041 29,449,539 33,662,925 33,785,304 30,851,693 28,465,594 30,754,410 23,724,508 25,174,416 30,180,968 29,618,500 25,142,145 30,602,183 37,818,676 33,732,676 37,125,959 37,277,302 40,168,806 41,214,938 41,913,458 39,358,678 35,673,101 36,505,243 34,748,525 | 1.0019 1.0025 1.0012 1.0013 1.0023 1.0033 1.0014 1.0020 1.0154 1.0022 1.0030 1.0027 1.0025 1.0104 1.0023 1.0056 1.0035 1.0073 1.0062 1.0289 1.0227 1.0379 1.0192 1.0588 1.0535 |
| Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 | 12/31/14 196,396,499 24,838,291 30,802,312 29,207,321 33,373,743 33,545,140 30,627,063 28,407,755 30,523,493 23,288,984 25,059,614 29,984,511 29,431,336 24,702,205 30,228,041 37,348,367 33,245,650 36,593,873 36,747,439 39,560,119 39,346,231 39,429,449 37,409,684 34,273,280 32,628,733 30,494,056 26,780,273 | 12/31/15 196,748,399 24,905,824 30,869,161 29,410,618 33,586,659 33,673,825 30,812,993 28,425,124 30,691,917 23,365,639 25,118,724 30,089,832 29,538,255 25,080,112 30,287,733 37,732,920 33,544,938 36,996,305 37,023,260 39,920,152 40,058,297 41,047,665 38,151,658 35,647,567 35,556,416 33,221,795 31,178,374 | 1.0018 1.0027 1.0022 1.0070 1.0064 1.0038 1.0061 1.0006 1.0055 1.0033 1.0024 1.0035 1.0036 1.0153 1.0020 1.0103 1.0090 1.0110 1.0075 1.0091 1.0181 1.0410 1.0198 1.0401 1.0897 1.0895 1.1642 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 | 12/31/15 196,748,399 24,905,824 30,869,161 29,410,618 33,586,659 33,673,825 30,812,993 28,425,124 30,691,917 23,365,639 25,118,724 30,089,832 29,538,255 25,080,112 30,287,733 37,732,920 33,544,938 36,996,305 37,007,967 39,920,152 40,058,297 40,985,112 37,920,009 35,000,945 34,477,520 32,982,803 31,101,777 | 197,120,752 24,968,516 30,906,041 29,449,539 33,662,925 33,785,304 30,851,693 28,465,594 30,754,410 23,724,508 25,174,416 30,180,968 29,618,500 25,142,145 30,602,183 37,818,676 33,732,676 37,125,959 37,277,302 40,168,806 41,214,938 41,913,458 39,358,678 35,673,101 36,505,243 34,748,525 32,768,593 | 1.0019 1.0025 1.0012 1.0013 1.0023 1.0033 1.0013 1.0014 1.0020 1.0154 1.0022 1.0030 1.0027 1.0025 1.0104 1.0023 1.0056 1.0035 1.0073 1.0062 1.0289 1.0227 1.0379 1.0192 1.0588 1.0535 1.0536 |
| Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 | 12/31/14 196,396,499 24,838,291 30,802,312 29,207,321 33,373,743 33,545,140 30,627,063 28,407,755 30,523,493 23,288,984 25,059,614 29,984,511 29,431,336 24,702,205 30,228,041 37,348,367 33,245,650 36,593,873 36,747,439 39,560,119 39,346,231 39,429,449 37,409,684 34,273,280 32,628,733 30,494,056 26,780,273 16,082,348 | 12/31/15 196,748,399 24,905,824 30,869,161 29,410,618 33,586,659 33,673,825 30,812,993 28,425,124 30,691,917 23,365,639 25,118,724 30,089,832 29,538,255 25,080,112 30,287,733 37,732,920 33,544,938 36,996,305 37,023,260 39,920,152 40,058,297 41,047,665 38,151,658 35,647,567 35,556,416 33,221,795 31,178,374 23,271,713 | 1.0018 1.0027 1.0022 1.0070 1.0064 1.0038 1.0061 1.0055 1.0033 1.0024 1.0035 1.0036 1.0153 1.0020 1.0103 1.0090 1.0110 1.0075 1.0091 1.0181 1.0410 1.0198 1.0401 1.0897 1.0895 1.1642 1.4470 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 | 12/31/15 196,748,399 24,905,824 30,869,161 29,410,618 33,586,659 33,673,825 30,812,993 28,425,124 30,691,917 23,365,639 25,118,724 30,089,832 29,538,255 25,080,112 30,287,733 37,732,920 33,544,938 36,996,305 37,007,967 39,920,152 40,058,297 40,985,112 37,920,009 35,000,945 34,477,520 32,982,803 31,101,777 23,153,782 | 197,120,752 24,968,516 30,906,041 29,449,539 33,662,925 33,785,304 30,851,693 28,465,594 30,754,410 23,724,508 25,174,416 30,180,968 29,618,500 25,142,145 30,602,183 37,818,676 37,125,959 37,277,302 40,168,806 41,214,938 41,913,458 39,358,678 35,673,101 36,505,243 34,748,525 32,768,593 28,587,638 | 1.0019 1.0025 1.0012 1.0013 1.0023 1.0033 1.0013 1.0014 1.0020 1.0154 1.0022 1.0030 1.0027 1.0025 1.0104 1.0023 1.0056 1.0035 1.0073 1.0062 1.0289 1.0227 1.0379 1.0192 1.0588 1.0535 1.0536 1.2347 |

NOTE: So as to maximize the use of available data, the companies used in one stage of development were allowed to be independent of those used in the other stage of development; therefore, the figures shown at each valuation may vary.

2015

2016

1,788,691

10,455,996

1,386,181

1,788,691

2015

5.8456

TABLE I - E - ADJUSTED TO POST-HB175, PRE-HB373 LEVEL

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

MEDICAL PAID LOSSES

| Policy Year Valued | As of 12/31/12 | As of 12/31/13 | Ratio to Prior Year | Policy Year Valued | As of 12/31/13 | As of 12/31/14 | Ratio to Prior Year |
|-------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Prior | | | | Prior | | | |
| to 1986 | 78,435,375 | 81,101,041 | 1.0340 | to 1986 | 77,997,020 | 79,570,002 | 1.0202 |
| 1986 | 11,318,285 | 11,469,229 | 1.0133 | 1986 | 10,740,210 | 10,797,014 | 1.0053 |
| 1987 | 16,533,146 | 17,238,128 | 1.0426 | 1987 | 16,010,413 | 16,236,198 | 1.0141 |
| 1988 | 16,447,732 | 16,631,170 | 1.0112 | 1988 | 16,059,161 | 16,401,566 | 1.0213 |
| 1989 | 21,777,384 | 22,251,288 | 1.0218 | 1989 | 21,660,569 | 22,328,566 | 1.0308 |
| 1990 | 19,579,150 | 20,081,234 | 1.0256 | 1990 | 18,558,554 | 18,786,657 | 1.0123 |
| 1991 | 19,562,424 | 19,735,105 | 1.0088 | 1991 | 18,326,227 | 18,524,064 | 1.0128 |
| 1992 | 25,014,068 | 25,892,944 | 1.0351 | 1992 | 24,511,792 | 25,093,371 | 1.0237 |
| 1993 | 21,742,714 | 22,083,225 | 1.0157 | 1993 | 20,840,705 | 21,356,527 | 1.0237 |
| 1994 | 19,310,941 | 19,573,159 | 1.0137 | 1994 | 17,480,988 | 17,934,775 | 1.0248 |
| 1995 | | | | 1995 | | | |
| | 21,386,957 | 22,021,042 | 1.0296 | | 19,335,571 | 19,617,060 | 1.0146 |
| 1996 | 25,778,807 | 26,541,616 | 1.0296 | 1996 | 25,213,592 | 25,663,007 | 1.0178 |
| 1997 | 23,626,577 | 24,049,400 | 1.0179 | 1997 | 22,941,993 | 23,454,486 | 1.0223 |
| 1998 | 22,999,799 | 23,239,463 | 1.0104 | 1998 | 21,394,327 | 21,493,758 | 1.0046 |
| 1999 | 29,507,881 | 29,926,882 | 1.0142 | 1999 | 25,559,440 | 25,815,377 | 1.0100 |
| 2000 | 36,762,135 | 38,057,513 | 1.0352 | 2000 | 34,850,464 | 35,592,449 | 1.0213 |
| 2001 | 28,698,952 | 29,367,949 | 1.0233 | 2001 | 25,466,041 | 26,005,906 | 1.0212 |
| 2002 | 36,216,972 | 37,835,304 | 1.0447 | 2002 | 34,282,996 | 37,207,862 | 1.0853 |
| 2003 | 35,476,803 | 36,872,421 | 1.0393 | 2003 | 35,442,829 | 36,563,385 | 1.0316 |
| 2004 | 39,827,614 | 40,893,321 | 1.0268 | 2004 | 39,455,105 | 40,607,401 | 1.0292 |
| 2005 | 39,889,484 | 41,386,462 | 1.0375 | 2005 | 39,871,354 | 40,985,720 | 1.0279 |
| 2006 | 37,706,122 | 39,454,395 | 1.0464 | 2006 | 38,818,303 | 40,585,627 | 1.0455 |
| 2007 | 40,203,726 | 42,076,065 | 1.0466 | 2007 | 40,634,113 | 42,079,168 | 1.0356 |
| 2008 | 37,534,487 | 40,866,217 | 1.0888 | 2008 | 39,627,626 | 41,689,897 | 1.0520 |
| 2009 | 36,806,081 | 40,578,902 | 1.1025 | 2009 | 40,127,326 | 42,434,434 | 1.0575 |
| 2010 | 36,839,909 | 43,465,632 | 1.1799 | 2010 | 42,106,316 | 47,817,143 | 1.1356 |
| 2011 | 28,702,939 | 38,890,130 | 1.3549 | 2011 | 38,501,698 | 43,073,171 | 1.1187 |
| 2012 | 4,548,276 | 23,691,030 | 5.2088 | 2012 | 23,489,899 | 32,027,669 | 1.3635 |
| | | | | | -,, | - ,- , | |
| 2013 | | 5.229.946 | | 2013 | 5.109.384 | 23.898.255 | 4.6773 |
| 2013 | | 5,229,946 | | 2013 2014 | 5,109,384 | 23,898,255 4,364,034 | 4.6773 |
| 2013 Policy Year Valued | As of 12/31/14 | 5,229,946 As of 12/31/15 | Ratio to Prior Year | | 5,109,384 As of 12/31/15 | | 4.6773 Ratio to Prior Year |
| Policy Year | | As of | | 2014 Policy Year | As of | 4,364,034 As of | Ratio to |
| Policy Year Valued Prior | 12/31/14 | As of | | 2014 Policy Year Valued | As of | 4,364,034 As of | Ratio to |
| Policy Year Valued Prior to 1986 | 12/31/14 81,925,150 | As of 12/31/15 | Prior Year 1.0137 | Policy Year Valued Prior to 1986 | As of 12/31/15 | 4,364,034 As of 12/31/16 84,176,980 | Ratio to Prior Yea |
| Policy Year Valued Prior to 1986 1986 | 12/31/14 81,925,150 11,471,968 | As of 12/31/15 83,046,591 11,548,216 | 1.0137 1.0066 | Policy Year Valued Prior to 1986 1986 | As of 12/31/15 83,046,242 11,547,345 | 4,364,034 As of 12/31/16 84,176,980 11,587,707 | Ratio to Prior Yea 1.0136 1.0035 |
| Policy Year Valued Prior to 1986 1986 1987 | 12/31/14 81,925,150 11,471,968 17,273,717 | As of 12/31/15 83,046,591 11,548,216 17,546,929 | 1.0137 1.0066 1.0158 | Policy Year Valued Prior to 1986 1986 1987 | As of 12/31/15 83,046,242 11,547,345 17,546,113 | 4,364,034 As of 12/31/16 84,176,980 11,587,707 17,992,605 | Ratio to Prior Yea 1.0136 1.0035 1.0254 |
| Policy Year Valued Prior to 1986 1986 1987 1988 | 81,925,150 11,471,968 17,273,717 16,872,324 | As of 12/31/15 83,046,591 11,548,216 17,546,929 17,025,365 | 1.0137 1.0066 1.0158 1.0091 | Policy Year Valued Prior to 1986 1986 1987 1988 | As of 12/31/15 83,046,242 11,547,345 17,546,113 17,025,890 | 4,364,034 As of 12/31/16 84,176,980 11,587,707 17,992,605 17,112,506 | Ratio to Prior Yea 1.0136 1.0035 1.0254 1.0051 |
| Policy Year Valued Prior to 1986 1986 1987 1988 1989 | 81,925,150 11,471,968 17,273,717 16,872,324 22,812,748 | As of 12/31/15 83,046,591 11,548,216 17,546,929 17,025,365 23,728,761 | 1.0137 1.0066 1.0158 1.0091 1.0402 | Policy Year Valued Prior to 1986 1986 1987 1988 1989 | As of 12/31/15 83,046,242 11,547,345 17,546,113 17,025,890 23,728,397 | 4,364,034 As of 12/31/16 84,176,980 11,587,707 17,992,605 17,112,506 23,933,062 | Ratio to Prior Yea 1.0136 1.0035 1.0254 1.0051 1.0086 |
| Policy Year Valued Prior to 1986 1986 1987 1988 1989 1990 | 81,925,150 11,471,968 17,273,717 16,872,324 22,812,748 20,130,386 | As of 12/31/15 83,046,591 11,548,216 17,546,929 17,025,365 23,728,761 20,408,275 | 1.0137 1.0066 1.0158 1.0091 1.0402 1.0138 | 2014 Policy Year Valued Prior to 1986 1986 1987 1988 1989 1990 | As of 12/31/15 83,046,242 11,547,345 17,546,113 17,025,890 23,728,397 20,408,181 | 4,364,034 As of 12/31/16 84,176,980 11,587,707 17,992,605 17,112,506 23,933,062 20,565,216 | Ratio to Prior Yea 1.0136 1.0035 1.0254 1.0051 1.0086 1.0077 |
| Policy Year Valued Prior to 1986 1986 1987 1988 1989 1990 1991 | 81,925,150 11,471,968 17,273,717 16,872,324 22,812,748 20,130,386 19,736,937 | As of 12/31/15 83,046,591 11,548,216 17,546,929 17,025,365 23,728,761 20,408,275 20,058,407 | 1.0137 1.0066 1.0158 1.0091 1.0402 1.0138 1.0163 | Policy Year Valued Prior to 1986 1986 1987 1988 1989 1990 1991 | As of 12/31/15 83,046,242 11,547,345 17,546,113 17,025,890 23,728,397 20,408,181 20,059,648 | 4,364,034 As of 12/31/16 84,176,980 11,587,707 17,992,605 17,112,506 23,933,062 20,565,216 20,131,546 | Ratio to Prior Yea 1.0136 1.0035 1.0254 1.0051 1.0086 1.0077 1.0036 |
| Policy Year Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 | 81,925,150 11,471,968 17,273,717 16,872,324 22,812,748 20,130,386 19,736,937 26,288,805 | As of 12/31/15 83,046,591 11,548,216 17,546,929 17,025,365 23,728,761 20,408,275 20,058,407 27,105,264 | 1.0137 1.0066 1.0158 1.0091 1.0402 1.0138 1.0163 1.0311 | Policy Year Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 | As of 12/31/15 83,046,242 11,547,345 17,546,113 17,025,890 23,728,397 20,408,181 20,059,648 27,106,440 | 4,364,034 As of 12/31/16 84,176,980 11,587,707 17,992,605 17,112,506 23,933,062 20,565,216 20,131,546 27,837,754 | Ratio to Prior Yea 1.0136 1.0035 1.0254 1.0051 1.0086 1.0077 1.0036 1.0270 |
| Policy Year Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 | 81,925,150 11,471,968 17,273,717 16,872,324 22,812,748 20,130,386 19,736,937 26,288,805 22,225,025 | As of 12/31/15 83,046,591 11,548,216 17,546,929 17,025,365 23,728,761 20,408,275 20,058,407 27,105,264 22,547,333 | 1.0137 1.0066 1.0158 1.0091 1.0402 1.0138 1.0163 1.0311 1.0145 | Policy Year Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 | As of 12/31/15 83,046,242 11,547,345 17,546,113 17,025,890 23,728,397 20,408,181 20,059,648 27,106,440 22,548,077 | 4,364,034 As of 12/31/16 84,176,980 11,587,707 17,992,605 17,112,506 23,933,062 20,565,216 20,131,546 27,837,754 22,824,514 | Ratio to Prior Yea 1.0136 1.0035 1.0254 1.0051 1.0086 1.0077 1.0036 1.0270 1.0123 |
| Policy Year Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 | 81,925,150 11,471,968 17,273,717 16,872,324 22,812,748 20,130,386 19,736,937 26,288,805 22,225,025 19,915,164 | As of 12/31/15 83,046,591 11,548,216 17,546,929 17,025,365 23,728,761 20,408,275 20,058,407 27,105,264 22,547,333 20,069,490 | 1.0137 1.0066 1.0158 1.0091 1.0402 1.0138 1.0163 1.0311 1.0145 1.0077 | Policy Year Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 | As of 12/31/15 83,046,242 11,547,345 17,546,113 17,025,890 23,728,397 20,408,181 20,059,648 27,106,440 22,548,077 20,068,554 | 4,364,034 As of 12/31/16 84,176,980 11,587,707 17,992,605 17,112,506 23,933,062 20,565,216 20,131,546 27,837,754 22,824,514 20,434,865 | Ratio to Prior Yea 1.0136 1.0035 1.0254 1.0051 1.0086 1.0077 1.0036 1.0270 1.0123 1.0183 |
| Policy Year Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 | 81,925,150 11,471,968 17,273,717 16,872,324 22,812,748 20,130,386 19,736,937 26,288,805 22,225,025 19,915,164 22,181,760 | As of 12/31/15 83,046,591 11,548,216 17,546,929 17,025,365 23,728,761 20,408,275 20,058,407 27,105,264 22,547,333 20,069,490 22,333,768 | 1.0137 1.0066 1.0158 1.0091 1.0402 1.0138 1.0163 1.0311 1.0145 1.0077 1.0069 | Policy Year Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 | As of 12/31/15 83,046,242 11,547,345 17,546,113 17,025,890 23,728,397 20,408,181 20,059,648 27,106,440 22,548,077 20,068,554 22,334,991 | 4,364,034 As of 12/31/16 84,176,980 11,587,707 17,992,605 17,112,506 23,933,062 20,565,216 20,131,546 27,837,754 22,824,514 20,434,865 22,557,762 | Ratio to Prior Yea 1.0136 1.0035 1.0254 1.0051 1.0086 1.0077 1.0036 1.0270 1.0123 1.0183 1.0100 |
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| Policy Year Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 | 81,925,150 11,471,968 17,273,717 16,872,324 22,812,748 20,130,386 19,736,937 26,288,805 22,225,025 19,915,164 22,181,760 26,637,398 23,848,420 21,238,902 | As of 12/31/15 83,046,591 11,548,216 17,546,929 17,025,365 23,728,761 20,408,275 20,058,407 27,105,264 22,547,333 20,069,490 22,333,768 27,210,429 24,084,841 21,521,305 | 1.0137 1.0066 1.0158 1.0091 1.0402 1.0138 1.0163 1.0311 1.0145 1.0077 1.0069 1.0215 1.0099 1.0133 | 2014 Policy Year Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 | As of 12/31/15 83,046,242 11,547,345 17,546,113 17,025,890 23,728,397 20,408,181 20,059,648 27,106,440 22,548,077 20,068,554 22,334,991 27,209,618 24,083,294 21,520,001 | 4,364,034 As of 12/31/16 84,176,980 11,587,707 17,992,605 17,112,506 23,933,062 20,565,216 20,131,546 27,837,754 22,824,514 20,434,865 22,557,762 27,600,711 24,681,588 21,831,655 | Ratio to Prior Yea 1.0136 1.0035 1.0254 1.0051 1.0086 1.0077 1.0133 1.01123 1.0183 1.0100 1.0144 1.0248 1.0145 |
| Policy Year Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 | 81,925,150 11,471,968 17,273,717 16,872,324 22,812,748 20,130,386 19,736,937 26,288,805 22,225,025 19,915,164 22,181,760 26,637,398 23,848,420 21,238,902 28,434,735 | As of 12/31/15 83,046,591 11,548,216 17,546,929 17,025,365 23,728,761 20,408,275 20,058,407 27,105,264 22,547,333 20,069,490 22,333,768 27,210,429 24,084,841 21,521,305 28,875,300 | 1.0137 1.0066 1.0158 1.0091 1.0402 1.0138 1.0163 1.0311 1.0145 1.0077 1.0069 1.0215 1.0099 1.0133 1.0155 | 2014 Policy Year Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 | As of 12/31/15 83,046,242 11,547,345 17,546,113 17,025,890 23,728,397 20,408,181 20,059,648 27,106,440 22,548,077 20,068,554 22,334,991 27,209,618 24,083,294 21,520,001 28,874,179 | 4,364,034 As of 12/31/16 84,176,980 11,587,707 17,992,605 17,112,506 23,933,062 20,565,216 20,131,546 27,837,754 22,824,514 20,434,865 22,557,762 27,600,711 24,681,588 21,831,655 29,046,387 | Ratio to Prior Yea 1.0136 1.0035 1.0254 1.0086 1.0077 1.0036 1.0270 1.0123 1.0183 1.0100 1.0144 1.0248 1.0145 1.0060 |
| Policy Year Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 | 81,925,150 11,471,968 17,273,717 16,872,324 22,812,748 20,130,386 19,736,937 26,288,805 22,225,025 19,915,164 22,181,760 26,637,398 23,848,420 21,238,902 28,434,735 35,325,803 | As of 12/31/15 83,046,591 11,548,216 17,546,929 17,025,365 23,728,761 20,408,275 20,058,407 27,105,264 22,547,333 20,069,490 22,333,768 27,210,429 24,084,841 21,521,305 28,875,300 36,225,180 | 1.0137 1.0066 1.0158 1.0091 1.0402 1.0138 1.0163 1.0311 1.0145 1.0077 1.0069 1.0215 1.0099 1.0133 1.0155 1.0255 | 2014 Policy Year Valued Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 | As of 12/31/15 83,046,242 11,547,345 17,546,113 17,025,890 23,728,397 20,408,181 20,059,648 27,106,440 22,548,077 20,068,554 22,334,991 27,209,618 24,083,294 21,520,001 28,874,179 36,222,956 | 4,364,034 As of 12/31/16 84,176,980 11,587,707 17,992,605 17,112,506 23,933,062 20,565,216 20,131,546 27,837,754 22,824,514 20,434,865 22,557,762 27,600,711 24,681,588 21,831,655 29,046,387 36,519,415 | Ratio to Prior Yea 1.0136 1.0035 1.0254 1.0086 1.0077 1.0036 1.0270 1.0123 1.0183 1.0100 1.0144 1.0248 1.0145 1.0060 1.0082 |
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| Policy Year Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 | 81,925,150 11,471,968 17,273,717 16,872,324 22,812,748 20,130,386 19,736,937 26,288,805 22,225,025 19,915,164 22,181,760 26,637,398 23,848,420 21,238,902 28,434,735 35,325,803 28,802,306 38,954,342 36,201,259 42,054,261 | As of 12/31/15 83,046,591 11,548,216 17,546,929 17,025,365 23,728,761 20,408,275 20,058,407 27,105,264 22,547,333 20,069,490 22,333,768 27,210,429 24,084,841 21,521,305 28,875,300 36,225,180 29,204,956 41,112,463 36,977,878 43,480,363 | 1.0137 1.0066 1.0158 1.0091 1.0402 1.0138 1.0163 1.0311 1.0145 1.0077 1.0069 1.0215 1.0099 1.0133 1.0155 1.0255 1.0255 1.0140 1.0554 1.0215 1.0339 | 2014 Policy Year Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 | As of 12/31/15 83,046,242 11,547,345 17,546,113 17,025,890 23,728,397 20,408,181 20,059,648 27,106,440 22,548,077 20,068,554 22,334,991 27,209,618 24,083,294 21,520,001 28,874,179 36,222,956 29,204,127 41,112,911 36,947,568 43,476,439 | 4,364,034 As of 12/31/16 84,176,980 11,587,707 17,992,605 17,112,506 23,933,062 20,565,216 20,131,546 27,837,754 22,824,514 20,434,865 22,557,762 27,600,711 24,681,588 21,831,655 29,046,387 36,519,415 30,163,033 42,010,640 37,745,676 44,511,410 | Ratio to Prior Year 1.0136 1.0035 1.0254 1.0051 1.0086 1.0077 1.0036 1.0270 1.0123 1.0183 1.0100 1.0144 1.0248 1.0145 1.0060 1.0082 1.0328 1.0218 1.0218 1.0218 1.0218 |
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| Policy Year Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 | 81,925,150 11,471,968 17,273,717 16,872,324 22,812,748 20,130,386 19,736,937 26,288,805 22,225,025 19,915,164 22,181,760 26,637,398 23,848,420 21,238,902 28,434,735 35,325,803 28,802,306 38,954,342 36,201,259 42,054,261 | As of 12/31/15 83,046,591 11,548,216 17,546,929 17,025,365 23,728,761 20,408,275 20,058,407 27,105,264 22,547,333 20,069,490 22,333,768 27,210,429 24,084,841 21,521,305 28,875,300 36,225,180 29,204,956 41,112,463 36,977,878 43,480,363 | 1.0137 1.0066 1.0158 1.0091 1.0402 1.0138 1.0163 1.0311 1.0145 1.0077 1.0069 1.0215 1.0099 1.0133 1.0155 1.0255 1.0255 1.0140 1.0554 1.0215 1.0339 | 2014 Policy Year Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 | As of 12/31/15 83,046,242 11,547,345 17,546,113 17,025,890 23,728,397 20,408,181 20,059,648 27,106,440 22,548,077 20,068,554 22,334,991 27,209,618 24,083,294 21,520,001 28,874,179 36,222,956 29,204,127 41,112,911 36,947,568 43,476,439 | 4,364,034 As of 12/31/16 84,176,980 11,587,707 17,992,605 17,112,506 23,933,062 20,565,216 20,131,546 27,837,754 22,824,514 20,434,865 22,557,762 27,600,711 24,681,588 21,831,655 29,046,387 36,519,415 30,163,033 42,010,640 37,745,676 44,511,410 | Ratio to Prior Year 1.0136 1.0035 1.0254 1.0051 1.0086 1.0077 1.0036 1.0270 1.0123 1.0183 1.0100 1.0144 1.0248 1.0145 1.0060 1.0082 1.0328 1.0218 1.0218 1.0218 1.0218 |
| Policy Year Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 | 81,925,150 11,471,968 17,273,717 16,872,324 22,812,748 20,130,386 19,736,937 26,288,805 22,225,025 19,915,164 22,181,760 26,637,398 23,848,420 21,238,902 28,434,735 35,325,803 28,802,306 38,954,342 36,201,259 42,054,261 42,538,811 | As of 12/31/15 83,046,591 11,548,216 17,546,929 17,025,365 23,728,761 20,408,275 20,058,407 27,105,264 22,547,333 20,069,490 22,333,768 27,210,429 24,084,841 21,521,305 28,875,300 36,225,180 29,204,956 41,112,463 36,977,878 43,480,363 43,354,270 | 1.0137 1.0066 1.0158 1.0091 1.0402 1.0138 1.0163 1.0311 1.0145 1.0077 1.0069 1.0215 1.0099 1.0133 1.0155 1.0255 1.0140 1.0554 1.0215 1.0339 1.0192 | 2014 Policy Year Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 | As of 12/31/15 83,046,242 11,547,345 17,546,113 17,025,890 23,728,397 20,408,181 20,059,648 27,106,440 22,548,077 20,068,554 22,334,991 27,209,618 24,083,294 21,520,001 28,874,179 36,222,956 29,204,127 41,112,911 36,947,568 43,476,439 43,350,723 | 4,364,034 As of 12/31/16 84,176,980 11,587,707 17,992,605 17,112,506 23,933,062 20,565,216 20,131,546 27,837,754 22,824,514 20,434,865 22,557,762 27,600,711 24,681,588 21,831,655 29,046,387 36,519,415 30,163,033 42,010,640 37,745,676 44,511,410 45,233,580 | Ratio to Prior Year 1.0136 1.0035 1.0254 1.0051 1.0086 1.0077 1.0036 1.0270 1.0123 1.0183 1.0100 1.0144 1.0248 1.0145 1.0060 1.0082 1.0328 1.0218 1.0218 1.0218 1.0218 |
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| Policy Year Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 | 81,925,150 11,471,968 17,273,717 16,872,324 22,812,748 20,130,386 19,736,937 26,288,805 22,225,025 19,915,164 22,181,760 26,637,398 23,848,420 21,238,902 28,434,735 35,325,803 28,802,306 38,954,342 36,201,259 42,054,261 42,538,811 41,235,375 43,628,997 | As of 12/31/15 83,046,591 11,548,216 17,546,929 17,025,365 23,728,761 20,408,275 20,058,407 27,105,264 22,547,333 20,069,490 22,333,768 27,210,429 24,084,841 21,521,305 28,875,300 36,225,180 29,204,956 41,112,463 36,977,878 43,480,363 43,354,270 43,061,394 45,092,770 | 1.0137 1.0066 1.0158 1.0091 1.0402 1.0138 1.0163 1.0311 1.0145 1.0077 1.0069 1.0215 1.0099 1.0133 1.0155 1.0255 1.0140 1.0554 1.0215 1.0339 1.0192 1.0443 1.0336 | 2014 Policy Year Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 | As of 12/31/15 83,046,242 11,547,345 17,546,113 17,025,890 23,728,397 20,408,181 20,059,648 27,106,440 22,548,077 20,068,554 22,334,991 27,209,618 24,083,294 21,520,001 28,874,179 36,222,956 29,204,127 41,112,911 36,947,568 43,476,439 43,350,723 43,027,873 44,959,532 | 4,364,034 As of 12/31/16 84,176,980 11,587,707 17,992,605 17,112,506 23,933,062 20,565,216 20,131,546 27,837,754 22,824,514 20,434,865 22,557,762 27,600,711 24,681,588 21,831,655 29,046,387 36,519,415 30,163,033 42,010,640 37,745,676 44,511,410 45,233,580 44,852,727 46,415,003 | Ratio to Prior Yea 1.0136 1.0035 1.0254 1.0051 1.0086 1.0077 1.0036 1.0270 1.0123 1.0183 1.0100 1.0144 1.0248 1.0145 1.0060 1.0082 1.0328 1.0218 1.0216 1.0238 1.0218 1.0216 1.0238 1.0434 1.0424 1.0324 |

NOTE: So as to maximize the use of available data, the companies used in one stage of development were allowed to be independent of those used in the other stage of development; therefore, the figures shown at each valuation may vary.

1.0816

1.1754

1.4562

5.0877

2011

2012

2013

2014

2015

2016

46,765,667

37,588,378

35,083,219

22,541,869

7,638,654

47,648,779

40,841,535

41,845,771

31,848,646

30,404,372

6,603,857

1.0189

1.0865

1.1928

1.4129

3.9803

47,105,030

37,893,706

35,473,170

22,723,524

7,638,688

2011

2012

2013

2014

2015

43,551,074

32,238,548

24,359,269

4,466,387

DELAWARE COMPENSATION RATING BUREAU, INC.

Paid and Incurred Loss Development and Trend – Unlimited Losses

Page 1 of the attachment shows the calculation of Standard Earned Premiums. Standard Earned Premiums are developed to ultimate, adjusted to current residual market rate level and adjusted to remove the impact of expense constants, the DCCPAP program and the residual market surcharge program.

Pages 2 through 13 present indemnity losses and loss adjustment expense.

Page 2 shows incurred and paid loss development factors and ratios of incurred to paid losses, based on the current Table I. An average of the latest four factors is shown. Selected factors are generally based upon a fitting of the four-year averages to a curve.

Page 3 arranges the factors according to the loss development approach shown. There are three methods: case incurred, paid to twenty-seventh and the average of the incurred and paid to twenty-seventh methods. The last section of page 3 shows the loss on-level and loss adjustment expense factors applicable.

Page 4 shows the loss base (paid or incurred losses depending on the method) to which the development factors apply, the projected ultimate level of losses, and ultimate losses adjusted to current benefit levels and including loss adjustment expense.

The top portion of page 5 presents ultimate on-level loss and loss adjustment expense ratios by policy year for each methodology. The middle portion of page 5 presents information on claim frequencies, which are further discussed in Exhibit 23. The first column shows frequencies by policy year. The second column shows normalized values for claim frequency with Policy Year 2003 set equal to unity. Staff selected a frequency trend factor of -5.0%. This trend factor is the arithmetic average of the seven-point frequency trend factor (Policy Years 2009 through 2015) and the seven-point frequency trend factor (Policy Years 2007 through 2015 excluding Policy Years 2009 and 2010). The lower portion of page 5 shows severity ratios which are defined herein as loss ratios adjusted to a common underlying claim frequency level. The severity ratios are calculated by dividing the loss ratios in the top section of page 5 by the normalized claim frequencies in the middle portion of page 5 for each policy year and loss development approach.

Page 6 shows fitted values for severity ratios fitted to a straight line for each loss development approach and using from 4 to 10 points. The top portion of page 7 shows those same straight lines trended to the midpoint of the prospective rating period (12/1/18). The second section of

page 7 shows severity trend factors by policy year calculated by dividing the trended points on page 7 by the fitted values on page 6.

Pages 8 and 9 present the analogous exponential severity trend factor calculation. Pages 10 and 11 show the loss ratio trend factors by policy year which are a product of the severity (pages 7 and 9) and frequency (page 5) trend factors that were previously calculated.

Pages 12 and 13 show averages of the four latest policy years trended to the midpoint of the prospective rating period (12/1/18) on a linear and exponential basis, respectively.

Pages 14 through 25 show experience for medical loss and loss adjustment expense laid out the same way as pages 2 through 13 while pages 26 and 27 show a summary of annualized severity and loss ratio trend factors.

| PREMIUMS | | PDF 12-13 | PDF 13-14 | PDF 14-15 | PDF 15-16 | 4 Year Average | Selected PDF |
|----------------|----------------|----------------------------|----------------------------|----------------------------|--------------------|-------------------|------------------|
| Beyond | | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 26-27 | | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 25-26 | | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 24-25 | | 1.0000 | 1.0000 | 1.0000 | 1.0002 | 1.0001 | 1.0000 |
| 23-24 | | 1.0000 | 1.0000 | 1.0002 | 1.0000 | 1.0001 | 1.0000 |
| 22-23 | | 1.0000 | 1.0006 | 1.0000 | 1.0000 | 1.0002 | 1.0000 |
| 21-22 | | 1.0003 | 1.0000 | 1.0000 | 1.0001 | 1.0001 | 1.0000 |
| 20-21 | | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 19-20 | | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 18-19 | | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 17-18 | | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 16-17 | | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 15-16 | | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 14-15 | | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 13-14 | | 1.0000 | 1.0000 | 1.0001 | 1.0000 | 1.0000 | 1.0000 |
| 12-13 | | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 11-12 10-11 | | 0.9994 0.9998 | 1.0002 1.0000 | 1.0000 1.0000 | 1.0000 1.0000 | 0.9999 1.0000 | 1.0000 1.0000 |
| 9-10 | | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 8-9 | | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 7-8 | | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 6-7 | | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 5-6 | | 0.9999 | 1.0000 | 1.0057 | 0.9999 | 1.0014 | 1.0014 |
| 4-5 | | 1.0001 | 0.9999 | 1.0020 | 1.0003 | 1.0006 | 1.0006 |
| 3-4 | | 0.9993 | 1.0012 | 0.9978 | 1.0001 | 0.9996 | 0.9996 |
| 2-3 | | 0.9998 | 0.9996 | 1.0031 | 0.9992 | 1.0004 | 1.0004 |
| 1-2 | | 1.0016 | 1.0016 | 1.0074 | 1.0125 | 1.0058 | 1.0058 |
| | | | | | | | |
| PREMIUMS | Policy Year | Reported SEP | Cum PDF | Ultimate SEP | On-Level Factor | ECRF | DCCPAP Factor |
| Beyond | 1989 | 110,768,371 | 1.0000 | 110,768,371 | 1.3145 | 0.9919 | 1.0000 |
| 26-27 | 1990 | 99,948,026 | 1.0000 | 99,948,026 | 1.3145 | 0.9915 | 1.0037 |
| 25-26 | 1991 | 95,933,003 | 1.0000 | 95,933,003 | 1.3145 | 0.9913 | 1.0083 |
| 24-25 | 1992 | 87,086,967 | 1.0000 | 87,086,967 | 1.3145 | 0.9914 | 1.0137 |
| 23-24 | 1993 | 87,798,462 | 1.0000 | 87,798,462 | 1.3145 | 0.9914 | 1.0144 |
| 22-23 | 1994 | 82,331,367 | 1.0000 | 82,331,367 | 1.3661 | 0.9942 | 1.0129 |
| 21-22 | 1995 | 78,691,441 | 1.0000 | 78,691,441 | 1.4656 | 0.9971 | 1.0112 |
| 20-21 | 1996 | 82,676,970 | 1.0000 | 82,676,970 | 1.4697 | 0.9973 | 1.0131 |
| 19-20 | 1997 | 83,865,012 | 1.0000 | 83,865,012 | 1.3984 | 0.9979 | 1.0081 |
| 18-19 | 1998 | 86,444,449 | 1.0000 | 86,444,449 | 1.2906 | 0.9986 | 1.0001 |
| 17-18 | 1999 | 80,901,977 | 1.0000 | 80,901,977 | 1.4869 | 0.9989 | 0.9959 |
| 16-17 | 2000 | 89,557,124 | 1.0000 | 89,557,124 | 1.4677 | 0.9988 | 0.9929 |
| 15-16 | 2001 | 90,806,330 | 1.0000 | 90,806,330 | 1.5434 1.2935 | 0.9982 | 0.9956 0.9982 |
| 14-15 13-14 | 2002 2003 | 114,271,531 129,494,810 | 1.0000 1.0000 | 114,271,531 129,494,810 | 1.2133 | 0.9976 0.9966 | 1.0010 |
| 12-13 | 2004 | 152,871,385 | 1.0000 | 152,871,385 | 1.2623 | 0.9963 | 0.9999 |
| 11-12 | 2005 | 187,799,312 | 1.0000 | 187,799,312 | 1.1099 | 0.9968 | 0.9985 |
| 10-11 | 2006 | 206,582,882 | 1.0000 | 206,582,882 | 1.0602 | 0.9975 | 0.9960 |
| 9-10 | 2007 | 199,461,360 | 1.0000 | 199,461,360 | 1.0884 | 0.9977 | 0.9974 |
| 8-9 | 2008 | 149,417,895 | 1.0000 | 149,417,895 | 1.4686 | 0.9974 | 0.9989 |
| 7-8 | 2009 | 117,158,752 | 1.0000 | 117,158,752 | 1.8292 | 0.9971 | 1.0147 |
| 6-7 | 2010 | 105,086,397 | 1.0000 | 105,086,397 | 1.9902 | 0.9970 | 1.0141 |
| 5-6 | 2011 | 105,492,262 | 1.0014 | 105,639,951 | 2.0042 | 0.9968 | 1.0145 |
| 4-5 | 2012 | 114,622,483 | 1.0020 | 114,851,728 | 1.7196 | 0.9966 | 1.0156 |
| 3-4 | 2013 | 135,182,833 | 1.0016 | 135,399,126 | 1.4022 | 0.9966 | 1.0139 |
| 2-3 | 2014 | 148,439,581 | 1.0020 | 148,736,460 | 1.2747 | 0.9967 | 1.0141 |
| 1-2 | 2015 | 147,359,751 | 1.0078 | 148,509,157 | 1.4149 | 0.9963 | 1.0141 |
| PREMIUMS | Policy | Other | On-Level | | | | |
| | Year | Adjustments | SEP | | | | |
| | 1989 | 1.0000 | 144,425,623 | | | | |
| | 1990 | 1.0000 | 130,746,916 | | | | |
| | 1991 | 1.0000 | 126,044,385 | | | | |
| | 1992 | 1.0000 | 115,046,157 | | | | |
| | 1993 | 1.0000 | 116,066,170 | | | | |
| | 1994 | 1.0000 | 113,266,416 | | | | |
| | 1995 | 1.0000 | 116,283,670 | | | | |
| | 1996 1997 | 1.0000 | 122,769,753 | | | | |
| | 1997 | 1.0000 1.0000 | 117,978,499 | | | | |
| | 1999 | 1.0000 | 111,420,155 119,668,168 | | | | |
| | 2000 | 1.0000 | 130,353,134 | | | | |
| | 2001 | 1.0000 | 139,282,667 | | | | |
| | 2002 | 1.0000 | 147,190,061 | | | | |
| | 2003 | 1.0000 | 156,738,440 | | | | |
| | 2004 | 1.0000 | 192,236,336 | | | | |
| | 2005 | 1.0000 | 207,459,796 | | | | |
| | 2006 | 1.0000 | 217,597,737 | | | | |
| | 2007 | 1.0000 | 216,031,283 | | | | |
| | 2008 | 1.0000 | 218,623,838 | | | | |
| | 2009 | 1.0000 | 216,826,473 | | | | |
| | 2010 | 1.0000 | 211,455,587 | | | | |
| | 2011 | 1.0000 | 214,106,242 | | | | |
| | 2012 2013 | 1.0000 1.0000 | 199,898,044 191,841,177 | | | | |
| | 2013 | 1.0000 | 191,633,163 | | | | |
| | 2015 | 1.0000 | 212,299,950 | | | | |
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| 25-26 |
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| 23-24 1.0024 1.0083 1.0033 1.0061 1.0014 1.0048 1.0043 22-23 1.0045 1.0067 1.0239 1.0006 1.0020 1.0083 1.0047 21-22 1.0034 1.0034 1.0006 1.0055 1.0154 1.0062 1.0051 20-21 1.0058 1.0010 1.0097 1.0033 1.0022 1.0041 1.0056 19-20 1.0068 1.0010 1.0097 1.0033 1.0024 1.0030 1.0140 1.0056 19-20 1.0067 1.0030 1.0013 1.0035 1.0025 1.0035 1.0062 1.0068 17-18 1.0055 1.0030 1.0013 1.0035 1.0025 1.0035 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 1.0075 |
| 21-22 |
| 20-21 |
| 19-20 |
| 18-19 |
| 17-18 |
| 16-17 |
| 15-16 |
| 14-15 |
| 12-13 |
| 11-12 |
| 10-11 |
| 9-10 1.0146 1.0193 1.0174 1.0181 1.0227 1.0194 1.0221 8-9 1.0202 1.0350 1.0279 1.0410 1.0379 1.03555 1.0272 7-8 1.0295 1.0347 1.0547 1.0198 1.0192 1.0321 1.0346 6-7 1.0336 1.0528 1.0310 1.0401 1.0588 1.0457 1.0462 5-6 1.0765 1.0797 1.0540 1.0897 1.0535 1.0692 1.0660 4-5 1.1236 1.1179 1.1210 1.0895 1.0535 1.0692 1.0660 4-5 1.1236 1.1179 1.1210 1.0895 1.0535 1.0692 1.0660 4-5 1.1236 1.1179 1.1210 1.0895 1.0535 1.0692 1.0660 4-5 1.1236 1.1879 1.3444 1.470 1.3822 1.4508 1.4515 1-2 1.9083 2.0197 2.0411 1.8383 1.9416 4 Year |
| 8-9 1.0202 1.0350 1.0279 1.0410 1.0379 1.0355 1.0272 7-8 1.0295 1.0347 1.0547 1.0198 1.0192 1.0321 1.0346 6-7 1.0336 1.0528 1.0310 1.0401 1.0588 1.0457 1.0462 5-6 1.0765 1.0797 1.0540 1.0897 1.0535 1.0692 1.0660 4-5 1.1236 1.1179 1.1210 1.0895 1.0536 1.0955 1.1042 3-4 1.2038 1.1856 1.2023 1.1642 1.2347 1.1967 1.1919 2-3 1.5144 1.5790 1.3949 1.4470 1.3822 1.4508 1.4515 1-2 1.9083 2.0197 2.0411 1.8383 1.9436 1.9607 1.9607 INDEMNITY Pd-Incur LDF Pd-Incur LDF Pd-Incur LDF Pd-Incur LDF Pd-Incur LDF 4 Year Average Selected 1NDEMNITY Pd-Incur LDF Pd-Incur LDF |
| 7-8 1.0295 1.0347 1.0547 1.0198 1.0192 1.0321 1.0346 6-7 1.0336 1.0528 1.0310 1.0401 1.0588 1.0457 1.0462 5-6 1.0765 1.0797 1.0540 1.0897 1.0535 1.0692 1.0660 4-5 1.1236 1.1179 1.1210 1.0895 1.0536 1.0995 1.1042 3-4 1.2038 1.1856 1.2023 1.1642 1.2347 1.1967 1.1919 2-3 1.5144 1.5790 1.3949 1.4470 1.3822 1.4508 1.4515 1-2 1.9083 2.0197 2.0411 1.8383 1.9436 1.9607 1.9607 INDEMNITY Pd-Incur Pd-Incur Pd-Incur A Year Selected LDF |
| 6-7 1.0336 1.0528 1.0310 1.0401 1.0588 1.0457 1.0462 5-6 1.0765 1.0797 1.0540 1.0895 1.0535 1.0692 1.0660 4-5 1.1236 1.1179 1.1210 1.0895 1.0536 1.0955 1.1042 3-4 1.2038 1.1856 1.2023 1.1642 1.2347 1.1967 1.1919 2-3 1.5144 1.5790 1.3949 1.4470 1.3822 1.4508 1.4515 1-2 1.9083 2.0197 2.0411 1.8383 1.9436 1.9607 1.9607 INDEMNITY Pd-Incur LDF LDF LDF LDF LDF Average Pd-Incur LDF LDF LDF </td |
| 5-6 1.0765 1.0797 1.0540 1.0897 1.0535 1.0692 1.0660 4-5 1.1236 1.1179 1.1210 1.0895 1.0536 1.0955 1.1042 3-4 1.2038 1.1856 1.2023 1.1642 1.2347 1.1967 1.1919 2-3 1.5144 1.5790 1.3949 1.4470 1.3822 1.4508 1.4515 1-2 1.9083 2.0197 2.0411 1.8383 1.9436 1.9607 1.9607 INDEMNITY Pd-Incur LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF |
| 3-4 1.2038 1.1856 1.2023 1.1642 1.2347 1.1967 1.1919 2-3 1.5144 1.5790 1.3949 1.4470 1.3822 1.4508 1.4515 1-2 1.9083 2.0197 2.0411 1.8383 1.9436 1.9607 1.9607 INDEMNITY Pd-Incur LDF Pd-Incur LDF Pd-Incur LDF Pd-Incur LDF Average Pd-Incur Average Pd-Incur LDF 11-12 12-13 13-14 14-15 15-16 LDF LDF< |
| 1.5144 1.5790 1.3949 1.4470 1.3822 1.4508 1.4515 1-2 |
| INDEMNITY |
| INDEMNITY |
| LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF LDF |
| 11-12 12-13 13-14 14-15 15-16 LDF LDF |
| 26-27 1.0343 1.0329 1.0163 1.0474 1.0327 1.0327 25-26 1.0374 1.0199 1.0160 1.0574 1.0464 1.0349 1.0349 24-25 1.0306 1.0206 1.0634 1.0507 1.0270 1.0404 1.0404 23-24 1.0168 1.0600 1.0356 1.0374 1.0091 1.0355 1.0355 22-23 1.0484 1.0405 1.0634 1.0087 1.0270 1.0349 1.0349 21-22 1.0407 1.0506 1.0073 1.0323 1.0461 1.0341 1.0341 20-21 1.0571 1.0076 1.0383 1.0529 1.0480 1.0367 1.0367 19-20 1.0167 1.0358 1.0922 1.0507 1.0347 1.0534 1.0534 18-19 1.0540 1.0921 1.0554 1.0373 1.0552 1.0600 1.0600 17-18 1.0711 1.0394 1.0351 1.0577 1.0226 1.0387 |
| 25-26 1.0374 1.0199 1.0160 1.0574 1.0464 1.0349 1.0349 24-25 1.0306 1.0206 1.0634 1.0507 1.0270 1.0404 1.0404 23-24 1.0168 1.0600 1.0356 1.0374 1.0091 1.0355 1.0355 22-23 1.0484 1.0405 1.0634 1.0087 1.0270 1.0349 1.0349 21-22 1.0407 1.0506 1.0073 1.0323 1.0461 1.0341 1.0341 20-21 1.0571 1.0076 1.0383 1.0529 1.0480 1.0367 1.0367 19-20 1.0167 1.0358 1.0922 1.0507 1.0347 1.0534 1.0534 18-19 1.0540 1.0921 1.0554 1.0373 1.0552 1.0600 1.0600 17-18 1.0711 1.0394 1.0351 1.0577 1.0226 1.0387 1.0387 16-17 1.0416 1.0557 1.0944 1.0361 1.0176 |
| 24-25 1.0306 1.0206 1.0634 1.0507 1.0270 1.0404 1.0404 23-24 1.0168 1.0600 1.0356 1.0374 1.0091 1.0355 1.0355 22-23 1.0484 1.0405 1.0634 1.0087 1.0270 1.0349 1.0349 21-22 1.0407 1.0506 1.0073 1.0323 1.0461 1.0341 1.0341 20-21 1.0571 1.0076 1.0383 1.0529 1.0480 1.0367 1.0367 19-20 1.0167 1.0358 1.0922 1.0507 1.0347 1.0534 1.0534 18-19 1.0540 1.0921 1.0554 1.0373 1.0552 1.0600 1.0600 17-18 1.0711 1.0394 1.0351 1.0577 1.0226 1.0387 1.0387 16-17 1.0416 1.0557 1.0944 1.0361 1.0176 1.0510 1.0510 15-16 1.0660 1.1062 1.0421 1.0417 1.0464 |
| 22-23 1.0484 1.0405 1.0634 1.0087 1.0270 1.0349 1.0349 21-22 1.0407 1.0506 1.0073 1.0323 1.0461 1.0341 1.0341 20-21 1.0571 1.0076 1.0383 1.0529 1.0480 1.0367 1.0367 19-20 1.0167 1.0358 1.0922 1.0507 1.0347 1.0534 1.0534 18-19 1.0540 1.0921 1.0554 1.0373 1.0552 1.0600 1.0600 17-18 1.0711 1.0394 1.0351 1.0577 1.0226 1.0387 1.0387 16-17 1.0416 1.0557 1.0944 1.0361 1.0176 1.0510 1.0510 15-16 1.0660 1.1062 1.0421 1.0177 1.0464 1.0531 1.0531 14-15 1.1219 1.0397 1.0206 1.0601 1.0414 1.0405 1.0405 |
| 21-22 1.0407 1.0506 1.0073 1.0323 1.0461 1.0341 1.0341 20-21 1.0571 1.0076 1.0383 1.0529 1.0480 1.0367 1.0367 19-20 1.0167 1.0358 1.0922 1.0507 1.0347 1.0534 1.0534 18-19 1.0540 1.0921 1.0554 1.0373 1.0552 1.0600 1.0600 17-18 1.0711 1.0394 1.0351 1.0577 1.0226 1.0387 1.0387 16-17 1.0416 1.0557 1.0944 1.0361 1.0176 1.0510 1.0510 15-16 1.0660 1.1062 1.0421 1.0177 1.0464 1.0531 1.0531 14-15 1.1219 1.0397 1.0206 1.0601 1.0414 1.0405 1.0405 |
| 20-21 1.0571 1.0076 1.0383 1.0529 1.0480 1.0367 1.0367 19-20 1.0167 1.0358 1.0922 1.0507 1.0347 1.0534 1.0534 18-19 1.0540 1.0921 1.0554 1.0373 1.0552 1.0600 1.0600 17-18 1.0711 1.0394 1.0351 1.0577 1.0226 1.0387 1.0387 16-17 1.0416 1.0557 1.0944 1.0361 1.0176 1.0510 1.0510 15-16 1.0660 1.1062 1.0421 1.0177 1.0464 1.0531 1.0531 14-15 1.1219 1.0397 1.0206 1.0601 1.0414 1.0405 1.0405 |
| 19-20 1.0167 1.0358 1.0922 1.0507 1.0347 1.0534 1.0534 18-19 1.0540 1.0921 1.0554 1.0373 1.0552 1.0600 1.0600 17-18 1.0711 1.0394 1.0351 1.0577 1.0226 1.0387 1.0387 16-17 1.0416 1.0557 1.0944 1.0361 1.0176 1.0510 1.0510 15-16 1.0660 1.1062 1.0421 1.0177 1.0464 1.0531 1.0531 14-15 1.1219 1.0397 1.0206 1.0601 1.0414 1.0405 1.0405 |
| 18-19 1.0540 1.0921 1.0554 1.0373 1.0552 1.0600 1.0600 17-18 1.0711 1.0394 1.0351 1.0577 1.0226 1.0387 1.0387 16-17 1.0416 1.0557 1.0944 1.0361 1.0176 1.0510 1.0510 15-16 1.0660 1.1062 1.0421 1.0177 1.0464 1.0531 1.0531 14-15 1.1219 1.0397 1.0206 1.0601 1.0414 1.0405 1.0405 |
| 17-18 1.0711 1.0394 1.0351 1.0577 1.0226 1.0387 1.0387 16-17 1.0416 1.0557 1.0944 1.0361 1.0176 1.0510 1.0510 15-16 1.0660 1.1062 1.0421 1.0177 1.0464 1.0531 1.0531 14-15 1.1219 1.0397 1.0206 1.0601 1.0414 1.0405 1.0405 |
| 16-17 1.0416 1.0557 1.0944 1.0361 1.0176 1.0510 1.0510 15-16 1.0660 1.1062 1.0421 1.0177 1.0464 1.0531 1.0531 14-15 1.1219 1.0397 1.0206 1.0601 1.0414 1.0405 1.0405 |
| 15-16 1.0660 1.1062 1.0421 1.0177 1.0464 1.0531 1.0531 14-15 1.1219 1.0397 1.0206 1.0601 1.0414 1.0405 1.0405 |
| 14-15 1.1219 1.0397 1.0206 1.0601 1.0414 1.0405 1.0405 |
| |
| |
| 12-13 1.0667 1.0946 1.0486 1.0539 1.0619 1.0648 1.0648 |
| 11-12 1.0834 1.0693 1.0987 1.0681 1.0505 1.0717 1.0717 |
| 10-11 1.0773 1.1090 1.1069 1.0539 1.0537 1.0809 1.0809 |
| 9-10 1.1169 1.1016 1.0713 1.0744 1.0868 1.0835 1.0835 8-9 1.1147 1.0976 1.0998 1.1209 1.1395 1.1145 1.1145 |
| 8-9 1.1147 1.0976 1.0998 1.1209 1.1395 1.1145 1.1145 7-8 1.1268 1.1374 1.1646 1.1534 1.0989 1.1386 1.1386 |
| 6-7 1.1687 1.2059 1.1743 1.1338 1.2172 1.1828 1.1828 |
| 5-6 1.2569 1.2235 1.1749 1.3156 1.1727 1.2217 1.2217 |
| |
| 4-5 1.3363 1.2809 1.4695 1.2505 1.1915 1.2981 1.2981 |
| 3-4 1.4657 1.6602 1.5264 1.3560 1.5099 1.5131 1.5131 |
| |

| INDEMNITY | | | Paid |
|----------------|----------------|---------------------|-------------------|
| | Policy | Incurred LDF | to 27th LDF |
| Beyond | Year 1989 | 0.9978 | 0.9978 |
| 26-27 | 1990 | 1.0009 | 1.0327 |
| 25-26 24-25 | 1991 1992 | 1.0010 | 1.0036 1.0039 |
| 23-24 | 1992 | 1.0011 1.0012 | 1.0039 |
| 22-23 | 1994 | 1.0014 | 1.0047 |
| 21-22 | 1995 | 1.0015 | 1.0051 |
| 20-21 19-20 | 1996 1997 | 1.0017 1.0019 | 1.0056 1.0062 |
| 18-19 | 1998 | 1.0021 | 1.0068 |
| 17-18 | 1999 | 1.0024 | 1.0075 |
| 16-17 15-16 | 2000 2001 | 1.0026 1.0029 | 1.0083 1.0093 |
| 14-15 | 2002 | 1.0033 | 1.0104 |
| 13-14 | 2003 | 1.0037 | 1.0118 |
| 12-13 11-12 | 2004 2005 | 1.0043 1.0049 | 1.0135 1.0157 |
| 10-11 | 2006 | 1.0057 | 1.0184 |
| 9-10 8-9 | 2007 | 1.0067 | 1.0221 |
| 7-8 | 2008 2009 | 1.0082 1.0103 | 1.0272 1.0346 |
| 6-7 | 2010 | 1.0136 | 1.0462 |
| 5-6 4-5 | 2011 2012 | 1.0195 | 1.0660 |
| 4-5 3-4 | 2012 | 1.0315 1.0609 | 1.1042 1.1919 |
| 2-3 | 2014 | 1.1548 | 1.4515 |
| 1-2 | 2015 | 1.2895 | 1.9607 |
| INDEMNITY | | | Paid |
| | Policy | Incurred Cum LDF | to 27th |
| Beyond | Year 1989 | 0.9978 | Cum LDF 0.9978 |
| 26-27 | 1990 | 0.9987 | 1.0304 |
| 25-26 | 1991 | 0.9997 | 1.0341 |
| 24-25 23-24 | 1992 1993 | 1.0008 1.0020 | 1.0382 1.0426 |
| 22-23 | 1994 | 1.0034 | 1.0475 |
| 21-22 | 1995 | 1.0049 | 1.0529 |
| 20-21 19-20 | 1996 1997 | 1.0066 1.0085 | 1.0588 1.0653 |
| 18-19 | 1998 | 1.0106 | 1.0726 |
| 17-18 | 1999 | 1.0131 | 1.0806 |
| 16-17 15-16 | 2000 2001 | 1.0157 1.0186 | 1.0896 1.0997 |
| 14-15 | 2002 | 1.0220 | 1.1112 |
| 13-14 | 2003 | 1.0258 | 1.1243 |
| 12-13 11-12 | 2004 2005 | 1.0302 1.0353 | 1.1395 1.1573 |
| 10-11 | 2006 | 1.0412 | 1.1786 |
| 9-10 | 2007 | 1.0481 | 1.2047 |
| 8-9 7-8 | 2008 2009 | 1.0567 1.0676 | 1.2375 1.2803 |
| 6-7 | 2010 | 1.0821 | 1.3394 |
| 5-6 | 2011 | 1.1032 | 1.4278 |
| 4-5 3-4 | 2012 2013 | 1.1380 1.2073 | 1.5766 1.8792 |
| 2-3 | 2014 | 1.3942 | 2.7276 |
| 1-2 | 2015 | 1.7978 | 5.3480 |
| INDEMNITY | | Benefit | LAE |
| | Policy Year | Level Factor | |
| Beyond | 1989 | 1.5482 | 1.2087 |
| 26-27 | 1990 | 1.5197 | 1.2087 |
| 25-26 24-25 | 1991 1992 | 1.5014 1.4827 | 1.2087 1.2087 |
| 23-24 | 1993 | 1.4604 | 1.2087 |
| 22-23 | 1994 | 1.4422 | 1.2087 |
| 21-22 20-21 | 1995 1996 | 1.4186 1.3906 | 1.2087 1.2087 |
| 19-20 | 1997 | 1.3638 | 1.2087 |
| 18-19 | 1998 | 1.3343 | 1.2087 |
| 17-18 16-17 | 1999 2000 | 1.3033 1.2710 | 1.2087 1.2087 |
| 15-16 | 2001 | 1.2415 | 1.2087 |
| 14-15 | 2002 | 1.2137 | 1.2087 |
| 13-14 12-13 | 2003 2004 | 1.1843 1.1704 | 1.2087 1.2087 |
| 11-12 | 2005 | 1.1542 | 1.2087 |
| 10-11 | 2006 | 1.1304 | 1.2087 |
| 9-10 8-9 | 2007 2008 | 1.1007 1.0821 | 1.2087 1.2087 |
| 7-8 | 2009 | 1.0780 | 1.2087 |
| 6-7 | 2010 | 1.0809 | 1.2087 |
| 5-6 4-5 | 2011 2012 | 1.0843 1.0687 | 1.2087 1.2087 |
| 3-4 | 2013 | 1.0461 | 1.2087 |
| 2-3 | 2014 | 1.0338 | 1.2087 |
| 1-2 | 2015 | 1.0323 | 1.2087 |

| INDEMNITY | | | | Paid |
|----------------|----------------|------------------------------|--------------------------|--------------------------|
| | Policy | | Incurred | to 27th |
| Beyond | Year 1989 | | Base 35,179,681 | Base 35,179,681 |
| 26-27 | 1990 | | 35,235,757 | 33,785,304 |
| 25-26 24-25 | 1991 1992 | | 31,646,298 | 30,851,693 |
| 24-25 23-24 | 1992 | | 28,682,674 31,521,555 | 28,465,594 30,754,410 |
| 22-23 | 1994 | | 24,441,644 | 23,724,508 |
| 21-22 | 1995 | | 26,324,828 | 25,174,416 |
| 20-21 19-20 | 1996 1997 | | 31,133,559 31,167,741 | 30,180,968 29,618,500 |
| 18-19 | 1998 | | 25,647,835 | 25,142,145 |
| 17-18 | 1999 | | 30,820,899 | 30,602,183 |
| 16-17 15-16 | 2000 2001 | | 39,482,982 34,934,579 | 37,818,676 33,732,676 |
| 14-15 | 2002 | | 38,582,554 | 37,125,959 |
| 13-14 | 2003 | | 39,300,468 | 37,277,302 |
| 12-13 11-12 | 2004 2005 | | 41,934,168 42,208,564 | 40,168,806 41,214,938 |
| 10-11 | 2006 | | 44,541,842 | 41,913,458 |
| 9-10 | 2007 | | 43,208,744 | 39,358,678 |
| 8-9 7-8 | 2008 2009 | | 38,463,324 41,964,587 | 35,673,101 36,505,243 |
| 6-7 | 2010 | | 38,680,498 | 34,748,525 |
| 5-6 | 2011 | | 37,058,051 | 32,768,593 |
| 4-5 3-4 | 2012 2013 | | 34,960,663 36,373,343 | 28,587,638 25,879,943 |
| 2-3 | 2013 | | 27,074,051 | 16,337,903 |
| 1-2 | 2015 | | 22,788,052 | 10,455,996 |
| INDEMNITY | | Proj Ult | Proj Ult | Proj Ult |
| | Policy | Incurred | Incurred | Incurred |
| Beyond | Year 1989 | (Avg Pd & Inc) 35,102,286 | (Incur) 35,102,286 | (Pd-27) 35,102,286 |
| 26-27 | 1990 | 35,001,164 | 35,189,951 | 34,812,377 |
| 25-26 | 1991 | 31,770,270 | 31,636,804 | 31,903,736 |
| 24-25 23-24 | 1992 1993 | 29,129,300 31,824,573 | 28,705,620 31,584,598 | 29,552,980 32,064,548 |
| 22-23 | 1994 | 24,688,084 | 24,524,746 | 24,851,422 |
| 21-22 | 1995 | 26,479,982 | 26,453,820 | 26,506,143 |
| 20-21 19-20 | 1996 1997 | 31,647,325 | 31,339,040 | 31,955,609 |
| 18-19 | 1998 | 31,492,628 26,443,584 | 31,432,667 25,919,702 | 31,552,588 26,967,465 |
| 17-18 | 1999 | 32,146,686 | 31,224,653 | 33,068,719 |
| 16-17 | 2000 | 40,655,047 | 40,102,865 | 41,207,229 |
| 15-16 14-15 | 2001 2002 | 36,340,093 40,342,868 | 35,584,362 39,431,370 | 37,095,824 41,254,366 |
| 13-14 | 2003 | 41,112,646 | 40,314,420 | 41,910,871 |
| 12-13 | 2004 | 44,486,467 | 43,200,580 | 45,772,354 |
| 11-12 10-11 | 2005 2006 | 45,698,287 47,888,084 | 43,698,526 46,376,966 | 47,698,048 49,399,202 |
| 9-10 | 2007 | 46,351,242 | 45,287,085 | 47,415,399 |
| 8-9 | 2008 | 42,394,828 | 40,644,194 | 44,145,462 |
| 7-8 6-7 | 2009 | 45,769,528 44,199,171 | 44,801,393 41,856,167 | 46,737,663 46,542,174 |
| 5-6 | 2011 | 43,834,720 | 40,882,442 | 46,786,997 |
| 4-5 | 2012 | 42,428,252 | 39,785,234 | 45,071,270 |
| 3-4 2-3 | 2013 2014 | 46,273,563 41,154,953 | 43,913,537 37,746,642 | 48,633,589 44,563,264 |
| 1-2 | 2015 | 48,443,514 | 40,968,360 | 55,918,667 |
| INDEMNITY | | Adjusted Ult | Adjusted Ult | Adjusted Ult |
| | Policy Year | Loss (Avg Pd & Inc) | Loss (Incur) | Loss (Pd-27) |
| Beyond | 1989 | 65,687,236 | 65,687,236 | 65,687,236 |
| 26-27 | 1990 | 64,292,287 | 64,639,062 | 63,945,511 |
| 25-26 24-25 | 1991 1992 | 57,654,849 52,203,769 | 57,412,643 51,444,475 | 57,897,055 52,963,063 |
| 23-24 | 1993 | 56,176,274 | 55,752,674 | 56,599,875 |
| 22-23 | 1994 | 43,035,951 | 42,751,222 | 43,320,679 |
| 21-22 | 1995 | 45,404,214 | 45,359,355 | 45,449,071 |
| 20-21 19-20 | 1996 1997 | 53,193,400 51,913,237 | 52,675,229 51,814,396 | 53,711,570 52,012,077 |
| 18-19 | 1998 | 42,647,377 | 41,802,477 | 43,492,276 |
| 17-18 | 1999 | 50,640,633 | 49,188,156 | 52,093,110 |
| 16-17 15-16 | 2000 2001 | 62,456,629 54,531,982 | 61,608,335 53,397,931 | 63,304,923 55,666,032 |
| 14-15 | 2002 | 59,182,955 | 57,845,788 | 60,520,122 |
| 13-14 | 2003 | 58,851,248 | 57,708,617 | 59,993,878 |
| 12-13 11-12 | 2004 2005 | 62,933,336 63,752,837 | 61,114,240 60,963,007 | 64,752,432 66,542,666 |
| 10-11 | 2006 | 65,430,183 | 63,365,520 | 67,494,845 |
| 9-10 | 2007 | 61,666,438 | 60,250,667 | 63,082,210 |
| 8-9 7-8 | 2008 2009 | 55,449,648 59,636,716 | 53,159,934 58,375,256 | 57,739,363 60,898,175 |
| 6-7 | 2009 | 57,745,502 | 54,684,405 | 60,806,598 |
| 5-6 | 2011 | 57,449,495 | 53,580,259 | 61,318,730 |
| 4-5 3-4 | 2012 | 54,806,172 58 509 268 | 51,392,086 55,525,201 | 58,220,258 61,493,335 |
| 3-4 2-3 | 2013 2014 | 58,509,268 51,425,339 | 55,525,201 47,166,470 | 61,493,335 55,684,207 |
| 1-2 | 2015 | 60,444,959 | 51,117,903 | 69,772,014 |
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| Policy Loss Ratio (Avg Pd & Inc.) Loss Ratio (Inc.) Closs Ratio (Inc.) Closs Ratio (Inc.) Closs Ratio (Inc.) Closs Ratio (Inc.) Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio Closs Ratio | INDEMNITY | | Ultimate | Ultimate | Ultimate | | | | |
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| Year CAUP Pt & Inc. CINCUM CIP-6-27 | | Policy | | | | | | | |
| 1989 | | | | | | | | | |
| 1990 | | | , • | | | | | | |
| 1991 0.4574 0.4555 0.4593 0.4594 1993 0.4840 0.4804 0.4877 0.4604 1993 0.4840 0.4800 0.4777 0.3825 1995 0.3905 0.3901 0.3908 1996 0.4760 0.4392 0.4409 1998 0.4232 0.4110 0.4353 1999 0.4232 0.4110 0.4353 1999 0.4232 0.4110 0.4353 1999 0.4232 0.4110 0.4353 1999 0.4232 0.4110 0.4353 1999 0.4232 0.4110 0.4353 1999 0.4232 0.4110 0.4353 1999 0.4232 0.4110 0.4353 1999 0.4232 0.4110 0.4363 1999 0.4232 0.4110 0.4766 0.4856 1990 0.4761 0.3930 0.4112 1990 0.4761 0.3930 0.4112 1990 0.4761 0.3930 0.4112 1990 0.4761 0.3930 0.4112 1990 0.4761 0.3930 0.4112 1990 0.4761 0.3930 0.4112 1990 0.4761 0.3930 0.4112 1990 0.2761 0.3930 0.4112 1990 1.2006 0.3007 0.2912 0.3102 1990 1.2006 0.3007 0.2912 0.3102 1.2006 1.2007 0.2665 0.2876 0.2869 1.2006 1.2007 1.2008 0.2536 0.2432 0.2641 1.2008 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 1.2004 | | | | | | | | | |
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| Year Frequency Frequency to 1/1/16 Trend # Years 1/1/16-12/1/18 Trend Factor -5.0% 1 -5.0% 1 -5.0% 1 -5.0% 1 -5.0% 1 -5.0% 0.9167 -5.0% 0.9167 -5.0% 0.9167 -5.0% 0.9167 -5.0% 0.9167 -5.0% 0.9167 -5.0% 0.9167 -5.0% 0.9167 -5.0% 0.9167 -5.0% 0.9167 -5.0% 0.9167 -5.0% 0.9167 -5.0% 0.9167 -5.0% 0.9167 -5.0% 0.9167 -5.0% 0.9167 -5.0% 0.9167 -5.0% 0.9167 -5.0% 0.9167 -5.0% 0.9167 -5.0% 0.9167 -5.0% 0.9167 -5.0% 0.9167 -5.0% -5.0% 0.9167 -5.0% -5.0% -5.0% -5.0% -5.0% -5.0% -5.0% -5.0% -5.0% -5.0% -5.0% -5.0% -5.0% -5.0% -5.0% -5.0% -5.0% -5.0% -5.0% | FREQUENCY | | | | | | | | |
| -5.0% 1 -5.0% 1 -5.0% 1 -5.0% 1 -5.0% 0.9167 2003 11.77 1.0000 2004 10.38 0.8819 2005 9.28 0.7884 2006 8.73 0.7417 2007 8.12 0.6899 2008 7.19 0.6109 2009 7.18 0.6100 2010 7.18 0.6100 2011 6.73 0.5718 2012 6.03 0.5123 0.8567 0.8604 0.7372 2013 6.30 0.5353 0.9021 0.8604 0.7762 2014 5.45 0.4630 0.9498 0.8604 0.8172 | | | | | | | | | |
| -5.0% 1 -5.0% 1 -5.0% 1 -5.0% 0.9167 2003 11.77 1.0000 2004 10.38 0.8819 2005 9.28 0.7884 2006 8.73 0.7417 2007 8.12 0.6899 2008 7.19 0.6109 2009 7.18 0.6100 2010 7.18 0.6100 2011 6.73 0.5718 2012 6.03 0.5123 0.8567 0.8604 0.7372 2013 6.30 0.5353 0.9021 0.8604 0.7762 2014 5.45 0.4630 0.9498 0.8604 0.8172 | | rear | Frequency | Frequency | to 1/1/16 | rena | # Years | 1/1/16-12/1/18 | rrend Factor |
| -5.0% 1 -5.0% 1 -5.0% 1 -5.0% 0.9167 2003 11.77 1.0000 2004 10.38 0.8819 2005 9.28 0.7884 2006 8.73 0.7417 2007 8.12 0.6899 2008 7.19 0.6109 2009 7.18 0.6100 2010 7.18 0.6100 2011 6.73 0.5718 2012 6.03 0.5123 0.8567 0.8604 0.7372 2013 6.30 0.5353 0.9021 0.8604 0.7762 2014 5.45 0.4630 0.9498 0.8604 0.8172 | | | | | | -5.0% | 1 | | |
| -5.0% 1 -5.0% 0.9167 2003 11.77 1.0000 2004 10.38 0.8819 2005 9.28 0.7884 2006 8.73 0.7417 2007 8.12 0.6899 2008 7.19 0.6109 2009 7.18 0.6100 2010 7.18 0.6100 2011 6.73 0.5718 2012 6.03 0.5123 0.8567 0.8604 0.7372 2013 6.30 0.5353 0.9021 0.8604 0.7762 2014 5.45 0.4630 0.9498 0.8604 0.8172 | | | | | | | | | |
| -5.0% 0.9167 2003 11.77 1.0000 2004 10.38 0.8819 2005 9.28 0.7884 2006 8.73 0.7417 2007 8.12 0.6899 2008 7.19 0.6109 2009 7.18 0.6100 2010 7.18 0.6100 2011 6.73 0.5718 2012 6.03 0.5123 0.8567 0.8604 0.7372 2013 6.30 0.5353 0.9021 0.8604 0.7762 2014 5.45 0.4630 0.9498 0.8604 0.8172 | | | | | | | 1 | | |
| 2003 11.77 1.0000 2004 10.38 0.8819 2005 9.28 0.7884 2006 8.73 0.7417 2007 8.12 0.6899 2008 7.19 0.6109 2009 7.18 0.6100 2010 7.18 0.6100 2011 6.73 0.5718 2012 6.03 0.5123 0.8567 0.8604 0.7372 2013 6.30 0.5353 0.9021 0.8604 0.7762 2014 5.45 0.4630 0.9498 0.8604 0.8172 | | | | | | | 0.9167 | | |
| 2005 9.28 0.7884 2006 8.73 0.7417 2007 8.12 0.6899 2008 7.19 0.6109 2009 7.18 0.6100 2010 7.18 0.6100 2011 6.73 0.5718 2012 6.03 0.5123 0.8567 0.8604 0.7372 2013 6.30 0.5353 0.9021 0.8604 0.7762 2014 5.45 0.4630 0.9498 0.8604 0.8172 | | 2003 | 11.77 | 1.0000 | | | | | |
| 2005 9.28 0.7884 2006 8.73 0.7417 2007 8.12 0.6899 2008 7.19 0.6109 2009 7.18 0.6100 2010 7.18 0.6100 2011 6.73 0.5718 2012 6.03 0.5123 0.8567 0.8604 0.7372 2013 6.30 0.5353 0.9021 0.8604 0.7762 2014 5.45 0.4630 0.9498 0.8604 0.8172 | | 2004 | 10.38 | 0.8819 | | | | | |
| 2007 8.12 0.6899 2008 7.19 0.6109 2009 7.18 0.6100 2010 7.18 0.6100 2011 6.73 0.5718 2012 6.03 0.5123 0.8567 0.8604 0.7372 2013 6.30 0.5353 0.9021 0.8604 0.7762 2014 5.45 0.4630 0.9498 0.8604 0.8172 | | 2005 | 9.28 | 0.7884 | | | | | |
| 2007 8.12 0.6899 2008 7.19 0.6109 2009 7.18 0.6100 2010 7.18 0.6100 2011 6.73 0.5718 2012 6.03 0.5123 0.8567 0.8604 0.7372 2013 6.30 0.5353 0.9021 0.8604 0.7762 2014 5.45 0.4630 0.9498 0.8604 0.8172 | | 2006 | 8.73 | 0.7417 | | | | | |
| 2008 7.19 0.6109 2009 7.18 0.6100 2010 7.18 0.6100 2011 6.73 0.5718 2012 6.03 0.5123 0.8567 0.8604 0.7372 2013 6.30 0.5353 0.9021 0.8604 0.7762 2014 5.45 0.4630 0.9498 0.8604 0.8172 | | 2007 | | | | | | | |
| 2010 7.18 0.6100 2011 6.73 0.5718 2012 6.03 0.5123 0.8567 0.8604 0.7372 2013 6.30 0.5353 0.9021 0.8604 0.7762 2014 5.45 0.4630 0.9498 0.8604 0.8172 | | | | | | | | | |
| 2010 7.18 0.6100 2011 6.73 0.5718 2012 6.03 0.5123 0.8567 0.8604 0.7372 2013 6.30 0.5353 0.9021 0.8604 0.7762 2014 5.45 0.4630 0.9498 0.8604 0.8172 | | 2009 | 7.18 | | | | | | |
| 2011 6.73 0.5718 2012 6.03 0.5123 0.8567 0.8604 0.7372 2013 6.30 0.5353 0.9021 0.8604 0.7762 2014 5.45 0.4630 0.9498 0.8604 0.8172 | | | | | | | | | |
| 2012 6.03 0.5123 0.8567 0.8604 0.7372 2013 6.30 0.5353 0.9021 0.8604 0.7762 2014 5.45 0.4630 0.9498 0.8604 0.8172 | | | | | | | | | |
| 2013 6.30 0.5353 0.9021 0.8604 0.7762 2014 5.45 0.4630 0.9498 0.8604 0.8172 | | 2012 | | | 0.8567 | | | 0.8604 | 0.7372 |
| | | 2013 | 6.30 | | | | | 0.8604 | 0.7762 |
| 2015* 5.80 0.4928 1.0000 0.8604 0.8604 | | 2014 | 5.45 | 0.4630 | 0.9498 | | | 0.8604 | 0.8172 |
| | | 2015* | 5.80 | 0.4928 | 1.0000 | | | 0.8604 | 0.8604 |

^{*} Adjusted to a full Policy Year

| INDEMNITY | | Ultimate | Ultimate | Ultimate |
|-----------|--------|----------------|----------------|----------------|
| SEVERITY | Policy | Severity Ratio | Severity Ratio | Severity Ratio |
| RATIOS | Year | (Average) | (Incur) | (Pd-27) |
| | | | | |
| | 2003 | 0.3755 | 0.3682 | 0.3828 |
| | 2004 | 0.3712 | 0.3605 | 0.3819 |
| | 2005 | 0.3898 | 0.3728 | 0.4067 |
| | 2006 | 0.4054 | 0.3926 | 0.4182 |
| | 2007 | 0.4138 | 0.4043 | 0.4233 |
| | 2008 | 0.4151 | 0.3981 | 0.4323 |
| | 2009 | 0.4508 | 0.4413 | 0.4605 |
| | 2010 | 0.4477 | 0.4239 | 0.4715 |
| | 2011 | 0.4692 | 0.4377 | 0.5009 |
| | 2012 | 0.5352 | 0.5018 | 0.5684 |
| | 2013 | 0.5698 | 0.5407 | 0.5988 |
| | 2014 | 0.5796 | 0.5315 | 0.6276 |
| | 2015 | 0.5777 | 0.4887 | 0.6668 |
| | | | | |

| INDEMNITY | | Severity | Severity | Severity |
|-----------|--------|-----------|----------|----------|
| Linear | Policy | Ratio | Ratio | Ratio |
| FITTED | Year | (Average) | (Incur) | (Pd-27) |
| 4 Point | 2012 | 0.5450 | 0.5230 | 0.5668 |
| | 2013 | 0.5587 | 0.5181 | 0.5992 |
| | 2014 | 0.5724 | 0.5133 | 0.6316 |
| | 2015 | 0.5862 | 0.5084 | 0.6640 |
| 5 Point | 2011 | 0.4940 | 0.4737 | 0.5143 |
| | 2012 | 0.5202 | 0.4869 | 0.5534 |
| | 2013 | 0.5463 | 0.5001 | 0.5925 |
| | 2014 | 0.5724 | 0.5133 | 0.6316 |
| | 2015 | 0.5986 | 0.5264 | 0.6707 |
| 6 Point | 2010 | 0.4573 | 0.4414 | 0.4733 |
| | 2011 | 0.4863 | 0.4598 | 0.5129 |
| | 2012 | 0.5154 | 0.4782 | 0.5525 |
| | 2013 | 0.5444 | 0.4966 | 0.5921 |
| | 2014 | 0.5734 | 0.5150 | 0.6318 |
| | 2015 | 0.6024 | 0.5334 | 0.6714 |
| 7 Point | 2009 | 0.4387 | 0.4315 | 0.4461 |
| | 2010 | 0.4654 | 0.4479 | 0.4829 |
| | 2011 | 0.4920 | 0.4644 | 0.5196 |
| | 2012 | 0.5186 | 0.4808 | 0.5564 |
| | 2013 | 0.5452 | 0.4972 | 0.5931 |
| | 2014 | 0.5718 | 0.5137 | 0.6299 |
| | 2015 | 0.5984 | 0.5301 | 0.6666 |
| 8 Point | 2008 | 0.4134 | 0.4080 | 0.4189 |
| | 2009 | 0.4397 | 0.4258 | 0.4538 |
| | 2010 | 0.4661 | 0.4437 | 0.4886 |
| | 2011 | 0.4925 | 0.4615 | 0.5234 |
| | 2012 | 0.5188 | 0.4794 | 0.5583 |
| | 2013 | 0.5452 | 0.4972 | 0.5931 |
| | 2014 | 0.5715 | 0.5151 | 0.6279 |
| | 2015 | 0.5979 | 0.5330 | 0.6628 |
| 9 Point | 2007 | 0.3971 | 0.3955 | 0.3989 |
| | 2008 | 0.4217 | 0.4124 | 0.4311 |
| | 2009 | 0.4463 | 0.4293 | 0.4633 |
| | 2010 | 0.4709 | 0.4462 | 0.4956 |
| | 2011 | 0.4954 | 0.4631 | 0.5278 |
| | 2012 | 0.5200 | 0.4800 | 0.5600 |
| | 2013 | 0.5446 | 0.4969 | 0.5922 |
| | 2014 | 0.5692 | 0.5138 | 0.6245 |
| | 2015 | 0.5937 | 0.5307 | 0.6567 |
| 10 Point | 2006 | 0.3839 | 0.3834 | 0.3845 |
| | 2007 | 0.4067 | 0.3996 | 0.4139 |
| | 2008 | 0.4295 | 0.4157 | 0.4433 |
| | 2009 | 0.4523 | 0.4318 | 0.4727 |
| | 2010 | 0.4750 | 0.4480 | 0.5021 |
| | 2011 | 0.4978 | 0.4641 | 0.5315 |
| | 2012 | 0.5206 | 0.4803 | 0.5609 |
| | 2013 | 0.5434 | 0.4964 | 0.5904 |
| | 2013 | 0.5662 | 0.4964 | 0.6198 |
| | | | | 0.6492 |
| | 2015 | 0.5890 | 0.5287 | 0.0492 |

| INDEMNITY | | Severity | Severity | Severity |
|----------------------------------------------------------|--------------------------------------------------|----------------------------------------------------------|--------------------------------------------------------------------|--------------------------------------------------------------------|
| Linear | | Ratio | Ratio | Ratio |
| TRENDED | | (Average) | (Incur) | (Pd-27) |
| 4 Point 5 Point 6 Point 7 Point 8 Point 9 Point 10 Point | Fitted Fitted Fitted Fitted Fitted Fitted Fitted | 0.6262 0.6748 0.6871 0.6760 0.6748 0.6654 | 0.4943 0.5648 0.5871 0.5781 0.5850 0.5801 0.5758 | 0.7585 0.7847 0.7870 0.7738 0.7644 0.7507 0.7350 |
| INDEMNITY Linear Severity Trend Factor | | Sev Trend Factor (Average) | Sev Trend Factor (Incur) | Sev Trend Factor (Pd-27) |
| 4 Point | 2012 | 1.1491 | 0.9451 | 1.3382 |
| | 2013 | 1.1208 | 0.9540 | 1.2659 |
| | 2014 | 1.0939 | 0.9630 | 1.2009 |
| | 2015 | 1.0683 | 0.9722 | 1.1423 |
| 5 Point | 2012 | 1.2973 | 1.1600 | 1.4180 |
| | 2013 | 1.2353 | 1.1295 | 1.3245 |
| | 2014 | 1.1789 | 1.1005 | 1.2425 |
| | 2015 | 1.1274 | 1.0730 | 1.1700 |
| 6 Point | 2012 | 1.3332 | 1.2278 | 1.4244 |
| | 2013 | 1.2621 | 1.1823 | 1.3290 |
| | 2014 | 1.1982 | 1.1400 | 1.2457 |
| | 2015 | 1.1405 | 1.1007 | 1.1722 |
| 7 Point | 2012 | 1.3036 | 1.2023 | 1.3908 |
| | 2013 | 1.2400 | 1.1626 | 1.3046 |
| | 2014 | 1.1823 | 1.1254 | 1.2285 |
| | 2015 | 1.1297 | 1.0905 | 1.1608 |
| 8 Point | 2012 | 1.3006 | 1.2204 | 1.3692 |
| | 2013 | 1.2378 | 1.1765 | 1.2888 |
| | 2014 | 1.1807 | 1.1358 | 1.2173 |
| | 2015 | 1.1286 | 1.0977 | 1.1533 |
| 9 Point | 2012 | 1.2796 | 1.2084 | 1.3404 |
| | 2013 | 1.2219 | 1.1673 | 1.2675 |
| | 2014 | 1.1691 | 1.1289 | 1.2021 |
| | 2015 | 1.1207 | 1.0929 | 1.1431 |
| 10 Point | 2012 | 1.2589 | 1.1989 | 1.3102 |
| | 2013 | 1.2062 | 1.1599 | 1.2450 |
| | 2014 | 1.1576 | 1.1234 | 1.1859 |
| | 2015 | 1.1128 | 1.0891 | 1.1321 |

| INDEMNITY | | Severity | Severity | Severity |
|-----------|--------|-----------|----------|----------|
| Expon'l | Policy | Ratio | Ratio | Ratio |
| FITTED | Year | (Average) | (Incur) | (Pd-27) |
| 4 Point | 2012 | 0.5448 | 0.5228 | 0.5677 |
| | 2013 | 0.5584 | 0.5177 | 0.5984 |
| | 2014 | 0.5723 | 0.5128 | 0.6307 |
| | 2015 | 0.5866 | 0.5078 | 0.6648 |
| 5 Point | 2011 | 0.4932 | 0.4717 | 0.5157 |
| | 2012 | 0.5183 | 0.4850 | 0.5515 |
| | 2013 | 0.5446 | 0.4987 | 0.5898 |
| | 2014 | 0.5723 | 0.5128 | 0.6307 |
| | 2015 | 0.6014 | 0.5272 | 0.6745 |
| 6 Point | 2010 | 0.4579 | 0.4402 | 0.4766 |
| | 2011 | 0.4844 | 0.4577 | 0.5113 |
| | 2012 | 0.5125 | 0.4760 | 0.5485 |
| | 2013 | 0.5422 | 0.4950 | 0.5885 |
| | 2014 | 0.5736 | 0.5147 | 0.6314 |
| | 2015 | 0.6068 | 0.5352 | 0.6774 |
| 7 Point | 2009 | 0.4411 | 0.4316 | 0.4517 |
| | 2010 | 0.4646 | 0.4468 | 0.4827 |
| | 2011 | 0.4894 | 0.4625 | 0.5159 |
| | 2012 | 0.5155 | 0.4788 | 0.5514 |
| | 2013 | 0.5430 | 0.4957 | 0.5893 |
| | 2014 | 0.5719 | 0.5132 | 0.6298 |
| | 2015 | 0.6024 | 0.5313 | 0.6730 |
| | | | | |
| 8 Point | 2008 | 0.4172 | 0.4089 | 0.4266 |
| | 2009 | 0.4398 | 0.4250 | 0.4551 |
| | 2010 | 0.4636 | 0.4417 | 0.4855 |
| | 2011 | 0.4887 | 0.4590 | 0.5179 |
| | 2012 | 0.5151 | 0.4770 | 0.5524 |
| | 2013 | 0.5430 | 0.4957 | 0.5893 |
| | 2014 | 0.5723 | 0.5151 | 0.6286 |
| | 2015 | 0.6033 | 0.5353 | 0.6705 |
| 9 Point | 2007 | 0.4025 | 0.3976 | 0.4086 |
| | 2008 | 0.4230 | 0.4124 | 0.4342 |
| | 2009 | 0.4446 | 0.4278 | 0.4615 |
| | 2010 | 0.4673 | 0.4438 | 0.4904 |
| | 2011 | 0.4911 | 0.4604 | 0.5211 |
| | 2012 | 0.5161 | 0.4776 | 0.5538 |
| | 2013 | 0.5424 | 0.4954 | 0.5885 |
| | 2014 | 0.5701 | 0.5139 | 0.6254 |
| | 2015 | 0.5991 | 0.5331 | 0.6646 |
| 10 Point | 2006 | 0.3906 | 0.3864 | 0.3958 |
| | 2007 | 0.4092 | 0.4004 | 0.4187 |
| | 2008 | 0.4288 | 0.4148 | 0.4429 |
| | 2009 | 0.4492 | 0.4297 | 0.4686 |
| | 2010 | 0.4707 | 0.4452 | 0.4957 |
| | 2010 | 0.4931 | 0.4612 | 0.5243 |
| | 2011 | 0.4931 | 0.4778 | 0.5546 |
| | 2012 | 0.5413 | 0.4778 | 0.5867 |
| | 2013 | | | |
| | | 0.5671 | 0.5128 | 0.6207 |
| | 2015 | 0.5942 | 0.5312 | 0.6565 |

| INDEMNITY | | Severity | Severity | Severity |
|----------------------------------------------------------|---------------------------------------------------------|--------------------------------------------------------------------|--------------------------------------------------------------------|--------------------------------------------------------------------|
| Expon'l | | Ratio | Ratio | Ratio |
| TRENDED | | (Average) | (Incur) | (Pd-27) |
| 4 Point 5 Point 6 Point 7 Point 8 Point 9 Point 10 Point | Fitted Fitted Fitted Fitted Fitted Fitted Fitted Fitted | 0.6302 0.6949 0.7151 0.7010 0.7035 0.6926 0.6807 | 0.4937 0.5717 0.5999 0.5877 0.5989 0.5933 0.5889 | 0.7750 0.8204 0.8316 0.8170 0.8095 0.7936 0.7735 |
| INDEMNITY Expon'l Severity Trend Factor | | Sev Trend Factor (Average) | Sev Trend Factor (Incur) | Sev Trend Factor (Pd-27) |
| 4 Point | 2012 | 1.1569 | 0.9445 | 1.3651 |
| | 2013 | 1.1287 | 0.9537 | 1.2951 |
| | 2014 | 1.1013 | 0.9629 | 1.2288 |
| | 2015 | 1.0745 | 0.9722 | 1.1658 |
| 5 Point | 2012 | 1.3409 | 1.1787 | 1.4876 |
| | 2013 | 1.2760 | 1.1464 | 1.3910 |
| | 2014 | 1.2143 | 1.1150 | 1.3007 |
| | 2015 | 1.1556 | 1.0844 | 1.2163 |
| 6 Point | 2012 | 1.3955 | 1.2603 | 1.5160 |
| | 2013 | 1.3191 | 1.2120 | 1.4131 |
| | 2014 | 1.2468 | 1.1655 | 1.3171 |
| | 2015 | 1.1785 | 1.1208 | 1.2277 |
| 7 Point | 2012 | 1.3599 | 1.2274 | 1.4818 |
| | 2013 | 1.2910 | 1.1857 | 1.3865 |
| | 2014 | 1.2257 | 1.1453 | 1.2973 |
| | 2015 | 1.1636 | 1.1063 | 1.2139 |
| 8 Point | 2012 | 1.3658 | 1.2556 | 1.4654 |
| | 2013 | 1.2957 | 1.2083 | 1.3737 |
| | 2014 | 1.2292 | 1.1626 | 1.2878 |
| | 2015 | 1.1661 | 1.1188 | 1.2073 |
| 9 Point | 2012 | 1.3420 | 1.2423 | 1.4330 |
| | 2013 | 1.2769 | 1.1976 | 1.3484 |
| | 2014 | 1.2150 | 1.1545 | 1.2689 |
| | 2015 | 1.1561 | 1.1129 | 1.1940 |
| 10 Point | 2012 | 1.3176 | 1.2327 | 1.3947 |
| | 2013 | 1.2576 | 1.1899 | 1.3184 |
| | 2014 | 1.2003 | 1.1485 | 1.2463 |
| | 2015 | 1.1456 | 1.1086 | 1.1782 |

| INDEMNITY | | LR Trend | LR Trend | LR Trend |
|-----------------|------|-----------|----------|----------|
| Linear | | Factor | Factor | Factor |
| LR Trend Factor | | (Average) | (Incur) | (Pd-27) |
| 4 Point | 2012 | 0.8471 | 0.6967 | 0.9865 |
| | 2013 | 0.8700 | 0.7405 | 0.9826 |
| | 2014 | 0.8939 | 0.7870 | 0.9814 |
| | 2015 | 0.9192 | 0.8365 | 0.9828 |
| 5 Point | 2012 | 0.9564 | 0.8552 | 1.0453 |
| | 2013 | 0.9588 | 0.8767 | 1.0281 |
| | 2014 | 0.9634 | 0.8993 | 1.0154 |
| | 2015 | 0.9700 | 0.9232 | 1.0067 |
| 6 Point | 2012 | 0.9828 | 0.9051 | 1.0501 |
| | 2013 | 0.9796 | 0.9177 | 1.0316 |
| | 2014 | 0.9792 | 0.9316 | 1.0180 |
| | 2015 | 0.9813 | 0.9470 | 1.0086 |
| 7 Point | 2012 | 0.9610 | 0.8863 | 1.0253 |
| | 2013 | 0.9625 | 0.9024 | 1.0126 |
| | 2014 | 0.9662 | 0.9197 | 1.0039 |
| | 2015 | 0.9720 | 0.9383 | 0.9988 |
| 8 Point | 2012 | 0.9588 | 0.8997 | 1.0094 |
| | 2013 | 0.9608 | 0.9132 | 1.0004 |
| | 2014 | 0.9649 | 0.9282 | 0.9948 |
| | 2015 | 0.9710 | 0.9445 | 0.9923 |
| 9 Point | 2012 | 0.9433 | 0.8908 | 0.9881 |
| | 2013 | 0.9484 | 0.9061 | 0.9838 |
| | 2014 | 0.9554 | 0.9225 | 0.9824 |
| | 2015 | 0.9643 | 0.9403 | 0.9835 |
| 10 Point | 2012 | 0.9281 | 0.8838 | 0.9659 |
| | 2013 | 0.9363 | 0.9003 | 0.9664 |
| | 2014 | 0.9460 | 0.9180 | 0.9691 |
| | 2015 | 0.9575 | 0.9371 | 0.9741 |

| INDEMNITY | | LR Trend | LR Trend | LR Trend |
|-----------------|------|-----------|----------|----------|
| Expon'l | | Factor | Factor | Factor |
| LR Trend Factor | | (Average) | (Incur) | (Pd-27) |
| 4 Point | 2012 | 0.8529 | 0.6963 | 1.0064 |
| | 2013 | 0.8761 | 0.7403 | 1.0053 |
| | 2014 | 0.9000 | 0.7869 | 1.0042 |
| | 2015 | 0.9245 | 0.8365 | 1.0031 |
| 5 Point | 2012 | 0.9885 | 0.8689 | 1.0967 |
| | 2013 | 0.9904 | 0.8898 | 1.0797 |
| | 2014 | 0.9923 | 0.9112 | 1.0629 |
| | 2015 | 0.9943 | 0.9330 | 1.0465 |
| 6 Point | 2012 | 1.0288 | 0.9291 | 1.1176 |
| | 2013 | 1.0239 | 0.9408 | 1.0968 |
| | 2014 | 1.0189 | 0.9524 | 1.0763 |
| | 2015 | 1.0140 | 0.9643 | 1.0563 |
| 7 Point | 2012 | 1.0025 | 0.9048 | 1.0924 |
| | 2013 | 1.0021 | 0.9203 | 1.0762 |
| | 2014 | 1.0016 | 0.9359 | 1.0602 |
| | 2015 | 1.0012 | 0.9519 | 1.0444 |
| 8 Point | 2012 | 1.0069 | 0.9256 | 1.0803 |
| | 2013 | 1.0057 | 0.9379 | 1.0663 |
| | 2014 | 1.0045 | 0.9501 | 1.0524 |
| | 2015 | 1.0033 | 0.9626 | 1.0388 |
| 9 Point | 2012 | 0.9893 | 0.9158 | 1.0564 |
| | 2013 | 0.9911 | 0.9296 | 1.0466 |
| | 2014 | 0.9929 | 0.9435 | 1.0369 |
| | 2015 | 0.9947 | 0.9575 | 1.0273 |
| 10 Point | 2012 | 0.9713 | 0.9087 | 1.0282 |
| | 2013 | 0.9761 | 0.9236 | 1.0233 |
| | 2014 | 0.9809 | 0.9386 | 1.0185 |
| | 2015 | 0.9857 | 0.9538 | 1.0137 |

| INDEMNITY | Base | Trended | Trended | Trended |
|------------|----------|-----------|---------|---------|
| Linear | Policy | LR | LR | LR |
| TRENDED LR | Year | (Average) | (Incur) | (Pd-27) |
| 4 Point | 2012 | 0.2323 | 0.1791 | 0.2873 |
| | 2013 | 0.2654 | 0.2143 | 0.3149 |
| | 2014 | 0.2399 | 0.1937 | 0.2852 |
| | 2015 | 0.2617 | 0.2014 | 0.3229 |
| | 4 Yr Ave | 0.2498 | 0.1971 | 0.3026 |
| 5 Point | 2012 | 0.2622 | 0.2199 | 0.3044 |
| | 2013 | 0.2924 | 0.2537 | 0.3295 |
| | 2014 | 0.2586 | 0.2213 | 0.2951 |
| | 2015 | 0.2762 | 0.2223 | 0.3308 |
| | 4 Yr Ave | 0.2724 | 0.2293 | 0.3150 |
| 6 Point | 2012 | 0.2695 | 0.2327 | 0.3058 |
| | 2013 | 0.2988 | 0.2656 | 0.3306 |
| | 2014 | 0.2628 | 0.2293 | 0.2958 |
| | 2015 | 0.2794 | 0.2280 | 0.3314 |
| | 4 Yr Ave | 0.2776 | 0.2389 | 0.3159 |
| 7 Point | 2012 | 0.2635 | 0.2279 | 0.2986 |
| | 2013 | 0.2936 | 0.2612 | 0.3245 |
| | 2014 | 0.2593 | 0.2263 | 0.2917 |
| | 2015 | 0.2767 | 0.2259 | 0.3282 |
| | 4 Yr Ave | 0.2733 | 0.2353 | 0.3108 |
| 8 Point | 2012 | 0.2629 | 0.2313 | 0.2939 |
| | 2013 | 0.2930 | 0.2643 | 0.3206 |
| | 2014 | 0.2590 | 0.2284 | 0.2891 |
| | 2015 | 0.2764 | 0.2274 | 0.3261 |
| | 4 Yr Ave | 0.2728 | 0.2379 | 0.3074 |
| 9 Point | 2012 | 0.2587 | 0.2290 | 0.2877 |
| | 2013 | 0.2893 | 0.2622 | 0.3153 |
| | 2014 | 0.2564 | 0.2270 | 0.2855 |
| | 2015 | 0.2745 | 0.2264 | 0.3232 |
| | 4 Yr Ave | 0.2697 | 0.2362 | 0.3029 |
| 10 Point | 2012 | 0.2545 | 0.2272 | 0.2813 |
| | 2013 | 0.2856 | 0.2605 | 0.3097 |
| | 2014 | 0.2539 | 0.2259 | 0.2816 |
| | 2015 | 0.2726 | 0.2257 | 0.3201 |
| | 4 Yr Ave | 0.2667 | 0.2348 | 0.2982 |

| INDEMNITY | Base | Trended | Trended | Trended |
|------------|----------|-----------|---------|---------|
| Expon'l | Policy | LR | LR | LR |
| TRENDED LR | Year | (Average) | (Incur) | (Pd-27) |
| 4 Point | 2012 | 0.2339 | 0.1790 | 0.2931 |
| | 2013 | 0.2672 | 0.2142 | 0.3222 |
| | 2014 | 0.2416 | 0.1937 | 0.2918 |
| | 2015 | 0.2632 | 0.2014 | 0.3296 |
| | 4 Yr Ave | 0.2515 | 0.1971 | 0.3092 |
| 5 Point | 2012 | 0.2710 | 0.2234 | 0.3194 |
| | 2013 | 0.3021 | 0.2575 | 0.3460 |
| | 2014 | 0.2663 | 0.2242 | 0.3089 |
| | 2015 | 0.2831 | 0.2247 | 0.3439 |
| | 4 Yr Ave | 0.2806 | 0.2325 | 0.3296 |
| 6 Point | 2012 | 0.2821 | 0.2389 | 0.3254 |
| | 2013 | 0.3123 | 0.2723 | 0.3515 |
| | 2014 | 0.2735 | 0.2344 | 0.3128 |
| | 2015 | 0.2887 | 0.2322 | 0.3471 |
| | 4 Yr Ave | 0.2892 | 0.2445 | 0.3342 |
| 7 Point | 2012 | 0.2749 | 0.2326 | 0.3181 |
| | 2013 | 0.3056 | 0.2663 | 0.3449 |
| | 2014 | 0.2688 | 0.2303 | 0.3081 |
| | 2015 | 0.2850 | 0.2292 | 0.3432 |
| | 4 Yr Ave | 0.2836 | 0.2396 | 0.3286 |
| 8 Point | 2012 | 0.2761 | 0.2380 | 0.3146 |
| | 2013 | 0.3067 | 0.2714 | 0.3417 |
| | 2014 | 0.2696 | 0.2338 | 0.3058 |
| | 2015 | 0.2856 | 0.2318 | 0.3413 |
| | 4 Yr Ave | 0.2845 | 0.2438 | 0.3259 |
| 9 Point | 2012 | 0.2713 | 0.2355 | 0.3076 |
| | 2013 | 0.3023 | 0.2690 | 0.3354 |
| | 2014 | 0.2665 | 0.2322 | 0.3013 |
| | 2015 | 0.2832 | 0.2306 | 0.3376 |
| | 4 Yr Ave | 0.2808 | 0.2418 | 0.3205 |
| 10 Point | 2012 | 0.2663 | 0.2336 | 0.2994 |
| | 2013 | 0.2977 | 0.2673 | 0.3280 |
| | 2014 | 0.2633 | 0.2310 | 0.2960 |
| | 2015 | 0.2806 | 0.2297 | 0.3331 |
| | 4 Yr Ave | 0.2770 | 0.2404 | 0.3141 |

| MEDICAL | Incurred LDF | Incurred LDF | Incurred LDF | Incurred LDF | Incurred LDF | 4 Year Average | Selected Incurred |
|-----------------|------------------|------------------|------------------|------------------|------------------|-------------------|----------------------|
| | 11-12 | 12-13 | 13-14 | 14-15 | 15-16 | LDF | LDF |
| Beyond 26-27 | 1.0869 | 1.1000 0.9776 | 1.1168 1.0214 | 1.0628 1.0094 | 1.0062 1.0077 | 1.0715 1.0040 | 1.0736 1.0045 |
| 25-26 | 1.0011 | 1.0349 | 0.9786 | 1.0361 | 1.0303 | 1.0200 | 1.0043 |
| 24-25 | 1.0272 | 1.0078 | 0.9856 | 1.0445 | 0.9974 | 1.0088 | 1.0056 |
| 23-24 | 1.0071 | 1.0772 | 1.0209 | 1.0101 | 1.0358 | 1.0360 | 1.0062 |
| 22-23 | 1.0127 | 1.0150 | 0.9797 | 1.0318 | 1.0104 | 1.0092 | 1.0068 |
| 21-22 | 1.0175 | 0.9904 | 0.9151 | 1.0119 | 1.0166 | 0.9835 | 1.0075 |
| 20-21 | 1.0244 | 1.0029 | 1.0270 | 1.0132 | 1.0237 | 1.0167 | 1.0083 |
| 19-20 | 1.0200 | 0.9831 | 0.9819 | 1.0145 | 1.0016 | 0.9953 | 1.0091 |
| 18-19 | 0.9844 | 0.9949 | 0.9909 | 1.0274 | 1.0177 | 1.0077 0.9975 | 1.0101 1.0110 |
| 17-18 16-17 | 0.9855 1.0357 | 0.9813 1.0256 | 0.9779 1.0014 | 1.0079 1.0031 | 1.0230 0.9936 | 1.0059 | 1.0110 |
| 15-16 | 1.0200 | 1.0199 | 1.0003 | 1.0184 | 1.0094 | 1.0120 | 1.0133 |
| 14-15 | 1.0136 | 1.0163 | 0.9655 | 0.9962 | 1.0397 | 1.0044 | 1.0147 |
| 13-14 | 0.9962 | 1.0009 | 0.9889 | 1.0265 | 1.0266 | 1.0107 | 1.0162 |
| 12-13 | 1.0013 | 1.0062 | 0.9883 | 1.0364 | 1.0339 | 1.0162 | 1.0178 |
| 11-12 | 1.0304 | 1.0023 | 1.0763 | 1.0217 | 1.0420 | 1.0356 | 1.0197 |
| 10-11 | 1.0167 | 0.9769 | 1.0259 | 1.0366 | 1.0358 | 1.0188 | 1.0218 |
| 9-10 | 1.1019 | 1.0222 | 1.0157 | 1.0388 | 1.0332 | 1.0275 | 1.0243 |
| 8-9 7-8 | 1.0499 1.0042 | 0.9798 1.0115 | 1.0357 1.0676 | 1.0124 1.0331 | 1.0372 1.0667 | 1.0163 1.0447 | 1.0272 1.0307 |
| 6-7 | 0.9563 | 1.0396 | 1.0231 | 1.0451 | 1.0284 | 1.0341 | 1.0350 |
| 5-6 | 1.0451 | 1.0345 | 1.0800 | 0.9876 | 1.0659 | 1.0420 | 1.0409 |
| 4-5 | 1.0104 | 1.0518 | 1.1042 | 1.0529 | 1.0342 | 1.0608 | 1.0501 |
| 3-4 | 1.0775 | 1.0694 | 1.0710 | 1.0275 | 1.0618 | 1.0574 | 1.0694 |
| 2-3 | 1.2204 | 1.1334 | 1.1053 | 1.1510 | 1.1516 | 1.1353 | 1.1329 |
| 1-2 | 1.1901 | 1.1800 | 1.2449 | 1.2929 | 1.1949 | 1.2282 | 1.2282 |
| MEDICAL | Paid | Paid | Paid | Paid | Paid | 4 Year | Selected |
| | LDF | LDF | LDF | LDF | LDF | Average | Paid |
| | 11-12 | 12-13 | 13-14 | 14-15 | 15-16 | LDF | LDF |
| 26-27 | 4 0007 | 1.0133 | 1.0141 | 1.0091 | 1.0086 | 1.0113 | 1.0165 |
| 25-26 | 1.0037 | 1.0426 | 1.0213 | 1.0402 | 1.0077 | 1.0280 | 1.0168 |
| 24-25 23-24 | 1.0327 1.0100 | 1.0112 1.0218 | 1.0308 1.0123 | 1.0138 1.0163 | 1.0036 1.0270 | 1.0149 1.0194 | 1.0171 1.0175 |
| 22-23 | 1.0239 | 1.0256 | 1.0108 | 1.0311 | 1.0123 | 1.0200 | 1.0178 |
| 21-22 | 1.0114 | 1.0088 | 1.0237 | 1.0145 | 1.0183 | 1.0163 | 1.0182 |
| 20-21 | 1.0075 | 1.0351 | 1.0248 | 1.0077 | 1.0100 | 1.0194 | 1.0187 |
| 19-20 | 1.0277 | 1.0157 | 1.0260 | 1.0069 | 1.0144 | 1.0158 | 1.0192 |
| 18-19 | 1.0160 | 1.0136 | 1.0146 | 1.0215 | 1.0248 | 1.0186 | 1.0198 |
| 17-18 | 1.0157 | 1.0296 | 1.0178 | 1.0099 | 1.0145 | 1.0180 | 1.0204 |
| 16-17 | 1.0115 | 1.0296 | 1.0223 | 1.0133 | 1.0060 | 1.0178 | 1.0212 |
| 15-16 | 1.0482 | 1.0179 | 1.0046 | 1.0155 | 1.0082 | 1.0116 1.0197 | 1.0220 1.0230 |
| 14-15 13-14 | 1.0158 1.0103 | 1.0104 1.0142 | 1.0100 1.0213 | 1.0255 1.0140 | 1.0328 1.0218 | 1.0197 | 1.0242 |
| 12-13 | 1.0164 | 1.0352 | 1.0212 | 1.0554 | 1.0216 | 1.0334 | 1.0255 |
| 11-12 | 1.0398 | 1.0233 | 1.0853 | 1.0215 | 1.0238 | 1.0385 | 1.0272 |
| 10-11 | 1.0246 | 1.0447 | 1.0316 | 1.0339 | 1.0434 | 1.0384 | 1.0293 |
| 9-10 | 1.0295 | 1.0393 | 1.0292 | 1.0192 | 1.0424 | 1.0325 | 1.0318 |
| 8-9 | 1.0409 | 1.0268 | 1.0279 | 1.0443 | 1.0324 | 1.0329 | 1.0352 |
| 7-8 | 1.0280 | 1.0375 | 1.0455 | 1.0336 | 1.0422 | 1.0397 | 1.0397 |
| 6-7 | 1.0122 | 1.0464 | 1.0356 1.0520 | 1.0515 | 1.0604 | 1.0485 | 1.0460 |
| 5-6 4-5 | 1.0691 1.0553 | 1.0466 1.0888 | 1.0520 | 1.0849 1.0734 | 1.0479 1.0189 | 1.0579 1.0597 | 1.0554 1.0708 |
| 3-4 | 1.0812 | 1.1025 | 1.1356 | 1.0816 | 1.0865 | 1.1016 | 1.0994 |
| 2-3 | 1.1790 | 1.1799 | 1.1187 | 1.1754 | 1.1928 | 1.1667 | 1.1656 |
| 1-2 | 1.3999 | 1.3549 | 1.3635 | 1.4562 | 1.4129 | 1.3969 | 1.3970 |
| MEDICAL | Pd-Incur | Pd-Incur | Pd-Incur | Pd-Incur | Pd-Incur | 4 Year | Selected |
| WIEDICAL | LDF | LDF | LDF | LDF | LDF | Average | Pd-Incur |
| | 11-12 | 12-13 | 13-14 | 14-15 | 15-16 | LDF | LDF |
| 26-27 | | 1.0882 | 1.2805 | 1.0497 | 1.2496 | 1.1670 | 1.1670 |
| 25-26 | 1.1170 | 1.3241 | 1.0594 | 1.2899 | 1.2433 | 1.2292 | 1.2292 |
| 24-25 | 1.3213 | 1.0955 | 1.2888 | 1.2234 | 1.0818 | 1.1724 | 1.1724 |
| 23-24 | 1.0965 | 1.3274 | 1.1696 | 1.1023 | 1.2196 | 1.2047 | 1.2047 |
| 22-23 21-22 | 1.2618 | 1.1924 | 1.1080 | 1.2140 | 1.1870 | 1.1754 | 1.1754 1.2003 |
| 20-21 | 1.1880 1.1514 | 1.1320 1.3538 | 1.2131 1.2104 | 1.1919 1.2533 | 1.2643 1.2391 | 1.2003 1.2642 | 1.2642 |
| 19-20 | 1.3869 | 1.1903 | 1.2873 | 1.2188 | 1.2324 | 1.2322 | 1.2322 |
| 18-19 | 1.2296 | 1.3031 | 1.2442 | 1.2569 | 1.2429 | 1.2618 | 1.2618 |
| 17-18 | 1.3295 | 1.2618 | 1.2350 | 1.2334 | 1.0996 | 1.2075 | 1.2075 |
| 16-17 | 1.2937 | 1.3040 | 1.2485 | 1.0893 | 1.0715 | 1.1783 | 1.1783 |
| 15-16 | 1.3313 | 1.2788 | 1.0899 | 1.0951 | 1.1346 | 1.1496 | 1.1496 |
| 14-15 | 1.2722 | 1.0991 | 1.0885 | 1.1526 | 1.2269 | 1.1418 | 1.1418 |
| 13-14 | 1.0991 | 1.1288 | 1.1784 | 1.1966 | 1.2197 | 1.1809 | 1.1809 |
| 12-13 | 1.1447 | 1.2370 | 1.1560 | 1.2539 | 1.2618 | 1.2272 | 1.2272 |
| 11-12 10-11 | 1.2879 1.2492 | 1.2222 1.2630 | 1.3257 1.2503 | 1.2464 1.2157 | 1.2253 1.2787 | 1.2549 1.2519 | 1.2549 1.2519 |
| 9-10 | 1.3266 | 1.2695 | 1.2134 | 1.2582 | 1.2568 | 1.2495 | 1.2495 |
| 8-9 | 1.2922 | 1.2193 | 1.2208 | 1.2701 | 1.2652 | 1.2439 | 1.2439 |
| 7-8 | 1.2794 | 1.2490 | 1.3090 | 1.2600 | 1.2788 | 1.2742 | 1.2742 |
| 6-7 | 1.2499 | 1.2860 | 1.2496 | 1.2576 | 1.2668 | 1.2650 | 1.2650 |
| 5-6 | 1.3036 | 1.2893 | 1.2645 | 1.3290 | 1.3018 | 1.2962 | 1.2962 |
| 4-5 | 1.3152 | 1.2742 | 1.4225 | 1.3090 | 1.2396 | 1.3113 | 1.3113 |
| 3-4 2-3 | 1.3131 | 1.4240 | 1.3772 | 1.2949 | 1.3091 | 1.3513 | 1.3513 |
| 2-3 1-2 | 1.5699 1.9154 | 1.5507 1.7278 | 1.4035 1.7094 | 1.4470 1.7813 | 1.4115 2.0423 | 1.4532 1.8152 | 1.4532 1.8152 |
| 1-2 | 1.3134 | 1.1210 | 1.7094 | 1.7013 | 2.0423 | 1.0102 | 1.0152 |

| MEDICAL | | | Paid |
|----------------|----------------|------------------|------------------|
| | Policy Year | Incurred LDF | to 27th LDF |
| Beyond | 1989 | 1.0736 | 1.0736 |
| 26-27 | 1990 | 1.0045 | 1.1670 |
| 25-26 | 1991 | 1.0050 | 1.0168 |
| 24-25 23-24 | 1992 1993 | 1.0056 1.0062 | 1.0171 1.0175 |
| 22-23 | 1994 | 1.0068 | 1.0178 |
| 21-22 | 1995 | 1.0075 | 1.0182 |
| 20-21 | 1996 | 1.0083 | 1.0187 |
| 19-20 18-19 | 1997 1998 | 1.0091 1.0101 | 1.0192 1.0198 |
| 17-18 | 1999 | 1.0110 | 1.0204 |
| 16-17 | 2000 | 1.0121 | 1.0212 |
| 15-16 | 2001 | 1.0133 | 1.0220 |
| 14-15 13-14 | 2002 2003 | 1.0147 1.0162 | 1.0230 1.0242 |
| 12-13 | 2003 | 1.0178 | 1.0255 |
| 11-12 | 2005 | 1.0197 | 1.0272 |
| 10-11 | 2006 | 1.0218 | 1.0293 |
| 9-10 8-9 | 2007 2008 | 1.0243 1.0272 | 1.0318 1.0352 |
| 7-8 | 2008 | 1.0307 | 1.0397 |
| 6-7 | 2010 | 1.0350 | 1.0460 |
| 5-6 | 2011 | 1.0409 | 1.0554 |
| 4-5 | 2012 | 1.0501 | 1.0708 |
| 3-4 2-3 | 2013 2014 | 1.0694 1.1329 | 1.0994 1.1656 |
| 1-2 | 2015 | 1.2282 | 1.3970 |
| | | | |
| MEDICAL | Policy | Incurred | Paid to 27th |
| | Year | Cum LDF | Cum LDF |
| Beyond | 1989 | 1.0736 | 1.0736 |
| 26-27 | 1990 | 1.0784 | 1.2529 |
| 25-26 24-25 | 1991 1992 | 1.0838 1.0899 | 1.2739 1.2957 |
| 23-24 | 1993 | 1.0967 | 1.3184 |
| 22-23 | 1994 | 1.1041 | 1.3419 |
| 21-22 | 1995 | 1.1124 | 1.3663 |
| 20-21 19-20 | 1996 1997 | 1.1216 1.1318 | 1.3918 1.4186 |
| 18-19 | 1998 | 1.1433 | 1.4466 |
| 17-18 | 1999 | 1.1558 | 1.4762 |
| 16-17 | 2000 | 1.1698 | 1.5075 |
| 15-16 14-15 | 2001 2002 | 1.1854 1.2028 | 1.5406 1.5761 |
| 13-14 | 2002 | 1.2223 | 1.6142 |
| 12-13 | 2004 | 1.2440 | 1.6554 |
| 11-12 | 2005 | 1.2686 | 1.7004 |
| 10-11 9-10 | 2006 2007 | 1.2962 1.3277 | 1.7502 1.8059 |
| 8-9 | 2008 | 1.3638 | 1.8694 |
| 7-8 | 2009 | 1.4057 | 1.9436 |
| 6-7 | 2010 | 1.4549 | 2.0330 |
| 5-6 4-5 | 2011 2012 | 1.5144 1.5903 | 2.1457 2.2976 |
| 3-4 | 2013 | 1.7006 | 2.5260 |
| 2-3 | 2014 | 1.9266 | 2.9443 |
| 1-2 | 2015 | 2.3663 | 4.1132 |
| MEDICAL | | Benefit | LAE |
| | Policy | Level | |
| Beyond | Year 1989 | Factor 1.0000 | 1.2087 |
| 26-27 | 1990 | 1.0000 | 1.2087 |
| 25-26 | 1991 | 1.0000 | 1.2087 |
| 24-25 23-24 | 1992 | 1.0000 | 1.2087 |
| 23-24 22-23 | 1993 1994 | 1.0000 1.0000 | 1.2087 1.2087 |
| 21-22 | 1995 | 1.0000 | 1.2087 |
| 20-21 | 1996 | 1.0000 | 1.2087 |
| 19-20 | 1997 | 1.0000 | 1.2087 |
| 18-19 17-18 | 1998 1999 | 1.0000 1.0000 | 1.2087 1.2087 |
| 16-17 | 2000 | 1.0000 | 1.2087 |
| 15-16 | 2001 | 1.0000 | 1.2087 |
| 14-15 13-14 | 2002 | 1.0000 | 1.2087 |
| 13-14 12-13 | 2003 2004 | 1.0000 1.0000 | 1.2087 1.2087 |
| 11-12 | 2005 | 1.0000 | 1.2087 |
| 10-11 | 2006 | 1.0000 | 1.2087 |
| 9-10 | 2007 | 1.0000 | 1.2087 |
| 8-9 7-8 | 2008 2009 | 1.0000 1.0000 | 1.2087 1.2087 |
| 6-7 | 2010 | 1.0000 | 1.2087 |
| 5-6 | 2011 | 1.0000 | 1.2087 |
| 4-5 | 2012 | 1.0000 | 1.2087 |
| 3-4 2-3 | 2013 2014 | 1.0000 1.0000 | 1.2087 1.2087 |
| | | | |
| 1-2 | 2015 | 1.0000 | 1.2087 |

| MEDICAL | D. II | | | Paid |
|----------------|----------------|----------------------------|----------------------------|----------------------------|
| | Policy Year | | Incurred Base | to 27th Base |
| Beyond | 1989 | | 29,651,726 | 29,651,726 |
| 26-27 | 1990 | | 25,373,507 | 20,565,216 |
| 25-26 | 1991 | | 21,701,343 | 20,131,546 |
| 24-25 23-24 | 1992 1993 | | 33,058,937 | 27,837,754 |
| 22-23 | 1994 | | 26,765,649 25,372,016 | 22,824,514 20,434,865 |
| 21-22 | 1995 | | 27,676,298 | 22,557,762 |
| 20-21 | 1996 | | 33,532,525 | 27,600,711 |
| 19-20 | 1997 | | 29,932,977 | 24,681,588 |
| 18-19 | 1998 | | 23,664,322 | 21,831,655 |
| 17-18 16-17 | 1999 2000 | | 30,938,133 41,097,413 | 29,046,387 36,519,415 |
| 15-16 | 2001 | | 35,830,805 | 30,163,033 |
| 14-15 | 2002 | | 50,144,596 | 42,010,640 |
| 13-14 | 2003 | | 46,618,610 | 37,745,676 |
| 12-13 11-12 | 2004 2005 | | 53,270,123 | 44,511,410 |
| 10-11 | 2006 | | 55,434,268 54,077,813 | 45,233,580 44,852,727 |
| 9-10 | 2007 | | 56,883,956 | 46,415,003 |
| 8-9 | 2008 | | 57,091,864 | 46,529,070 |
| 7-8 | 2009 | | 57,194,038 | 47,877,794 |
| 6-7 5-6 | 2010 2011 | | 69,443,191 57,972,878 | 55,903,835 |
| 4-5 | 2012 | | 49,208,193 | 47,648,779 40,841,535 |
| 3-4 | 2013 | | 49,519,933 | 41,845,771 |
| 2-3 | 2014 | | 46,036,481 | 31,848,646 |
| 1-2 | 2015 | | 54,259,172 | 30,404,372 |
| MEDICAL | | Droi I III | Proi I III | Proi I II+ |
| IVILDICAL | Policy | Proj Ult Incurred | Proj Ult Incurred | Proj Ult Incurred |
| | Year | (Avg Pd & Inc) | (Incur) | (Pd-27) |
| Beyond | 1989 | 31,834,093 | 31,834,093 | 31,834,093 |
| 26-27 | 1990 | 26,564,475 | 27,362,790 | 25,766,159 |
| 25-26 | 1991 | 24,582,746 | 23,519,916 | 25,645,576 |
| 24-25 23-24 | 1992 1993 | 36,050,157 29,722,863 | 36,030,935 29,353,887 | 36,069,378 30,091,839 |
| 22-23 | 1994 | 27,717,394 | 28,013,243 | 27,421,545 |
| 21-22 | 1995 | 30,803,892 | 30,787,114 | 30,820,670 |
| 20-21 | 1996 | 38,012,375 | 37,610,080 | 38,414,670 |
| 19-20 | 1997 | 34,445,722 | 33,878,143 | 35,013,301 |
| 18-19 | 1998 | 29,318,546 | 27,055,419 | 31,581,672 |
| 17-18 16-17 | 1999 2000 | 39,318,285 51,564,386 | 35,758,294 48,075,754 | 42,878,276 55,053,018 |
| 15-16 | 2001 | 44,471,503 | 42,473,836 | 46,469,169 |
| 14-15 | 2002 | 63,263,445 | 60,313,920 | 66,212,970 |
| 13-14 | 2003 | 58,955,499 | 56,981,927 | 60,929,070 |
| 12-13 | 2004 | 69,976,111 | 66,268,033 | 73,684,188 |
| 11-12 | 2005 2006 | 73,619,546 | 70,323,912 | 76,915,179 |
| 10-11 9-10 | 2006 | 74,298,452 79,672,841 | 70,095,661 75,524,828 | 78,501,243 83,820,854 |
| 8-9 | 2008 | 82,421,664 | 77,861,884 | 86,981,443 |
| 7-8 | 2009 | 86,726,470 | 80,397,659 | 93,055,280 |
| 6-7 | 2010 | 107,342,698 | 101,032,899 | 113,652,497 |
| 5-6 | 2011 | 95,017,056 | 87,794,126 | 102,239,985 |
| 4-5 3-4 | 2012 2013 | 86,046,650 94,958,008 | 78,255,789 84,213,598 | 93,837,511 105,702,418 |
| 2-3 | 2014 | 91,232,926 | 88,693,884 | 93,771,968 |
| 1-2 | 2015 | 126,726,371 | 128,393,479 | 125,059,263 |
| | | | | |
| MEDICAL | Policy | Adjusted Ult | Adjusted Ult | Adjusted Ult Loss |
| | Policy Year | Loss (Avg Pd & Inc) | Loss (Incur) | (Pd-27) |
| Beyond | 1989 | 38,477,868 | 38,477,868 | 38,477,868 |
| 26-27 | 1990 | 32,108,481 | 33,073,404 | 31,143,556 |
| 25-26 | 1991 | 29,713,165 | 28,428,522 | 30,997,808 |
| 24-25 | 1992 | 43,573,825 | 43,550,591 | 43,597,057 |
| 23-24 22-23 | 1993 1994 | 35,926,025 33,502,014 | 35,480,043 33,859,607 | 36,372,006 33,144,421 |
| 21-22 | 1995 | 37,232,664 | 37,212,385 | 37,252,944 |
| 20-21 | 1996 | 45,945,558 | 45,459,304 | 46,431,812 |
| 19-20 | 1997 | 41,634,544 | 40,948,511 | 42,320,577 |
| 18-19 | 1998 | 35,437,327 | 32,701,885 | 38,172,767 |
| 17-18 16-17 | 1999 2000 | 47,524,011 62,325,873 | 43,221,050 | 51,826,972 |
| 15-16 | 2001 | 53,752,706 | 58,109,164 51,338,126 | 66,542,583 56,167,285 |
| 14-15 | 2002 | 76,466,526 | 72,901,435 | 80,031,617 |
| 13-14 | 2003 | 71,259,512 | 68,874,055 | 73,644,967 |
| 12-13 | 2004 | 84,580,125 | 80,098,171 | 89,062,078 |
| 11-12 | 2005 | 88,983,945 | 85,000,512 | 92,967,377 |
| 10-11 9-10 | 2006 | 89,804,539 | 84,724,625 | 94,884,452 |
| 9-10 8-9 | 2007 2008 | 96,300,563 99,623,065 | 91,286,860 94,111,659 | 101,314,266 105,134,470 |
| 7-8 | 2009 | 104,826,284 | 97,176,650 | 112,475,917 |
| 6-7 | 2010 | 129,745,119 | 122,118,465 | 137,371,773 |
| 5-6 | 2011 | 114,847,116 | 106,116,760 | 123,577,470 |
| 4-5 | 2012 | 104,004,586 | 94,587,772 | 113,421,400 |
| 3-4 2-3 | 2013 | 114,775,744 | 101,788,976 | 127,762,513 |
| 2-3 1-2 | 2014 2015 | 110,273,238 153,174,165 | 107,204,298 155,189,198 | 113,342,178 151,159,131 |
| _ | - - | -, -,9 | ,, | ,, |

| MEDICAL | | Ultimate | Ultimate | Ultimate | | | | |
|-----------|--------|----------------|------------|------------|--------------|--------------|----------------|--------------|
| | Policy | Loss Ratio | Loss Ratio | Loss Ratio | | | | |
| | Year | (Avg Pd & Inc) | (Incur) | (Pd-27) | | | | |
| | 1989 | 0.2664 | 0.2664 | 0.2664 | | | | |
| | 1990 | 0.2456 | 0.2530 | 0.2382 | | | | |
| | 1991 | 0.2357 | 0.2255 | 0.2459 | | | | |
| | 1992 | 0.3788 | 0.3785 | 0.3790 | | | | |
| | 1993 | 0.3095 | 0.3057 | 0.3134 | | | | |
| | 1994 | 0.2958 | 0.2989 | 0.2926 | | | | |
| | 1995 | 0.3202 | 0.3200 | 0.3204 | | | | |
| | 1996 | 0.3742 | 0.3703 | 0.3782 | | | | |
| | 1997 | 0.3529 | 0.3471 | 0.3587 | | | | |
| | 1998 | 0.3181 | 0.2935 | 0.3426 | | | | |
| | 1999 | 0.3971 | 0.3612 | 0.4331 | | | | |
| | 2000 | 0.4781 | 0.4458 | 0.5105 | | | | |
| | 2001 | 0.3859 | 0.3686 | 0.4033 | | | | |
| | 2002 | 0.5195 | 0.4953 | 0.5437 | | | | |
| | 2003 | 0.4546 | 0.4394 | 0.4699 | | | | |
| | 2004 | 0.4400 | 0.4167 | 0.4633 | | | | |
| | 2005 | 0.4289 | 0.4097 | 0.4481 | | | | |
| | 2006 | 0.4127 | 0.3894 | 0.4361 | | | | |
| | 2007 | 0.4458 | 0.4226 | 0.4690 | | | | |
| | 2008 | 0.4557 | 0.4305 | 0.4809 | | | | |
| | 2009 | 0.4835 | 0.4482 | 0.5187 | | | | |
| | 2010 | 0.6136 | 0.5775 | 0.6496 | | | | |
| | 2011 | 0.5364 | 0.4956 | 0.5772 | | | | |
| | 2012 | 0.5203 | 0.4732 | 0.5674 | | | | |
| | 2013 | 0.5983 | 0.5306 | 0.6660 | | | | |
| | 2014 | 0.5754 | 0.5594 | 0.5915 | | | | |
| | 2015 | 0.7215 | 0.7310 | 0.7120 | | | | |
| MEDICAL | | | | | | | | |
| FREQUENCY | | | | Trend | | | | |
| | Policy | Claim | Normalized | Factor | Selected Ann | Trend Period | Trend | Combined |
| | Year | Frequency | Frequency | to 1/1/16 | Trend | # Years | 1/1/16-12/1/18 | Trend Factor |
| | | | | | -5.0% | 1 | | |
| | | | | | -5.0% | 1 | | |
| | | | | | -5.0% | 1 | | |
| | | | | | -5.0% | 0.9167 | | |
| | 2003 | 11.77 | 1.0000 | | | | | |
| | 2004 | 10.38 | 0.8819 | | | | | |
| | 2005 | 9.28 | 0.7884 | | | | | |
| | 2006 | 8.73 | 0.7417 | | | | | |
| | 2007 | 8.12 | 0.6899 | | | | | |
| | 2008 | 7.19 | 0.6109 | | | | | |
| | 2009 | 7.18 | 0.6100 | | | | | |
| | 2010 | 7.18 | 0.6100 | | | | | |
| | 2011 | 6.73 | 0.5718 | | | | | |
| | 2012 | 6.03 | 0.5123 | 0.8567 | | | 0.8604 | 0.737 |
| | 2013 | 6.30 | 0.5353 | 0.9021 | | | 0.8604 | 0.776 |
| | 2014 | 5.45 | 0.4630 | 0.9498 | | | 0.8604 | 0.817 |
| | 2015* | 5.80 | 0.4928 | 1.0000 | | | 0.8604 | 0.860 |

^{*} Adjusted to a full Policy Year

| MEDICAL | | Ultimate | Ultimate | Ultimate |
|----------|--------|----------------|----------------|----------------|
| SEVERITY | Policy | Severity Ratio | Severity Ratio | Severity Ratio |
| RATIOS | Year | (Average) | (Incur) | (Pd-27) |
| | 2003 | 0.4546 | 0.4394 | 0.4699 |
| | 2004 | 0.4989 | 0.4725 | 0.5253 |
| | 2005 | 0.5440 | 0.5196 | 0.5683 |
| | 2006 | 0.5564 | 0.5250 | 0.5880 |
| | 2007 | 0.6462 | 0.6126 | 0.6798 |
| | 2008 | 0.7460 | 0.7047 | 0.7872 |
| | 2009 | 0.7926 | 0.7347 | 0.8503 |
| | 2010 | 1.0059 | 0.9467 | 1.0649 |
| | 2011 | 0.9381 | 0.8667 | 1.0095 |
| | 2012 | 1.0156 | 0.9236 | 1.1075 |
| | 2013 | 1.1178 | 0.9913 | 1.2443 |
| | 2014 | 1.2427 | 1.2081 | 1.2774 |
| | 2015 | 1.4641 | 1.4834 | 1.4449 |

| MEDICAL | | Severity | Severity | Severity |
|----------|--------|-----------|----------|----------|
| Linear | Policy | Ratio | Ratio | Ratio |
| FITTED | Year | (Average) | (Incur) | (Pd-27) |
| 4 Point | 2012 | 0.9895 | 0.8672 | 1.1117 |
| | 2013 | 1.1365 | 1.0568 | 1.2163 |
| | 2014 | 1.2836 | 1.2464 | 1.3208 |
| | 2015 | 1.4306 | 1.4360 | 1.4253 |
| 5 Point | 2011 | 0.8998 | 0.7910 | 1.0086 |
| | 2012 | 1.0278 | 0.9428 | 1.1127 |
| | 2013 | 1.1557 | 1.0946 | 1.2167 |
| | 2014 | 1.2836 | 1.2464 | 1.3208 |
| | 2015 | 1.4115 | 1.3982 | 1.4249 |
| 6 Point | 2010 | 0.8945 | 0.8003 | 0.9885 |
| | 2011 | 0.9890 | 0.9082 | 1.0697 |
| | 2012 | 1.0835 | 1.0160 | 1.1508 |
| | 2013 | 1.1779 | 1.1239 | 1.2320 |
| | 2014 | 1.2724 | 1.2318 | 1.3132 |
| | 2015 | 1.3669 | 1.3396 | 1.3943 |
| 7 Point | 2009 | 0.7966 | 0.7121 | 0.8809 |
| | 2010 | 0.8918 | 0.8154 | 0.9681 |
| | 2011 | 0.9871 | 0.9187 | 1.0554 |
| | 2012 | 1.0824 | 1.0221 | 1.1427 |
| | 2013 | 1.1777 | 1.1254 | 1.2300 |
| | 2014 | 1.2730 | 1.2288 | 1.3172 |
| | 2015 | 1.3682 | 1.3321 | 1.4045 |
| 8 Point | 2008 | 0.7199 | 0.6487 | 0.7909 |
| | 2009 | 0.8115 | 0.7440 | 0.8787 |
| | 2010 | 0.9030 | 0.8394 | 0.9665 |
| | 2011 | 0.9946 | 0.9347 | 1.0543 |
| | 2012 | 1.0861 | 1.0301 | 1.1422 |
| | 2013 | 1.1777 | 1.1254 | 1.2300 |
| | 2014 | 1.2692 | 1.2208 | 1.3178 |
| | 2015 | 1.3608 | 1.3161 | 1.4056 |
| 9 Point | 2007 | 0.6351 | 0.5757 | 0.6943 |
| | 2008 | 0.7255 | 0.6671 | 0.7837 |
| | 2009 | 0.8158 | 0.7585 | 0.8730 |
| | 2010 | 0.9062 | 0.8499 | 0.9624 |
| | 2011 | 0.9966 | 0.9413 | 1.0518 |
| | 2012 | 1.0869 | 1.0327 | 1.1411 |
| | 2013 | 1.1773 | 1.1241 | 1.2305 |
| | 2014 | 1.2676 | 1.2155 | 1.3198 |
| | 2015 | 1.3580 | 1.3069 | 1.4092 |
| 10 Point | 2006 | 0.5488 | 0.4984 | 0.5991 |
| | 2007 | 0.6385 | 0.5876 | 0.6894 |
| | 2008 | 0.7282 | 0.6767 | 0.7797 |
| | 2009 | 0.8179 | 0.7659 | 0.8700 |
| | 2010 | 0.9077 | 0.8551 | 0.9602 |
| | 2011 | 0.9974 | 0.9443 | 1.0505 |
| | 2012 | 1.0871 | 1.0334 | 1.1408 |
| | 2013 | 1.1769 | 1.1226 | 1.2311 |
| | 2014 | 1.2666 | 1.2118 | 1.3214 |
| | 2015 | 1.3563 | 1.3010 | 1.4117 |
| | | | | |

| MEDICAL | | Severity Ratio | Severity | Severity |
|-----------------------|--------|-------------------|-----------|-----------|
| Linear | | | Ratio | Ratio |
| TRENDED | | (Average) | (Incur) | (Pd-27) |
| 4 Point | Fitted | 1.8595 | 1.9891 | 1.7302 |
| 5 Point | Fitted | 1.7846 | 1.8409 | 1.7284 |
| 6 Point | Fitted | 1.6425 | 1.6543 | 1.6310 |
| 7 Point | Fitted | 1.6461 | 1.6335 | 1.6590 |
| 8 Point | Fitted | 1.6278 | 1.5942 | 1.6617 |
| 9 Point | Fitted | 1.6216 | 1.5734 | 1.6698 |
| 10 Point | Fitted | 1.6180 | 1.5611 | 1.6750 |
| MEDICAL | | Sev Trend | Sev Trend | Sev Trend |
| Linear | | Factor | Factor | Factor |
| Severity Trend Factor | | (Average) | (Incur) | (Pd-27) |
| Severity Trend Factor | | (Average) | (IIICur) | (Fu-21) |
| 4 Point | 2012 | 1.8792 | 2.2938 | 1.5563 |
| | 2013 | 1.6361 | 1.8822 | 1.4226 |
| | 2014 | 1.4487 | 1.5959 | 1.3100 |
| | 2015 | 1.2998 | 1.3851 | 1.2139 |
| 5 Point | 2012 | 1.7364 | 1.9526 | 1.5534 |
| | 2013 | 1.5442 | 1.6818 | 1.4205 |
| | 2014 | 1.3903 | 1.4770 | 1.3086 |
| | 2015 | 1.2643 | 1.3166 | 1.2130 |
| 6 Point | 2012 | 1.5160 | 1.6282 | 1.4172 |
| 0.0 | 2013 | 1.3944 | 1.4719 | 1.3239 |
| | 2014 | 1.2908 | 1.3430 | 1.2421 |
| | 2015 | 1.2016 | 1.2349 | 1.1698 |
| | | | | |
| 7 Point | 2012 | 1.5208 | 1.5982 | 1.4519 |
| | 2013 | 1.3978 | 1.4515 | 1.3489 |
| | 2014 | 1.2932 | 1.3294 | 1.2595 |
| | 2015 | 1.2031 | 1.2263 | 1.1812 |
| 8 Point | 2012 | 1.4987 | 1.5476 | 1.4549 |
| | 2013 | 1.3822 | 1.4165 | 1.3510 |
| | 2014 | 1.2825 | 1.3059 | 1.2610 |
| | 2015 | 1.1962 | 1.2113 | 1.1822 |
| 9 Point | 2012 | 1.4919 | 1.5236 | 1.4633 |
| | 2013 | 1.3774 | 1.3997 | 1.3571 |
| | 2014 | 1.2792 | 1.2945 | 1.2652 |
| | 2015 | 1.1941 | 1.2040 | 1.1850 |
| 10 Point | 2012 | 1.4883 | 1.5105 | 1.4683 |
| TO T OILI | 2012 | 1.3749 | 1.3906 | 1.3606 |
| | 2013 | 1.2775 | 1.2882 | 1.2676 |
| | 2014 | 1.1930 | 1.1999 | 1.1865 |
| | 2010 | 1.1830 | 1.1333 | 1.1003 |

| MEDICAL | | Severity | Severity | Severity |
|----------|--------|-----------|----------|----------|
| Expon'l | Policy | Ratio | Ratio | Ratio |
| FITTED | Year | (Average) | (Incur) | (Pd-27) |
| 4 Point | 2012 | 1.0009 | 0.8877 | 1.1160 |
| | 2013 | 1.1288 | 1.0438 | 1.2119 |
| | 2014 | 1.2732 | 1.2272 | 1.3160 |
| | 2015 | 1.4359 | 1.4429 | 1.4290 |
| 5 Point | 2011 | 0.9175 | 0.8202 | 1.0168 |
| | 2012 | 1.0234 | 0.9381 | 1.1081 |
| | 2013 | 1.1414 | 1.0730 | 1.2076 |
| | 2014 | 1.2732 | 1.2272 | 1.3160 |
| | 2015 | 1.4201 | 1.4037 | 1.4342 |
| 6 Point | 2010 | 0.9140 | 0.8294 | 0.9999 |
| | 2011 | 0.9906 | 0.9117 | 1.0693 |
| | 2012 | 1.0736 | 1.0022 | 1.1435 |
| | 2013 | 1.1635 | 1.1017 | 1.2229 |
| | 2014 | 1.2610 | 1.2111 | 1.3077 |
| | 2015 | 1.3667 | 1.3313 | 1.3985 |
| 7 Point | 2009 | 0.8194 | 0.7452 | 0.8947 |
| | 2010 | 0.8940 | 0.8216 | 0.9666 |
| | 2011 | 0.9753 | 0.9057 | 1.0442 |
| | 2012 | 1.0641 | 0.9984 | 1.1281 |
| | 2013 | 1.1610 | 1.1007 | 1.2187 |
| | 2014 | 1.2666 | 1.2134 | 1.3166 |
| | 2015 | 1.3819 | 1.3377 | 1.4224 |
| 8 Point | 2008 | 0.7489 | 0.6878 | 0.8108 |
| | 2009 | 0.8176 | 0.7556 | 0.8797 |
| | 2010 | 0.8925 | 0.8301 | 0.9544 |
| | 2011 | 0.9742 | 0.9120 | 1.0354 |
| | 2012 | 1.0635 | 1.0019 | 1.1233 |
| | 2013 | 1.1610 | 1.1007 | 1.2187 |
| | 2014 | 1.2673 | 1.2092 | 1.3222 |
| | 2015 | 1.3835 | 1.3284 | 1.4345 |
| 9 Point | 2007 | 0.6707 | 0.6210 | 0.7211 |
| | 2008 | 0.7351 | 0.6832 | 0.7873 |
| | 2009 | 0.8057 | 0.7516 | 0.8595 |
| | 2010 | 0.8830 | 0.8269 | 0.9384 |
| | 2011 | 0.9678 | 0.9098 | 1.0246 |
| | 2012 | 1.0607 | 1.0009 | 1.1186 |
| | 2013 | 1.1625 | 1.1012 | 1.2213 |
| | 2014 | 1.2741 | 1.2115 | 1.3334 |
| | 2015 | 1.3964 | 1.3329 | 1.4558 |
| 10 Point | 2006 | 0.5922 | 0.5505 | 0.6345 |
| 101 0 | 2007 | 0.6524 | 0.6080 | 0.6971 |
| | 2008 | 0.7188 | 0.6716 | 0.7659 |
| | 2009 | 0.7918 | 0.7418 | 0.8416 |
| | 2010 | 0.7918 | 0.7418 | 0.9247 |
| | 2010 | | | |
| | 2011 | 0.9611 | 0.9050 | 1.0159 |
| | | 1.0588 | 0.9996 | 1.1163 |
| | 2013 | 1.1665 | 1.1041 | 1.2265 |
| | 2014 | 1.2852 | 1.2195 | 1.3476 |
| | 2015 | 1.4159 | 1.3470 | 1.4806 |

| MEDICAL | | Severity | Severity | Severity |
|-------------------------------------------------|---------------------------------------------------------|--------------------------------------------------------------------|--------------------------------------------------------------------|--------------------------------------------------------------------|
| Expon'l | | Ratio | Ratio | Ratio |
| TRENDED | | (Average) | (Incur) | (Pd-27) |
| 4 Point 5 Point 6 Point 7 Point 8 Point 9 Point | Fitted Fitted Fitted Fitted Fitted Fitted Fitted Fitted | 2.0396 1.9528 1.7282 1.7816 1.7866 1.8244 1.8781 | 2.3140 2.0769 1.7546 1.7776 1.7476 1.7610 1.8002 | 1.8173 1.8430 1.7008 1.7820 1.8194 1.8808 1.9485 |
| MEDICAL | | Sev Trend | Sev Trend | Sev Trend |
| Expon'l | | Factor | Factor | Factor |
| Severity Trend Factor | | (Average) | (Incur) | (Pd-27) |
| 4 Point | 2012 | 2.0379 | 2.6066 | 1.6284 |
| | 2013 | 1.8068 | 2.2169 | 1.4995 |
| | 2014 | 1.6020 | 1.8855 | 1.3809 |
| | 2015 | 1.4204 | 1.6036 | 1.2717 |
| 5 Point | 2012 | 1.9082 | 2.2140 | 1.6632 |
| | 2013 | 1.7108 | 1.9357 | 1.5262 |
| | 2014 | 1.5338 | 1.6924 | 1.4005 |
| | 2015 | 1.3751 | 1.4797 | 1.2851 |
| 6 Point | 2012 | 1.6098 | 1.7507 | 1.4873 |
| | 2013 | 1.4853 | 1.5926 | 1.3908 |
| | 2014 | 1.3705 | 1.4488 | 1.3006 |
| | 2015 | 1.2645 | 1.3179 | 1.2162 |
| 7 Point | 2012 | 1.6743 | 1.7804 | 1.5796 |
| | 2013 | 1.5346 | 1.6150 | 1.4622 |
| | 2014 | 1.4066 | 1.4650 | 1.3534 |
| | 2015 | 1.2893 | 1.3289 | 1.2528 |
| 8 Point | 2012 | 1.6799 | 1.7443 | 1.6196 |
| | 2013 | 1.5389 | 1.5878 | 1.4929 |
| | 2014 | 1.4097 | 1.4453 | 1.3760 |
| | 2015 | 1.2914 | 1.3156 | 1.2683 |
| 9 Point | 2012 | 1.7200 | 1.7594 | 1.6813 |
| | 2013 | 1.5694 | 1.5991 | 1.5400 |
| | 2014 | 1.4319 | 1.4535 | 1.4105 |
| | 2015 | 1.3065 | 1.3211 | 1.2919 |
| 10 Point | 2012 | 1.7737 | 1.8009 | 1.7456 |
| | 2013 | 1.6100 | 1.6305 | 1.5887 |
| | 2014 | 1.4613 | 1.4762 | 1.4460 |
| | 2015 | 1.3264 | 1.3364 | 1.3160 |

| MEDICAL | | LR Trend | LR Trend | LR Trend |
|-----------------|------|-----------|----------|----------|
| Linear | | Factor | Factor | Factor |
| LR Trend Factor | | (Average) | (Incur) | (Pd-27) |
| 4 Point | 2012 | 1.3853 | 1.6910 | 1.1473 |
| | 2013 | 1.2699 | 1.4610 | 1.1042 |
| | 2014 | 1.1839 | 1.3042 | 1.0705 |
| | 2015 | 1.1183 | 1.1917 | 1.0444 |
| 5 Point | 2012 | 1.2801 | 1.4395 | 1.1452 |
| | 2013 | 1.1986 | 1.3054 | 1.1026 |
| | 2014 | 1.1362 | 1.2070 | 1.0694 |
| | 2015 | 1.0878 | 1.1328 | 1.0437 |
| 6 Point | 2012 | 1.1176 | 1.2003 | 1.0448 |
| | 2013 | 1.0823 | 1.1425 | 1.0276 |
| | 2014 | 1.0548 | 1.0975 | 1.0150 |
| | 2015 | 1.0339 | 1.0625 | 1.0065 |
| 7 Point | 2012 | 1.1211 | 1.1782 | 1.0703 |
| | 2013 | 1.0850 | 1.1267 | 1.0470 |
| | 2014 | 1.0568 | 1.0864 | 1.0293 |
| | 2015 | 1.0351 | 1.0551 | 1.0163 |
| 8 Point | 2012 | 1.1048 | 1.1409 | 1.0726 |
| | 2013 | 1.0729 | 1.0995 | 1.0486 |
| | 2014 | 1.0481 | 1.0672 | 1.0305 |
| | 2015 | 1.0292 | 1.0422 | 1.0172 |
| 9 Point | 2012 | 1.0998 | 1.1232 | 1.0787 |
| | 2013 | 1.0691 | 1.0864 | 1.0534 |
| | 2014 | 1.0454 | 1.0579 | 1.0339 |
| | 2015 | 1.0274 | 1.0359 | 1.0196 |
| 10 Point | 2012 | 1.0972 | 1.1135 | 1.0824 |
| | 2013 | 1.0672 | 1.0794 | 1.0561 |
| | 2014 | 1.0440 | 1.0527 | 1.0359 |
| | 2015 | 1.0265 | 1.0324 | 1.0209 |

| MEDICAL | | LR Trend | LR Trend | LR Trend |
|-----------------|------|-----------|----------|----------|
| Expon'l | | Factor | Factor | Factor |
| LR Trend Factor | | (Average) | (Incur) | (Pd-27) |
| 4 Point | 2012 | 1.5023 | 1.9216 | 1.2005 |
| | 2013 | 1.4024 | 1.7208 | 1.1639 |
| | 2014 | 1.3092 | 1.5408 | 1.1285 |
| | 2015 | 1.2221 | 1.3797 | 1.0942 |
| 5 Point | 2012 | 1.4067 | 1.6322 | 1.2261 |
| | 2013 | 1.3279 | 1.5025 | 1.1846 |
| | 2014 | 1.2534 | 1.3830 | 1.1445 |
| | 2015 | 1.1831 | 1.2731 | 1.1057 |
| 6 Point | 2012 | 1.1867 | 1.2906 | 1.0964 |
| | 2013 | 1.1529 | 1.2362 | 1.0795 |
| | 2014 | 1.1200 | 1.1840 | 1.0629 |
| | 2015 | 1.0880 | 1.1339 | 1.0464 |
| 7 Point | 2012 | 1.2343 | 1.3125 | 1.1645 |
| | 2013 | 1.1912 | 1.2536 | 1.1350 |
| | 2014 | 1.1495 | 1.1972 | 1.1060 |
| | 2015 | 1.1093 | 1.1434 | 1.0779 |
| 8 Point | 2012 | 1.2384 | 1.2859 | 1.1940 |
| | 2013 | 1.1945 | 1.2325 | 1.1588 |
| | 2014 | 1.1520 | 1.1811 | 1.1245 |
| | 2015 | 1.1111 | 1.1319 | 1.0912 |
| 9 Point | 2012 | 1.2680 | 1.2970 | 1.2395 |
| | 2013 | 1.2182 | 1.2412 | 1.1953 |
| | 2014 | 1.1701 | 1.1878 | 1.1527 |
| | 2015 | 1.1241 | 1.1367 | 1.1116 |
| 10 Point | 2012 | 1.3076 | 1.3276 | 1.2869 |
| | 2013 | 1.2497 | 1.2656 | 1.2331 |
| | 2014 | 1.1942 | 1.2064 | 1.1817 |
| | 2015 | 1.1412 | 1.1498 | 1.1323 |

| MEDICAL | Base | Trended | Trended | Trended |
|------------|----------|-----------|---------|---------|
| Linear | Policy | LR | LR | LR |
| TRENDED LR | Year | (Average) | (Incur) | (Pd-27) |
| 4 Point | 2012 | 0.7208 | 0.8002 | 0.6510 |
| | 2013 | 0.7598 | 0.7752 | 0.7354 |
| | 2014 | 0.6812 | 0.7296 | 0.6332 |
| | 2015 | 0.8069 | 0.8711 | 0.7436 |
| | 4 Yr Ave | 0.7422 | 0.7940 | 0.6908 |
| 5 Point | 2012 | 0.6660 | 0.6812 | 0.6498 |
| | 2013 | 0.7171 | 0.6926 | 0.7343 |
| | 2014 | 0.6538 | 0.6752 | 0.6326 |
| | 2015 | 0.7848 | 0.8281 | 0.7431 |
| | 4 Yr Ave | 0.7054 | 0.7193 | 0.6900 |
| 6 Point | 2012 | 0.5815 | 0.5680 | 0.5928 |
| | 2013 | 0.6475 | 0.6062 | 0.6844 |
| | 2014 | 0.6069 | 0.6139 | 0.6004 |
| | 2015 | 0.7460 | 0.7767 | 0.7166 |
| | 4 Yr Ave | 0.6455 | 0.6412 | 0.6486 |
| 7 Point | 2012 | 0.5833 | 0.5575 | 0.6073 |
| | 2013 | 0.6492 | 0.5978 | 0.6973 |
| | 2014 | 0.6081 | 0.6077 | 0.6088 |
| | 2015 | 0.7468 | 0.7713 | 0.7236 |
| | 4 Yr Ave | 0.6469 | 0.6336 | 0.6593 |
| 8 Point | 2012 | 0.5748 | 0.5399 | 0.6086 |
| | 2013 | 0.6419 | 0.5834 | 0.6984 |
| | 2014 | 0.6031 | 0.5970 | 0.6095 |
| | 2015 | 0.7426 | 0.7618 | 0.7242 |
| | 4 Yr Ave | 0.6406 | 0.6205 | 0.6602 |
| 9 Point | 2012 | 0.5722 | 0.5315 | 0.6121 |
| | 2013 | 0.6396 | 0.5764 | 0.7016 |
| | 2014 | 0.6015 | 0.5918 | 0.6116 |
| | 2015 | 0.7413 | 0.7572 | 0.7260 |
| | 4 Yr Ave | 0.6387 | 0.6142 | 0.6628 |
| 10 Point | 2012 | 0.5709 | 0.5269 | 0.6142 |
| | 2013 | 0.6385 | 0.5727 | 0.7034 |
| | 2014 | 0.6007 | 0.5889 | 0.6127 |
| | 2015 | 0.7406 | 0.7547 | 0.7269 |
| | 4 Yr Ave | 0.6377 | 0.6108 | 0.6643 |

| MEDICAL | Base | Trended | Trended | Trended |
|------------|----------|-----------|---------|---------|
| Expon'l | Policy | LR | LR | LR |
| TRENDED LR | Year | (Average) | (Incur) | (Pd-27) |
| 4 Point | 2012 | 0.7816 | 0.9093 | 0.6812 |
| | 2013 | 0.8391 | 0.9131 | 0.7752 |
| | 2014 | 0.7533 | 0.8619 | 0.6675 |
| | 2015 | 0.8817 | 1.0086 | 0.7791 |
| | 4 Yr Ave | 0.8139 | 0.9232 | 0.7258 |
| 5 Point | 2012 | 0.7319 | 0.7724 | 0.6957 |
| | 2013 | 0.7945 | 0.7972 | 0.7889 |
| | 2014 | 0.7212 | 0.7737 | 0.6770 |
| | 2015 | 0.8536 | 0.9306 | 0.7873 |
| | 4 Yr Ave | 0.7753 | 0.8185 | 0.7372 |
| 6 Point | 2012 | 0.6174 | 0.6107 | 0.6221 |
| | 2013 | 0.6898 | 0.6559 | 0.7189 |
| | 2014 | 0.6444 | 0.6623 | 0.6287 |
| | 2015 | 0.7850 | 0.8289 | 0.7450 |
| | 4 Yr Ave | 0.6842 | 0.6895 | 0.6787 |
| 7 Point | 2012 | 0.6422 | 0.6211 | 0.6607 |
| | 2013 | 0.7127 | 0.6652 | 0.7559 |
| | 2014 | 0.6614 | 0.6697 | 0.6542 |
| | 2015 | 0.8004 | 0.8358 | 0.7675 |
| | 4 Yr Ave | 0.7042 | 0.6980 | 0.7096 |
| 8 Point | 2012 | 0.6443 | 0.6085 | 0.6775 |
| | 2013 | 0.7147 | 0.6540 | 0.7718 |
| | 2014 | 0.6629 | 0.6607 | 0.6651 |
| | 2015 | 0.8017 | 0.8274 | 0.7769 |
| | 4 Yr Ave | 0.7059 | 0.6877 | 0.7228 |
| 9 Point | 2012 | 0.6597 | 0.6137 | 0.7033 |
| | 2013 | 0.7288 | 0.6586 | 0.7961 |
| | 2014 | 0.6733 | 0.6645 | 0.6818 |
| | 2015 | 0.8110 | 0.8309 | 0.7915 |
| | 4 Yr Ave | 0.7182 | 0.6919 | 0.7432 |
| 10 Point | 2012 | 0.6803 | 0.6282 | 0.7302 |
| | 2013 | 0.7477 | 0.6715 | 0.8212 |
| | 2014 | 0.6871 | 0.6749 | 0.6990 |
| | 2015 | 0.8234 | 0.8405 | 0.8062 |
| | 4 Yr Ave | 0.7346 | 0.7038 | 0.7642 |

| INDEMNITY Severity Ann. Trend | | (Average) | (Incur) | (Pd-27) |
|-----------------------------------|---------|-----------|---------|---------|
| 4 Point | Linear | 2.2% | -1.3% | 4.8% |
| 5 Point | Linear | 4.4% | 2.5% | 5.8% |
| 6 Point | Linear | 4.9% | 3.6% | 5.9% |
| 7 Point | Linear | 4.5% | 3.2% | 5.5% |
| 8 Point | Linear | 4.4% | 3.5% | 5.2% |
| 9 Point | Linear | 4.1% | 3.3% | 4.8% |
| 10 Point | Linear | 3.8% | 3.1% | 4.3% |
| 4 Point | Expon'l | 2.5% | -1.0% | 5.4% |
| 5 Point | Expon'l | 5.1% | 2.8% | 6.9% |
| 6 Point | Expon'l | 5.8% | 4.0% | 7.3% |
| 7 Point | Expon'l | 5.3% | 3.5% | 6.9% |
| 8 Point | Expon'l | 5.4% | 3.9% | 6.7% |
| 9 Point | Expon'l | 5.1% | 3.7% | 6.3% |
| 10 Point | Expon'l | 4.8% | 3.6% | 5.8% |
| MEDICAL Severity Ann. Trend | | (Average) | (Incur) | (Pd-27) |
| 4 Point | Linear | 10.1% | 13.1% | 7.1% |
| 5 Point | Linear | 8.8% | 10.6% | 7.1% |
| 6 Point | Linear | 6.4% | 7.5% | 5.4% |
| 7 Point | Linear | 6.5% | 7.1% | 5.9% |
| 8 Point | Linear | 6.2% | 6.5% | 5.9% |
| 9 Point | Linear | 6.1% | 6.2% | 6.0% |
| 10 Point | Linear | 6.1% | 6.1% | 6.1% |
| 4 Point | Expon'l | 12.8% | 17.6% | 8.6% |
| 5 Point | Expon'l | 11.5% | 14.4% | 9.0% |
| 6 Point | Expon'l | 8.4% | 9.9% | 6.9% |
| 7 Point | Expon'l | 9.1% | 10.2% | 8.0% |
| 8 Point | Expon'l | 9.2% | 9.9% | 8.5% |
| 9 Point | Expon'l | 9.6% | 10.0% | 9.2% |
| 10 Point | Expon'l | 10.2% | 10.5% | 9.9% |

| INDEMNITY Loss Ratio Ann. Trend | | (Average) | (Incur) | (Pd-27) |
|------------------------------------------|--------------------------------------------------------------|------------------------------------------------------|-------------------------------------------------------|----------------------------------------------|
| 4 Point | Linear | -2.8% | -5.9% | -0.4% |
| 5 Point | Linear | -0.9% | -2.7% | 0.5% |
| 6 Point | Linear | -0.4% | -1.8% | 0.6% |
| 7 Point | Linear | -0.8% | -2.1% | 0.2% |
| 8 Point | Linear | -0.8% | -1.8% | 0.0% |
| 9 Point | Linear | -1.1% | -2.0% | -0.4% |
| 10 Point | Linear | -1.3% | -2.1% | -0.7% |
| 4 Point | Expon'l | -2.6% | -5.9% | 0.1% |
| 5 Point | Expon'l | -0.2% | -2.4% | 1.6% |
| 6 Point | Expon'l | 0.5% | -1.2% | 1.9% |
| 7 Point | Expon'l | 0.0% | -1.7% | 1.5% |
| 8 Point | Expon'l | 0.1% | -1.3% | 1.3% |
| 9 Point | Expon'l | -0.2% | -1.5% | 0.9% |
| 10 Point | Expon'l | -0.5% | -1.6% | 0.5% |
| MEDICAL Loss Ratio Ann. Trend | | (Average) | (Incur) | (Pd-27) |
| 4 Point | Linear | 4.8% | 7.6% | 2.0% |
| 5 Point | Linear | 3.6% | 5.3% | 1.9% |
| 6 Point | Linear | 1.5% | 2.6% | 0.5% |
| 7 Point | Linear | 1.6% | 2.3% | 0.9% |
| 8 Point | | | | |
| 9 Point | Linear | 1.3% | 1.8% | 0.9% |
| 9 Politi | Linear Linear | | | 0.9% 1.0% |
| 10 Point | | 1.3% | 1.8% | |
| | Linear | 1.3% 1.3% | 1.8% 1.6% | 1.0% |
| 10 Point | Linear Linear | 1.3% 1.3% 1.2% | 1.8% 1.6% 1.4% | 1.0% 1.1% |
| 10 Point 4 Point | Linear Linear Expon'l | 1.3% 1.3% 1.2% 7.0% | 1.8% 1.6% 1.4% | 1.0% 1.1% 3.1% |
| 10 Point 4 Point 5 Point | Linear Linear Expon'l Expon'l | 1.3% 1.3% 1.2% 7.0% 5.8% | 1.8% 1.6% 1.4% 11.4% 8.4% | 1.0% 1.1% 3.1% 3.5% |
| 10 Point 4 Point 5 Point 6 Point | Linear Linear Expon'l Expon'l Expon'l | 1.3% 1.3% 1.2% 7.0% 5.8% 2.9% | 1.8% 1.6% 1.4% 11.4% 8.4% 4.3% | 1.0% 1.1% 3.1% 3.5% 1.5% |
| 10 Point 4 Point 5 Point 6 Point 7 Point | Linear Linear Expon'l Expon'l Expon'l Expon'l | 1.3% 1.3% 1.2% 7.0% 5.8% 2.9% 3.5% | 1.8% 1.6% 1.4% 11.4% 8.4% 4.3% 4.5% | 1.0% 1.1% 3.1% 3.5% 1.5% 2.6% |

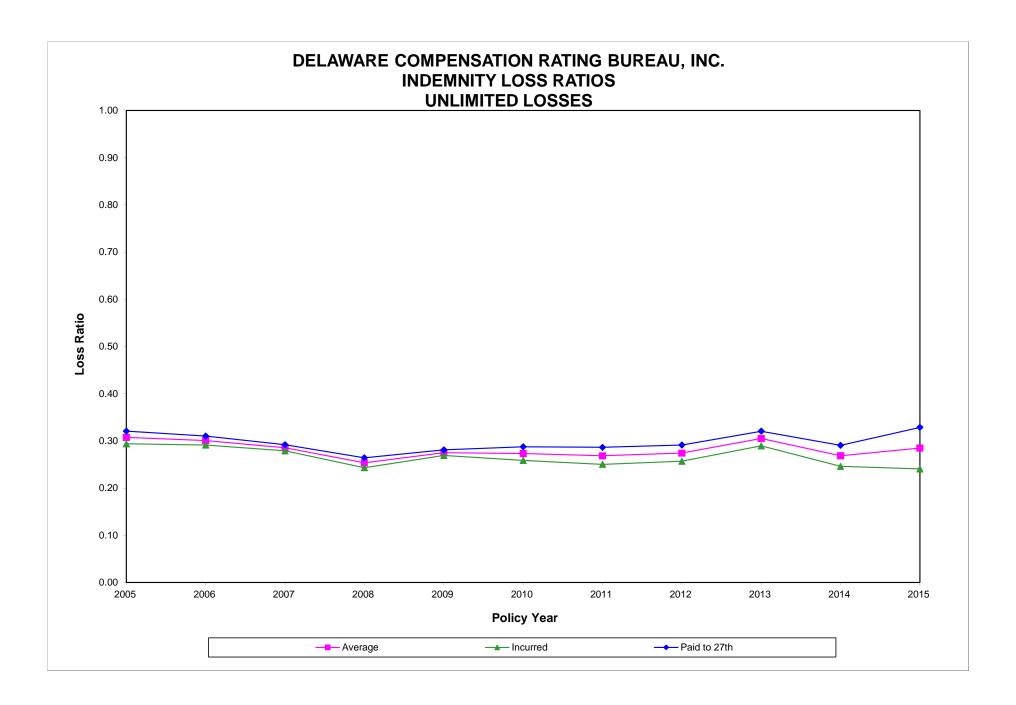
DELAWARE COMPENSATION RATING BUREAU, INC.

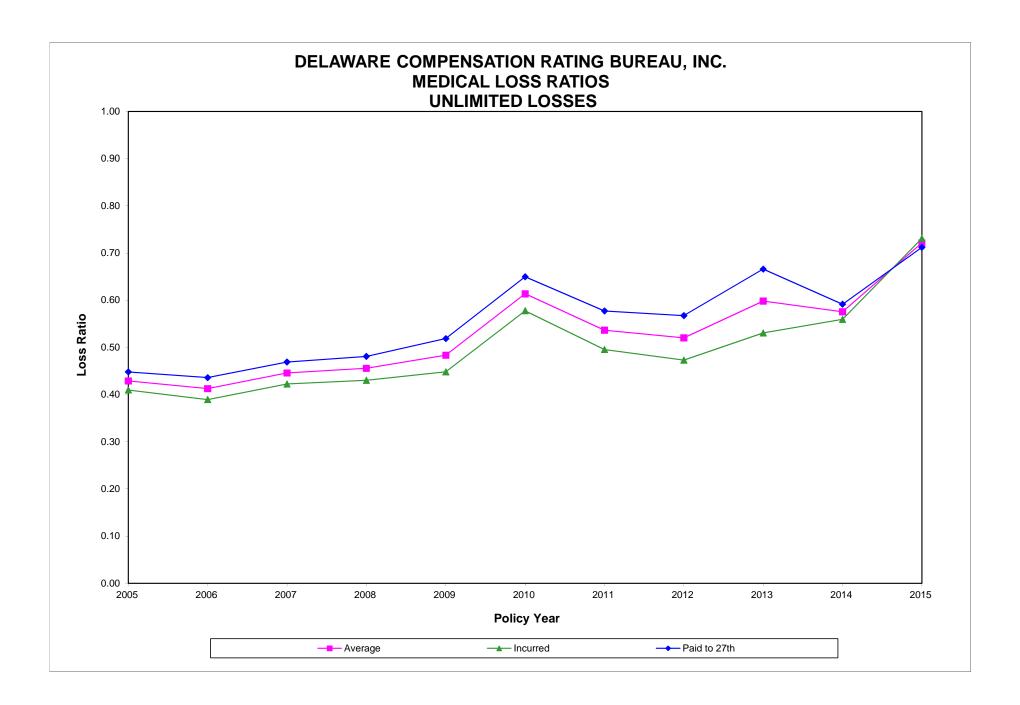
<u>Graphs of Selected Loss Development Projections – Unlimited Losses</u>

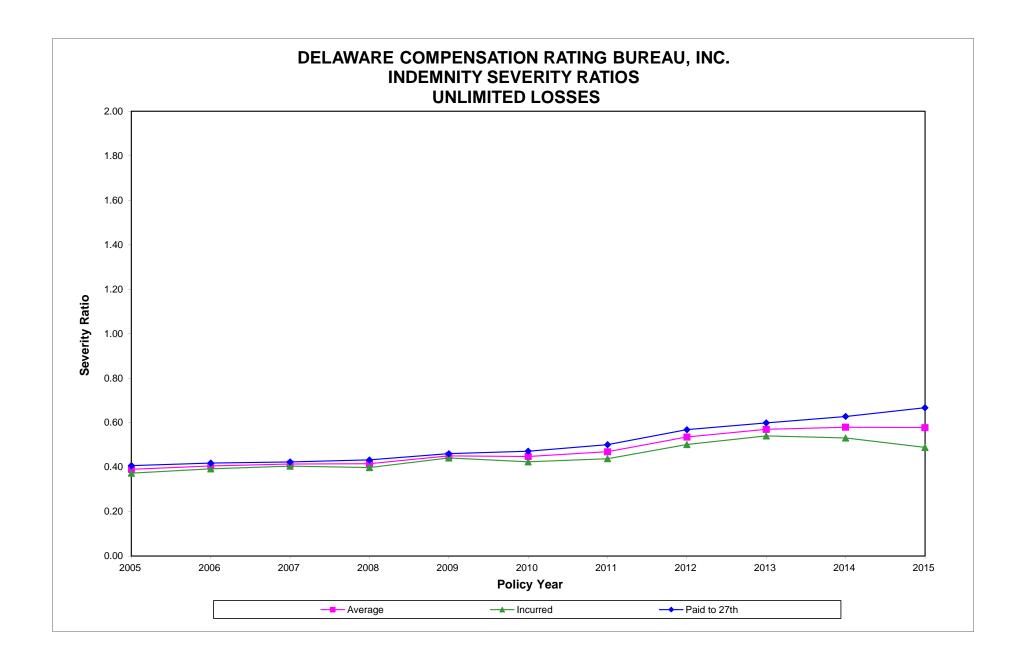
Pages 1 and 2 of this exhibit show graphs of loss and LAE ratios for indemnity and medical derived from the following selected loss development approaches:

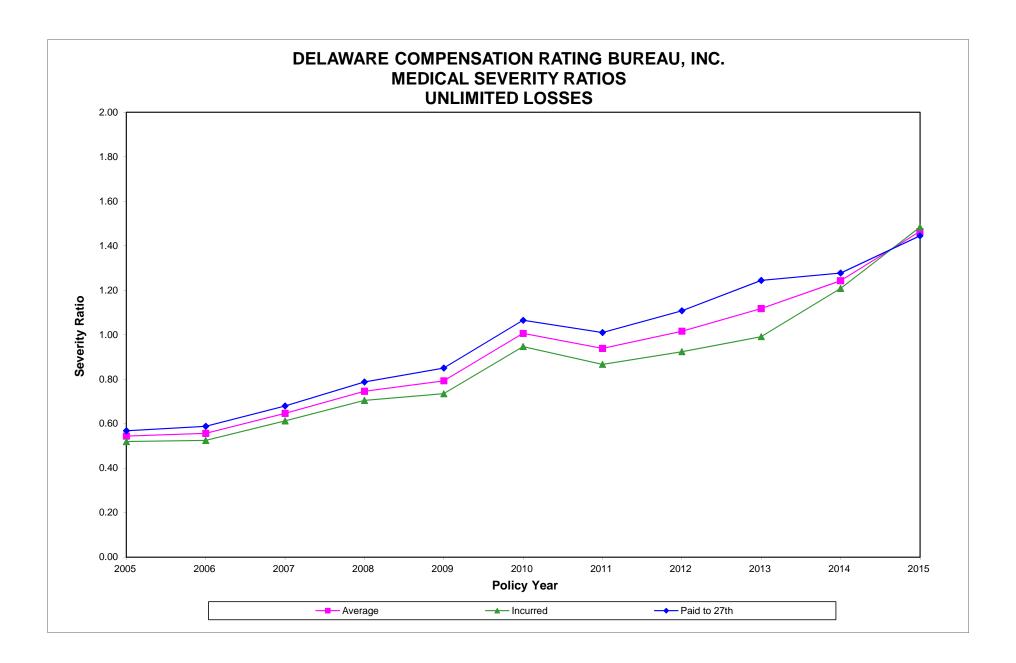
- Average of Incurred and Paid to 27th
- Incurred
- Paid to 27th

Pages 3 and 4 of this exhibit show graphs of severity ratios for indemnity and medical for the same selected loss development approaches.









STATE OF DELAWARE - DEPARTMENT OF INSURANCE PERSONAL & COMMERCIAL FILING STATE SPECIFICS

| | Company NAI | C #:N/A |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------|
| | Company Reference | e #:1701 |
| 1. Does this filing result in any restri | iction of coverage? Yes | ✓ No |
| 2. If yes, where is such restriction ex | xplained in the filing? | |
| 3. Where is any broadening of cover | age explained? N/A | |
| 4. State the estimated effect of #1 as needed). N/A | percent of premiums (attach s | |
| 5. State the classes or types of risk w plans if such changes are substantiall N/A | | |
| 6. Statewide Percent Change | | 2 |
| Earned Exposures | Earned Premiums | Percent Change |
| | | -4.91% Residual Market -2.15% Voluntary Market |
| - | | -2.15% Voluntary Market |
| | | |
| 7. Indicate the classes and/or territor more above the average effect stated See classes in bold and boxed on Sche 8. Show dates and the statewide average the 60-month period prior to tapplies. | under #6 above. dule II attached. rage rate level changes that reshe date of this filing, for the c | sulted from rate revisions effective |
| | Statement of Compliance | |
| Pursuant to the requirements of 18 <u>Del. (</u> Section 106, I certify that the informatio correct and complete to my best knowled and requirements of the State of Delawa | n stated above and in the attachn dge and belief and fully conform re. | nents consisting of pages is |
| | Print Name | |
| 8/4/2017 | William V. Tay | ylor |
| Date | Signature | 1 |
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Revised: 06/12/06

Property & Casualty Transmittal Document

Reset Form

| 1 | Reserved for Insurance | 2. In | sura | nce Dep | partment | Use only | | | | | |
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| Cor | ntact Info of Filer(s) or Corporate Name and address | Officer(s | | lude toll | hone #s | | | | | | |
| Cor | Name and address William V. Taylor DCRB, Inc. Duane Morris Plaza Building - Suite 1500 | Officer(s Title Presider | | lude toll | hone #s | FAX# | | | | | |
| Cor | ntact Info of Filer(s) or Corporate Name and address William V. Taylor DCRB, Inc. | Officer(s Title Presider | | lude toll | hone #s | FAX# | | | | | |
| Cor | Name and address William V. Taylor DCRB, Inc. Duane Morris Plaza Building - Suite 1500 | Officer(s Title Presider | | Telep (215) 3 | hone #s | FAX # (215) 320-4557 | | | | | |
| 6. 7. | Name and address William V. Taylor DCRB, Inc. Duane Morris Plaza Building - Suite 1500 30 South 17th Street Philadelphia PA 19103 Signature of authorized filer | Officer(s Title Presider | | Clude toll Telep (215) 3 | hone #s 320-4413 am V. T | FAX # (215) 320-4557 | | | | | |
| 7. 8. | Name and address William V. Taylor DCRB, Inc. Duane Morris Plaza Building - Suite 1500 30 South 17th Street Philadelphia PA 19103 Signature of authorized filer Please print name of authoriz | Officer(s Title Presider | nt | Clude toll Telep (215) 3 William | hone #s 320-4413 am V. T V. Taylor | FAX # (215) 320-4557 aylor | | | | | |
| 7. 8. | Name and address William V. Taylor DCRB, Inc. Duane Morris Plaza Building - Suite 1500 30 South 17th Street Philadelphia PA 19103 Signature of authorized filer Please print name of authoriz ng information (see General | Officer(s Title Presider | nt es for | Clude toll Telep (215) 3 William William descrip | hone #s 320-4413 am V. T V. Taylor of the | FAX # (215) 320-4557 aylor lese fields) | | | | | |
| 7. 8. Filli | Name and address William V. Taylor DCRB, Inc. Duane Morris Plaza Building - Suite 1500 30 South 17th Street Philadelphia PA 19103 Signature of authorized filer Please print name of authoriz ng information (see General Type of Insurance (TOI) | e Officer(s Title Presider ed filer | nt s for 16. | Clude toll Telep (215) 3 William William descrip 0 Worke | hone #s 320-4413 am V. T V. Taylor | FAX # (215) 320-4557 aylor ese fields) | | | | | |
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| 7. 8. Filli 9. 10. 11. | Name and address William V. Taylor DCRB, Inc. Duane Morris Plaza Building - Suite 1500 30 South 17th Street Philadelphia PA 19103 Signature of authorized filer Please print name of authoriz ng information (see General Type of Insurance (TOI) Sub-Type of Insurance (Sul State Specific Product code applicable)[See State Specific Rec Company Program Title (Mar Filing Type | e Officer(s Title Presider ed filer Instruction b-TOI) e(s)(if quirements rketing title) | nt 16. 16. N/A V | William William Worke 0004 St Rate/L Forms Withdiew: Dec | am V. T V. Taylor vitions of the comper | FAX # (215) 320-4557 aylor ese fields) esation Rules Rules Rubination Rates/Rubination R | wtaylor@dcrb.com | | | | |
| 7. 8. Filli 9. 10. 11. | Name and address William V. Taylor DCRB, Inc. Duane Morris Plaza Building - Suite 1500 30 South 17th Street Philadelphia PA 19103 Signature of authorized filer Please print name of authoriz ng information (see General Type of Insurance (TOI) Sub-Type of Insurance (Sul State Specific Product code applicable)[See State Specific Rec Company Program Title (Mar Filing Type | e Officer(s Title Presider ed filer Instruction b-TOI) e(s)(if quirements; rketing title) | nt 16. 16. N/A V | William descrip 0 Worke .0004 St Rate/L Forms Withdi | am V. T V. Taylor vitions of the comper | FAX # (215) 320-4557 aylor ese fields) esation Rules Rules Rubination Rates/Rubination R | wtaylor@dcrb.com | | | | |
| 7. 8. Fili 9. 10. 11. 12. 13. | Name and address William V. Taylor DCRB, Inc. Duane Morris Plaza Building - Suite 1500 30 South 17th Street Philadelphia PA 19103 Signature of authorized filer Please print name of authoriz ng information (see General Type of Insurance (TOI) Sub-Type of Insurance (Su State Specific Product code applicable)[See State Specific Rec Company Program Title (Ma Filing Type Effective Date(s) Requested Reference Filing? | e Officer(s Title Presider ed filer Instruction b-TOI) e(s)(if quirements rketing title) | nt 16. 16. N/A V | William William Worke .0004 St Rate/L Forms Withdiese: Dec | am V. T V. Taylor vitions of the comper | FAX # (215) 320-4557 aylor ese fields) esation Rules Rules Rubination Rates/Rubination R | wtaylor@dcrb.com | | | | |
| 7. 8. Fili 9. 10. 11. 12. 13. | Name and address William V. Taylor DCRB, Inc. Duane Morris Plaza Building - Suite 1500 30 South 17th Street Philadelphia PA 19103 Signature of authorized filer Please print name of authoriz ng information (see General Type of Insurance (TOI) Sub-Type of Insurance (Su State Specific Product code applicable)[See State Specific Rec Company Program Title (Ma Filing Type Effective Date(s) Requested Reference Filing? Reference Organization (if a | e Officer(s Title Presider ed filer Instruction b-TOI) e(s)(if quirements rketing title) | nt as for 16. 16. N/A N/A N/A N/A | William William Worke .0004 St Rate/L Forms Withdiese: Dec | hone #s 320-4413 Tam V. T V. Taylor V. Taylor Stions of the street Comperandard WC OSS Cost Comperandard WC OSS Cost Comperandard WC OSS Cost Comperandard WC | FAX # (215) 320-4557 aylor ese fields) esation Rules Rules Rubination Rates/Rubination R | wtaylor@dcrb.com | | | | |

Property & Casualty Transmittal Document—

| 20. | This filing transmittal is part of Company Tracking # 1701 |
|-------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 20. | This filing transmittal is part of Company Tracking # 1701 |
| 21. | Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text] |
| | Annual Residual Market and Voluntary Loss Cost filing for Workers Compensation Insurance, filed by the Authorized Advisory Organization (DCRB). |
| ,] | View Complete Filing Description |
| | |
| 22. | Filing Fees (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below] |
| | neck #: EFT via SERFF nount: \$100.00 |
| Refer | r to each state's checklist for additional state specific requirements or instructions on |
| | lating fees. |
| | efer to the each state's checklist for additional state specific requirements (i.e. # of additional copies |

PC TD-1 pg 2 of 2

RATE/RULE FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes rate-related items such as Rate; Rule; Rate & Rule; Reference; Loss Cost; Loss Cost & Rule or Rate, etc.)

(Do not refer to the body of the filing for the component/exhibit listing, unless allowed by state.)

| 1, | This filing transmittal is part of Company Tracking # 1701 | | | | | | | | | | | | | |
|-------|-------------------------------------------------------------------------------------------------------|----------------------------------|--------------|--------------------|---------------|------------------------|------------------|-----------|------|------------|--|--|--|--|
| 2. | This filing corresponds to form filing number (Company tracking number of form filing, if applicable) | | | | | | | | | | | | | |
| | □ Rate Increase ☑ Rate Decrease □ Rate Neutral (0%) | | | | | | | | | | | | | |
| 3. | | | | | | | | | | | | | | |
| 4a. | a. Rate Change by Company (As Proposed) | | | | | | | | | | | | | |
| Con | npany | Overall % | Maximu | m | Minimum | | | | | | | | | |
| Na | ame | Indicated | % Rate | premium | policyholo | | premium | % | | % Change | | | | |
| | | Change | Impact | change | affecte | | for this | Chang | | (where | | | | |
| | | (when | | for this | for this | | program | (where | - 11 | required) | | | | |
| | | applicable) | 0.400/ | program | program | | | required | | 44.740/ | | | | |
| DÇRB* | | -4.91% | -3.18% | R.M. ** V.M. ** | 2,071 | | | +18.939 | | -11.74% | | | | |
| 4b. | | -2.15% | -0.15% | by Compa | 23,581 | | I) For State | | | -18.47% | | | | |
| | npany | Overall % | Overall | Written | # of | spiec | Written | Maximu | | Minimum | | | | |
| | ame | Indicated | % Rate | premium | policyholo | dore | premium | Waxiiiu | | % Change | | | | |
| 140 | all IC | Change | Impact | change | affecte | | for this | Chang | e | 70 Onlange | | | | |
| | | (when | mpact | for this | for this | | program | - Inding | | | | | | |
| | | applicable) | | program | program | | P 5 | | | | | | | |
| | | applicable) program program | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| 1115 | | 5 Overell I | Data Info | -4 (0 | wlate for Mi | | | Ciliana a | 102 | , | | | | |
| - | | 5. Overall I | Kate inform | lation (Com | piete for ivi | | COMPANY I | | | STATE USE | | | | |
| - | Overal | l percentage i | rate indicat | ion (when | | | | | | STATE OOL | | | | |
| 5a | applica | | ate maieat | ion (which | | -4.91 | % R.M.; -2.15 | 0% V.IVI. | | | | | | |
| 5b | | l percentage i | rate impact | for this filin | ng | -3.18 | % R.M.; -0.15 | 5% V.M. | | | | | | |
| 5c | | of Rate Filing | | | | | | | | | | | | |
| 5d | Effect affecte | of Rate Filing d | - Number | of policyho | lders | | 25,652 | | | | | | | |
| | | | | | | 10.00 | 20/ 5 11 0 0 | 00/ 1/14 | | | | | | |
| 6. | | percentage | | | | 0.00% R.M.; 0.00% V.M. | | | | | | | | |
| 7. | | ve Date of las Viethod of Las | | ion | | Dec | December 1, 2016 | | | | | | | |
| 8. | | Approval, File | | ex Band, etc | c.) | | | | | | | | | |
| | Rule # | or Page # Su | bmitted | Replac | ement | | | Previ | ous | state | | | | |
| 9. | for Rev | | | | ndrawn? | | | filing | nun | nber, | | | | |
| | | | | | | | | IT req | uire | d by state | | | | |
| 01 | □ New □ Replacement | | | | | | | | | | | | | |
| | | | | | drawn | | | | | | | | | |
| 00 | | | | ☐ New ☐ Rep | lacement | | | | | | | | | |
| 02 | | | | ☐ With | | | | | | | | | | |
| 03 | | | | ☐ New ☐ Rep | , lacement | | | | | 0 0 0 | | | | |
| US | | | | | drawn | | | | | | | | | |

^{© 2009} National Association of Insurance Commissioners

^{*} Delaware Compensation Rating Bureau, Inc.

^{**} R.M. denotes Residual Market, V.M. is Voluntary Market

^{***} Classifications 9740 and 9741 were not updated

History of Changes in DCRB Overall Residual Market Rate and Voluntary Market Loss Cost Levels

| | Average Collect | ible Change | Average Man | ual Change |
|-------------------|-----------------|-------------|-------------|------------|
| | Residual | Voluntary | Residual | Voluntary |
| | Market | Market | Market | Market |
| Effective Date | Rates | Loss Cost | Rates | Loss Cost |
| December 1, 2017 | -4.91% | -2.15% | -3.18% | -0.15% |
| December 1, 2016 | 0.00% | 0.00% | 1.99% | 2.22% |
| December 1, 2015 | 7.09% | 7.20% | 11.60% | 12.28% |
| December 1, 2014 | -9.70% | -11.50% | -6.93% | -9.42% |
| December 1, 2013 | 11.40% | 14.00% | 12.94% | 15.48% |
| December 1, 2012 | 26.06% | 21.66% | 25.07% | 20.17% |

| | | | nistory of | | | | | | | | |
|------|-----------|--------|------------|--------|-----------|--------|-----------|---------|-----------|--------|-----------|
| Code | 12/1/2017 | % Chg | 12/1/2016 | % Chg | 12/1/2015 | % Chg | 12/1/2014 | % Chg | 12/1/2013 | % Chg | 12/1/2012 |
| | | | | | | | | | | | |
| 5 | 28.50 | -5.91% | 30.29 | 0.93% | 30.01 | 11.35% | 26.95 | -7.39% | 29.10 | 13.72% | 25.59 |
| 6 | | -0.13% | | 5.64% | | 14.91% | | -6.37% | | 12.27% | |
| 7 | | | | | | | | | | | |
| | | -1.82% | | 3.56% | | 12.64% | | -7.74% | | 11.74% | |
| 8 | | 4.62% | | 11.70% | | 24.95% | | 4.03% | | 23.82% | 3.61 |
| 9 | | -4.95% | | 1.22% | 44.14 | 11.07% | | -8.66% | | 11.79% | 38.92 |
| 11 | | -4.75% | | 2.27% | | 12.98% | 5.47 | -7.76% | | 13.60% | |
| 12 | | -5.58% | | 4.37% | | 15.98% | | -5.79% | | 13.46% | 6.09 |
| 13 | | -4.25% | | 1.04% | | 10.81% | | -8.80% | | 11.75% | |
| 15 | | -6.89% | | -0.29% | | 9.62% | | -9.41% | | 10.48% | |
| 16 | 5.03 | -3.64% | 5.22 | 0.97% | 5.17 | 9.77% | 4.71 | -10.46% | 5.26 | 9.36% | 4.81 |
| 34 | 5.94 | -5.56% | 6.29 | 2.61% | 6.13 | 5.15% | 5.83 | -12.46% | 6.66 | 7.25% | 6.21 |
| 36 | 6.93 | -3.48% | 7.18 | 1.56% | 7.07 | 11.87% | 6.32 | -8.54% | 6.91 | 10.38% | 6.26 |
| 55 | 7.65 | 0.00% | 7.65 | 1.32% | 7.55 | 10.70% | 6.82 | -6.96% | 7.33 | 10.39% | 6.64 |
| 59 | 8.75 | 1.16% | 8.65 | 3.22% | 8.38 | 11.58% | 7.51 | -5.42% | 7.94 | 14.08% | 6.96 |
| 83 | 8.21 | -5.09% | | 1.29% | | 11.78% | 7.64 | -8.50% | 8.35 | 10.89% | 7.53 |
| 101 | | 2.84% | | 0.60% | | 10.65% | | -6.39% | | 20.45% | |
| 104 | | 0.28% | | 0.00% | | 10.18% | | -2.08% | | 17.48% | |
| 105 | | 8.35% | | 3.51% | | 11.78% | | -5.27% | | 13.76% | |
| 106 | | 2.60% | | 1.70% | | 14.54% | | 0.89% | | 23.75% | |
| 107 | | 3.85% | | 2.83% | | 12.77% | | -2.08% | | 19.40% | |
| 108 | | -0.76% | | -0.63% | | 10.88% | | -2.98% | | 18.62% | |
| 109 | | 2.72% | | 0.88% | | 12.61% | | -2.18% | | 16.15% | |
| 110 | | 2.12% | | 0.92% | 6.54 | 11.41% | | -3.61% | | 16.89% | |
| 111 | | 18.93% | | 17.34% | | 26.24% | 6.67 | 4.38% | | 17.25% | |
| 112 | | 1.44% | | 1.90% | | 11.67% | | 0.05% | | 23.60% | 14.83 |
| 113 | | 3.61% | | 2.68% | | 12.53% | | -4.01% | | 15.13% | |
| 114 | | 0.90% | | -0.55% | | 10.21% | | -4.69% | | 15.97% | |
| 115 | | 7.29% | | 4.94% | | 15.38% | 3.51 | -1.40% | | 17.88% | |
| 119 | | -0.60% | | -2.11% | | 8.78% | | -5.87% | | 13.30% | |
| 130 | | 2.98% | | 2.06% | | 13.17% | | -2.18% | | 19.13% | |
| | | | | | | | | | | | |
| 132 | | -0.63% | | 0.00% | | 10.14% | 2.86 | -4.67% | | 14.94% | |
| 134 | | 1.10% | | 0.28% | 7.24 | 12.77% | 6.42 | -2.13% | | 20.37% | |
| 135 | | 2.62% | | 0.88% | | 11.81% | 5.08 | -3.05% | | 18.28% | |
| 136 | | 4.54% | | 2.42% | | 13.03% | | -2.26% | | 18.49% | |
| 139 | | 3.51% | | 1.26% | | 12.36% | | -2.63% | | 18.57% | |
| 141 | 10.41 | 2.87% | 10.12 | 3.37% | 9.79 | 11.63% | 8.77 | -1.57% | 8.91 | 20.24% | 7.41 |

| | | | History of | DCRB Res | <u>sidual Ma</u> rl | ket Rates a | nd Percent | age Chang | ges | | |
|------|-----------|--------|------------|----------|---------------------|-------------|------------|-----------|-----------|--------|-----------|
| Code | 12/1/2017 | % Chg | 12/1/2016 | % Chg | 12/1/2015 | % Chg | 12/1/2014 | % Chg | 12/1/2013 | % Chg | 12/1/2012 |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| 142 | | 5.25% | 4.57 | 3.39% | 4.42 | 15.40% | 3.83 | -0.78% | 3.86 | 17.68% | 3.28 |
| 161 | | 0.71% | 4.23 | -1.40% | 4.29 | 10.00% | 3.9 | -4.65% | 4.09 | 14.57% | 3.57 |
| 163 | | -0.11% | 8.78 | 2.45% | 8.57 | 16.12% | 7.38 | 0.41% | 7.35 | 21.49% | 6.05 |
| 165 | | 7.39% | 10.83 | 5.76% | 10.24 | 16.23% | 8.81 | -0.11% | 8.82 | 20.82% | 7.30 |
| 166 | | 4.02% | 6.22 | 2.64% | 6.06 | 12.85% | 5.37 | -2.72% | 5.52 | 18.45% | 4.66 |
| 175 | | 0.00% | 2.02 | -1.46% | 2.05 | 9.63% | 1.87 | -4.59% | 1.96 | 15.98% | 1.69 |
| 176 | | 1.41% | 0.71 | 1.43% | 0.70 | 12.90% | 0.62 | 0.00% | 0.62 | 19.23% | 0.52 |
| 185 | | 0.28% | 7.25 | 0.00% | 7.25 | 10.18% | 6.58 | -2.08% | 6.72 | 17.48% | 5.72 |
| 187 | | 3.85% | 5.45 | 2.83% | 5.30 | 12.77% | 4.7 | -2.08% | 4.80 | 19.40% | 4.02 |
| 191 | | 0.71% | 4.23 | -1.40% | 4.29 | 10.00% | 3.9 | -4.65% | 4.09 | 14.57% | 3.57 |
| 201 | | 3.68% | 8.69 | 2.48% | 8.48 | 12.77% | 7.52 | -2.08% | 7.68 | 19.25% | 6.44 |
| 204 | | 6.31% | 5.39 | 3.65% | 5.20 | 13.04% | 4.6 | -2.75% | 4.73 | 17.37% | 4.03 |
| 205 | | 4.25% | 6.36 | 3.41% | 6.15 | 14.74% | 5.36 | -1.47% | 5.44 | 19.30% | 4.56 |
| 221 | | -1.97% | 5.07 | -4.34% | 5.30 | 17.26% | 4.52 | -5.04% | 4.76 | 13.88% | 4.18 |
| 222 | | 0.52% | 7.67 | 1.72% | 7.54 | 10.23% | 6.84 | -4.20% | 7.14 | 14.42% | 6.24 |
| 225 | | 0.17% | 5.81 | -2.02% | 5.93 | 8.81% | 5.45 | -5.87% | 5.79 | 13.98% | 5.08 |
| 227 | | -2.72% | 4.78 | -2.25% | 4.89 | 6.07% | 4.61 | -6.87% | 4.95 | 10.74% | 4.47 |
| 255 | | 5.26% | 5.51 | 4.75% | 5.26 | 15.60% | 4.55 | -1.52% | 4.62 | 15.79% | 3.99 |
| 257 | | 3.19% | 5.64 | 2.73% | 5.49 | 13.43% | 4.84 | -2.81% | 4.98 | 14.48% | 4.35 |
| 259 | | 2.76% | 4.71 | 1.95% | 4.62 | 12.41% | 4.11 | -2.61% | 4.22 | 15.93% | 3.64 |
| 261 | | 0.50% | 6.03 | -1.47% | 6.12 | 8.32% | 5.65 | -7.53% | 6.11 | 11.70% | 5.47 |
| 263 | | -0.62% | 4.85 | -2.02% | 4.95 | 7.38% | 4.61 | -8.17% | 5.02 | 11.31% | 4.51 |
| 265 | | 2.06% | 5.83 | 0.52% | 5.80 | 10.90% | 5.23 | -4.39% | 5.47 | 15.40% | 4.74 |
| 275 | | -1.97% | 5.07 | -4.34% | 5.30 | 17.26% | 4.52 | -5.04% | 4.76 | 13.88% | 4.18 |
| 276 | | 0.52% | 7.67 | 1.72% | 7.54 | 10.23% | 6.84 | -4.20% | 7.14 | 14.42% | 6.24 |
| 281 | | 5.21% | 4.61 | 0.22% | 4.60 | 10.84% | 4.15 | -3.26% | 4.29 | 17.86% | 3.64 |
| 282 | | 2.69% | 13.00 | 3.67% | 12.54 | 17.31% | 10.69 | 4.29% | 10.25 | 25.31% | 8.18 |
| 285 | | 1.77% | 5.66 | 1.80% | 5.56 | 13.93% | 4.88 | -1.01% | 4.93 | 19.37% | 4.13 |
| 297 | | 5.21% | 4.61 | 0.22% | 4.60 | 10.84% | 4.15 | -3.26% | 4.29 | 17.86% | 3.64 |
| 301 | | 2.54% | 11.80 | 1.72% | 11.60 | 13.39% | 10.23 | -2.01% | 10.44 | 17.44% | 8.89 |
| 305 | | -3.61% | 10.26 | -6.98% | 11.03 | 0.91% | 10.93 | -15.40% | 12.92 | 19.30% | 10.83 |
| 306 | | 2.79% | 8.59 | 2.02% | 8.42 | 13.32% | 7.43 | -1.20% | 7.52 | 19.55% | 6.29 |
| 309 | | 0.97% | 6.18 | 0.65% | 6.14 | 11.23% | 5.52 | -3.66% | 5.73 | 17.18% | 4.89 |
| 311 | | -1.86% | 6.46 | -5.14% | 6.81 | 2.10% | 6.67 | -14.71% | 7.82 | 19.03% | 6.57 |
| 319 | | 2.34% | 8.54 | 0.71% | 8.48 | 10.27% | 7.69 | -5.30% | 8.12 | 13.09% | 7.18 |
| 323 | 8.38 | 6.75% | 7.85 | 7.83% | 7.28 | 22.15% | 5.96 | 5.86% | 5.63 | 26.80% | 4.44 |

| History of DCRB Residual Market Rates and Percentage Changes |
|---------------------------------------------------------------------|
|---------------------------------------------------------------------|

| | | | History of | DCRB Res | <u>sidual M</u> arl | ket Rates a | nd Percent | age Chang | ges | | |
|------|-----------|----------------|------------|----------|---------------------|-------------|------------|-----------|-----------|--------|-----------|
| Code | 12/1/2017 | % Chg | 12/1/2016 | % Chg | 12/1/2015 | % Chg | 12/1/2014 | % Chg | 12/1/2013 | % Chg | 12/1/2012 |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| 327 | 7.10 | -0.56% | 7.14 | -0.42% | 7.17 | 12.56% | 6.37 | -2.30% | 6.52 | 19.20% | |
| 402 | 9.62 | -0.52% | 9.67 | -1.73% | 9.84 | 9.58% | 8.98 | -4.06% | 9.36 | 16.27% | |
| 403 | 5.60 | 3.51% | 5.41 | -0.55% | 5.44 | 9.24% | 4.98 | -4.96% | 5.24 | 14.91% | |
| 404 | 6.88 | -0.29% | 6.90 | -4.17% | 7.20 | 5.57% | 6.82 | -7.84% | 7.40 | 11.61% | 6.63 |
| 406 | 9.76 | - 4.69% | 10.24 | -6.31% | 10.93 | 14.81% | 9.52 | 1.06% | 9.42 | 21.08% | 7.78 |
| 407 | 7.50 | 0.54% | 7.46 | -0.40% | 7.49 | 10.47% | 6.78 | -2.45% | 6.95 | 16.61% | 5.96 |
| 411 | 12.46 | -3.71% | 12.94 | -7.04% | 13.92 | -1.00% | 14.06 | -17.29% | 17.00 | 18.80% | 14.31 |
| 413 | 13.84 | 0.36% | | 1.55% | 13.58 | 12.42% | 12.08 | -1.23% | 12.23 | 19.78% | |
| 415 | 7.30 | 3.99% | 7.02 | 4.00% | 6.75 | 13.64% | 5.94 | -3.41% | 6.15 | 16.92% | |
| 416 | 4.76 | -8.29% | | -12.33% | 5.92 | -6.18% | 6.31 | -18.89% | 7.78 | -0.26% | |
| 421 | 12.55 | 5.37% | 11.91 | 1.97% | 11.68 | 11.03% | 10.52 | -4.45% | 11.01 | 16.63% | 9.44 |
| 425 | 16.29 | 2.20% | 15.94 | 1.01% | 15.78 | 11.84% | 14.11 | -2.76% | 14.51 | 18.35% | |
| 427 | 8.41 | 2.06% | | 1.48% | 8.12 | 13.73% | 7.14 | -1.65% | 7.26 | 19.41% | |
| 429 | 9.51 | -0.31% | | -0.42% | 9.58 | 12.05% | 8.55 | -2.73% | 8.79 | 17.99% | |
| 431 | 11.77 | 1.38% | | -0.17% | 11.63 | 9.41% | 10.63 | -4.92% | 11.18 | 16.82% | |
| 433 | 6.62 | 3.12% | | 0.78% | 6.37 | 10.02% | 5.79 | -5.85% | 6.15 | 14.95% | |
| 435 | 9.05 | -0.33% | 9.08 | -0.87% | 9.16 | 10.36% | 8.3 | -3.82% | 8.63 | 18.06% | |
| 441 | 2.84 | 0.71% | | -0.70% | 2.84 | 9.65% | 2.59 | -3.72% | 2.69 | 19.03% | |
| 445 | 6.42 | -3.89% | 6.68 | -4.43% | | 5.43% | 6.63 | -9.30% | 7.31 | 7.66% | |
| 446 | 3.36 | -2.04% | | -2.00% | | 9.38% | 3.2 | -5.60% | 3.39 | 16.10% | |
| 447 | 10.46 | 1.36% | | 1.38% | | 12.99% | 9.01 | -1.74% | 9.17 | 20.03% | |
| 449 | 4.86 | 0.83% | | -3.21% | 4.98 | 6.87% | 4.66 | -7.54% | 5.04 | 12.50% | |
| 451 | 7.16 | 0.56% | | -1.25% | | 8.91% | 6.62 | -4.34% | 6.92 | 16.69% | |
| 454 | 12.07 | 0.42% | 12.02 | 1.26% | 11.87 | 10.73% | 10.72 | -1.20% | 10.85 | 17.42% | |
| 456 | 9.94 | 5.74% | 9.40 | 6.82% | 8.80 | 21.88% | 7.22 | 3.74% | 6.96 | 21.68% | 5.72 |
| 457 | 7.43 | -0.80% | 7.49 | -3.10% | 7.73 | 6.77% | 7.24 | -8.59% | 7.92 | 9.09% | |
| 458 | 4.21 | -0.94% | 4.25 | -2.07% | | 8.50% | 4 | -6.10% | 4.26 | 15.45% | |
| 459 | 2.28 | -2.15% | 2.33 | -3.32% | | 6.64% | 2.26 | -7.00% | 2.43 | 16.27% | |
| 461 | 7.61 | 1.47% | 7.50 | 2.04% | 7.35 | 13.08% | 6.5 | -1.22% | 6.58 | 18.13% | |
| 463 | 6.02 | 4.51% | 5.76 | 4.16% | 5.53 | 17.41% | 4.71 | 3.29% | 4.56 | 23.58% | |
| 464 | | 0.96% | | 0.65% | 6.18 | 10.95% | 5.57 | -3.63% | 5.78 | 17.48% | |
| 465 | 7.26 | 2.11% | | 1.28% | 7.02 | 13.23% | 6.2 | -0.96% | 6.26 | 22.75% | |
| 467 | 9.08 | 4.13% | | 3.81% | 8.40 | 16.50% | 7.21 | 1.69% | 7.09 | 23.09% | |
| 471 | 2.24 | 3.70% | 2.16 | -0.46% | 2.17 | 9.60% | 1.98 | -5.71% | 2.10 | 14.13% | |
| 472 | 2.48 | -0.80% | 2.50 | -3.47% | 2.59 | 4.44% | 2.48 | -11.74% | 2.81 | 3.31% | |
| 473 | 4.68 | 9.09% | 4.29 | 4.63% | 4.10 | 10.51% | 3.71 | -4.87% | 3.90 | 16.77% | 3.34 |

| | | | History of | DCRB Res | <u>sidual Ma</u> rk | ket Rates a | nd Percent | age Chang | ges | | |
|------|-----------|--------|------------|----------|---------------------|-------------|------------|-----------|-----------|--------|-----------|
| Code | 12/1/2017 | % Chg | 12/1/2016 | % Chg | 12/1/2015 | % Chg | 12/1/2014 | % Chg | 12/1/2013 | % Chg | 12/1/2012 |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| 474 | | 10.88% | 3.40 | 12.96% | | 33.78% | | 18.42% | 1.90 | 41.79% | 1.34 |
| 475 | | -1.03% | 5.83 | -0.34% | | 10.80% | | -3.12% | 5.45 | 17.46% | 4.64 |
| 476 | | 3.75% | 2.93 | 3.53% | 2.83 | 15.04% | | 0.41% | 2.45 | 19.51% | 2.05 |
| 477 | 4.52 | 0.22% | 4.51 | -0.66% | 4.54 | 9.66% | 4.14 | -4.83% | 4.35 | 15.38% | 3.77 |
| 483 | 3.15 | 4.65% | 3.01 | 4.51% | 2.88 | 15.20% | 2.5 | 0.40% | 2.49 | 21.46% | 2.05 |
| 485 | | 0.35% | 2.87 | 0.70% | 2.85 | 14.00% | | 0.00% | 2.50 | 19.05% | 2.10 |
| 486 | | -1.69% | 3.56 | -3.00% | 3.67 | 7.94% | 3.4 | -5.56% | 3.60 | 16.88% | 3.08 |
| 487 | 2.35 | 2.62% | 2.29 | 2.23% | 2.24 | 13.71% | 1.97 | -2.96% | 2.03 | 14.04% | 1.78 |
| 488 | 1.51 | 0.00% | 1.51 | -0.66% | 1.52 | 8.57% | 1.4 | -4.76% | 1.47 | 13.08% | 1.30 |
| 489 | 3.13 | -3.69% | 3.25 | -4.41% | 3.40 | 7.26% | 3.17 | -4.52% | 3.32 | 19.00% | 2.79 |
| 491 | 5.60 | 3.51% | 5.41 | -0.55% | 5.44 | 9.24% | 4.98 | -4.96% | 5.24 | 14.91% | 4.56 |
| 495 | 7.16 | 0.56% | 7.12 | -1.25% | 7.21 | 8.91% | 6.62 | -4.34% | 6.92 | 16.69% | 5.93 |
| 497 | 2.48 | -0.80% | 2.50 | -3.47% | 2.59 | 4.44% | 2.48 | -11.74% | 2.81 | 3.31% | 2.72 |
| 499 | 5.77 | -1.03% | 5.83 | -0.34% | 5.85 | 10.80% | 5.28 | -3.12% | 5.45 | 17.46% | 4.64 |
| 501 | 7.18 | 8.30% | 6.63 | 5.57% | 6.28 | 16.73% | 5.38 | -0.37% | 5.40 | 17.90% | 4.58 |
| 502 | 7.55 | 2.72% | 7.35 | 1.66% | 7.23 | 12.97% | 6.4 | -2.59% | 6.57 | 17.95% | 5.57 |
| 506 | 4.11 | -3.29% | 4.25 | -6.59% | 4.55 | 0.44% | 4.53 | -16.27% | 5.41 | 27.29% | 4.25 |
| 507 | 5.07 | 1.00% | 5.02 | -0.99% | 5.07 | 8.57% | 4.67 | -7.16% | 5.03 | 12.03% | 4.49 |
| 509 | 12.32 | 1.99% | 12.08 | 0.25% | 12.05 | 10.86% | 10.87 | -4.23% | 11.35 | 15.35% | 9.84 |
| 511 | 12.39 | 2.82% | 12.05 | 1.77% | 11.84 | 12.87% | 10.49 | -4.03% | 10.93 | 14.93% | 9.51 |
| 512 | 10.13 | 0.00% | 10.13 | -0.98% | 10.23 | 9.41% | 9.35 | -4.69% | 9.81 | 16.37% | 8.43 |
| 513 | 7.17 | 1.70% | 7.05 | 1.44% | 6.95 | 13.01% | 6.15 | -1.44% | 6.24 | 20.23% | 5.19 |
| 535 | 5.96 | 1.36% | 5.88 | -0.34% | 5.90 | 10.28% | 5.35 | -4.80% | 5.62 | 16.36% | 4.83 |
| 536 | | 5.18% | 11.19 | 4.29% | 10.73 | 14.51% | 9.37 | -1.47% | 9.51 | 18.73% | 8.01 |
| 544 | | 1.43% | 13.29 | 2.31% | 12.99 | 12.18% | | -1.36% | 11.74 | 18.11% | 9.94 |
| 551 | 2.79 | -0.36% | 2.80 | -1.75% | 2.85 | 8.78% | 2.62 | -10.88% | 2.94 | 17.13% | 2.51 |
| 553 | | 1.02% | 7.82 | 1.03% | | 11.21% | 6.96 | -1.97% | 7.10 | 16.39% | 6.10 |
| 555 | | 0.51% | 1.97 | 1.03% | 1.95 | 15.38% | | 0.60% | 1.68 | 16.67% | 1.44 |
| 563 | | 0.00% | 2.94 | 0.34% | | 9.74% | | -4.30% | 2.79 | 13.88% | 2.45 |
| 571 | | 2.40% | 5.41 | 0.93% | 5.36 | 11.20% | 4.82 | -2.03% | 4.92 | 19.13% | 4.13 |
| 573 | | 4.40% | 8.19 | 3.54% | 7.91 | 14.80% | 6.89 | -1.71% | 7.01 | 18.21% | 5.93 |
| 581 | | -1.00% | 3.00 | -3.54% | 3.11 | 6.51% | | -5.50% | 3.09 | 10.36% | 2.80 |
| 587 | | 0.00% | 2.94 | 0.34% | 2.93 | 9.74% | | -4.30% | 2.79 | 13.88% | 2.45 |
| 601 | | -4.44% | 16.89 | -2.14% | 17.26 | 8.35% | | -5.80% | 16.91 | 12.58% | 15.02 |
| 602 | | -6.44% | 9.79 | -3.45% | 10.14 | 5.85% | | -9.02% | 10.53 | 10.15% | 9.56 |
| 603 | 13.07 | -6.04% | 13.91 | -5.57% | 14.73 | 1.59% | 14.5 | -18.40% | 17.77 | 12.11% | 15.85 |

| History of | DCRB Re | sidual Mark | ket Rates a | and Percent | age Chan | ges |
|------------|---------|-------------|-------------|-------------|----------|------|
| 12/1/2016 | 0/ Cha | 12/1/2015 | 0/ Cha | 12/1/2014 | 0/ Cha | 12/1 |

| History of DCRB Residual Market Rates and Percentage Changes | | | | | | | | | | | | |
|--------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|-----------|--|--|
| 12/1/2017 | % Chg | 12/1/2016 | % Chg | 12/1/2015 | % Chg | 12/1/2014 | % Chg | 12/1/2013 | % Chg | 12/1/2012 | | |
| 14.00 | 1 100/ | 14.05 | 2.150/ | 12.05 | 12 (00/ | 12.27 | 2.040/ | 10.76 | 11.020/ | 11.40 | | |
| | | | | | | | | | | 11.40 | | |
| | | | | | | | | | | 12.14 | | |
| | | | | | | | | | | 8.80 | | |
| | | | | | | | | | | 7.70 | | |
| | | | | | | | | | | 15.03 | | |
| | | | | | | | | | | 17.90 | | |
| | | | | | | | | | | 9.86 | | |
| | | | | | | | | | | 9.45 | | |
| | | | | | | | | | | 17.28 | | |
| | | | | | | | | | | 10.11 | | |
| | | | | | | | | | | 8.24 | | |
| | | | | | | | | | | 11.41 | | |
| | | | | | | | | | | 7.42 | | |
| | | | | | | | | | | | | |
| | | | | | | | | | | 9.93 | | |
| | | | | | | | | | | 12.46 | | |
| | | | | | | | | | | 11.53 | | |
| | | | | | | | | | | 10.07 | | |
| | | | | | 9.37% | | -6.63% | | | 23.27 | | |
| | | | -0.80% | 13.75 | 11.34% | | -5.65% | | | 11.67 | | |
| 15.78 | | | 2.00% | 15.53 | 11.09% | 13.98 | -6.74% | 14.99 | 9.42% | 13.70 | | |
| 17.12 | 0.23% | 17.08 | 2.89% | 16.60 | 14.80% | 14.46 | -3.98% | 15.06 | 14.44% | 13.16 | | |
| 32.87 | -0.84% | 33.15 | 1.10% | 32.79 | 12.33% | 29.19 | -5.07% | 30.75 | 15.13% | 26.71 | | |
| 3.85 | -5.17% | 4.06 | -0.98% | 4.10 | 5.94% | 3.87 | -9.79% | 4.29 | 10.00% | 3.90 | | |
| 5.27 | -1.68% | 5.36 | 1.71% | 5.27 | 15.82% | 4.55 | -6.19% | 4.85 | 7.06% | 4.53 | | |
| 9.34 | 4.12% | 8.97 | 6.91% | 8.39 | 15.88% | 7.24 | -3.60% | 7.51 | 15.36% | 6.51 | | |
| 6.84 | -7.94% | 7.43 | 3.19% | 7.20 | 8.43% | 6.64 | -6.61% | 7.11 | 7.73% | 6.60 | | |
| 8.91 | -2.84% | 9.17 | 3.38% | 8.87 | 15.49% | 7.68 | -0.13% | 7.69 | 13.93% | 6.75 | | |
| 13.67 | -7.07% | 14.71 | -2.06% | 15.02 | 6.83% | 14.06 | -5.89% | 14.94 | 11.58% | 13.39 | | |
| 12.76 | 1.67% | 12.55 | 3.89% | 12.08 | 14.07% | 10.59 | -3.64% | 10.99 | 12.72% | 9.75 | | |
| 3.63 | -0.82% | 3.66 | 2.81% | 3.56 | 12.66% | 3.16 | -4.53% | 3.31 | 10.70% | 2.99 | | |
| 11.87 | 5.79% | 11.22 | 7.68% | 10.42 | 16.69% | 8.93 | -2.30% | 9.14 | 14.25% | 8.00 | | |
| 12.98 | -0.61% | 13.06 | 2.03% | 12.80 | 11.99% | 11.43 | -5.93% | 12.15 | 11.47% | 10.90 | | |
| 9.70 | 1.36% | 9.57 | 3.13% | 9.28 | 11.94% | 8.29 | -5.90% | 8.81 | 14.71% | 7.68 | | |
| 10.00 | 1.21% | 9.88 | 3.56% | 9.54 | 11.97% | 8.52 | -5.96% | 9.06 | 11.99% | 8.09 | | |
| 9.43 | 1.18% | 9.32 | 3.10% | 9.04 | 13.14% | 7.99 | -5.22% | 8.43 | 10.63% | 7.62 | | |
| | 14.08 10.37 9.43 8.57 17.62 18.80 7.82 10.43 21.49 11.75 10.65 14.22 8.98 6.16 10.39 14.15 12.09 10.23 25.80 13.13 15.78 17.12 32.87 3.85 5.27 9.34 6.84 8.91 13.67 12.76 3.63 11.87 12.98 9.70 10.00 | 12/1/2017 % Chg 14.08 -1.19% 10.37 -11.74% 9.43 -4.07% 8.57 -5.62% 17.62 0.06% 18.80 -3.39% 7.82 -11.74% 10.43 -4.05% 21.49 -0.46% 11.75 -3.53% 10.65 0.85% 14.22 -0.28% 8.98 -4.67% 6.16 1.99% 10.39 -3.44% 14.15 -3.28% 12.09 -8.06% 10.23 -6.06% 25.80 -3.08% 13.13 -3.74% 15.78 -0.38% 17.12 0.23% 32.87 -0.84% 3.85 -5.17% 5.27 -1.68% 9.34 4.12% 6.84 -7.94% 8.91 -2.84% 13.67 -7.07% 12.76 1.67% | 12/1/2017 % Chg 12/1/2016 14.08 -1.19% 14.25 10.37 -11.74% 11.75 9.43 -4.07% 9.83 8.57 -5.62% 9.08 17.62 0.06% 17.61 18.80 -3.39% 19.46 7.82 -11.74% 8.86 10.43 -4.05% 10.87 21.49 -0.46% 21.59 11.75 -3.53% 12.18 10.65 0.85% 10.56 14.22 -0.28% 14.26 8.98 -4.67% 9.42 6.16 1.99% 6.04 10.39 -3.44% 10.76 14.15 -3.28% 14.63 12.09 -8.06% 13.15 10.23 -6.06% 10.89 25.80 -3.08% 26.62 13.13 -3.74% 13.64 15.78 -0.38% 15.84 17.12 0.23% 17.08 | 12/1/2017 % Chg 12/1/2016 % Chg 14.08 -1.19% 14.25 2.15% 10.37 -11.74% 11.75 -7.77% 9.43 -4.07% 9.83 -5.48% 8.57 -5.62% 9.08 2.14% 17.62 0.06% 17.61 1.44% 18.80 -3.39% 19.46 -1.12% 7.82 -11.74% 8.86 -13.05% 10.43 -4.05% 10.87 -0.46% 21.49 -0.46% 21.59 2.13% 10.65 0.85% 10.56 3.83% 10.65 0.85% 10.56 3.83% 14.22 -0.28% 14.26 2.00% 8.98 -4.67% 9.42 -0.42% 6.16 1.99% 6.04 2.20% 10.39 -3.44% 10.76 -2.00% 14.15 -3.28% 14.63 -0.75% 10.29 -8.06% 13.15 -1.57% 10 | 12/1/2017 % Chg 12/1/2016 % Chg 12/1/2015 14.08 -1.19% 14.25 2.15% 13.95 10.37 -11.74% 11.75 -7.77% 12.74 9.43 -4.07% 9.83 -5.48% 10.40 8.57 -5.62% 9.08 2.14% 8.89 17.62 0.06% 17.61 1.44% 17.36 18.80 -3.39% 19.46 -1.12% 19.68 7.82 -11.74% 8.86 -13.05% 10.19 10.43 -4.05% 10.87 -0.46% 10.92 21.49 -0.46% 21.59 2.13% 21.14 11.75 -3.53% 12.18 -3.33% 12.60 10.65 0.85% 10.56 3.83% 10.17 14.22 -0.28% 14.26 2.00% 13.98 8.98 -4.67% 9.42 -0.42% 9.46 6.16 1.99% 6.04 2.20% 5.91 | 12/1/2017 % Chg 12/1/2016 % Chg 12/1/2015 % Chg 14.08 -1.19% 14.25 2.15% 13.95 13.69% 10.37 -11.74% 11.75 -7.77% 12.74 4.77% 9.43 -4.07% 9.83 -5.48% 10.40 10.40% 8.57 -5.62% 9.08 2.14% 8.89 7.76% 17.62 0.06% 17.61 1.44% 17.36 11.64% 18.80 -3.39% 19.46 -1.12% 19.68 8.91% 7.82 -11.74% 8.86 -13.05% 10.19 8.75% 10.43 -4.05% 10.87 -0.46% 10.92 9.97% 21.49 -0.46% 21.59 2.13% 21.14 12.21% 11.75 -3.53% 12.18 -3.33% 12.60 14.65% 10.65 0.85% 10.56 3.83% 10.17 13.89% 4.92 -0.20% 13.98 13.38% 8.98 | 12/1/2017 % Chg 12/1/2016 % Chg 12/1/2015 % Chg 12/1/2014 14.08 -1.19% 14.25 2.15% 13.95 13.69% 12.27 10.37 -11.74% 11.75 -7.77% 12.74 4.77% 12.16 9.43 -4.07% 9.83 -5.48% 10.40 10.40% 9.42 8.57 -5.62% 9.08 2.14% 8.89 7.76% 8.25 17.62 0.06% 17.61 1.44% 17.36 11.64% 15.55 18.80 -3.39% 19.46 -1.12% 19.68 8.91% 18.07 7.82 -11.74% 8.86 -13.05% 10.19 8.75% 9.37 10.43 -4.05% 10.87 -0.46% 10.92 9.97% 9.93 21.49 -0.46% 21.59 2.13% 21.14 12.21% 18.84 11.75 -3.53% 12.18 -3.33% 12.60 14.65% 10.99 10.65 | 12/1/2017 % Chg 12/1/2016 % Chg 12/1/2015 % Chg 12/1/2014 % Chg 14.08 -1.19% 14.25 2.15% 13.95 13.69% 12.27 -3.84% 10.37 -11.74% 11.75 -7.77% 12.74 4.77% 12.16 -8.30% 9.43 -4.07% 9.83 -5.48% 10.40 10.40% 9.42 -4.46% 8.57 -5.62% 9.08 2.14% 8.89 7.76% 8.25 -4.40% 17.62 0.06% 17.61 1.44% 17.36 11.64% 15.55 -6.83% 18.80 -3.39% 19.46 -1.12% 19.68 8.91% 18.07 7.19% 7.82 -11.74% 8.86 -13.05% 10.19 8.75% 9.37 -15.43% 10.43 -4.05% 10.87 -0.46% 10.92 9.97% 9.93 -5.52% 21.49 -0.46% 21.59 2.13% 21.14 12.21% 18.84 -3 | 14.08 | 12/1/2017 | | |

| | History of DCRB Residual Market Rates and Percentage Changes | | | | | | | | | | | | |
|------|--------------------------------------------------------------|---------|-----------|---------|-----------|--------|-----------|---------|-----------|--------|-----------|--|--|
| Code | 12/1/2017 | % Chg | 12/1/2016 | % Chg | 12/1/2015 | % Chg | 12/1/2014 | % Chg | 12/1/2013 | % Chg | 12/1/2012 | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| 675 | 7.07 | -2.48% | 7.25 | -2.68% | 7.45 | 11.36% | 6.69 | -4.15% | 6.98 | 12.76% | 6.19 | | |
| 676 | 8.46 | 0.83% | 8.39 | 0.36% | 8.36 | 9.71% | 7.62 | -8.52% | 8.33 | 5.18% | 7.92 | | |
| 677 | 5.90 | -7.09% | 6.35 | -3.50% | | 6.13% | 6.2 | -7.88% | 6.73 | 9.08% | 6.17 | | |
| 679 | 14.66 | 0.00% | 14.66 | 2.59% | 14.29 | 11.29% | 12.84 | -6.48% | 13.73 | 10.99% | 12.37 | | |
| 681 | 9.70 | 1.36% | 9.57 | 3.13% | 9.28 | 11.94% | 8.29 | -5.90% | 8.81 | 14.71% | 7.68 | | |
| 682 | 27.43 | -3.01% | 28.28 | -8.89% | 31.04 | 11.86% | | 0.80% | 27.53 | 28.23% | 21.47 | | |
| 691 | 8.57 | -5.62% | 9.08 | 2.14% | 8.89 | 7.76% | 8.25 | -4.40% | 8.63 | 12.08% | 7.70 | | |
| 693 | 10.39 | -3.44% | 10.76 | -2.00% | 10.98 | 7.33% | 10.23 | -7.75% | 11.09 | 11.68% | 9.93 | | |
| 695 | 5.27 | -1.68% | 5.36 | 1.71% | 5.27 | 15.82% | 4.55 | -6.19% | 4.85 | 7.06% | 4.53 | | |
| 709 | 3.37 | -1.17% | 3.41 | 0.59% | | 9.71% | 3.09 | -7.21% | 3.33 | 10.26% | 3.02 | | |
| 716 | 4.79 | 0.00% | 4.79 | 1.70% | 4.71 | 9.79% | 4.29 | -7.94% | 4.66 | 9.39% | 4.26 | | |
| 718 | 5.14 | -0.58% | 5.17 | 1.57% | 5.09 | 10.41% | 4.61 | -7.24% | 4.97 | 10.44% | 4.50 | | |
| 721 | 21.01 | 2.49% | 20.50 | 1.23% | 20.25 | 12.13% | 18.06 | -3.06% | 18.63 | 17.69% | 15.83 | | |
| 744 | 1.31 | -10.27% | 1.46 | -12.57% | 1.67 | -1.76% | 1.7 | -14.57% | 1.99 | 2.58% | 1.94 | | |
| 751 | 4.63 | -5.12% | 4.88 | -3.94% | 5.08 | 10.20% | 4.61 | -2.12% | 4.71 | 19.85% | 3.93 | | |
| 752 | 2.09 | 0.97% | 2.07 | -2.36% | 2.12 | 10.42% | 1.92 | -2.54% | 1.97 | 21.60% | 1.62 | | |
| 753 | 7.70 | 0.65% | 7.65 | 0.26% | 7.63 | 10.42% | 6.91 | -1.85% | 7.04 | 17.92% | 5.97 | | |
| 755 | 4.12 | -0.96% | 4.16 | -0.24% | 4.17 | 11.50% | 3.74 | -1.32% | 3.79 | 19.94% | 3.16 | | |
| 757 | 4.12 | 1.73% | 4.05 | 5.47% | 3.84 | 17.07% | 3.28 | 2.82% | 3.19 | 27.60% | 2.50 | | |
| 759 | 10.35 | 9.06% | 9.49 | 10.48% | 8.59 | 22.19% | 7.03 | 4.77% | 6.71 | 22.45% | 5.48 | | |
| 771 | 1.57 | 9.79% | 1.43 | 6.72% | 1.34 | 14.53% | 1.17 | -3.31% | 1.21 | 10.00% | 1.10 | | |
| 801 | 14.21 | 1.36% | 14.02 | 11.27% | 12.60 | 15.07% | 10.95 | -4.62% | 11.48 | 14.91% | 9.99 | | |
| 802 | 11.44 | -6.84% | 12.28 | -0.49% | 12.34 | 9.20% | 11.3 | -9.74% | 12.52 | | none | | |
| 803 | 30.41 | -5.26% | 32.10 | 1.58% | 31.60 | 11.86% | 28.25 | -7.98% | 30.70 | 12.66% | 27.25 | | |
| 804 | 5.37 | -3.94% | 5.59 | 4.49% | 5.35 | 12.16% | 4.77 | -5.92% | 5.07 | 16.28% | 4.36 | | |
| 805 | 10.35 | -1.80% | 10.54 | 5.19% | 10.02 | 14.91% | 8.72 | -5.42% | 9.22 | 15.83% | 7.96 | | |
| 806 | 17.70 | -0.39% | 17.77 | 5.65% | 16.82 | 15.36% | 14.58 | -5.45% | 15.42 | 15.77% | 13.32 | | |
| 807 | 10.74 | -2.89% | 11.06 | 3.17% | 10.72 | 14.41% | 9.37 | -5.45% | 9.91 | 16.59% | 8.50 | | |
| 808 | 10.85 | -9.96% | 12.05 | -3.68% | 12.51 | 5.93% | 11.81 | -10.87% | 13.25 | 8.87% | 12.17 | | |
| 809 | 7.27 | -2.02% | 7.42 | 5.55% | 7.03 | 10.71% | 6.35 | -7.57% | 6.87 | 12.99% | 6.08 | | |
| 811 | 12.86 | -3.67% | 13.35 | 3.57% | 12.89 | 11.89% | 11.52 | -7.25% | 12.42 | 11.59% | 11.13 | | |
| 812 | 12.77 | 0.00% | 12.77 | 6.06% | 12.04 | 15.99% | 10.38 | -4.86% | 10.91 | 15.82% | 9.42 | | |
| 813 | 8.17 | -5.66% | 8.66 | 2.49% | 8.45 | 12.97% | 7.48 | -5.08% | 7.88 | 12.89% | 6.98 | | |
| 814 | 6.33 | -7.73% | 6.86 | 0.59% | | 10.89% | 6.15 | -9.02% | 6.76 | 11.00% | 6.09 | | |
| 815 | 5.07 | -1.74% | 5.16 | 6.61% | 4.84 | 14.96% | 4.21 | -7.68% | 4.56 | 11.76% | 4.08 | | |
| 816 | 4.22 | 0.00% | 4.22 | 4.46% | 4.04 | 13.48% | 3.56 | -8.01% | 3.87 | 16.92% | 3.31 | | |

| History of DCRB Residua | al Market Rates and | Percentage Changes |
|-------------------------|---------------------|--------------------|
| | | |

| History of DCRB Residual Market Rates and Percentage Changes | | | | | | | | | | | |
|--------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------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| 12/1/2017 | % Chg | 12/1/2016 | % Chg | 12/1/2015 | % Chg | 12/1/2014 | % Chg | 12/1/2013 | % Chg | 12/1/2012 | |
| | | | | | | | | | | | |
| | | | | | | | | | 11.29% | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | 11.41 | |
| | -5.03% | | | | | | -6.81% | | | 8.31 | |
| | | | | | | | | | | 10.09 | |
| 12.91 | -4.01% | 13.45 | 1.82% | 13.21 | 11.29% | 11.87 | -8.55% | 12.98 | 11.90% | 11.60 | |
| 13.46 | -4.47% | 14.09 | 0.71% | 13.99 | 10.42% | 12.67 | -9.44% | 13.99 | 10.94% | 12.61 | |
| 14.66 | -4.99% | 15.43 | 1.78% | 15.16 | 12.05% | 13.53 | -7.33% | 14.60 | 13.80% | 12.83 | |
| 13.06 | -4.11% | 13.62 | 1.19% | 13.46 | 11.24% | 12.1 | -8.54% | 13.23 | 11.74% | 11.84 | |
| 4.62 | -10.64% | 5.17 | 4.02% | 4.97 | 28.76% | 3.86 | 2.66% | 3.76 | 24.09% | 3.03 | |
| 8.17 | -5.66% | 8.66 | 2.49% | 8.45 | 12.97% | 7.48 | -5.08% | 7.88 | 12.89% | 6.98 | |
| 10.29 | -3.11% | 10.62 | 4.73% | 10.14 | 14.97% | 8.82 | -5.67% | 9.35 | 3.31% | 9.05 | |
| 4.63 | -5.51% | 4.90 | 0.20% | 4.89 | 12.41% | 4.35 | -8.03% | 4.73 | 13.70% | 4.16 | |
| 4.94 | -1.00% | 4.99 | 4.83% | 4.76 | 13.33% | 4.2 | -9.48% | 4.64 | 9.95% | 4.22 | |
| 10.71 | -0.37% | 10.75 | 8.70% | 9.89 | 18.59% | 8.34 | 0.36% | 8.31 | 19.05% | 6.98 | |
| 5.00 | -5.84% | 5.31 | 1.72% | 5.22 | 12.50% | 4.64 | -7.20% | 5.00 | 14.42% | 4.37 | |
| 11.02 | -4.84% | 11.58 | 0.61% | 11.51 | 10.04% | 10.46 | -9.28% | 11.53 | 10.87% | 10.40 | |
| 4.61 | 1.99% | 4.52 | 2.73% | 4.40 | 11.96% | 3.93 | -8.18% | 4.28 | 14.75% | 3.73 | |
| 1.50 | -3.85% | 1.56 | 4.70% | 1.49 | 16.41% | 1.28 | -5.88% | 1.36 | 10.57% | 1.23 | |
| 5.49 | 0.73% | 5.45 | 2.25% | 5.33 | 11.27% | 4.79 | -2.44% | 4.91 | 10.34% | 4.45 | |
| 4.09 | -4.22% | 4.27 | 2.64% | 4.16 | 12.74% | 3.69 | -7.52% | 3.99 | 11.45% | 3.58 | |
| 1.95 | -7.14% | 2.10 | 1.94% | 2.06 | 9.57% | 1.88 | -9.62% | 2.08 | 12.43% | 1.85 | |
| 7.58 | | | | | | | | | | | |
| 0.29 | -6.45% | 0.31 | -8.82% | 0.34 | 3.03% | 0.33 | -10.81% | 0.37 | 5.71% | 0.35 | |
| 0.92 | -9.80% | 1.02 | 4.08% | 0.98 | 8.89% | 0.9 | -8.16% | 0.98 | 11.36% | 0.88 | |
| 2.40 | -5.88% | 2.55 | 15.91% | 2.20 | 19.57% | 1.84 | -5.64% | 1.95 | | 1.72 | |
| 0.78 | -7.14% | 0.84 | 3.70% | 0.81 | 12.50% | 0.72 | -2.70% | 0.74 | 12.12% | 0.66 | |
| 3.22 | -8.52% | 3.52 | 3.53% | 3.40 | 10.03% | 3.09 | -9.91% | 3.43 | 9.24% | 3.14 | |
| 3.39 | | | 6.02% | 3.49 | | | -9.04% | 3.54 | | | |
| 6.88 | -7.65% | 7.45 | 8.44% | 6.87 | 13.37% | 6.06 | -6.05% | 6.45 | 14.16% | 5.65 | |
| 2.61 | -5.09% | | 7.00% | 2.57 | 13.72% | 2.26 | -7.00% | 2.43 | | | |
| 0.63 | -13.70% | | 2.82% | 0.71 | 9.23% | 0.65 | -15.58% | 0.77 | 8.45% | 0.71 | |
| | 14.23 2.88 2.19 4.47 11.34 6.34 14.42 9.44 10.04 12.91 13.46 14.66 13.06 4.62 8.17 10.29 4.63 4.94 10.71 5.00 11.02 4.61 1.50 5.49 4.09 1.95 7.58 0.29 0.92 2.40 0.78 3.22 3.39 6.88 2.61 | 14.23 | 12/1/2017 % Chg 12/1/2016 14.23 2.97% 13.82 2.88 -2.04% 2.94 2.19 7.35% 2.04 4.47 -5.50% 4.73 11.34 -3.24% 11.72 6.34 1.12% 6.27 14.42 -4.57% 15.11 9.44 -5.03% 9.94 10.04 -6.34% 10.72 12.91 -4.01% 13.45 13.46 -4.47% 14.09 14.66 -4.99% 15.43 13.06 -4.11% 13.62 4.62 -10.64% 5.17 8.17 -5.66% 8.66 10.29 -3.11% 10.62 4.63 -5.51% 4.90 4.94 -1.00% 4.99 10.71 -0.37% 10.75 5.00 -5.84% 5.31 11.02 -4.84% 11.58 4.61 1.99% 4.52 | 12/1/2017 % Chg 12/1/2016 % Chg 14.23 2.97% 13.82 13.00% 2.88 -2.04% 2.94 1.03% 2.19 7.35% 2.04 13.33% 4.47 -5.50% 4.73 -1.05% 11.34 -3.24% 11.72 5.49% 6.34 1.12% 6.27 6.81% 14.42 -4.57% 15.11 2.51% 9.44 -5.03% 9.94 3.33% 10.04 -6.34% 10.72 -0.65% 12.91 -4.01% 13.45 1.82% 13.46 -4.47% 14.09 0.71% 14.66 -4.99% 15.43 1.78% 13.06 -4.11% 13.62 1.19% 4.62 -10.64% 5.17 4.02% 8.17 -5.66% 8.66 2.49% 10.29 -3.11% 10.62 4.73% 4.63 -5.51% 4.90 0.20% 4.94 | 12/1/2017 % Chg 12/1/2016 % Chg 12/1/2015 14.23 2.97% 13.82 13.00% 12.23 2.88 -2.04% 2.94 1.03% 2.91 2.19 7.35% 2.04 13.33% 1.80 4.47 -5.50% 4.73 -1.05% 4.78 11.34 -3.24% 11.72 5.49% 11.11 6.34 1.12% 6.27 6.81% 5.87 14.42 -4.57% 15.11 2.51% 14.74 9.44 -5.03% 9.94 3.33% 9.62 10.04 -6.34% 10.72 -0.65% 10.79 12.91 -4.01% 13.45 1.82% 13.21 13.46 -4.47% 14.09 0.71% 13.99 14.66 -4.99% 15.43 1.78% 15.16 13.06 -4.11% 13.62 1.19% 13.46 4.62 -10.64% 5.17 4.02% 4.97 8.1 | 12/1/2017 % Chg 12/1/2016 % Chg 12/1/2015 % Chg 14.23 2.97% 13.82 13.00% 12.23 16.81% 2.88 -2.04% 2.94 1.03% 2.91 11.92% 2.19 7.35% 2.04 13.33% 1.80 24.14% 4.47 -5.50% 4.73 -1.05% 4.78 8.39% 11.34 -3.24% 11.72 5.49% 11.11 14.429% 6.34 1.12% 6.27 6.81% 5.87 16.47% 14.42 -4.57% 15.11 2.51% 14.74 14.09% 9.44 -5.03% 9.94 3.33% 9.62 13.44% 10.04 -6.34% 10.72 -0.65% 10.79 9.32% 12.91 -4.01% 13.45 1.82% 13.21 11.29% 13.46 -4.47% 14.09 0.71% 13.99 10.42% 4.62 -10.64% 5.17 4.02% 4.97 28.76% | 12/1/2017 % Chg 12/1/2016 % Chg 12/1/2015 % Chg 12/1/2014 14.23 2.97% 13.82 13.00% 12.23 16.81% 10.47 2.88 -2.04% 2.94 1.03% 2.91 11.92% 2.6 2.19 7.35% 2.04 13.33% 1.80 24.14% 1.45 4.47 -5.50% 4.73 -1.05% 4.78 8.39% 4.41 11.34 -3.24% 11.72 5.49% 11.11 14.42% 9.71 6.34 1.12% 6.27 6.81% 5.87 16.47% 5.04 14.42 -4.57% 15.11 2.51% 14.74 14.09% 12.92 9.44 -5.03% 9.94 3.33% 9.62 13.44% 8.48 10.04 -6.34% 10.72 -0.65% 10.79 9.32% 9.87 12.91 -4.01% 13.45 1.82% 13.21 11.29% 11.87 13.46 -4.47% </td <td>12/1/2017 % Chg 12/1/2016 % Chg 12/1/2015 % Chg 12/1/2014 % Chg 14.23 2.97% 13.82 13.00% 12.23 16.81% 10.47 -7.67% 2.88 -2.04% 2.94 1.03% 2.91 11.92% 2.6 -4.76% 2.19 7.35% 2.04 13.33% 1.80 24.14% 1.45 2.84% 4.47 -5.50% 4.73 -1.05% 4.78 8.39% 4.41 -10.18% 6.34 1.12% 6.27 6.81% 5.87 16.47% 5.04 -5.26% 6.34 1.12% 6.24 6.81% 5.87 16.47% 5.04 -5.26% 14.42 -4.57% 15.11 2.51% 14.74 14.09% 12.92 -3.94% 9.44 -5.03% 9.94 3.33% 9.62 13.44% 8.48 -6.81% 10.04 -6.34% 10.72 -0.65% 10.79 9.32% 9.87 -10.19% <td> 12/1/2017</td><td> 12/1/2017</td></td> | 12/1/2017 % Chg 12/1/2016 % Chg 12/1/2015 % Chg 12/1/2014 % Chg 14.23 2.97% 13.82 13.00% 12.23 16.81% 10.47 -7.67% 2.88 -2.04% 2.94 1.03% 2.91 11.92% 2.6 -4.76% 2.19 7.35% 2.04 13.33% 1.80 24.14% 1.45 2.84% 4.47 -5.50% 4.73 -1.05% 4.78 8.39% 4.41 -10.18% 6.34 1.12% 6.27 6.81% 5.87 16.47% 5.04 -5.26% 6.34 1.12% 6.24 6.81% 5.87 16.47% 5.04 -5.26% 14.42 -4.57% 15.11 2.51% 14.74 14.09% 12.92 -3.94% 9.44 -5.03% 9.94 3.33% 9.62 13.44% 8.48 -6.81% 10.04 -6.34% 10.72 -0.65% 10.79 9.32% 9.87 -10.19% <td> 12/1/2017</td> <td> 12/1/2017</td> | 12/1/2017 | 12/1/2017 | |

7

| | History of DCRB Residual Market Rates and Percentage Changes | | | | | | | | | | | | |
|------|--------------------------------------------------------------|-------|-----------|-------|-----------|-------|-----------|-------|-----------|-------|--|--|--|
| Code | 12/1/2017 | % Chg | 12/1/2016 | % Chg | 12/1/2015 | % Chg | 12/1/2014 | % Chg | 12/1/2013 | % Chg | | | |
| | | | | | | | | | | | | | |

| ~ - | Code 12/1/2017 % Chg 12/1/2016 % Chg 12/1/2015 % Chg 12/1/2014 % Chg 12/1/2013 % Chg 1 | | | | | | | | | | |
|------|----------------------------------------------------------------------------------------|---------|-----------|---------|-----------|---------|-----------|----------|-----------|--------|-----------|
| Code | 12/1/2017 | % Chg | 12/1/2016 | % Chg | 12/1/2015 | % Chg | 12/1/2014 | % Chg | 12/1/2013 | % Chg | 12/1/2012 |
| | | | | | | | | | | | |
| 004 | 2.42 | 4.720/ | 2.54 | £ 020/ | 2.40 | 11 110/ | 2.16 | 10.000/ | 2.40 | 0.110/ | 2.22 |
| 904 | | -4.72% | _ | 5.83% | 2.40 | 11.11% | | -10.00% | 2.40 | 8.11% | 2.22 |
| 905 | | -21.43% | | -12.50% | 0.48 | -9.43% | | -23.19% | 0.69 | 10050/ | none |
| 907 | | -7.07% | | 3.86% | 8.04 | 9.99% | 7.31 | -9.75% | 8.10 | 10.05% | 7.36 |
| 908 | | -11.01% | | 3.56% | 363.87 | 8.84% | | -2.39% | 342.48 | 21.12% | 282.77 |
| 909 | | -7.55% | | 5.65% | 147.95 | 13.30% | | -5.73% | 138.51 | 17.09% | 118.29 |
| 910 | | -7.95% | | 2.22% | 10.34 | 7.71% | | -11.44% | 10.84 | 6.59% | 10.17 |
| 911 | | -11.53% | | 1.87% | 7.49 | 8.87% | 6.88 | -9.95% | 7.64 | 9.93% | 6.95 |
| 912 | | -0.92% | | 12.13% | 557.03 | 18.74% | | -2.54% | 481.37 | 18.51% | 406.17 |
| 913 | | -7.10% | | 6.34% | 795.10 | 8.71% | | -9.84% | 811.20 | 15.74% | 700.91 |
| 914 | | -8.50% | | 3.48% | 4.89 | 12.41% | | -8.03% | 4.73 | 13.70% | 4.16 |
| 915 | | -8.69% | | 3.81% | 4.99 | 9.67% | | -10.08% | 5.06 | 8.82% | 4.65 |
| 916 | 3.40 | -7.36% | | 5.76% | 3.47 | 16.84% | 2.97 | -1.66% | 3.02 | 21.77% | 2.48 |
| 917 | 5.87 | -8.57% | 6.42 | 7.00% | 6.00 | 13.21% | 5.3 | -7.50% | 5.73 | 11.48% | 5.14 |
| 918 | 4.58 | -8.40% | 5.00 | 3.09% | 4.85 | 10.73% | 4.38 | -7.79% | 4.75 | 12.83% | 4.21 |
| 919 | 4.08 | -8.11% | 4.44 | 5.46% | 4.21 | 13.78% | 3.7 | -4.39% | 3.87 | 14.84% | 3.37 |
| 920 | 1.13 | -8.13% | 1.23 | 5.13% | 1.17 | 13.59% | 1.03 | -2.83% | 1.06 | 13.98% | 0.93 |
| 921 | 10.29 | -6.11% | 10.96 | 8.09% | 10.14 | 14.97% | 8.82 | -5.67% | 9.35 | 14.44% | 8.17 |
| 922 | 4.91 | -12.79% | 5.63 | 2.93% | 5.47 | 9.62% | 4.99 | -8.61% | 5.46 | 11.66% | 4.89 |
| 923 | 4.94 | -4.26% | 5.16 | 8.40% | 4.76 | 13.33% | 4.2 | -9.48% | 4.64 | 9.95% | 4.22 |
| 924 | 5.68 | -3.57% | 5.89 | 11.76% | 5.27 | 13.58% | 4.64 | -4.92% | 4.88 | 18.45% | 4.12 |
| 925 | 4.25 | -6.18% | 4.53 | 10.49% | 4.10 | 19.19% | 3.44 | -4.18% | 3.59 | 15.81% | 3.10 |
| 926 | 5.00 | -8.93% | 5.49 | 5.17% | 5.22 | 12.50% | 4.64 | -7.20% | 5.00 | 14.42% | 4.37 |
| 927 | 1.94 | 3.19% | 1.88 | 6.21% | 1.77 | 12.03% | 1.58 | -8.14% | 1.72 | 10.26% | 1.56 |
| 928 | | -1.28% | | 6.14% | 4.40 | 11.96% | 3.93 | -8.18% | 4.28 | 14.75% | 3.73 |
| 929 | 6.49 | -5.81% | 6.89 | -6.26% | 7.35 | 11.87% | 6.57 | 0.92% | 6.51 | 28.15% | 5.08 |
| 932 | 1.33 | -8.90% | 1.46 | 6.57% | 1.37 | 14.17% | 1.2 | -5.51% | 1.27 | 11.40% | 1.14 |
| 933 | 7.94 | -8.21% | | 4.47% | 8.28 | 11.89% | 7.4 | -6.92% | 7.95 | 16.40% | 6.83 |
| 934 | | -7.47% | | 8.75% | 4.80 | 15.11% | | -8.75% | 4.57 | 12.01% | 4.08 |
| 935 | | -9.36% | | 3.09% | 2.59 | 9.75% | 2.36 | -9.92% | 2.62 | 10.55% | 2.37 |
| 936 | | -15.49% | | -2.74% | 0.73 | 7.35% | | -8.11% | 0.74 | 12.12% | 0.66 |
| 937 | | -11.75% | | 2.11% | 15.67 | 7.85% | 14.53 | -11.24% | 16.37 | 7.56% | 15.22 |
| 939 | | -6.89% | | 6.13% | 10.12 | 13.84% | | -5.22% | 9.38 | 15.38% | 8.13 |
| 940 | | -2.03% | | 11.84% | 7.94 | 16.59% | | -5.81% | 7.23 | 12.97% | |
| 941 | | -1.34% | | 12.74% | 4.63 | 14.60% | | -6.05% | 4.30 | 13.76% | |
| 942 | | -8.77% | | 9.62% | 4.16 | 10.93% | | -10.93% | 4.21 | 11.97% | 3.76 |
| 943 | | -8.11% | | 3.35% | 8.35 | 8.30% | | -10.97% | 8.66 | 7.58% | 8.05 |
| 743 | 1.33 | -0.11/0 | 0.03 | 5.55/0 | 0.55 | 0.50/0 | /./1 | -10.7//0 | 0.00 | 1.50/0 | 0.03 |

| History of DCRB Residual Marke | et Rates and Percentage Changes |
|--------------------------------|---------------------------------|
| | |

| | History of DCRB Residual Market Rates and Percentage Changes | | | | | | | | | | | | |
|------|--------------------------------------------------------------|---------|-----------|--------|-----------|--------|-----------|---------|-----------|---------|-----------|--|--|
| Code | 12/1/2017 | % Chg | 12/1/2016 | % Chg | 12/1/2015 | % Chg | 12/1/2014 | % Chg | 12/1/2013 | % Chg | 12/1/2012 | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| 944 | | -9.01% | 5.33 | 6.39% | 5.01 | 13.35% | 4.42 | -7.53% | 4.78 | 11.68% | 4.28 | | |
| 945 | | -6.84% | 5.26 | 5.84% | 4.97 | 13.47% | 4.38 | -5.40% | 4.63 | 12.65% | 4.11 | | |
| 946 | 5.23 | -9.20% | 5.76 | 6.27% | 5.42 | 11.75% | 4.85 | -7.79% | 5.26 | 10.50% | 4.76 | | |
| 947 | 9.36 | -5.65% | 9.92 | -6.33% | 10.59 | 11.83% | 9.47 | 0.85% | 9.39 | 28.28% | 7.32 | | |
| 948 | 3.19 | -7.54% | 3.45 | 16.16% | 2.97 | 19.76% | 2.48 | -2.36% | 2.54 | 17.59% | 2.16 | | |
| 949 | 1.10 | -17.29% | 1.33 | 4.72% | 1.27 | 8.55% | 1.17 | -10.69% | 1.31 | 6.50% | 1.23 | | |
| 951 | 0.82 | -6.82% | 0.88 | 11.39% | 0.79 | 12.86% | 0.7 | -7.89% | 0.76 | 22.58% | 0.62 | | |
| 952 | 0.95 | -7.77% | 1.03 | 4.04% | 0.99 | 7.61% | 0.92 | -16.36% | 1.10 | 10.00% | 1.00 | | |
| 953 | 0.29 | -6.45% | 0.31 | -8.82% | 0.34 | 3.03% | 0.33 | -10.81% | 0.37 | 5.71% | 0.35 | | |
| 954 | 4.96 | -8.32% | 5.41 | 3.24% | 5.24 | 10.32% | 4.75 | -9.87% | 5.27 | 13.58% | 4.64 | | |
| 955 | | -13.04% | 0.46 | 17.95% | 0.39 | -4.88% | 0.41 | -29.31% | 0.58 | -21.62% | 0.74 | | |
| 956 | 0.28 | 0.00% | 0.28 | 16.67% | 0.24 | 20.00% | 0.2 | -9.09% | 0.22 | 10.00% | 0.20 | | |
| 957 | 1.00 | -1.96% | 1.02 | -1.92% | 1.04 | 23.81% | 0.84 | -4.55% | 0.88 | 14.29% | 0.77 | | |
| 958 | 2.52 | 0.00% | 2.52 | 13.00% | 2.23 | 23.89% | 1.8 | -5.26% | 1.90 | 11.76% | 1.70 | | |
| 959 | 2.73 | -7.14% | 2.94 | 8.09% | 2.72 | 14.29% | 2.38 | -5.93% | 2.53 | 12.95% | 2.24 | | |
| 960 | 6.19 | -5.21% | 6.53 | 11.62% | 5.85 | 11.85% | 5.23 | -10.60% | 5.85 | 6.56% | 5.49 | | |
| 961 | 1.40 | -6.67% | 1.50 | 3.45% | 1.45 | 5.84% | 1.37 | -11.61% | 1.55 | 11.51% | 1.39 | | |
| 962 | 0.26 | -3.70% | 0.27 | 28.57% | 0.21 | 10.53% | 0.19 | -5.00% | 0.20 | 11.11% | 0.18 | | |
| 963 | 0.66 | -13.16% | 0.76 | 1.33% | 0.75 | 5.63% | 0.71 | -12.35% | 0.81 | 9.46% | 0.74 | | |
| 964 | 5.12 | -4.48% | 5.36 | 10.74% | 4.84 | 15.24% | 4.2 | -4.11% | 4.38 | 19.02% | 3.68 | | |
| 965 | 0.78 | -7.14% | 0.84 | 3.70% | 0.81 | 12.50% | 0.72 | -2.70% | 0.74 | 12.12% | 0.66 | | |
| 966 | 4.79 | 3.68% | 4.62 | 13.51% | 4.07 | 18.66% | 3.43 | -4.19% | 3.58 | 8.16% | 3.31 | | |
| 967 | 1.50 | -7.41% | 1.62 | 5.19% | 1.54 | 16.67% | 1.32 | -4.35% | 1.38 | 15.97% | 1.19 | | |
| 968 | 2.22 | -8.26% | 2.42 | 1.68% | 2.38 | 7.21% | 2.22 | -13.28% | 2.56 | 3.23% | 2.48 | | |
| 969 | 7.01 | -9.66% | 7.76 | 2.11% | 7.60 | 10.79% | 6.86 | -8.04% | 7.46 | 11.51% | 6.69 | | |
| 970 | 10.59 | -22.08% | 13.59 | 6.42% | 12.77 | 13.11% | 11.29 | -8.43% | 12.33 | 10.38% | 11.17 | | |
| 971 | 5.66 | -8.86% | 6.21 | 4.19% | 5.96 | 6.81% | 5.58 | -9.27% | 6.15 | 8.47% | 5.67 | | |
| 973 | 5.27 | -6.23% | 5.62 | 6.44% | 5.28 | 17.33% | 4.5 | -6.25% | 4.80 | 15.11% | 4.17 | | |
| 974 | 5.24 | -4.90% | 5.51 | 3.77% | 5.31 | 11.79% | 4.75 | -4.81% | 4.99 | 12.90% | 4.42 | | |
| 975 | 2.68 | -3.60% | 2.78 | 1.46% | 2.74 | 6.61% | 2.57 | -12.29% | 2.93 | 8.52% | 2.70 | | |
| 976 | 2.70 | -0.74% | 2.72 | 8.80% | 2.50 | 11.61% | 2.24 | -7.44% | 2.42 | 9.50% | 2.21 | | |
| 977 | | -9.89% | 0.91 | 3.41% | 0.88 | 12.82% | 0.78 | -8.24% | 0.85 | 13.33% | 0.75 | | |
| 978 | | -2.92% | 4.80 | 9.34% | 4.39 | 14.62% | 3.83 | -9.03% | 4.21 | 7.67% | 3.91 | | |
| 979 | 6.97 | -7.19% | 7.51 | 7.75% | 6.97 | 14.64% | 6.08 | -7.60% | 6.58 | 14.63% | 5.74 | | |
| 980 | 6.39 | -8.97% | 7.02 | 9.69% | 6.40 | 11.89% | 5.72 | -3.87% | 5.95 | 16.67% | 5.10 | | |
| 981 | 4.52 | -10.32% | 5.04 | 6.33% | 4.74 | 12.06% | 4.23 | -7.64% | 4.58 | 13.65% | 4.03 | | |

| | History of DCRB Residual Market Rates and Percentage Changes | | | | | | | | | | | | |
|------|--------------------------------------------------------------|---------------|-----------|--------|-----------|---------|-----------|----------------|-----------|---------|-----------|--|--|
| Code | 12/1/2017 | % Chg | 12/1/2016 | % Chg | 12/1/2015 | % Chg | 12/1/2014 | % Chg | 12/1/2013 | % Chg | 12/1/2012 | | |
| | | | | | | | | | | | | | |
| 000 | 10.00 | 5 (20) | 10.65 | 6.2007 | 10.06 | 11.000/ | 11.10 | = 0.60/ | 10.45 | 12.550/ | 10.00 | | |
| 983 | | -5.63% | | 6.30% | | 11.92% | 11.49 | -7.86% | 12.47 | 13.57% | 10.98 | | |
| 984 | | -7.14% | | 0.00% | | 2.44% | 0.41 | -10.87% | 0.46 | 12.20% | | | |
| 985 | 7.02 | -9.07% | 7.72 | 6.04% | 7.28 | 13.93% | 6.39 | -5.89% | 6.79 | 14.31% | 5.94 | | |
| 986 | 2.94 | -7.55% | 3.18 | 6.00% | 3.00 | 17.19% | 2.56 | -4.83% | 2.69 | 17.47% | 2.29 | | |
| 988 | 0.32 | -8.57% | 0.35 | 2.94% | 0.34 | -2.86% | 0.35 | -2.78% | 0.36 | 9.09% | 0.33 | | |
| 991 | 10.59 | -22.08% | 13.59 | 6.42% | 12.77 | 13.11% | 11.29 | -8.43% | 12.33 | 10.38% | 11.17 | | |
| 992 | 7.27 | -5.34% | 7.68 | 9.25% | 7.03 | 10.71% | 6.35 | -7.57% | 6.87 | 12.99% | 6.08 | | |
| 995 | 12.95 | -8.09% | 14.09 | 6.90% | 13.18 | 10.66% | 11.91 | -8.17% | 12.97 | 9.73% | 11.82 | | |
| 997 | 1.76 | -4.86% | 1.85 | 5.11% | 1.76 | 15.03% | 1.53 | -3.77% | 1.59 | 11.19% | 1.43 | | |
| 999 | 8.34 | -5.66% | 8.84 | 6.76% | 8.28 | 13.11% | 7.32 | -7.69% | 7.93 | 12.01% | 7.08 | | |
| 4771 | 6.32 | 6.76% | 5.92 | 10.45% | 5.36 | 14.29% | 4.69 | -3.89% | 4.88 | 10.66% | 4.41 | | |
| 4777 | 12.86 | -6.47% | 13.75 | 6.67% | 12.89 | 11.89% | 11.52 | -7.25% | 12.42 | 11.59% | 11.13 | | |
| 7405 | 3.36 | -7.44% | 3.63 | 7.08% | 3.39 | 24.18% | 2.73 | 3.80% | 2.63 | 32.83% | 1.98 | | |
| 7413 | 1.46 | -15.61% | 1.73 | 4.22% | 1.66 | 9.21% | 1.52 | -12.64% | 1.74 | -2.79% | 1.79 | | |
| 7421 | 1.77 | -15.71% | 2.10 | 4.48% | 2.01 | 9.24% | 1.84 | -12.80% | 2.11 | -3.21% | 2.18 | | |
| 7424 | 4.19 | -15.18% | 4.94 | 4.00% | 4.75 | 9.20% | 4.35 | -12.12% | 4.95 | -3.51% | 5.13 | | |
| 7428 | 3.09 | -10.17% | 3.44 | 10.97% | 3.10 | 13.14% | 2.74 | -4.53% | 2.87 | 16.67% | 2.46 | | |
| 7445 | 1.12 | -7.44% | 1.21 | 7.08% | 1.13 | 24.18% | 0.91 | 3.41% | 0.88 | 33.33% | 0.66 | | |
| 7453 | 0.32 | -13.51% | 0.37 | 5.71% | 0.35 | 9.38% | 0.32 | -13.51% | 0.37 | 0.00% | 0.37 | | |
| 9740 | 0.02 | 0.00% | 0.02 | 0.00% | 0.02 | 0.00% | 0.02 | 0.00% | 0.02 | 0.00% | 0.02 | | |
| 9741 | 0.01 | 0.00% | 0.01 | 0.00% | 0.01 | 0.00% | 0.01 | 0.00% | 0.01 | 0.00% | 0.01 | | |

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^{*} Code 888 established December 1, 2017

| History of DCRB Voluntary Market Loss Costs and Percentage Changes | | | | | | | | | | | | |
|--------------------------------------------------------------------|-----------|--------|-----------|--------|-----------|--------|-----------|---------|-----------|--------|-----------|--------|
| Code | 12/1/2017 | % Chg | 12/1/2016 | % Chg | 12/1/2015 | % Chg | 12/1/2014 | % Chg | 12/1/2013 | % Chg | 12/1/2012 | % Chg |
| | | | | | | | | | | | | |
| 5 | 20.68 | -2.96% | 21.31 | 1.14% | 21.07 | 12.01% | 18.81 | -9.83% | 20.86 | 16.28% | 17.94 | 21.63% |
| 6 | 5.42 | 2.85% | 5.27 | 5.82% | 4.98 | 15.81% | 4.3 | -8.90% | 4.72 | 14.56% | 4.12 | 19.77% |
| 7 | | 1.37% | 6.55 | 3.80% | 6.31 | 13.08% | 5.58 | -10.14% | 6.21 | 14.36% | 5.43 | 20.13% |
| 8 | 4.93 | 7.88% | 4.57 | 12.01% | 4.08 | 25.93% | 3.24 | 1.25% | 3.20 | 26.48% | 2.53 | 26.50% |
| 9 | 30.82 | -1.94% | 31.43 | 1.45% | 30.98 | 11.72% | 27.73 | -11.06% | 31.18 | 14.25% | 27.29 | 19.85% |
| 11 | 4.37 | -1.80% | 4.45 | 2.77% | 4.33 | 13.35% | | -10.12% | 4.25 | 16.12% | 3.66 | 21.19% |
| 12 | 5.39 | -2.88% | 5.55 | 4.91% | 5.29 | 16.52% | | -8.47% | 4.96 | 16.16% | 4.27 | 20.96% |
| 13 | 5.39 | -1.28% | 5.46 | 1.11% | 5.40 | 11.57% | 4.84 | -11.36% | 5.46 | 14.23% | 4.78 | 20.10% |
| 15 | 18.34 | -3.98% | 19.10 | -0.10% | 19.12 | 10.33% | 17.33 | -11.81% | 19.65 | 13.00% | 17.39 | 18.54% |
| 16 | 3.65 | -0.54% | 3.67 | 1.38% | 3.62 | 10.37% | 3.28 | -13.00% | 3.77 | 11.87% | 3.37 | 17.83% |
| 34 | 4.30 | -2.93% | 4.43 | 3.02% | 4.30 | 5.65% | 4.07 | -14.68% | 4.77 | 9.66% | 4.35 | 13.28% |
| 36 | 5.03 | -0.40% | 5.05 | 1.81% | 4.96 | 12.47% | 4.41 | -11.09% | 4.96 | 13.24% | 4.38 | 17.74% |
| 55 | 5.55 | 3.16% | 5.38 | 1.70% | 5.29 | 11.37% | 4.75 | -9.52% | 5.25 | 12.90% | 4.65 | 17.42% |
| 59 | 6.35 | 4.44% | 6.08 | 3.40% | 5.88 | 12.21% | 5.24 | -7.91% | 5.69 | 16.60% | 4.88 | 20.79% |
| 83 | 5.96 | -1.97% | 6.08 | 1.50% | 5.99 | 12.38% | 5.33 | -10.87% | 5.98 | 13.47% | 5.27 | 18.16% |
| 101 | 4.99 | 6.17% | 4.70 | 0.86% | 4.66 | 11.22% | 4.19 | -8.91% | 4.60 | 23.32% | 3.73 | 25.17% |
| 104 | 5.28 | 3.33% | 5.11 | 0.39% | 5.09 | 10.89% | 4.59 | -4.77% | 4.82 | 20.20% | 4.01 | 24.92% |
| 105 | 5.56 | 11.87% | 4.97 | 3.76% | 4.79 | 12.18% | 4.27 | -7.58% | 4.62 | 16.37% | 3.97 | 18.15% |
| 106 | 8.89 | 5.96% | 8.39 | 1.82% | 8.24 | 15.08% | 7.16 | -1.65% | 7.28 | 26.39% | 5.76 | 28.57% |
| 107 | 4.11 | 7.03% | 3.84 | 3.23% | 3.72 | 13.76% | 3.27 | -4.94% | 3.44 | 21.99% | 2.82 | 22.61% |
| 108 | 5.69 | 2.34% | 5.56 | -0.36% | 5.58 | 11.60% | 5 | -5.66% | 5.30 | 21.56% | 4.36 | 23.86% |
| 109 | 6.85 | 5.87% | 6.47 | 1.25% | 6.39 | 13.30% | 5.64 | -4.73% | 5.92 | 18.64% | 4.99 | 20.82% |
| 110 | | 5.39% | 4.64 | 1.09% | 4.59 | 12.22% | 4.09 | -6.19% | 4.36 | 19.45% | 3.65 | 22.48% |
| 111 | | 22.73% | 6.95 | 17.60% | 5.91 | 26.82% | 4.66 | 1.75% | 4.58 | 19.90% | 3.82 | 18.27% |
| 112 | | 4.63% | 14.68 | 2.16% | 14.37 | 12.27% | 12.8 | -2.59% | 13.14 | 26.47% | | 29.23% |
| 113 | | 6.86% | 3.50 | 2.64% | 3.41 | 13.29% | 3.01 | -6.52% | 3.22 | 17.95% | | 20.26% |
| 114 | | 3.92% | 10.20 | -0.20% | 10.22 | 10.85% | 9.22 | -7.24% | 9.94 | 18.47% | | 21.59% |
| 115 | | 10.70% | 2.99 | 5.28% | 2.84 | 15.92% | 2.45 | -3.92% | 2.55 | 20.28% | | 22.54% |
| 119 | | 2.55% | 5.89 | -1.83% | 6.00 | 9.49% | 5.48 | -8.36% | 5.98 | 15.67% | | 19.12% |
| 130 | | 6.23% | 8.02 | 2.17% | 7.85 | 13.93% | 6.89 | -4.70% | 7.23 | 21.72% | | 24.27% |
| 132 | | 2.25% | 2.22 | 0.45% | 2.21 | 11.06% | 1.99 | -7.44% | 2.15 | 17.49% | | 19.61% |
| 134 | | 4.31% | 5.11 | 0.59% | 5.08 | 13.39% | 4.48 | -4.68% | 4.70 | 23.04% | | 26.07% |
| 135 | | 5.45% | 4.04 | 1.51% | 3.98 | 12.43% | | -5.60% | 3.75 | 20.97% | | 23.02% |
| 136 | | 8.01% | 3.87 | 2.38% | 3.78 | 13.51% | 3.33 | -4.58% | 3.49 | 21.60% | | 23.18% |
| 139 | | 6.75% | 6.22 | 1.47% | 6.13 | 13.10% | 5.42 | -5.08% | 5.71 | 20.97% | 4.72 | 23.88% |
| 141 | 7.55 | 6.04% | 7.12 | 3.64% | 6.87 | 12.44% | 6.11 | -4.38% | 6.39 | 22.88% | 5.20 | 24.70% |

| | History of DCRB Voluntary Market Loss Costs and Percentage Changes | | | | | | | | | | | |
|------|--------------------------------------------------------------------|--------|-----------|--------|-----------|--------|-----------|---------|-----------|--------|-----------|--------|
| Code | 12/1/2017 | % Chg | 12/1/2016 | % Chg | 12/1/2015 | % Chg | 12/1/2014 | % Chg | 12/1/2013 | % Chg | 12/1/2012 | % Chg |
| | | | | | | | | | | | | |
| 142 | 3.49 | 8.39% | 3.22 | 3.87% | 3.10 | 16.10% | 2.67 | -3.61% | 2.77 | 20.43% | 2.30 | 24.32% |
| 161 | 3.49 | 3.69% | 2.98 | -1.32% | 3.02 | 10.10% | 2.73 | -6.83% | 2.77 | 17.20% | 2.50 | 20.19% |
| 163 | | 3.24% | 6.17 | 2.66% | 6.01 | 16.70% | 5.15 | -2.28% | 5.27 | 24.29% | 4.24 | 28.88% |
| 165 | 8.43 | 10.78% | 7.61 | 5.84% | 7.19 | 17.10% | 6.14 | | 6.32 | 23.44% | 5.12 | 26.42% |
| 166 | | 7.08% | 4.38 | 3.06% | 4.25 | 13.33% | 3.75 | -5.30% | 3.96 | 21.10% | 3.12 | 23.86% |
| 175 | | 2.80% | 1.43 | -0.69% | 1.44 | 10.77% | 1.3 | -7.80% | 1.41 | 19.49% | 1.18 | 22.92% |
| 176 | | 4.00% | 0.50 | 2.04% | 0.49 | 13.95% | | -2.27% | 0.44 | 22.22% | 0.36 | 24.14% |
| 185 | | 3.33% | 5.11 | 0.39% | 5.09 | 10.89% | 4.59 | -4.77% | 4.82 | 20.20% | 4.01 | 24.92% |
| 187 | 4.11 | 7.03% | 3.84 | 3.23% | 3.72 | 13.76% | 3.27 | -4.94% | 3.44 | 21.99% | 2.82 | 22.61% |
| 191 | 3.09 | 3.69% | 2.98 | -1.32% | 3.02 | 10.62% | 2.73 | -6.83% | 2.93 | 17.20% | 2.50 | 20.19% |
| 201 | 6.53 | 6.87% | 6.11 | 2.69% | 5.95 | 13.33% | | -4.72% | 5.51 | 21.90% | 4.52 | 25.21% |
| 204 | | 9.76% | 3.79 | 4.12% | 3.64 | 13.75% | 3.2 | -5.60% | 3.39 | 20.21% | 2.82 | 21.55% |
| 205 | | 7.61% | 4.47 | 3.71% | 4.31 | 15.24% | 3.74 | | 3.90 | 21.88% | 3.20 | 23.08% |
| 221 | 3.61 | 1.12% | 3.57 | -4.03% | 3.72 | 17.72% | 3.16 | | 3.41 | 16.38% | 2.93 | 18.62% |
| 222 | 5.60 | 3.90% | 5.39 | 1.89% | 5.29 | 10.90% | 4.77 | -6.65% | 5.11 | 16.93% | 4.37 | 20.72% |
| 225 | 4.22 | 3.18% | 4.09 | -1.68% | 4.16 | 9.47% | 3.8 | -8.21% | 4.14 | 16.29% | 3.56 | 18.27% |
| 227 | 3.38 | 0.60% | 3.36 | -2.04% | 3.43 | 6.85% | | -9.32% | 3.54 | 13.10% | 3.13 | 16.79% |
| 255 | | 8.79% | 3.87 | 4.59% | 3.70 | 16.35% | | | 3.31 | 18.21% | 2.80 | 19.15% |
| 257 | 4.22 | 6.57% | 3.96 | 2.86% | 3.85 | 13.91% | 3.38 | | 3.58 | 17.38% | 3.05 | 19.61% |
| 259 | | 5.72% | 3.32 | 2.47% | 3.24 | 12.89% | 2.87 | | 3.02 | 18.43% | 2.55 | 22.01% |
| 261 | 4.40 | 3.77% | 4.24 | -1.17% | 4.29 | 8.88% | 3.94 | -10.05% | 4.38 | 14.06% | 3.84 | 18.52% |
| 263 | 3.49 | 2.35% | 3.41 | -2.01% | 3.48 | 8.41% | 3.21 | -10.83% | 3.60 | 13.92% | 3.16 | 17.91% |
| 265 | 4.31 | 4.87% | 4.11 | 0.98% | 4.07 | 11.51% | 3.65 | -6.89% | 3.92 | 18.07% | 3.32 | 21.61% |
| 275 | 3.61 | 1.12% | 3.57 | -4.03% | 3.72 | 17.72% | 3.16 | -7.33% | 3.41 | 16.38% | 2.93 | 18.62% |
| 276 | 5.60 | 3.90% | 5.39 | 1.89% | 5.29 | 10.90% | 4.77 | -6.65% | 5.11 | 16.93% | 4.37 | 20.72% |
| 281 | 3.51 | 8.00% | 3.25 | 0.62% | 3.23 | 11.76% | 2.89 | -5.86% | 3.07 | 20.39% | 2.55 | 25.00% |
| 282 | 9.69 | 5.90% | 9.15 | 3.98% | 8.80 | 17.96% | 7.46 | 1.50% | 7.35 | 28.05% | 5.74 | 28.70% |
| 285 | 4.18 | 4.76% | 3.99 | 2.31% | 3.90 | 14.37% | 3.41 | -3.40% | 3.53 | 21.72% | 2.90 | 22.88% |
| 297 | 3.51 | 8.00% | 3.25 | 0.62% | 3.23 | 11.76% | 2.89 | -5.86% | 3.07 | 20.39% | 2.55 | 25.00% |
| 301 | 8.78 | 5.78% | 8.30 | 1.97% | 8.14 | 14.01% | | -4.55% | 7.48 | 19.87% | 6.24 | 22.83% |
| 305 | 7.18 | -0.55% | 7.22 | -6.72% | 7.74 | 1.57% | 7.62 | -17.71% | 9.26 | 22.00% | 7.59 | 23.62% |
| 306 | | 6.13% | 6.04 | 2.20% | 5.91 | 14.09% | | -3.90% | 5.39 | 22.22% | 4.41 | 24.23% |
| 309 | 4.52 | 3.91% | 4.35 | 1.16% | 4.30 | 11.69% | | -6.33% | 4.11 | 19.83% | 3.43 | 22.50% |
| 311 | 4.60 | 1.32% | 4.54 | -5.02% | 4.78 | 2.58% | | -16.93% | 5.61 | 21.96% | 4.60 | 24.32% |
| 319 | | 5.49% | 6.01 | 1.01% | 5.95 | 10.80% | | -7.73% | 5.82 | 15.48% | 5.04 | 15.60% |
| 323 | 6.08 | 10.14% | 5.52 | 8.02% | 5.11 | 22.84% | 4.16 | 2.97% | 4.04 | 29.90% | 3.11 | 28.51% |

| | History of DCRB Voluntary Market Loss Costs and Percentage Changes | | | | | | | | | | | |
|------|--------------------------------------------------------------------|--------|-----------|---------|-----------|--------|-----------|---------|-----------|--------|-----------|--------|
| Code | 12/1/2017 | % Chg | 12/1/2016 | % Chg | 12/1/2015 | % Chg | 12/1/2014 | % Chg | 12/1/2013 | % Chg | 12/1/2012 | % Chg |
| | | | | | | | | | | | | |
| 327 | 5.15 | 2.59% | 5.02 | -0.20% | 5.03 | 13.29% | 4.44 | -4.93% | 4.67 | 21.61% | 3.84 | 25.08% |
| 402 | 6.98 | 2.65% | 6.80 | -1.59% | 6.91 | 10.21% | 6.27 | -6.56% | 6.71 | 18.97% | 5.64 | 21.55% |
| 403 | 4.06 | 6.56% | 3.81 | -0.26% | 3.82 | 10.09% | 3.47 | -7.47% | 3.75 | 17.19% | 3.20 | 22.14% |
| 404 | 4.99 | 2.67% | 4.86 | -3.95% | 5.06 | 6.53% | 4.75 | -10.38% | 5.30 | 14.22% | 4.64 | 18.37% |
| 406 | 7.08 | -1.67% | 7.20 | -6.13% | 7.67 | 15.51% | 6.64 | -1.78% | 6.76 | 24.04% | 5.45 | 27.04% |
| 407 | 5.44 | 3.62% | 5.25 | 0.00% | 5.25 | 10.99% | 4.73 | -5.02% | 4.98 | 19.14% | 4.18 | 22.94% |
| 411 | 9.04 | -0.66% | 9.10 | -6.86% | 9.77 | -0.41% | 9.81 | -19.46% | 12.18 | 21.44% | 10.03 | 23.37% |
| 413 | 10.04 | 3.51% | 9.70 | 1.78% | 9.53 | 13.05% | 8.43 | -3.88% | 8.77 | 22.49% | 7.16 | 23.88% |
| 415 | 5.30 | 7.51% | 4.93 | 4.01% | 4.74 | 14.49% | 4.14 | -5.91% | 4.40 | 19.24% | 3.69 | 22.19% |
| 416 | 3.45 | -5.48% | 3.65 | -12.26% | 4.16 | -5.45% | 4.4 | -21.15% | 5.58 | 2.01% | 5.47 | 8.53% |
| 421 | 9.11 | 8.84% | 8.37 | 2.07% | 8.20 | 11.72% | 7.34 | -6.97% | 7.89 | 19.18% | 6.62 | 22.82% |
| 425 | 11.82 | 5.35% | 11.22 | 1.26% | 11.08 | 12.60% | 9.84 | -5.29% | 10.39 | 20.95% | 8.59 | 23.42% |
| 427 | 6.10 | 5.35% | 5.79 | 1.58% | 5.70 | 14.46% | 4.98 | -4.41% | 5.21 | 22.30% | 4.26 | 24.56% |
| 429 | 6.90 | 2.68% | 6.72 | 0.00% | 6.72 | 12.56% | 5.97 | -5.24% | 6.30 | 20.69% | 5.22 | 23.70% |
| 431 | 8.54 | 4.53% | 8.17 | 0.12% | 8.16 | 10.12% | 7.41 | -7.61% | 8.02 | 19.70% | 6.70 | 21.82% |
| 433 | 4.80 | 6.19% | 4.52 | 1.12% | 4.47 | 10.64% | 4.04 | -8.18% | 4.40 | 17.65% | 3.74 | 20.65% |
| 435 | 6.56 | 2.66% | 6.39 | -0.78% | 6.44 | 11.23% | 5.79 | -6.46% | 6.19 | 20.66% | 5.13 | 23.61% |
| 441 | 2.05 | 3.54% | 1.98 | -1.00% | 2.00 | 10.50% | 1.81 | -5.73% | 1.92 | 20.75% | 1.59 | 24.22% |
| 445 | 4.65 | -0.85% | 4.69 | -4.48% | 4.91 | 6.05% | 4.63 | -11.64% | 5.24 | 9.85% | 4.77 | 8.16% |
| 446 | 2.43 | 0.83% | 2.41 | -2.03% | 2.46 | 10.31% | 2.23 | -8.23% | 2.43 | 18.54% | 2.05 | 22.02% |
| 447 | 7.59 | 4.55% | 7.26 | 1.54% | 7.15 | 13.85% | 6.28 | -4.41% | 6.57 | 22.57% | 5.36 | 25.23% |
| 449 | 3.52 | 3.83% | 3.39 | -3.14% | 3.50 | 7.69% | 3.25 | -10.22% | 3.62 | 15.29% | 3.14 | 18.94% |
| 451 | 5.20 | 3.79% | 5.01 | -0.99% | 5.06 | 9.52% | 4.62 | -6.85% | 4.96 | 19.23% | 4.16 | 23.08% |
| 454 | 8.75 | 3.55% | 8.45 | 1.44% | 8.33 | 11.36% | 7.48 | -3.86% | 7.78 | 20.06% | 6.48 | 22.96% |
| 456 | 7.21 | 8.91% | 6.62 | 7.12% | 6.18 | 22.62% | 5.04 | 1.00% | 4.99 | 24.44% | 4.01 | 24.92% |
| 457 | 5.39 | 2.28% | 5.27 | -2.95% | 5.43 | 7.52% | 5.05 | -10.93% | 5.67 | 11.39% | 5.09 | 14.13% |
| 458 | 3.05 | 2.01% | 2.99 | -1.97% | 3.05 | 9.32% | 2.79 | -8.52% | 3.05 | 17.76% | 2.59 | 23.33% |
| 459 | 1.65 | 0.61% | 1.64 | -2.96% | 1.69 | 6.96% | 1.58 | -9.20% | 1.74 | 18.37% | 1.47 | 23.53% |
| 461 | 5.53 | 4.73% | 5.28 | 2.33% | 5.16 | 13.91% | 4.53 | -4.03% | 4.72 | 20.72% | 3.91 | 22.96% |
| 463 | 4.37 | 7.64% | 4.06 | 4.64% | 3.88 | 18.29% | 3.28 | 0.31% | 3.27 | 26.25% | 2.59 | 26.34% |
| 464 | 4.55 | 3.88% | 4.38 | 1.15% | 4.33 | 11.60% | 3.88 | -6.28% | 4.14 | 20.00% | 3.45 | 21.91% |
| 465 | 5.27 | 5.40% | 5.00 | 1.42% | 4.93 | 13.86% | 4.33 | -3.35% | 4.48 | 25.14% | 3.58 | 28.32% |
| 467 | 6.58 | 7.34% | 6.13 | 3.90% | 5.90 | 17.30% | 5.03 | -0.98% | 5.08 | 26.05% | 4.03 | 27.13% |
| 471 | | 6.58% | 1.52 | 0.00% | 1.52 | 10.14% | 1.38 | | 1.51 | 17.05% | | 19.44% |
| 472 | 1.80 | 2.27% | 1.76 | -3.30% | 1.82 | 5.81% | 1.72 | -14.43% | 2.01 | 5.79% | 1.90 | 2.70% |
| 473 | 3.40 | 12.58% | 3.02 | 5.23% | 2.87 | 11.24% | 2.58 | -7.53% | 2.79 | 19.23% | 2.34 | 24.47% |

| | History of DCRB Voluntary Market Loss Costs and Percentage Changes | | | | | | | | | | | |
|------|--------------------------------------------------------------------|----------|-----------|---------|-----------|---------|-----------|---------|-----------|---------|-----------|---------|
| Code | 12/1/2017 | % Chg | 12/1/2016 | % Chg | 12/1/2015 | % Chg | 12/1/2014 | % Chg | 12/1/2013 | % Chg | 12/1/2012 | % Chg |
| | | | | | | | | | | | | |
| 47.4 | 2.72 | 1.4.220/ | 2.20 | 12.270/ | 2.11 | 24.200/ | 1.57 | 15 440/ | 1.26 | 44.600/ | 0.04 | 40.200/ |
| 474 | | 14.23% | 2.39 | 13.27% | 2.11 | 34.39% | | 15.44% | 1.36 | 44.68% | 0.94 | 40.30% |
| 475 | | 1.95% | 4.11 | 0.00% | 4.11 | 11.68% | | -5.88% | 3.91 | 19.94% | | 22.56% |
| 476 | | 7.80% | 2.05 | 3.02% | 1.99 | 16.37% | 1.71 | -2.84% | 1.76 | 22.22% | 1.44 | 23.08% |
| 477 | | 3.47% | 3.17 | -0.63% | 3.19 | 10.38% | 2.89 | -7.37% | 3.12 | 17.74% | | 22.12% |
| 483 | | 8.02% | 2.12 | 4.43% | 2.03 | 16.00% | 1.75 | -2.23% | 1.79 | 24.31% | 1.44 | 27.43% |
| 485 | | 3.98% | 2.01 | 0.50% | 2.00 | 14.29% | | -2.23% | 1.79 | 21.77% | | 21.49% |
| 486 | | 1.20% | 2.51 | -2.33% | 2.57 | 7.98% | | -7.39% | 2.57 | 18.98% | | 23.43% |
| 487 | | 6.21% | 1.61 | 1.90% | 1.58 | 15.33% | | -5.52% | 1.45 | 16.00% | 1.25 | 23.76% |
| 488 | | 3.77% | 1.06 | -0.93% | 1.07 | 9.18% | 0.98 | -6.67% | 1.05 | 15.38% | 0.91 | 16.67% |
| 489 | | -0.44% | 2.28 | -4.60% | 2.39 | 8.14% | | -7.14% | 2.38 | 22.05% | | 25.00% |
| 491 | | 6.56% | 3.81 | -0.26% | 3.82 | 10.09% | 3.47 | -7.47% | 3.75 | 17.19% | 3.20 | 22.14% |
| 495 | | 3.79% | 5.01 | -0.99% | 5.06 | 9.52% | 4.62 | -6.85% | 4.96 | 19.23% | 4.16 | 23.08% |
| 497 | 1.80 | 2.27% | 1.76 | -3.30% | 1.82 | 5.81% | 1.72 | -14.43% | 2.01 | 5.79% | 1.90 | 2.70% |
| 499 | 4.19 | 1.95% | 4.11 | 0.00% | 4.11 | 11.68% | 3.68 | -5.88% | 3.91 | 19.94% | 3.26 | 22.56% |
| 501 | 5.21 | 11.80% | 4.66 | 5.67% | 4.41 | 17.60% | 3.75 | -3.10% | 3.87 | 20.19% | 3.22 | 22.43% |
| 502 | 5.47 | 5.60% | 5.18 | 1.97% | 5.08 | 13.65% | 4.47 | -5.10% | 4.71 | 20.46% | 3.91 | 23.34% |
| 506 | 2.98 | -0.33% | 2.99 | -6.27% | 3.19 | 0.95% | 3.16 | -18.77% | 3.89 | 30.54% | 2.98 | 30.70% |
| 507 | 3.68 | 4.25% | 3.53 | -0.56% | 3.55 | 9.23% | 3.25 | -9.97% | 3.61 | 14.97% | 3.14 | 17.16% |
| 509 | 8.94 | 5.30% | 8.49 | 0.47% | 8.45 | 11.33% | 7.59 | -6.64% | 8.13 | 17.83% | 6.90 | 18.15% |
| 511 | 8.99 | 6.14% | 8.47 | 1.93% | 8.31 | 13.52% | 7.32 | -6.51% | 7.83 | 17.39% | 6.67 | 20.61% |
| 512 | 7.34 | 2.95% | 7.13 | -0.83% | 7.19 | 10.28% | 6.52 | -7.25% | 7.03 | 19.15% | 5.90 | 21.90% |
| 513 | 5.20 | 4.84% | 4.96 | 1.64% | 4.88 | 13.49% | 4.3 | -3.80% | 4.47 | 22.80% | 3.64 | 25.09% |
| 535 | 4.32 | 4.60% | 4.13 | -0.24% | 4.14 | 10.99% | 3.73 | -7.44% | 4.03 | 19.23% | 3.38 | 23.81% |
| 536 | 8.54 | 8.51% | 7.87 | 4.52% | 7.53 | 15.14% | 6.54 | -3.96% | 6.81 | 21.17% | 5.62 | 23.25% |
| 544 | 9.78 | 4.60% | 9.35 | 2.52% | 9.12 | 12.87% | 8.08 | -3.92% | 8.41 | 20.66% | 6.97 | 23.36% |
| 551 | 2.02 | 2.54% | 1.97 | -1.50% | 2.00 | 9.29% | 1.83 | -13.27% | 2.11 | 19.89% | 1.76 | 23.94% |
| 553 | 5.73 | 4.18% | 5.50 | 1.10% | 5.44 | 12.16% | 4.85 | -4.53% | 5.08 | 18.69% | 4.28 | 21.94% |
| 555 | 1.44 | 3.60% | 1.39 | 1.46% | 1.37 | 16.10% | 1.18 | -2.48% | 1.21 | 21.00% | 1.00 | 26.58% |
| 563 | 2.13 | 3.40% | 2.06 | 0.00% | 2.06 | 10.16% | 1.87 | -6.50% | 2.00 | 16.28% | 1.72 | 18.62% |
| 571 | 4.02 | 5.51% | 3.81 | 1.06% | 3.77 | 11.87% | 3.37 | -4.26% | 3.52 | 21.38% | 2.90 | 21.34% |
| 573 | 6.20 | 7.64% | 5.76 | 3.78% | 5.55 | 15.63% | 4.8 | -4.38% | 5.02 | 20.67% | 4.16 | 23.44% |
| 581 | | 2.37% | 2.11 | -3.21% | 2.18 | 7.39% | 2.03 | -8.14% | 2.21 | 12.76% | 1.96 | 13.95% |
| 587 | | 3.40% | 2.06 | 0.00% | 2.06 | 10.16% | 1.87 | -6.50% | 2.00 | 16.28% | 1.72 | 18.62% |
| 601 | | -1.51% | 11.89 | -1.82% | 12.11 | 8.90% | 11.12 | -8.25% | 12.12 | 15.10% | 10.53 | 19.66% |
| 602 | | -3.48% | 6.89 | -3.09% | 7.11 | 6.44% | | -11.64% | 7.56 | 12.84% | 6.70 | 17.54% |
| 603 | | -3.17% | 9.79 | -5.32% | 10.34 | 2.27% | | -20.58% | 12.73 | 14.58% | 11.11 | 16.82% |
| | | | | | | | | | | | | |

| | | I | History of DCR | | | | | | | | | |
|------|-----------|----------------|----------------|---------|-----------|--------|-----------|---------|-----------|--------|-----------|--------|
| Code | 12/1/2017 | % Chg | 12/1/2016 | % Chg | 12/1/2015 | % Chg | 12/1/2014 | % Chg | 12/1/2013 | % Chg | 12/1/2012 | % Chg |
| | | | | | | | | | | | | |
| 605 | 10.21 | 1.79% | 10.03 | 2.56% | 9.78 | 14.25% | 8.56 | -6.35% | 9.14 | 14.39% | 7.99 | 19.25% |
| 607 | 7.51 | - 9.19% | 8.27 | -7.49% | 8.94 | 5.30% | 8.49 | -10.73% | 9.51 | 11.75% | 8.51 | 16.74% |
| 608 | 6.84 | -1.01% | 6.91 | -5.34% | 7.30 | 11.11% | 6.57 | -7.07% | 7.07 | 14.59% | 6.17 | 19.57% |
| 609 | 6.21 | -2.82% | 6.39 | 2.40% | 6.24 | 8.33% | 5.76 | -6.95% | 6.19 | 14.63% | 5.40 | 18.16% |
| 611 | 12.79 | 3.23% | 12.39 | 1.64% | 12.19 | 12.35% | 10.85 | -9.28% | 11.96 | 13.58% | 10.53 | 17.65% |
| 615 | 13.64 | -0.37% | 13.69 | -0.87% | 13.81 | 9.52% | 12.61 | -9.61% | 13.95 | 11.16% | 12.55 | 16.74% |
| 617 | 5.68 | -8.97% | 6.24 | -12.73% | 7.15 | 9.33% | 6.54 | -17.74% | 7.95 | 14.88% | 6.92 | 18.09% |
| 625 | 7.57 | -0.92% | 7.64 | -0.26% | 7.66 | 10.53% | 6.93 | -7.97% | 7.53 | 13.57% | 6.63 | 19.03% |
| 643 | 15.59 | 2.63% | 15.19 | 2.36% | 14.84 | 12.94% | 13.14 | -6.48% | 14.05 | 16.02% | 12.11 | 21.10% |
| 645 | 8.52 | -0.58% | 8.57 | -3.16% | 8.85 | 15.54% | 7.66 | -5.32% | 8.09 | 14.10% | 7.09 | 21.82% |
| 646 | 7.73 | 4.04% | 7.43 | 4.06% | 7.14 | 14.61% | 6.23 | -6.60% | 6.67 | 15.60% | 5.77 | 18.97% |
| 647 | 10.31 | 2.79% | 10.03 | 2.24% | 9.81 | 13.94% | 8.61 | -6.51% | 9.21 | 15.27% | 7.99 | 20.15% |
| 648 | 6.51 | -1.66% | 6.62 | -0.30% | 6.64 | 12.35% | 5.91 | -3.11% | 6.10 | 17.31% | 5.20 | 22.07% |
| 649 | 4.47 | 5.18% | 4.25 | 2.66% | 4.14 | 11.59% | 3.71 | -11.46% | 4.19 | 5.81% | 3.96 | 6.45% |
| 651 | 7.53 | -0.53% | 7.57 | -1.69% | 7.70 | 7.84% | 7.14 | -10.19% | 7.95 | 14.22% | 6.96 | 20.42% |
| 652 | 10.26 | -0.29% | 10.29 | -0.48% | 10.34 | 13.63% | 9.1 | -9.27% | 10.03 | 14.76% | 8.74 | 17.95% |
| 653 | 8.77 | -5.19% | 9.25 | -1.28% | 9.37 | 7.58% | 8.71 | -9.27% | 9.60 | 18.81% | 8.08 | 17.27% |
| 654 | 7.41 | -3.26% | 7.66 | -1.42% | 7.77 | 4.72% | 7.42 | -7.60% | 8.03 | 13.74% | 7.06 | 15.36% |
| 655 | 18.72 | 0.00% | 18.72 | 0.65% | 18.60 | 10.06% | 16.9 | -9.09% | 18.59 | 13.98% | 16.31 | 14.22% |
| 656 | 9.53 | -0.73% | 9.60 | -0.52% | 9.65 | 12.08% | 8.61 | -8.31% | 9.39 | 14.79% | 8.18 | 19.07% |
| 657 | 11.45 | 2.78% | 11.14 | 2.20% | 10.90 | 11.79% | 9.75 | -9.22% | 10.74 | 11.76% | 9.61 | 17.48% |
| 658 | 12.42 | 3.33% | 12.02 | 3.18% | 11.65 | 15.46% | 10.09 | -6.49% | 10.79 | 17.03% | 9.22 | 20.37% |
| 659 | 23.84 | 2.23% | 23.32 | 1.35% | 23.01 | 13.02% | 20.36 | -7.62% | 22.04 | 17.67% | 18.73 | 21.54% |
| 660 | 2.79 | -2.45% | 2.86 | -0.35% | 2.87 | 5.90% | 2.71 | -11.73% | 3.07 | 12.45% | 2.73 | 16.67% |
| 661 | 3.82 | 1.60% | 3.76 | 1.62% | 3.70 | 16.72% | 3.17 | -8.91% | 3.48 | 9.43% | 3.18 | 22.31% |
| 662 | 6.77 | 7.29% | 6.31 | 7.13% | 5.89 | 16.63% | 5.05 | -6.13% | 5.38 | 17.72% | 4.57 | 23.51% |
| 663 | 4.96 | -5.16% | 5.23 | 3.56% | 5.05 | 9.07% | 4.63 | -9.22% | 5.10 | 10.15% | 4.63 | 16.92% |
| 664 | 6.47 | 0.31% | 6.45 | 3.70% | 6.22 | 16.04% | 5.36 | -2.72% | 5.51 | 16.49% | 4.73 | 25.80% |
| 665 | 9.92 | -4.06% | 10.34 | -1.90% | 10.54 | 7.44% | 9.81 | -8.40% | 10.71 | 14.18% | 9.38 | 20.72% |
| 666 | 9.26 | 4.87% | 8.83 | 4.13% | 8.48 | 14.91% | 7.38 | -6.35% | 7.88 | 15.37% | 6.83 | 18.78% |
| 667 | 2.63 | 2.33% | 2.57 | 2.80% | 2.50 | 13.64% | 2.2 | -7.17% | 2.37 | 13.40% | 2.09 | 17.42% |
| 668 | 8.61 | 9.13% | 7.89 | 7.93% | 7.31 | 17.34% | 6.23 | -4.89% | 6.55 | 16.76% | 5.61 | 21.69% |
| 669 | 9.42 | 2.50% | 9.19 | 2.34% | 8.98 | 12.67% | 7.97 | -8.50% | 8.71 | 14.01% | 7.64 | 18.82% |
| 670 | 7.04 | 4.45% | 6.74 | 3.53% | 6.51 | 12.63% | 5.78 | -8.40% | 6.31 | 17.07% | 5.39 | 23.06% |
| 673 | 7.26 | 4.46% | 6.95 | 3.73% | 6.70 | 12.61% | 5.95 | -8.46% | 6.50 | 14.64% | 5.67 | 19.62% |
| 674 | 6.84 | 4.27% | 6.56 | 3.47% | 6.34 | 13.82% | 5.57 | -7.78% | 6.04 | 13.11% | 5.34 | 18.40% |

| | History of DCRB Voluntary Market Loss Costs and Percentage Changes | | | | | | | | | | | |
|---------|--------------------------------------------------------------------|--------|-----------|---------|-----------|---------|-----------|---------|-----------|---------|-----------|---------|
| Code | 12/1/2017 | % Chg | 12/1/2016 | % Chg | 12/1/2015 | % Chg | 12/1/2014 | % Chg | 12/1/2013 | % Chg | 12/1/2012 | % Chg |
| | | | | | | | | | | | | |
| | 5.10 | 0.200/ | 5 11 | 2.200/ | 5.00 | 12 220/ | 1.66 | 6.000/ | 5.00 | 15 210/ | 4.24 | 10.000/ |
| 675 | | 0.39% | 5.11 | -2.29% | 5.23 | 12.23% | | -6.80% | 5.00 | 15.21% | 4.34 | 18.90% |
| 676 | | 4.07% | 5.90 | 0.51% | 5.87 | 10.55% | | -11.06% | 5.97 | 7.57% | | 11.22% |
| 677 | | -4.04% | 4.46 | -3.46% | 4.62 | 6.94% | | -10.56% | 4.83 | 11.55% | 4.33 | 16.40% |
| 679 | | 3.10% | 10.31 | 2.79% | 10.03 | 12.07% | | | 9.85 | 13.61% | | 17.80% |
| 681 | | 4.45% | 6.74 | 3.53% | 6.51 | 12.63% | | -8.40% | 6.31 | 17.07% | | 23.06% |
| 682 | | 0.00% | 19.90 | -8.67% | 21.79 | 12.55% | | | 19.74 | 31.16% | | 26.15% |
| 691 | | -2.82% | 6.39 | 2.40% | 6.24 | 8.33% | | | 6.19 | 14.63% | | 18.16% |
| 693 | | -0.53% | 7.57 | -1.69% | 7.70 | 7.84% | | -10.19% | 7.95 | 14.22% | 6.96 | 20.42% |
| 695 | | 1.60% | 3.76 | 1.62% | 3.70 | 16.72% | 3.17 | | 3.48 | 9.43% | 3.18 | 22.31% |
| 709 | | 1.67% | 2.40 | 0.84% | 2.38 | 10.19% | | | 2.39 | 12.74% | | 17.78% |
| 716 | 3.47 | 2.97% | 3.37 | 1.81% | 3.31 | 10.70% | 2.99 | -10.48% | 3.34 | 11.71% | 2.99 | 17.25% |
| 718 | 3.73 | 2.47% | 3.64 | 1.96% | 3.57 | 11.21% | 3.21 | -9.83% | 3.56 | 13.02% | 3.15 | 17.10% |
| 721 | 15.24 | 5.69% | 14.42 | 1.41% | 14.22 | 12.86% | 12.6 | -5.62% | 13.35 | 20.27% | 11.10 | 22.92% |
| 744 | 0.96 | -6.80% | 1.03 | -11.97% | 1.17 | -1.68% | 1.19 | -16.78% | 1.43 | 4.38% | 1.37 | 10.48% |
| 751 | 3.36 | -2.04% | 3.43 | -3.65% | 3.56 | 10.90% | 3.21 | -5.03% | 3.38 | 22.91% | 2.75 | 25.57% |
| 752 | 1.51 | 3.42% | 1.46 | -2.01% | 1.49 | 11.19% | 1.34 | -5.63% | 1.42 | 24.56% | 1.14 | 31.03% |
| 753 | 5.59 | 3.90% | 5.38 | 0.56% | 5.35 | 11.00% | 4.82 | -4.37% | 5.04 | 20.57% | 4.18 | 22.94% |
| 755 | 2.99 | 2.05% | 2.93 | 0.34% | 2.92 | 11.88% | 2.61 | -4.04% | 2.72 | 22.52% | 2.22 | 24.72% |
| 757 | 2.99 | 4.91% | 2.85 | 5.56% | 2.70 | 17.90% | 2.29 | 0.44% | 2.28 | 29.55% | 1.76 | 32.33% |
| 759 | 7.51 | 12.43% | 6.68 | 10.96% | 6.02 | 22.61% | 4.91 | 2.29% | 4.80 | 24.68% | 3.85 | 25.41% |
| 771 | 1.14 | 12.87% | 1.01 | 7.45% | 0.94 | 14.63% | 0.82 | -5.75% | 0.87 | 12.99% | 0.77 | 13.24% |
| 801 | 10.30 | 4.46% | 9.86 | 11.54% | 8.84 | 15.71% | 7.64 | -7.17% | 8.23 | 17.57% | 7.00 | 21.53% |
| 802 | 8.30 | -3.94% | 8.64 | -0.35% | 8.67 | 10.03% | 7.88 | -12.25% | 8.98 | | none | |
| 803 | 22.05 | -2.35% | 22.58 | 1.80% | 22.18 | 12.53% | 19.71 | -10.45% | 22.01 | 15.24% | 19.10 | 20.58% |
| 804 | 3.89 | -1.02% | 3.93 | 4.52% | 3.76 | 12.91% | 3.33 | -8.52% | 3.64 | 18.95% | 3.06 | 20.95% |
| 805 | 7.51 | 1.21% | 7.42 | 5.55% | 7.03 | 15.63% | 6.08 | -7.88% | 6.60 | 18.28% | 5.58 | 23.18% |
| 806 | 12.84 | 2.72% | 12.50 | 5.84% | 11.81 | 16.13% | | -7.96% | 11.05 | 18.31% | 9.34 | 25.88% |
| 807 | 7.80 | 0.13% | 7.79 | 3.45% | 7.53 | 15.14% | 6.54 | -7.89% | 7.10 | 19.13% | 5.96 | 23.40% |
| 808 | 7.87 | -7.08% | 8.47 | -3.53% | 8.78 | 6.55% | 8.24 | -13.26% | 9.50 | 11.37% | | 17.01% |
| 809 | | 1.15% | 5.22 | 5.88% | 4.93 | 11.29% | | -10.14% | 4.93 | 15.73% | 4.26 | 19.66% |
| 811 | | -0.74% | 9.40 | 3.87% | 9.05 | 12.56% | | -9.76% | | 14.23% | 7.80 | 17.29% |
| 812 | | 3.23% | 8.98 | 6.27% | 8.45 | 16.71% | 7.24 | | 7.82 | 18.31% | 6.61 | 23.78% |
| 813 | | -2.63% | 6.09 | 2.70% | 5.93 | 13.60% | | -7.61% | 5.65 | 15.54% | 4.89 | 20.15% |
| 814 | | -4.97% | 4.83 | 0.84% | 4.79 | 11.40% | | -11.34% | 4.85 | 13.58% | 4.27 | 17.31% |
| 815 | | 1.38% | 3.63 | 6.76% | 3.40 | 15.65% | | -10.09% | 3.27 | 14.34% | 2.86 | 17.70% |
| 816 | | 3.03% | 2.97 | 4.95% | 2.83 | 13.65% | | -10.43% | 2.78 | 19.83% | 2.32 | 17.17% |
| | | | | | | | | | | | | |

| History of DCRR | Voluntary | Market Lose | s Costs and | Percentage Changes |
|-----------------|-------------|-------------|-------------|---------------------------|
| | v viunuai v | Mainet Los | o Cusis anu | i dicentage Changes |

| | History of DCRB Voluntary Market Loss Costs and Percentage Changes | | | | | | | | | | | |
|------------|--------------------------------------------------------------------|------------------|-----------|--------|-----------|--------|-----------|---------|-----------|--------|-----------|------------------|
| Code | 12/1/2017 | % Chg | 12/1/2016 | % Chg | 12/1/2015 | % Chg | 12/1/2014 | % Chg | 12/1/2013 | % Chg | 12/1/2012 | % Chg |
| | | | | | | | | | | | | |
| 817 | 10.32 | 6.17% | 9.72 | 13.15% | 8.59 | 17.67% | 7 2 | -10.10% | 8.12 | 13.57% | 7.15 | 20.37% |
| 818 | | 1.46% | 2.06 | 0.49% | 2.05 | 12.64% | 1.82 | | 1.95 | 19.63% | | 18.12% |
| 819 | | | 1.44 | 13.39% | 1.27 | 25.74% | 1.01 | 1.00% | 1.93 | 20.48% | | 23.88% |
| | | 10.42% -2.40% | 3.33 | -0.89% | | 9.09% | | -12.25% | | | | 23.88% 19.69% |
| 820 | | | | | 3.36 | | | | 3.51 | 13.23% | | |
| 821 | | -0.24% | 8.25 | 5.91% | 7.79 | 15.07% | 6.77 | | 7.47 | 15.63% | | 20.75% |
| 825 | | 4.31% | 4.41 | 7.04% | 4.12 | 17.38% | 3.51 | -7.87% | 3.81 | 16.87% | | 20.74% |
| 828 855 | | -1.51% | 10.63 | 2.71% | 10.35 | 14.75% | 9.02 | | 9.64 | 20.65% | | 26.83% |
| | | -2.14% | 7.00 | 3.70% | 6.75 | 14.02% | 5.92 | | 6.53 | 12.01% | | 15.22% |
| 857 | | -3.45% | 7.54 | -0.53% | 7.58 | 10.01% | | -12.56% | 7.88 | 11.46% | | 17.05% |
| 858 | | -0.95% | 9.46 | 1.94% | 9.28 | 12.08% | | -10.97% | 9.30 | 14.25% | | 19.88% |
| 859 | | -1.51% | 9.91 | 0.92% | 9.82 | 11.09% | | -11.86% | 10.03 | 13.46% | | 19.46% |
| 860 | | -2.12% | 10.86 | 2.07% | 10.64 | 12.71% | | -9.84% | 10.47 | 16.33% | | 21.46% |
| 862 | | -1.15% | 9.58 | 1.48% | 9.44 | 11.72% | | -10.96% | 9.49 | 14.34% | | 20.29% |
| 865 | | -7.97% | 3.64 | 4.30% | 3.49 | 29.26% | 2.7 | 0.00% | 2.70 | 27.36% | | 25.44% |
| 867 | | -2.63% | 6.09 | 2.70% | 5.93 | 13.60% | 5.22 | -7.61% | 5.65 | 15.54% | | 20.15% |
| 871 | | 0.00% | 7.47 | 5.06% | 7.11 | 15.61% | 6.15 | -8.35% | 6.71 | 5.84% | | -7.98% |
| 877 | | -2.61% | 3.45 | 0.58% | 3.43 | 12.83% | | -10.32% | 3.39 | 16.10% | | 21.67% |
| 879 | | 1.99% | 3.51 | 5.09% | 3.34 | 13.99% | | -12.01% | 3.33 | 12.50% | | 16.54% |
| 880 | | 2.77% | 7.57 | 8.92% | 6.95 | 19.42% | | -2.18% | 5.95 | 21.68% | | 21.64% |
| 881 | | -2.94% | 3.74 | 1.91% | 3.67 | 13.62% | | -10.03% | 3.59 | 16.94% | | 21.83% |
| 882 | | -1.96% | 8.15 | 0.87% | 8.08 | 10.68% | | -11.73% | 8.27 | 13.44% | | 18.92% |
| 883 | | 5.35% | 3.18 | 2.91% | 3.09 | 12.36% | | -10.42% | 3.07 | 17.18% | | 24.76% |
| 884 | | -0.91% | 1.10 | 4.76% | 1.05 | 16.67% | 0.9 | | 0.98 | 13.95% | | 17.81% |
| 885 | | 3.65% | 3.84 | 2.40% | 3.75 | 11.94% | | -4.56% | 3.51 | 12.86% | | 16.92% |
| 886 | | -1.33% | 3.01 | 3.08% | 2.92 | 13.62% | | -10.14% | 2.86 | 13.94% | | 19.52% |
| 887 | | -4.05% | 1.48 | 2.78% | 1.44 | 9.92% | 1.31 | -12.08% | 1.49 | 15.50% | 1.29 | 16.22% |
| 888 | | 4.550/ | 0.22 | 0.220/ | 0.24 | 4.250/ | 0.22 | 14010/ | 0.27 | 0.000/ | 0.25 | 21 500/ |
| 889 | | -4.55% | 0.22 | -8.33% | 0.24 | 4.35% | | -14.81% | 0.27 | 8.00% | | 31.58% |
| 890 | | -5.63% | 0.71 | 2.90% | 0.69 | 9.52% | | -10.00% | 0.70 | 12.90% | | 19.23% |
| 891 | | -1.13% | 1.77 | 14.94% | 1.54 | 20.31% | | | 1.39 | 15.83% | | 18.81% |
| 895 | | -5.08% | 0.59 | 3.51% | 0.57 | 11.76% | 0.51 | -5.56% | 0.54 | 14.89% | | 23.68% |
| 896 | | -4.51% | 2.44 | 2.09% | 2.39 | 10.65% | | -12.20% | 2.46 | 11.82% | | 17.65% |
| 897 | | -4.28% | 2.57 | 4.90% | 2.45 | 8.89% | | -11.42% | 2.54 | 14.41% | | 23.33% |
| 898 | | -3.48% | 5.17 | 7.26% | 4.82 | 13.95% | 4.23 | -8.44% | 4.62 | 16.67% | | 20.36% |
| 899 | | -1.05% | 1.91 | 6.11% | 1.80 | 13.92% | 1.58 | | 1.74 | 12.99% | | 18.46% |
| 903 | 0.45 | -10.00% | 0.50 | 2.04% | 0.49 | 8.89% | 0.45 | -19.64% | 0.56 | 12.00% | 0.50 | 13.64% |

| | | I | History of DCR | B Volunta | ry Market L | oss Costs a | nd Percen | tage Char | nges | | | |
|------|-----------|---------|----------------|-----------|-------------|-------------|-----------|-----------|-----------|---------|-----------|---------|
| Code | 12/1/2017 | % Chg | 12/1/2016 | % Chg | 12/1/2015 | % Chg | 12/1/2014 | % Chg | 12/1/2013 | % Chg | 12/1/2012 | % Chg |
| 904 | 1.76 | 0.00% | 1.76 | 4.14% | 1.69 | 11.92% | 1 51 | -12.21% | 1.72 | 10.26% | 1.56 | 15.56% |
| 905 | 0.24 | -17.24% | 0.29 | -14.71% | 0.34 | -8.11% | | -26.00% | 0.50 | 10.2070 | none | 13.3070 |
| 907 | 5.63 | -2.76% | 5.79 | 2.66% | 5.64 | 10.59% | | -12.22% | 5.81 | 12.60% | 5.16 | 18.08% |
| 908 | 243.27 | -6.88% | 261.23 | 2.28% | 255.40 | 9.51% | 233.22 | -5.00% | 245.49 | 23.83% | 198.24 | 37.87% |
| 909 | 104.84 | -3.25% | 108.36 | 4.34% | 103.85 | 14.00% | 91.1 | -8.25% | 99.29 | 19.74% | 82.92 | 24.49% |
| 910 | 7.06 | -3.55% | 7.32 | 0.83% | 7.26 | 8.36% | | -13.77% | 7.77 | 9.13% | | 14.84% |
| 911 | 4.90 | -7.37% | 5.29 | 0.76% | 5.25 | 9.38% | | -12.41% | 5.48 | 12.53% | 4.87 | 16.79% |
| 912 | 448.98 | 3.69% | 433.02 | 10.75% | 390.98 | 19.46% | 327.28 | -5.15% | 345.05 | 21.18% | 284.74 | 25.83% |
| 913 | 569.83 | -2.78% | 586.14 | 5.03% | 558.07 | 9.37% | | -12.25% | 581.48 | 18.34% | 491.36 | 28.53% |
| 914 | 3.36 | -4.27% | 3.51 | 2.33% | 3.43 | 12.83% | | -10.32% | 3.39 | 16.10% | 2.92 | 21.67% |
| 915 | 3.43 | -4.19% | 3.58 | 2.29% | 3.50 | 10.06% | | -12.40% | 3.63 | 11.35% | 3.26 | 16.85% |
| 916 | 2.47 | -2.76% | 2.54 | 4.10% | 2.44 | 17.31% | 2.08 | -3.70% | 2.16 | 24.14% | 1.74 | 26.09% |
| 917 | 4.25 | -4.49% | 4.45 | 5.70% | 4.21 | 13.78% | | -9.98% | 4.11 | 14.17% | 3.60 | 22.45% |
| 918 | 3.33 | -4.03% | 3.47 | 1.76% | 3.41 | 11.44% | | -10.26% | 3.41 | 15.59% | | 20.90% |
| 919 | 2.96 | -3.58% | 3.07 | 4.07% | 2.95 | 14.34% | 2.58 | -7.19% | 2.78 | 17.30% | 2.37 | 21.54% |
| 920 | 0.82 | -3.53% | 0.85 | 3.66% | 0.82 | 13.89% | 0.72 | -5.26% | 0.76 | 16.92% | 0.65 | 20.37% |
| 921 | 7.47 | -1.71% | 7.60 | 6.89% | 7.11 | 15.61% | 6.15 | -8.35% | 6.71 | 17.10% | 5.73 | 21.91% |
| 922 | 3.56 | -8.72% | 3.90 | 1.56% | 3.84 | 10.34% | 3.48 | -11.00% | 3.91 | 13.99% | 3.43 | 21.63% |
| 923 | 3.58 | 0.28% | 3.57 | 6.89% | 3.34 | 13.99% | 2.93 | -12.01% | 3.33 | 12.50% | 2.96 | 16.54% |
| 924 | 4.12 | 0.98% | 4.08 | 10.27% | 3.70 | 14.55% | 3.23 | -7.45% | 3.49 | 20.76% | 2.89 | 23.50% |
| 925 | 3.08 | -1.91% | 3.14 | 9.41% | 2.87 | 19.58% | 2.4 | -6.61% | 2.57 | 18.43% | 2.17 | 21.23% |
| 926 | 3.63 | -4.47% | 3.80 | 3.54% | 3.67 | 13.62% | 3.23 | -10.03% | 3.59 | 16.94% | 3.07 | 21.83% |
| 927 | 1.41 | 8.46% | 1.30 | 4.00% | 1.25 | 13.64% | 1.1 | -10.57% | 1.23 | 11.82% | 1.10 | 20.88% |
| 928 | 3.35 | 3.40% | 3.24 | 4.85% | 3.09 | 12.36% | 2.75 | -10.42% | 3.07 | 17.18% | 2.62 | 24.76% |

| Coue | 12/1/2017 | 70 Clig | 12/1/2010 | 70 Clig | 12/1/2013 | 70 Chg | 12/1/2017 | 70 Chg | 12/1/2013 | 70 Clig | 12/1/2012 | 70 Cing |
|------|-----------|---------|-----------|---------|-----------|--------|-----------|---------|-----------|---------|-----------|---------|
| | | | | | | | | | | | | |
| 904 | 1.76 | 0.00% | 1.76 | 4.14% | 1.69 | 11.92% | 1.51 | -12.21% | 1.72 | 10.26% | 1.56 | 15.56% |
| 905 | 0.24 | -17.24% | 0.29 | -14.71% | 0.34 | -8.11% | 0.37 | -26.00% | 0.50 | | none | |
| 907 | 5.63 | -2.76% | 5.79 | 2.66% | 5.64 | 10.59% | 5.1 | -12.22% | 5.81 | 12.60% | 5.16 | 18.08% |
| 908 | | -6.88% | 261.23 | 2.28% | 255.40 | 9.51% | | -5.00% | | 23.83% | 198.24 | 37.87% |
| 909 | 104.84 | -3.25% | 108.36 | 4.34% | 103.85 | 14.00% | 91.1 | -8.25% | 99.29 | 19.74% | 82.92 | 24.49% |
| 910 | 7.06 | -3.55% | 7.32 | 0.83% | 7.26 | 8.36% | 6.7 | -13.77% | 7.77 | 9.13% | | 14.84% |
| 911 | | -7.37% | 5.29 | 0.76% | 5.25 | 9.38% | | -12.41% | 5.48 | 12.53% | | 16.79% |
| 912 | | 3.69% | 433.02 | 10.75% | 390.98 | 19.46% | | -5.15% | | 21.18% | | 25.83% |
| 913 | | -2.78% | 586.14 | 5.03% | 558.07 | 9.37% | | -12.25% | | 18.34% | | 28.53% |
| 914 | | -4.27% | 3.51 | 2.33% | 3.43 | 12.83% | | -10.32% | | 16.10% | | 21.67% |
| 915 | | -4.19% | 3.58 | 2.29% | 3.50 | 10.06% | | -12.40% | | 11.35% | | 16.85% |
| 916 | | -2.76% | 2.54 | 4.10% | 2.44 | 17.31% | | -3.70% | | 24.14% | | 26.09% |
| 917 | | -4.49% | 4.45 | 5.70% | 4.21 | 13.78% | | -9.98% | | 14.17% | | 22.45% |
| 918 | | -4.03% | 3.47 | 1.76% | 3.41 | 11.44% | | -10.26% | | 15.59% | | 20.90% |
| 919 | | -3.58% | 3.07 | 4.07% | 2.95 | 14.34% | | -7.19% | | 17.30% | | 21.54% |
| 920 | | -3.53% | 0.85 | 3.66% | 0.82 | 13.89% | | -5.26% | | 16.92% | | 20.37% |
| 921 | | -1.71% | 7.60 | 6.89% | 7.11 | 15.61% | | -8.35% | | 17.10% | | 21.91% |
| 922 | | -8.72% | 3.90 | 1.56% | 3.84 | 10.34% | | -11.00% | | 13.99% | | 21.63% |
| 923 | | 0.28% | 3.57 | 6.89% | 3.34 | 13.99% | | -12.01% | | 12.50% | | 16.54% |
| 924 | | 0.98% | 4.08 | 10.27% | 3.70 | 14.55% | | -7.45% | | 20.76% | | 23.50% |
| 925 | | -1.91% | 3.14 | 9.41% | 2.87 | 19.58% | | -6.61% | | 18.43% | | 21.23% |
| 926 | | -4.47% | 3.80 | 3.54% | 3.67 | 13.62% | | -10.03% | | 16.94% | | 21.83% |
| 927 | | 8.46% | 1.30 | 4.00% | 1.25 | 13.64% | | -10.57% | | 11.82% | | 20.88% |
| 928 | | 3.40% | 3.24 | 4.85% | 3.09 | 12.36% | | -10.42% | | 17.18% | | 24.76% |
| 929 | | -1.67% | 4.78 | -7.36% | 5.16 | 12.42% | | -1.71% | | 31.18% | | 15.58% |
| 932 | | -3.96% | 1.01 | 5.21% | 0.96 | 14.29% | | -7.69% | | 13.75% | | 17.65% |
| 933 | | -4.00% | 6.00 | 3.27% | 5.81 | 12.60% | | -9.31% | | 18.79% | | 29.46% |
| 934 | | -3.31% | 3.62 | 7.42% | 3.37 | 15.81% | | -11.28% | | 14.69% | | 18.67% |
| 935 | | -4.86% | 1.85 | 1.65% | 1.82 | 10.30% | | -12.23% | | 13.25% | | 18.57% |
| 936 | | -12.24% | 0.49 | -3.92% | 0.51 | 6.25% | | -11.11% | | 14.89% | | 27.03% |
| 937 | | -7.57% | 11.09 | 0.82% | 11.00 | 8.48% | | -13.55% | | 9.93% | | 15.98% |
| 939 | | -2.55% | 7.45 | 4.93% | 7.10 | 14.33% | | -7.73% | | 18.07% | | 23.11% |
| 940 | | 2.60% | 6.15 | 10.41% | 5.57 | 17.26% | | -8.48% | 5.19 | 15.59% | | 18.78% |
| 941 | | 3.04% | 3.62 | 11.38% | 3.25 | 15.25% | | -8.44% | | 15.79% | | 20.91% |
| 942 | | -4.43% | 3.16 | 8.22% | 2.92 | 11.88% | | -13.58% | | 14.39% | | 18.39% |
| 943 | 5.75 | -3.85% | 5.98 | 2.05% | 5.86 | 8.92% | 5.38 | -13.37% | 6.21 | 10.11% | 5.64 | 14.63% |
| | | | | | | | | | | | | |

| | History of DCRB Voluntary Market Loss Costs and Percentage Changes | | | | | | | | | | | |
|------|--------------------------------------------------------------------|---------|-----------|--------|-----------|--------|-----------|---------|-----------|---------|-----------|--------|
| Code | 12/1/2017 | % Chg | 12/1/2016 | % Chg | 12/1/2015 | % Chg | 12/1/2014 | % Chg | 12/1/2013 | % Chg | 12/1/2012 | % Chg |
| | | | | | | | | | | | | |
| 944 | 3.51 | -5.14% | 3.70 | 5.11% | 3.52 | 13.92% | 3.09 | -9.91% | 3.43 | 14.33% | 3.00 | 20.48% |
| 945 | | -2.74% | 3.65 | 4.58% | 3.49 | 14.05% | 3.06 | -7.83% | 3.32 | 15.68% | 2.87 | 16.19% |
| 946 | | -5.25% | 4.00 | 5.26% | 3.80 | 12.09% | | -10.08% | 3.77 | 13.21% | 3.33 | 16.43% |
| 947 | | -1.31% | 6.88 | -7.40% | 7.43 | 12.41% | 6.61 | | 6.74 | 31.38% | 5.13 | 27.30% |
| 948 | | -2.93% | 2.39 | 14.90% | 2.08 | 20.93% | | -5.49% | 1.82 | 19.74% | 1.52 | 18.75% |
| 949 | | -12.09% | 0.91 | 2.25% | 0.89 | 8.54% | | -12.77% | 0.94 | 9.30% | 0.86 | 14.67% |
| 951 | | -3.23% | 0.62 | 10.71% | 0.56 | 14.29% | | -10.91% | 0.55 | 27.91% | 0.43 | 19.44% |
| 952 | | -2.82% | 0.71 | 2.90% | 0.69 | 7.81% | | -18.99% | 0.79 | 12.86% | 0.70 | 14.75% |
| 953 | 0.21 | -4.55% | 0.22 | -8.33% | 0.24 | 4.35% | 0.23 | -14.81% | 0.27 | 8.00% | 0.25 | 31.58% |
| 954 | 3.60 | -4.00% | 3.75 | 1.90% | 3.68 | 11.18% | 3.31 | -12.43% | 3.78 | 15.95% | 3.26 | 20.30% |
| 955 | 0.29 | -9.38% | 0.32 | 14.29% | 0.28 | -3.45% | 0.29 | -29.27% | 0.41 | -21.15% | 0.52 | 1.96% |
| 956 | 0.21 | 5.00% | 0.20 | 25.00% | 0.16 | 23.08% | 0.13 | -13.33% | 0.15 | 15.38% | 0.13 | 8.33% |
| 957 | 0.72 | 1.41% | 0.71 | -2.74% | 0.73 | 23.73% | 0.59 | -6.35% | 0.63 | 16.67% | 0.54 | 14.89% |
| 958 | 1.83 | 4.57% | 1.75 | 12.18% | 1.56 | 24.80% | 1.25 | -8.09% | 1.36 | 14.29% | 1.19 | 20.20% |
| 959 | 1.98 | -2.46% | 2.03 | 6.84% | 1.90 | 15.15% | 1.65 | -9.34% | 1.82 | 15.92% | 1.57 | 14.60% |
| 960 | 4.49 | -0.88% | 4.53 | 10.22% | 4.11 | 12.60% | 3.65 | -13.10% | 4.20 | 9.09% | 3.85 | 13.57% |
| 961 | 1.02 | -1.92% | 1.04 | 1.96% | 1.02 | 6.25% | 0.96 | -14.29% | 1.12 | 15.46% | 0.97 | 27.63% |
| 962 | 0.18 | 0.00% | 0.18 | 28.57% | 0.14 | 7.69% | 0.13 | -7.14% | 0.14 | 16.67% | 0.12 | 33.33% |
| 963 | 0.47 | -9.62% | 0.52 | -1.89% | 0.53 | 6.00% | 0.5 | -13.79% | 0.58 | 11.54% | 0.52 | 20.93% |
| 964 | 3.71 | -0.27% | 3.72 | 9.41% | 3.40 | 16.04% | 2.93 | -6.69% | 3.14 | 21.24% | 2.59 | 22.75% |
| 965 | 0.56 | -5.08% | 0.59 | 3.51% | 0.57 | 11.76% | 0.51 | -5.56% | 0.54 | 14.89% | 0.47 | 23.68% |
| 966 | 3.47 | 8.44% | 3.20 | 12.28% | 2.85 | 18.75% | 2.4 | -6.25% | 2.56 | 10.34% | 2.32 | 15.42% |
| 967 | | -3.54% | 1.13 | 4.63% | 1.08 | 17.39% | | -7.07% | 0.99 | 17.86% | 0.84 | 23.53% |
| 968 | | -4.17% | 1.68 | 0.60% | 1.67 | 7.74% | | -15.76% | 1.84 | 5.75% | 1.74 | 9.43% |
| 969 | | -5.40% | 5.37 | 0.75% | 5.33 | 11.51% | | -10.65% | 5.35 | 14.07% | 4.69 | 17.84% |
| 970 | | -18.47% | 9.42 | 5.13% | 8.96 | 13.71% | | -10.76% | 8.83 | 12.77% | 7.83 | 17.92% |
| 971 | | -4.42% | 4.30 | 2.87% | 4.18 | 7.46% | | -11.59% | 4.40 | 10.83% | 3.97 | 17.80% |
| 973 | | -1.80% | 3.89 | 4.85% | 3.71 | 18.15% | | -8.72% | 3.44 | 17.41% | 2.93 | 24.68% |
| 974 | | -0.52% | 3.82 | 2.41% | 3.73 | 12.69% | | -7.54% | 3.58 | 15.86% | 3.09 | 15.73% |
| 975 | | 0.52% | 1.93 | 0.00% | 1.93 | 7.22% | | -14.69% | 2.11 | 11.64% | 1.89 | 17.39% |
| 976 | | 3.70% | 1.89 | 7.39% | 1.76 | 12.82% | | -10.34% | 1.74 | 12.26% | 1.55 | 18.32% |
| 977 | | -6.25% | 0.64 | 3.23% | 0.62 | 12.73% | | -9.84% | 0.61 | 15.09% | 0.53 | 20.45% |
| 978 | | 1.50% | 3.33 | 8.12% | 3.08 | 15.36% | | -11.59% | 3.02 | 10.22% | 2.74 | 15.61% |
| 979 | | -2.88% | 5.21 | 6.54% | 4.89 | 15.33% | | -10.17% | 4.72 | 17.41% | 4.02 | 18.58% |
| 980 | | -4.73% | 4.86 | 8.00% | 4.50 | 12.78% | | -6.56% | 4.27 | 19.27% | 3.58 | 21.77% |
| 981 | 3.28 | -6.02% | 3.49 | 4.80% | 3.33 | 12.88% | 2.95 | -10.33% | 3.29 | 16.67% | 2.82 | 20.00% |

| | | I | History of DCR | RB Volunta | ry Market L | oss Costs a | nd Percen | tage Chai | nges | | | |
|------|-----------|---------|----------------|------------|-------------|-------------|-----------|-----------|-----------|--------|-----------|--------|
| Code | 12/1/2017 | % Chg | 12/1/2016 | % Chg | 12/1/2015 | % Chg | 12/1/2014 | % Chg | 12/1/2013 | % Chg | 12/1/2012 | % Chg |
| | | | | | | | | | | | | |
| 983 | 9.36 | -1.27% | 9.48 | 4.98% | 9.03 | 12.73% | 8.01 | -10.40% | 8.94 | 16.25% | 7.69 | 21.68% |
| 984 | 0.29 | 0.00% | 0.29 | -3.33% | 0.30 | 3.45% | 0.29 | -12.12% | 0.33 | 13.79% | 0.29 | 26.09% |
| 985 | 5.08 | -5.05% | 5.35 | 4.70% | 5.11 | 14.57% | 4.46 | -8.42% | 4.87 | 17.07% | 4.16 | 18.18% |
| 986 | 2.13 | -3.62% | 2.21 | 5.24% | 2.10 | 17.32% | 1.79 | -6.77% | 1.92 | 20.00% | 1.60 | 25.98% |
| 988 | 0.23 | -8.00% | 0.25 | 4.17% | 0.24 | -4.00% | 0.25 | -3.85% | 0.26 | 13.04% | 0.23 | 21.05% |
| 991 | 7.68 | -18.47% | 9.42 | 5.13% | 8.96 | 13.71% | 7.88 | -10.76% | 8.83 | 12.77% | 7.83 | 17.92% |
| 992 | 5.28 | -0.94% | 5.33 | 8.11% | 4.93 | 11.29% | 4.43 | -10.14% | 4.93 | 15.73% | 4.26 | 19.66% |
| 995 | 9.40 | -3.79% | 9.77 | 5.62% | 9.25 | 11.45% | 8.3 | -10.75% | 9.30 | 12.32% | 8.28 | 16.95% |
| 997 | 1.27 | -0.78% | 1.28 | 3.23% | 1.24 | 16.98% | 1.06 | -7.02% | 1.14 | 14.00% | 1.00 | 21.95% |
| 999 | 6.05 | -1.31% | 6.13 | 5.51% | 5.81 | 13.70% | 5.11 | -10.04% | 5.68 | 14.52% | 4.96 | 19.81% |
| 4771 | 4.58 | 11.71% | 4.10 | 8.75% | 3.77 | 15.29% | 3.27 | -6.30% | 3.49 | 12.94% | 3.09 | 11.55% |
| 4777 | 9.33 | -2.10% | 9.53 | 5.30% | 9.05 | 12.56% | 8.04 | -9.76% | 8.91 | 14.23% | 7.80 | 17.29% |
| 7405 | 2.43 | -3.57% | 2.52 | 5.88% | 2.38 | 25.26% | 1.9 | 0.53% | 1.89 | 35.97% | 1.39 | 40.40% |
| 7413 | 1.06 | -10.92% | 1.19 | 2.59% | 1.16 | 9.43% | 1.06 | -14.52% | 1.24 | -0.80% | 1.25 | 16.82% |
| 7421 | 1.28 | -11.72% | 1.45 | 2.84% | 1.41 | 10.16% | 1.28 | -15.23% | 1.51 | -1.31% | 1.53 | 17.69% |
| 7424 | 3.04 | -11.11% | 3.42 | 2.40% | 3.34 | 9.87% | 3.04 | -14.12% | 3.54 | -1.67% | 3.60 | 18.42% |
| 7428 | 2.24 | -5.88% | 2.38 | 9.68% | 2.17 | 13.61% | 1.91 | -7.28% | 2.06 | 19.08% | 1.73 | 22.70% |
| 7445 | 0.81 | -3.57% | 0.84 | 6.33% | 0.79 | 25.40% | 0.63 | 0.00% | 0.63 | 34.04% | 0.47 | 42.42% |
| 7453 | 0.23 | -11.54% | 0.26 | 4.00% | 0.25 | 8.70% | 0.23 | -14.81% | 0.27 | 3.85% | 0.26 | 18.18% |
| 9740 | 0.01 | 0.00% | 0.01 | 0.00% | 0.01 | 0.00% | 0.01 | 0.00% | 0.01 | 0.00% | 0.01 | 0.00% |

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^{*} Code 888 established December 1, 2017

Delaware Compensation Rating Bureau, Inc.



30 South 17th Street • Suite 1500 Philadelphia, PA 19103-4007 (302) 654-1435 (215) 568-2371 FAX (215) 564-4328 www.dcrb.com

October 13, 2017

VIA SERFF

The Honorable Trinidad Navarro Insurance Commissioner Department of Insurance State of Delaware 841 Silver Lake Boulevard Dover, DE 19904-2465

Attention: Mitch Crane, Deputy Insurance Commissioner

RE: DCRB Amended Filing No. 1701

Workers Compensation Residual Market Rate and Voluntary Market Loss Cost

Filing

Proposed Effective December 1, 2017

Dear Commissioner Navarro:

Consistent with discussions held between representatives of the Department of Insurance, the Ratepayer Advocate and the Delaware Compensation Rating Bureau, Inc. (DCRB), I am submitting Amended Filing No. 1701 containing revisions to residual market rates and voluntary market loss costs on behalf of the members of the DCRB. This filing amends and supersedes our original submission in Filing No. 1701.

The rating values presented in this amended filing reflect changes by class code with overall average impacts of -5.73% for collectible residual market rates and -3.00% for collectible voluntary market loss costs. These changes, which differ from the proposed changes in the original Filing No. 1701 (overall average decreases of 4.91% in residual market rates and 2.15% in voluntary market loss costs), resulted from discussions between the Department of Insurance, the Ratepayer Advocate and the DCRB.

This amended filing presents revised exhibits that replace those submitted with the original filing. All other exhibits in original Filing No. 1701 are incorporated in Amended Filing No. 1701 by reference. In addition to this SERFF submission, the revised exhibits will be available on the DCRB's website: www.dcrb.com.

The revised exhibits are as follows:

Summary of Material for Modification of Experience - Brown Book

• Exhibit 12 Indicated Residual Market Rate Change

• Exhibit 20 Review of Experience Rating Plan Parameters

Exhibit 27 Manual Rates, Loss Costs and Expected Loss Rates

Exhibit 28 Index to Classification Exhibits

Class Book

The Honorable Trinidad Navarro State of Delaware October 13, 2017 Page 2 of 2

| Exhibit 30 | Distribution of Residual Market Rate Changes and |
|---------------------------------|---------------------------------------------------|
| | Classifications with Proposed Capped Changes |
| Exhibit 31a | Summary of Indicated and Proposed Residual Market |
| | Rates by Class Code |
| Exhibit 31b | Summary of Indicated and Proposed Residual Market |
| | Rates by Percentage Change |

Other completed Property & Casualty Filing Forms provided in support of this filing are enclosed:

- State-Specific Requirements
- Property & Casualty Transmittal Document
- Rate/Rule Filing Schedule

The DCRB looks forward to a prompt approval of Amended Filing No. 1701 and welcomes any questions that you or your staff may have about this matter.

Sincerely,

William V. Taylor President

Attachments

cc (by email):

Allan Becker, INS Consultants, Inc.
Mike Morro, INS Consultants, Inc.
David Macesic, INS Consultants, Inc.
Leslie Marlo, Madison Consulting Group
Allan I. Schwartz, AIS Risk Consultants, Inc.
Fred Townsend, Ratepayer Advocate
Seth Cooley, Duane Morris LLP

DELAWARE COMPENSATION RATING BUREAU, INC.

ACTUARIAL COMMITTEE

Summary of Material for Modification of Experience December 1, 2017 Residual Market Rate and Voluntary Market Loss Cost Revision

DELAWARE 2017 RESIDUAL MARKET RATE AND VOLUNTARY MARKET LOSS COST FILING

PROPOSED EFFECTIVE DATE - DECEMBER 1, 2017

<u>INDEX</u>

PART I - INDICATED RATE AND LOSS COST CHANGE

| <u>Exhibit</u> | <u>Description</u> | <u>Page</u> |
|--------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------|
| I II IV V VI | Indicated Change in Rate Level Expense Loading Internal Rate of Return Assumptions Policy Year Loss Ratios Policy Year On-Level Factors Policy Year Development Factors Determination of Trend Factors | 1 Amended 2 3 4 14 17 22 |
| <u>Table</u> | | |
| I I-A I-B I-C I-D I-E | Policy Year Data From Supplemental Call - Standard Earned Premium Policy Year Data From Supplemental Call - Total Incurred * Policy Year Data From Supplemental Call - Indemnity Incurred Losses * Policy Year Data From Supplemental Call - Medical Incurred Losses * Policy Year Data From Supplemental Call - Indemnity Paid Losses* Policy Year Data From Supplemental Call - Medical Paid Losses* * Losses exclude IBNR and Bulk Reserves and individual claims have been capped at amounts varying by policy year. | 25 26 27 28 29 30 |
| PART II - CLAS | SSIFICATION RELATIVITY | |
| <u>Exhibit</u> | | |
| VIII | Rate and Loss Cost Formulae | 31 |
| PART III - EXP | ERIENCE RATING & RETROSPECTIVE RATING PLANS | |
| <u>Exhibit</u> | | |
| IX X XI XII | Collectible Premium Ratios Expected Loss Rate Factors Tax Multiplier Retrospective Development Factors | 34 35 Amended 36 37 |

EXHIBIT I

INDICATED CHANGE IN RATE LEVEL

| | | Indemnity | <u>Medical</u> | <u>Total</u> |
|--------------|-------------------------------------------------------------------------------|------------------|----------------|-------------------------|
| (1a) | Policy Year 2012 Loss and Loss Adjustment Expense Ratio | 0.2614 | 0.4256 | 0.6870 |
| (1b) | Policy Year 2013 Loss and Loss Adjustment Expense Ratio | 0.2925 | 0.4933 | 0.7858 |
| (1c) | Policy Year 2014 Loss and Loss Adjustment Expense Ratio | 0.2546 | 0.4461 | 0.7007 |
| (1d) | Policy Year 2015 Loss and Loss Adjustment Expense Ratio | 0.2384 | 0.5472 | 0.7856 |
| (1e) | Average (Midpoint = 7/1/2014) | 0.2617 | 0.4781 | 0.7398 |
| (2a) | Policy Year 2012 Loss and Loss Adjustment Expense Ratio | 0.2435 | 0.5040 | |
| (2b) | Policy Year 2013 Loss and Loss Adjustment Expense Ratio | 0.2758 | 0.5677 | |
| (2c) | Policy Year 2014 Loss and Loss Adjustment Expense Ratio | 0.2429 | 0.4989 | |
| (2d) | Policy Year 2015 Loss and Loss Adjustment Expense Ratio | 0.2302 | 0.5947 | |
| (2e) | Average at 12/1/2018 | 0.2481 | 0.5413 | 0.7894 |
| (3a) | House Bill 373 Adjustment | 1.0000 | 0.6859 | |
| (3b) | Average Trended Loss and LAE Ratio Post-Legislation (2e) * (3a) | 0.2481 | 0.3713 | 0.6194 |
| (4a) | Excess Loss Factor at \$1,930,710 (Post-Legislative Basis) * | | | 0.0817 |
| (4b) | Provision for Excess Loss (5a) - (3b) | | | 0.0551 |
| (5a) | Total Trended Loss and LAE Ratio (3b) / (1.0 - (4a)) | 0.2614 | 0.4131 | 0.6745 |
| (5a) (5b) | Percentage of Total | 38.75% | 61.25% | 0.0743 |
| (, | | | | |
| (6) | Permissible Loss and Loss Adjustment Ratio | | | 0.7056 |
| (7) | Indicated Change in Rates (5a) / (6) | | | 0.9559 |
| (8) | Estimated Effect of the 7/1/18 Benefit Change | | | 0.9948 |
| (0) | Ladianted Observation Devided Medical Device Level (7) ± (0) | | | 0.0500 |
| (9) | Indicated Change in Residual Market Rate Level (7) * (8) | | | 0.9509 |
| (9a) | Factor to Adjust for Compromise With Insurance Department | | | 0.99135 |
| (9b) | Change in Residual Market Rate Level to Reflect Compromise (9) * (9a) | | | 0.9427 -5.73% |
| | | | | |
| (10) | Indicated Change in Voluntary Market Loss Costs (9) * [0.7308 / 0.7102] | | | 0.9785 |
| (10a) | Factor to Adjust for Compromise With Insurance Department | | | 0.99135 |
| (10b) | Change in Voluntary Market Loss Cost Level to Reflect Compromise (10) * (10a) | | | 0.9700 |
| | | | | -3.00% |

CHANGES IN MANUAL PREMIUM LEVEL BY INDUSTRY GROUP

| | | Mfg. | Cont. | Other | Total |
|----------------------|----------------------------------------------------------------------------------------------------------------------|----------------------------|----------------------------|----------------------------|------------------|
| (11) (12) (13) | Current Collectible Premium Ratio Proposed Collectible Premium Ratio Change in Collectible Premium Ratio (12) / (11) | 1.0282 1.0910 1.0611 | 1.0294 1.0442 1.0144 | 0.9197 0.9299 1.0111 | 1.0182 |
| (14) | Change in Residual Market Manual Rate Level (9b) * (13) | 1.0003 | 0.9563 | 0.9532 | 0.9599 |
| (15) | Change in Voluntary Market Manual Loss Cost Level (10b) * (13) | 1.0293 | 0.9840 | 0.9808 | 0.9877 |
| (16) (17) | Current Offset for Residual Market Surcharge Proposed Offset for Residual Market Surcharge | | | | 0.9905 0.9927 |
| (18) | Adjusted Change in Voluntary Market Manual Loss Cost Level (15) * (17) / (16) | 1.0316 | 0.9862 | 0.9830 | 0.9899 |

^{* \$2,744,000} on a Post-HB175, Pre-HB373 basis.

EXHIBIT II

EXPENSE LOADING

| | Current % | Proposed % |
|----------------------------------|-----------|------------|
| LOSS AND LOSS ADJUSTMENT EXPENSE | | |
| Losses | 56.50 | 58.38 |
| Loss Adjustment Expense | 11.59 | 12.18 a |
| Loss & Loss Adjustment | 68.09 | 70.56 |
| UNDERWRITING EXPENSES | | |
| Commission | 5.56 | 5.38 |
| Other Acquisition | 2.56 | 2.39 |
| General Expenses | 3.63 | 3.26 |
| Premium Discount | 8.62 | 8.38 |
| State Premium Tax | 2.00 | 2.00 |
| Other State Tax | 0.32 | 0.33 |
| Uncollectible Premium | 1.32 | 1.10 |
| Administrative Assessment | 1.90 | 2.52 b |
| Workers Compensation Fund | 2.00 | 3.00 |
| Deviations | 0.00 | 0.00 |
| Policyholder Dividends | 0.00 | 0.00 |
| Underwriting Profit | 4.00 | 1.08 |
| Underwriting Expense Total | 31.91 | 29.44 |

a - As ratio to loss, Loss Adjustment Expense = 0.2087

RESIDUAL MARKET MINIMUM PREMIUM:

It is proposed that the Minimum Premium formula remain at

(265 * Rate) + Expense Constant

It is proposed that the Minimum Premium be subject to a Maximum Minimum Premium of \$2000. It is proposed to use a multiplier of 132.50 in the Minimum Premium formula for the Farm Classes, (0006, 0016, 0034, 0036, 0083).

RESIDUAL MARKET EXPENSE CONSTANT:

It is proposed that the expense constant remain at \$295.

b - As ratio to loss, Administrative Assessment = 0.0431

EXHIBIT III

INTERNAL RATE OF RETURN ANALYSIS STATE OF DELAWARE - 2017 TABLE I: INPUTS, ASSUMPTIONS & OUTPUTS

| | Section 1: Inputs & Assumptions | |
|------|-----------------------------------------------------------------|-----------------------|
| (1) | Commissions * | 5.38 |
| (2) | Other Expenses | 5.98 |
| (2A) | Other Acquisitions * | 2.39 |
| (2B) | General Expenses * | 3.26 |
| (2C) | Other Tax ** | 0.33 |
| (3) | State Premium Taxes & Uncollectible Premium | |
| (3A) | Tax1 - Premium Tax ** | 2.00 |
| (3B) | Uncollectible Premium ** | 1.10 |
| (3C) | Tax3 - Workers Compensation Fund | ** 3.00 |
| (4) | Premium Discount *** | 8.38 |
| (5) | Deviations | 0.00 |
| (6) | Dividends to Policyholders | 0.00 |
| (7) | Premium Written | 1,000,000 |
| | Investment Income | |
| (8A) | Pre-Tax Return on Assets | 4.51 |
| (8B) | Investment Income Tax Rate | 1.07 |
| (8C) | Post-Tax Return on Assets | 3.44 |
| (10) | Reserve to Surplus Ratio | 1.92 |
| (11) | Internal Rate of Return (Cost of Capital) | 8.71 |
| | * Applies to standard premium at DCRB level (before pro | emium discount) |
| | ** Applies to net premium at company level (after deviations at | nd premium discounts) |
| | *** Applies to standard premium at company level (aft | er deviations) |

| Section 2: Outputs | | |
|-----------------------------------------------------------------------------|-------|--|
| (1) Loss Ratio - including loss adjustment expense & loss based assessments | 73.08 | |
| (2) Profit & Contingencies | 1.08 | |

POLICY YEAR LOSS RATIO 2015*

| (1) | Standard Earned Premium Reported (Table I) | | | 147,359,751 |
|------|---------------------------------------------------------------------|----------------------|-------------|-------------|
| (2) | Factor to 12/1/16 Rate Level (Exhibit V-1) | | | 1.4149 |
| (3) | Premium Development Factor to Ultimate Leve | I (Exhibit VI-1) | | 1.0078 |
| (4) | Expense Constant Removal Factor | | | 0.9963 |
| (5) | DCCPAP On-Level Factor | | | 1.0141 |
| (6) | Other Adjustments | | | 1.0000 |
| (7) | Standard Earned Premium on Level (1) * (2) * (| 3) * (4) * (5) * (6) | | 212,299,950 |
| Loss | ses - Paid-to-27th Method | Indemnity | Medical | Total |
| (8) | Paid Losses Reported (Table I-D & I-E) | 9,169,573 | 29,887,525 | 39,057,098 |
| (9) | Loss Development Factor to Ultimate Valuation (Exhibit VI-2 & VI-4) | 5.0284 | 3.1733 | |
| (10) | Ultimate Incurred Losses (8) * (9) | 46,108,281 | 94,842,083 | 140,950,364 |
| Loss | ses - Incurred Method | | | |
| (11) | Incurred Losses Reported (Table I-B & I-C) | 19,974,736 | 46,731,090 | 66,705,826 |
| (12) | Loss Development Factor to Ultimate Valuation (Exhibit VI-2 & VI-4) | 1.7523 | 2.0841 | |
| (13) | Ultimate Incurred Losses (11) * (12) | 35,001,730 | 97,392,265 | 132,393,995 |
| Loss | ses - Average of Incurred and Paid-to-27th | | | |
| (14) | Ultimate Incurred Losses ((10) + (13)) / 2 | 40,555,006 | 96,117,174 | 136,672,180 |
| (15) | Factor to 7/1/17 Benefit Level (Exhibit V-3) | 1.0323 | 1.0000 | |
| (16) | Factor to Include Loss Adjustment Expense | 1.2087 | 1.2087 | |
| (17) | Adjusted Losses (14) * (15) * (16) | 50,602,144 | 116,176,828 | 166,778,972 |
| (18) | Policy Year Loss and Loss Adjustment Expense Ratio (17) / (7) | 0.2384 | 0.5472 | 0.7856 |
| (19) | Normalized Claim Frequency (Exhibit VII-3) | 0.4928 | 0.4928 | |
| (20) | Severity Ratio** (18) / (19) | 0.4838 | 1.1104 | 1.5942 |

 $^{^{\}star}\,$ Projected losses limited on a per claim basis, with the loss limitation varying by policy year.

^{**} Severity ratio represents loss and loss adjustment expense ratio adjusted to a common level of frequency.

POLICY YEAR LOSS RATIO 2014*

| (1) | Standard Earned Premium Reported (Table I) | | | 148,439,581 |
|------|---------------------------------------------------------------------|-----------------------|------------|-------------|
| (2) | Factor to 12/1/16 Rate Level (Exhibit V-1) | | | |
| (3) | Premium Development Factor to Ultimate Leve | el (Exhibit VI-1) | | 1.0020 |
| (4) | Expense Constant Removal Factor | | | 0.9967 |
| (5) | DCCPAP On-Level Factor | | | 1.0141 |
| (6) | Other Adjustments | | | 1.0000 |
| (7) | Standard Earned Premium on Level (1) * (2) * | (3) * (4) * (5) * (6) | | 191,633,163 |
| Loss | ses - Paid-to-27th Method | Indemnity | Medical | Total |
| (8) | Paid Losses Reported (Table I-D & I-E) | 16,337,903 | 31,848,646 | 48,186,549 |
| (9) | Loss Development Factor to Ultimate Valuation (Exhibit VI-2 & VI-4) | 2.5646 | 2.2722 | |
| (10) | Ultimate Incurred Losses (8) * (9) | 41,900,186 | 72,366,493 | 114,266,679 |
| Loss | ses - Incurred Method | | | |
| (11) | Incurred Losses Reported (Table I-B & I-C) | 26,665,181 | 40,674,472 | 67,339,653 |
| (12) | Loss Development Factor to Ultimate Valuation (Exhibit VI-2 & VI-4) | 1.3577 | 1.6985 | |
| (13) | Ultimate Incurred Losses (11) * (12) | 36,203,316 | 69,085,591 | 105,288,907 |
| Loss | ses - Average of Incurred and Paid-to-27th | | | |
| (14) | Ultimate Incurred Losses ((10) + (13)) / 2 | 39,051,751 | 70,726,042 | 109,777,793 |
| (15) | Factor to 7/1/17 Benefit Level (Exhibit V-3) | 1.0338 | 1.0000 | |
| (16) | Factor to Include Loss Adjustment Expense | 1.2087 | 1.2087 | |
| (17) | Adjusted Losses (14) * (15) * (16) | 48,797,274 | 85,486,567 | 134,283,841 |
| (18) | Policy Year Loss and Loss Adjustment Expense Ratio (17) / (7) | 0.2546 | 0.4461 | 0.7007 |
| (19) | Normalized Claim Frequency (Exhibit VII-3) | 0.4630 | 0.4630 | |
| (20) | Severity Ratio** (18) / (19) | 0.5498 | 0.9634 | 1.5132 |

 $^{^{\}star}\,$ Projected losses limited on a per claim basis, with the loss limitation varying by policy year.

^{**} Severity ratio represents loss and loss adjustment expense ratio adjusted to a common level of frequency.

POLICY YEAR LOSS RATIO 2013*

| (1) | Standard Earned Premium Reported (Table I) | | | 135,182,833 |
|------|---------------------------------------------------------------------|-----------------------|------------|-------------|
| (2) | Factor to 12/1/16 Rate Level (Exhibit V-1) | | | 1.4022 |
| (3) | Premium Development Factor to Ultimate Leve | el (Exhibit VI-1) | | 1.0016 |
| (4) | Expense Constant Removal Factor | | | 0.9966 |
| (5) | DCCPAP On-Level Factor | | | 1.0139 |
| (6) | Other Adjustments | | | 1.0000 |
| (7) | Standard Earned Premium on Level (1) * (2) * | (3) * (4) * (5) * (6) | | 191,841,176 |
| Loss | ses - Paid-to-27th Method | Indemnity | Medical | Total |
| (8) | Paid Losses Reported (Table I-D & I-E) | 25,879,943 | 41,845,771 | 67,725,714 |
| (9) | Loss Development Factor to Ultimate Valuation (Exhibit VI-2 & VI-4) | 1.7672 | 1.9559 | |
| (10) | Ultimate Incurred Losses (8) * (9) | 45,735,035 | 81,846,143 | 127,581,178 |
| Loss | ses - Incurred Method | | | |
| (11) | Incurred Losses Reported (Table I-B & I-C) | 36,373,343 | 49,519,933 | 85,893,276 |
| (12) | Loss Development Factor to Ultimate Valuation (Exhibit VI-2 & VI-4) | 1.1827 | 1.5094 | |
| (13) | Ultimate Incurred Losses (11) * (12) | 43,018,753 | 74,745,387 | 117,764,140 |
| Loss | ses - Average of Incurred and Paid-to-27th | | | |
| (14) | Ultimate Incurred Losses ((10) + (13)) / 2 | 44,376,894 | 78,295,765 | 122,672,659 |
| (15) | Factor to 7/1/17 Benefit Level (Exhibit V-3) | 1.0461 | 1.0000 | |
| (16) | Factor to Include Loss Adjustment Expense | 1.2087 | 1.2087 | |
| (17) | Adjusted Losses (14) * (15) * (16) | 56,111,080 | 94,636,091 | 150,747,171 |
| (18) | Policy Year Loss and Loss Adjustment Expense Ratio (17) / (7) | 0.2925 | 0.4933 | 0.7858 |
| (19) | Normalized Claim Frequency (Exhibit VII-3) | 0.5353 | 0.5353 | |
| (20) | Severity Ratio** (18) / (19) | 0.5465 | 0.9216 | 1.4681 |

 $^{^{\}star}\,$ Projected losses limited on a per claim basis, with the loss limitation varying by policy year.

^{**} Severity ratio represents loss and loss adjustment expense ratio adjusted to a common level of frequency.

POLICY YEAR LOSS RATIO 2012*

| (1) | Standard Earned Premium Reported (Table I) | | | 114,622,483 |
|------|---------------------------------------------------------------------|----------------------|------------|-------------|
| (2) | Factor to 12/1/16 Rate Level (Exhibit V-1) | | | 1.7196 |
| (3) | Premium Development Factor to Ultimate Leve | I (Exhibit VI-1) | | 1.0020 |
| (4) | Expense Constant Removal Factor | | | 0.9966 |
| (5) | DCCPAP On-Level Factor | | | 1.0156 |
| (6) | Other Adjustments | | | 1.0000 |
| (7) | Standard Earned Premium on Level (1) * (2) * (| 3) * (4) * (5) * (6) | | 199,898,044 |
| Loss | ses - Paid-to-27th Method | Indemnity | Medical | Total |
| (8) | Paid Losses Reported (Table I-D & I-E) | 28,580,744 | 40,807,785 | 69,388,529 |
| (9) | Loss Development Factor to Ultimate Valuation (Exhibit VI-2 & VI-4) | 1.4834 | 1.7947 | |
| (10) | Ultimate Incurred Losses (8) * (9) | 42,396,676 | 73,237,732 | 115,634,408 |
| Loss | ses - Incurred Method | | | |
| (11) | Incurred Losses Reported (Table I-B & I-C) | 34,848,701 | 48,503,151 | 83,351,852 |
| (12) | Loss Development Factor to Ultimate Valuation (Exhibit VI-2 & VI-4) | 1.1051 | 1.3923 | |
| (13) | Ultimate Incurred Losses (11) * (12) | 38,511,299 | 67,530,937 | 106,042,236 |
| Loss | ses - Average of Incurred and Paid-to-27th | | | |
| (14) | Ultimate Incurred Losses ((10) + (13)) / 2 | 40,453,988 | 70,384,335 | 110,838,323 |
| (15) | Factor to 7/1/17 Benefit Level (Exhibit V-3) | 1.0687 | 1.0000 | |
| (16) | Factor to Include Loss Adjustment Expense | 1.2087 | 1.2087 | |
| (17) | Adjusted Losses (14) * (15) * (16) | 52,255,941 | 85,073,546 | 137,329,487 |
| (18) | Policy Year Loss and Loss Adjustment Expense Ratio (17) / (7) | 0.2614 | 0.4256 | 0.6870 |
| (19) | Normalized Claim Frequency (Exhibit VII-3) | 0.5123 | 0.5123 | |
| (20) | Severity Ratio** (18) / (19) | 0.5102 | 0.8307 | 1.3409 |

 $^{^{\}star}\,$ Projected losses limited on a per claim basis, with the loss limitation varying by policy year.

^{**} Severity ratio represents loss and loss adjustment expense ratio adjusted to a common level of frequency.

POLICY YEAR LOSS RATIO 2011*

| (1) | Standard Earned Premium Reported (Table I) | | | 105,492,262 |
|------|---------------------------------------------------------------------|----------------------|------------|-------------|
| (2) | Factor to 12/1/16 Rate Level (Exhibit V-1) | | | 2.0042 |
| (3) | Premium Development Factor to Ultimate Level | I (Exhibit VI-1) | | 1.0014 |
| (4) | Expense Constant Removal Factor | | | 0.9968 |
| (5) | DCCPAP On-Level Factor | | | 1.0145 |
| (6) | Other Adjustments | | | 1.0000 |
| (7) | Standard Earned Premium on Level (1) * (2) * (| 3) * (4) * (5) * (6) | | 214,106,243 |
| Loss | ses - Paid-to-27th Method | Indemnity | Medical | Total |
| (8) | Paid Losses Reported (Table I-D & I-E) | 32,727,413 | 47,199,848 | 79,927,261 |
| (9) | Loss Development Factor to Ultimate Valuation (Exhibit VI-2 & VI-4) | 1.3439 | 1.6831 | |
| (10) | Ultimate Incurred Losses (8) * (9) | 43,982,370 | 79,442,064 | 123,424,434 |
| Loss | ses - Incurred Method | | | |
| (11) | Incurred Losses Reported (Table I-B & I-C) | 36,827,314 | 56,963,141 | 93,790,455 |
| (12) | Loss Development Factor to Ultimate Valuation (Exhibit VI-2 & VI-4) | 1.0646 | 1.3119 | |
| (13) | Ultimate Incurred Losses (11) * (12) | 39,206,358 | 74,729,945 | 113,936,303 |
| Loss | ses - Average of Incurred and Paid-to-27th | | | |
| (14) | Ultimate Incurred Losses ((10) + (13)) / 2 | 41,594,364 | 77,086,005 | 118,680,369 |
| (15) | Factor to 7/1/17 Benefit Level (Exhibit V-3) | 1.0843 | 1.0000 | |
| (16) | Factor to Include Loss Adjustment Expense | 1.2087 | 1.2087 | |
| (17) | Adjusted Losses (14) * (15) * (16) | 54,513,299 | 93,173,854 | 147,687,153 |
| (18) | Policy Year Loss and Loss Adjustment Expense Ratio (17) / (7) | 0.2546 | 0.4352 | 0.6898 |
| (19) | Normalized Claim Frequency (Exhibit VII-3) | 0.5718 | 0.5718 | |
| (20) | Severity Ratio** (18) / (19) | 0.4453 | 0.7611 | 1.2064 |

 $^{^{\}star}\,$ Projected losses limited on a per claim basis, with the loss limitation varying by policy year.

^{**} Severity ratio represents loss and loss adjustment expense ratio adjusted to a common level of frequency.

POLICY YEAR LOSS RATIO 2010*

| (1) | Standard Earned Premium Reported (Table I) | | | 105,086,397 |
|------|---------------------------------------------------------------------|----------------------|-------------|-------------|
| (2) | Factor to 12/1/16 Rate Level (Exhibit V-2) | | | 1.9902 |
| (3) | Premium Development Factor to Ultimate Level | (Exhibit VI-1) | | 1.0000 |
| (4) | Expense Constant Removal Factor | | | 0.9970 |
| (5) | DCCPAP On-Level Factor | | | 1.0141 |
| (6) | Other Adjustments | | | 1.0000 |
| (7) | Standard Earned Premium on Level (1) * (2) * (| 3) * (4) * (5) * (6) | | 211,455,587 |
| Loss | ses - Paid-to-27th Method | Indemnity | Medical | Total |
| (8) | Paid Losses Reported (Table I-D & I-E) | 34,481,955 | 53,581,074 | 88,063,029 |
| (9) | Loss Development Factor to Ultimate Valuation (Exhibit VI-2 & VI-4) | 1.2611 | 1.5966 | |
| (10) | Ultimate Incurred Losses (8) * (9) | 43,485,193 | 85,547,543 | 129,032,736 |
| Loss | ses - Incurred Method | | | |
| (11) | Incurred Losses Reported (Table I-B & I-C) | 38,078,910 | 64,669,828 | 102,748,738 |
| (12) | Loss Development Factor to Ultimate Valuation (Exhibit VI-2 & VI-4) | 1.0410 | 1.2532 | |
| (13) | Ultimate Incurred Losses (11) * (12) | 39,640,145 | 81,044,228 | 120,684,373 |
| Loss | ses - Average of Incurred and Paid-to-27th | | | |
| (14) | Ultimate Incurred Losses ((10) + (13)) / 2 | 41,562,669 | 83,295,886 | 124,858,555 |
| (15) | Factor to 7/1/17 Benefit Level (Exhibit V-3) | 1.0809 | 1.0000 | |
| (16) | Factor to Include Loss Adjustment Expense | 1.2087 | 1.2087 | |
| (17) | Adjusted Losses (14) * (15) * (16) | 54,300,955 | 100,679,737 | 154,980,692 |
| (18) | Policy Year Loss and Loss Adjustment Expense Ratio (17) / (7) | 0.2568 | 0.4761 | 0.7329 |
| (19) | Normalized Claim Frequency (Exhibit VII-3) | 0.6100 | 0.6100 | |
| (20) | Severity Ratio** (18) / (19) | 0.4210 | 0.7805 | 1.2015 |

 $^{^{\}star}\,$ Projected losses limited on a per claim basis, with the loss limitation varying by policy year.

^{**} Severity ratio represents loss and loss adjustment expense ratio adjusted to a common level of frequency.

POLICY YEAR LOSS RATIO 2009*

| (1) | Standard Earned Premium Reported (Table I) | | | | | | | |
|------|---------------------------------------------------------------------|-----------------------|------------|-------------|--|--|--|--|
| (2) | Factor to 12/1/16 Rate Level (Exhibit V-2) | 1.8292 | | | | | | |
| (3) | Premium Development Factor to Ultimate Leve | 1.0000 | | | | | | |
| (4) | Expense Constant Removal Factor | 0.9971 | | | | | | |
| (5) | DCCPAP On-Level Factor | 1.0147 | | | | | | |
| (6) | Other Adjustments | 1.0000 | | | | | | |
| (7) | Standard Earned Premium on Level (1) * (2) * | (3) * (4) * (5) * (6) | | 216,826,473 | | | | |
| Loss | ses - Paid-to-27th Method | Indemnity | Medical | Total | | | | |
| (8) | Paid Losses Reported (Table I-D & I-E) | 36,492,210 | 47,722,708 | 84,214,918 | | | | |
| (9) | Loss Development Factor to Ultimate Valuation (Exhibit VI-2 & VI-4) | 1.2059 | 1.5260 | | | | | |
| (10) | Ultimate Incurred Losses (8) * (9) | 44,005,956 | 72,824,852 | 116,830,808 | | | | |
| Loss | osses - Incurred Method | | | | | | | |
| (11) | Incurred Losses Reported (Table I-B & I-C) | 41,726,944 | 56,526,958 | 98,253,902 | | | | |
| (12) | Loss Development Factor to Ultimate Valuation (Exhibit VI-2 & VI-4) | 1.0263 | 1.2088 | | | | | |
| (13) | Ultimate Incurred Losses (11) * (12) | 42,824,363 | 68,329,787 | 111,154,150 | | | | |
| Loss | ses - Average of Incurred and Paid-to-27th | | | | | | | |
| (14) | Ultimate Incurred Losses ((10) + (13)) / 2 | 43,415,160 | 70,577,320 | 113,992,480 | | | | |
| (15) | Factor to 7/1/17 Benefit Level (Exhibit V-3) | 1.0780 | 1.0000 | | | | | |
| (16) | Factor to Include Loss Adjustment Expense | 1.2087 | 1.2087 | | | | | |
| (17) | Adjusted Losses (14) * (15) * (16) | 56,569,024 | 85,306,807 | 141,875,831 | | | | |
| (18) | Policy Year Loss and Loss Adjustment Expense Ratio (17) / (7) | 0.2609 | 0.3934 | 0.6543 | | | | |
| (19) | Normalized Claim Frequency (Exhibit VII-3) | 0.6100 | 0.6100 | | | | | |
| (20) | Severity Ratio** (18) / (19) | 0.4277 | 0.6449 | 1.0726 | | | | |

 $^{^{\}star}\,$ Projected losses limited on a per claim basis, with the loss limitation varying by policy year.

^{**} Severity ratio represents loss and loss adjustment expense ratio adjusted to a common level of frequency.

POLICY YEAR LOSS RATIO 2008*

| (1) | Standard Earned Premium Reported (Table I) | 149,417,895 | | | | | |
|------|---------------------------------------------------------------------|----------------------|------------|-------------|--|--|--|
| (2) | Factor to 12/1/16 Rate Level (Exhibit V-2) | 1.4686 | | | | | |
| (3) | Premium Development Factor to Ultimate Level | 1.0000 | | | | | |
| (4) | Expense Constant Removal Factor | 0.9974 | | | | | |
| (5) | DCCPAP On-Level Factor | 0.9989 | | | | | |
| (6) | Other Adjustments | 1.0000 | | | | | |
| (7) | Standard Earned Premium on Level (1) * (2) * (| 3) * (4) * (5) * (6) | | 218,623,838 | | | |
| Loss | ses - Paid-to-27th Method | Indemnity | Medical | Total | | | |
| (8) | Paid Losses Reported (Table I-D & I-E) | 35,322,768 | 45,674,044 | 80,996,812 | | | |
| (9) | Loss Development Factor to Ultimate Valuation (Exhibit VI-2 & VI-4) | 1.1661 | 1.4667 | | | | |
| (10) | Ultimate Incurred Losses (8) * (9) | 108,180,000 | | | | | |
| Loss | osses - Incurred Method | | | | | | |
| (11) | Incurred Losses Reported (Table I-B & I-C) | 37,976,718 | 56,120,579 | 94,097,297 | | | |
| (12) | Loss Development Factor to Ultimate Valuation (Exhibit VI-2 & VI-4) | 1.0168 | 1.1741 | | | | |
| (13) | Ultimate Incurred Losses (11) * (12) | 38,614,727 | 65,891,172 | 104,505,899 | | | |
| Loss | ses - Average of Incurred and Paid-to-27th | | | | | | |
| (14) | Ultimate Incurred Losses ((10) + (13)) / 2 | 39,902,304 | 66,440,646 | 106,342,950 | | | |
| (15) | Factor to 7/1/17 Benefit Level (Exhibit V-3) | 1.0821 | 1.0000 | | | | |
| (16) | Factor to Include Loss Adjustment Expense | 1.2087 | 1.2087 | | | | |
| (17) | Adjusted Losses (14) * (15) * (16) | 52,189,591 | 80,306,809 | 132,496,400 | | | |
| (18) | Policy Year Loss and Loss Adjustment Expense Ratio (17) / (7) | 0.2387 | 0.3673 | 0.6060 | | | |
| (19) | Normalized Claim Frequency (Exhibit VII-3) | 0.6109 | 0.6109 | | | | |
| (20) | Severity Ratio** (18) / (19) | 0.3908 | 0.6013 | 0.9921 | | | |

 $^{^{\}star}\,$ Projected losses limited on a per claim basis, with the loss limitation varying by policy year.

^{**} Severity ratio represents loss and loss adjustment expense ratio adjusted to a common level of frequency.

POLICY YEAR LOSS RATIO 2007*

| (1) | Standard Earned Premium Reported (Table I) | 199,461,360 | | | | | |
|------|---------------------------------------------------------------------|-----------------------|------------|-------------|--|--|--|
| (2) | Factor to 12/1/16 Rate Level (Exhibit V-2) | 1.0884 | | | | | |
| (3) | Premium Development Factor to Ultimate Leve | 1.0000 | | | | | |
| (4) | Expense Constant Removal Factor | 0.9977 | | | | | |
| (5) | DCCPAP On-Level Factor | 0.9974 | | | | | |
| (6) | Other Adjustments | 1.0000 | | | | | |
| (7) | Standard Earned Premium on Level (1) * (2) * | (3) * (4) * (5) * (6) | | 216,031,283 | | | |
| Loss | ses - Paid-to-27th Method | Indemnity | Medical | Total | | | |
| (8) | Paid Losses Reported (Table I-D & I-E) | 39,357,798 | 46,299,443 | 85,657,241 | | | |
| (9) | Loss Development Factor to Ultimate Valuation (Exhibit VI-2 & VI-4) | 1.1361 | 1.4161 | | | | |
| (10) | Ultimate Incurred Losses (8) * (9) | 44,714,394 | 65,564,641 | 110,279,035 | | | |
| Loss | osses - Incurred Method | | | | | | |
| (11) | Incurred Losses Reported (Table I-B & I-C) | 42,850,116 | 55,399,647 | 98,249,763 | | | |
| (12) | Loss Development Factor to Ultimate Valuation (Exhibit VI-2 & VI-4) | 1.0104 | 1.1466 | | | | |
| (13) | Ultimate Incurred Losses (11) * (12) | 43,295,757 | 63,521,235 | 106,816,992 | | | |
| Loss | ses - Average of Incurred and Paid-to-27th | | | | | | |
| (14) | Ultimate Incurred Losses ((10) + (13)) / 2 | 44,005,076 | 64,542,938 | 108,548,014 | | | |
| (15) | Factor to 7/1/17 Benefit Level (Exhibit V-3) | 1.1007 | 1.0000 | | | | |
| (16) | Factor to Include Loss Adjustment Expense | 1.2087 | 1.2087 | | | | |
| (17) | Adjusted Losses (14) * (15) * (16) | 58,545,061 | 78,013,049 | 136,558,110 | | | |
| (18) | Policy Year Loss and Loss Adjustment Expense Ratio (17) / (7) | 0.2710 | 0.3611 | 0.6321 | | | |
| (19) | Normalized Claim Frequency (Exhibit VII-3) | 0.6899 | 0.6899 | | | | |
| (20) | Severity Ratio** (18) / (19) | 0.3928 | 0.5234 | 0.9162 | | | |

 $^{^{\}star}\,$ Projected losses limited on a per claim basis, with the loss limitation varying by policy year.

^{**} Severity ratio represents loss and loss adjustment expense ratio adjusted to a common level of frequency.

POLICY YEAR LOSS RATIO 2006*

| (1) | Standard Earned Premium Reported (Table I) | | | | | | | |
|------|---------------------------------------------------------------------|-----------------------|------------|-------------|--|--|--|--|
| (2) | Factor to 12/1/16 Rate Level (Exhibit V-2) | 1.0602 | | | | | | |
| (3) | Premium Development Factor to Ultimate Leve | 1.0000 | | | | | | |
| (4) | Expense Constant Removal Factor | 0.9975 | | | | | | |
| (5) | DCCPAP On-Level Factor | 0.9960 | | | | | | |
| (6) | Other Adjustments | 1.0000 | | | | | | |
| (7) | Standard Earned Premium on Level (1) * (2) * | (3) * (4) * (5) * (6) | | 217,597,737 | | | | |
| Loss | ses - Paid-to-27th Method | Indemnity | Medical | Total | | | | |
| (8) | Paid Losses Reported (Table I-D & I-E) | 41,913,458 | 44,852,727 | 86,766,185 | | | | |
| (9) | Loss Development Factor to Ultimate Valuation (Exhibit VI-2 & VI-4) | 1.1126 | 1.3724 | | | | | |
| (10) | Ultimate Incurred Losses (8) * (9) | 46,632,913 | 61,555,883 | 108,188,796 | | | | |
| Loss | ses - Incurred Method | | | | | | | |
| (11) | Incurred Losses Reported (Table I-B & I-C) | 44,219,299 | 53,304,431 | 97,523,730 | | | | |
| (12) | Loss Development Factor to Ultimate Valuation (Exhibit VI-2 & VI-4) | 1.0060 | 1.1244 | | | | | |
| (13) | Ultimate Incurred Losses (11) * (12) | 44,484,615 | 59,935,502 | 104,420,117 | | | | |
| Loss | ses - Average of Incurred and Paid-to-27th | | | | | | | |
| (14) | Ultimate Incurred Losses ((10) + (13)) / 2 | 45,558,764 | 60,745,693 | 106,304,457 | | | | |
| (15) | Factor to 7/1/17 Benefit Level (Exhibit V-3) | 1.1304 | 1.0000 | | | | | |
| (16) | Factor to Include Loss Adjustment Expense | 1.2087 | 1.2087 | | | | | |
| (17) | Adjusted Losses (14) * (15) * (16) | 62,247,599 | 73,423,319 | 135,670,918 | | | | |
| (18) | Policy Year Loss and Loss Adjustment Expense Ratio (17) / (7) | 0.2861 | 0.3374 | 0.6235 | | | | |
| (19) | Normalized Claim Frequency (Exhibit VII-3) | 0.7417 | 0.7417 | | | | | |
| (20) | Severity Ratio** (18) / (19) | 0.3857 | 0.4549 | 0.8406 | | | | |

 $^{^{\}star}\,$ Projected losses limited on a per claim basis, with the loss limitation varying by policy year.

^{**} Severity ratio represents loss and loss adjustment expense ratio adjusted to a common level of frequency.

EXHIBIT V - 1 POLICY YEARS 2010 - 2015 PREMIUM ON-LEVEL FACTORS

| POLICY | | (1) RATE CHANGE | (2) RATE | (3) CUM. INDEX OF | | (4) PORTION OF YEAR | (5) PRODUCT | FACTOR TO ADJUST TO 12/1/16 |
|--------|-------------|------------------------------|--------------------|-------------------------|---|----------------------------------|----------------|-----------------------------------|
| YEAR | _ ,,,,,, | DATE | CHANGE | COL (2) | | ON-LEVEL | (3) * (4) | RATE LEVEL |
| 2015 | VOL | 12/01/14 | BASE | 0.7095 | * | 0.7914 | 0.5615 | |
| | | 12/01/15 12/01/16 | 1.0720 1.0000 | 0.7606 0.7606 | | 0.0585 | 0.0445 | |
| | | 12/01/10 | 1.0000 | 0.7000 | | 0.8499 | 0.6060 | |
| | RM | 12/01/14 | BASE | 1.0000 | | 0.1391 | 0.1391 | |
| | | 12/01/15 | 1.0709 | 1.0709 | | 0.0110 | 0.0118 | |
| | | 12/01/16 | 1.0000 | 1.0709 | | | | |
| | | | | | | 0.1501 | 0.1509 | |
| * | Loss, LAE a | nd LBA portion of 1 | 2/1/14 rate. | | | | 0.7569 | 1.4149 |
| 2014 | VOL | 12/01/13 | BASE | 0.7239 | * | 0.8069 | 0.5841 | |
| | | 12/01/14 | 0.8850 | 0.6407 | | 0.0493 | 0.0316 | |
| | | 12/01/15 | 1.0720 | 0.6868 | | | | |
| | | TO 12/1/16 | | | | 0.8562 | 0.6157 | |
| | RM | 12/01/13 | BASE | 1.0000 | | 0.1348 | 0.1348 | |
| | | 12/01/14 | 0.9030 | 0.9030 | | 0.0090 | 0.0081 | |
| | | 12/01/15 | 1.0709 | 0.9670 | | | | |
| | | TO 12/1/16 | | | | 0.1438 | 0.1429 | |
| * | Loss, LAE a | nd LBA portion of 1 | 2/1/13 rate. | | | | 0.7586 | 1.2747 |
| 2013 | VOL | 12/01/12 | BASE | 0.7074 | * | 0.7587 | 0.5367 | |
| | | 12/01/13 | 1.1400 | 0.8064 | | 0.0576 | 0.0464 | |
| | | 12/01/14 | 0.9487 | 0.7650 | | | | |
| | | TO 12/1/16 | | | | 0.8163 | 0.5831 | |
| | RM | 12/01/12 | BASE | 1.0000 | | 0.1717 | 0.1717 | |
| | | 12/01/13 | 1.1140 | 1.1140 | | 0.0120 | 0.0134 | |
| | | 12/01/14 | 0.9670 | 1.0772 | | | | |
| | | TO 12/1/16 | | | | 0.1837 | 0.1851 | |
| * | Loss, LAE a | nd LBA portion of 1 | 2/1/12 rate. | | | | 0.7682 | 1.4022 |
| 2012 | VOL | 12/01/11 | BASE | 0.7343 | * | 0.7714 | 0.5664 | |
| | | 12/01/12 | 1.2166 | 0.8933 | | 0.0791 | 0.0707 | |
| | | 12/01/13 | 1.0815 | 0.9661 | | | | |
| | | TO 12/1/16 | | | | 0.8505 | 0.6371 | |
| | RM | 12/01/11 | BASE | 1.0000 | | 0.1376 | 0.1376 | |
| | | 12/01/12 | 1.2606 | 1.2606 | | 0.0119 | 0.0150 | |
| | | 12/01/13 | 1.0773 | 1.3580 | | | | |
| | | TO 12/1/16 | | | | 0.1495 | 0.1526 | |
| * | Loss, LAE a | nd LBA portion of 1 | 2/1/11 rate. | | | | 0.7897 | 1.7196 |
| 2011 | VOL | 12/01/10 | BASE | 0.7688 | * | 0.8260 | 0.6350 | |
| 2011 | VOL | 12/01/11 | 1.1261 | 0.8657 | | 0.0662 | 0.0573 | |
| | | 12/01/12 | 1.3158 | 1.1391 | | | | |
| | | TO 12/1/16 | | | | 0.8922 | 0.6923 | |
| | RM | 12/01/10 | BASE | 1.0000 | | 0.1011 | 0.1011 | |
| | TXIVI | 12/01/11 | 1.1826 | 1.1826 | | 0.0067 | 0.0079 | |
| | | 12/01/12 | 1.3580 | 1.6060 | | | | |
| | | TO 12/1/16 | | | | 0.1078 | 0.1090 | |
| * | Loss, LAE a | nd LBA portion of 1 | 2/1/10 rate. | | | | 0.8013 | 2.0042 |
| 2010 | VOI | 12/01/09 | BASE | 0.7574 | * | 0.8561 | 0.6484 | |
| 2010 | VOL | 12/01/09 | 0.9749 | 0.7374 | | 0.0679 | 0.0501 | |
| | | 12/01/10 | 1.4817 | 1.0941 | | | | |
| | | TO 12/1/16 | | , , , | | 0.9240 | 0.6985 | |
| | RM | 12/01/09 | BASE | 1.0000 | | 0.0696 | 0.0696 | |
| | LYIVI | 12/01/10 | 0.9594 | 0.9594 | | 0.0064 | 0.0061 | |
| | | 12/01/11 | 1.6060 | 1.5408 | | | | |
| | | TO 12/1/16 | | | | 0.0760 | 0.0757 | |
| * | Loss. LAE a | nd LBA portion of 1 | 2/1/09 rate. | | | | 0.7742 | 1.9902 |
| | , | , | | | | | | |

EXHIBIT V - 2 POLICY YEARS 2006 - 2009 PREMIUM ON-LEVEL FACTORS

| POLICY | | (1) RATE CHANGE | (2) RATE | (3) CUM. INDEX OF | | (4) PORTION OF YEAR | (5) PRODUCT | FACTOR TO ADJUST TO 12/1/16 |
|---------------|------------|------------------------------|--------------------|-------------------------|--------|----------------------------------|------------------|-----------------------------------|
| YEAR | _ | DATE | CHANGE | COL (2) | _ | ON-LEVEL | (3) * (4) | RATE LEVEL |
| 2009 | VOL | 12/01/08 | BASE | 0.7511 | * | 0.8421 | 0.6325 | |
| | | 12/01/09 | 0.9160 | 0.6880 | | 0.0789 | 0.0543 | |
| | | 12/01/10 TO 40/4/40 | 1.4445 | 0.9938 | | 0.0040 | 0.0000 | |
| | | TO 12/1/16 | | | | 0.9210 | 0.6868 | |
| | RM | 12/01/08 | BASE | 1.0000 | | 0.0743 | 0.0743 | |
| | IXIVI | 12/01/09 | 0.9083 | 0.9083 | | 0.0044 | 0.0040 | |
| | | 12/01/10 | 1.5408 | 1.3995 | | | | |
| | | TO 12/1/16 | | | | 0.0787 | 0.0783 | |
| | | | | | | | | |
| * | Loss, LAE | and LBA portion of 12/ | 1/08 rate. | | | | 0.7651 | 1.8292 |
| 0000 | V/OI | 40/04/07 | DAGE | 0.7007 | | 0.0040 | 0.4005 | |
| 2008 | VOL | 12/01/07 | BASE | 0.7627 | | 0.2616 | 0.1995 | |
| | | 10/01/08 12/01/08 | 0.8843 0.8354 | 0.6745 0.5635 | | 0.5907 0.0513 | 0.3984 0.0289 | |
| | | 12/01/09 | 1.3232 | 0.7456 | | 0.0515 | 0.0209 | |
| | | TO 12/1/16 | 1.0202 | 0.7 400 | | 0.9036 | 0.6268 | |
| | | | | | | | | |
| | RM | 12/01/07 | BASE | 1.0000 | | 0.0286 | 0.0286 | |
| | | 10/01/08 | 0.8843 | 0.8843 | | 0.0646 | 0.0571 | |
| | | 12/01/08 | 0.8484 | 0.7502 | | 0.0032 | 0.0024 | |
| | | 12/01/09 | 1.3995 | 1.0499 | | | | |
| | | TO 12/1/16 | | | | 0.0964 | 0.0881 | |
| * | Loss, LAE | and LBA portion of 12/ | 1/07 rate. | | | | 0.7149 | 1.4686 |
| 2007 | VOL | 12/01/06 | BASE | 0.7292 | *+ | 0.8181 | 0.5966 | |
| 2007 | 102 | 12/01/07 | 0.8225 | 0.5998 | + | 0.0392 | 0.0235 | |
| | | 10/01/08 | 0.8843 | 0.6448 | + | 0.0126 | 0.0081 | |
| | | 12/01/07& 10/01/08 | 0.7273 | 0.5304 | + | 0.0103 | 0.0055 | |
| | | 12/01/08 | 1.1054 | 0.5863 | + | | | |
| | | TO 12/1/16 | | | | 0.8802 | 0.6337 | |
| | RM | 12/01/06 | BASE | 1.0000 | + | 0.1140 | 0.1140 | |
| | | 12/01/07 | 0.7800 | 0.7800 | + | 0.0032 | 0.0025 | |
| | | 10/01/08 | 0.8843 | 0.8843 | + | 0.0018 | 0.0016 | |
| | | 12/01/07& 10/01/08 | 0.6898 | 0.6898 | + | 0.0008 | 0.0006 | |
| | | 12/01/08 | 1.1873 | 0.8189 | + | | | |
| | | TO 12/1/16 | | | | 0.1198 | 0.1187 | |
| * | Loss, LAE | and LBA portion of 12/ | 1/06 rate. | | | | 0.7524 | 1.0884 |
| 2006 | VOL | 12/01/05 | BASE | 0.7479 | * | 0.7753 | 0.5798 | |
| 2000 | | 12/01/06 | 1.0000 | 0.7479 | | 0.0491 | 0.0367 | |
| | | 12/01/07 | 0.8040 | 0.6013 | | | | |
| | | TO 12/1/16 | | | | 0.8244 | 0.6165 | |
| | RM | 12/01/05 | BASE | 1.0000 | | 0.1662 | 0.1662 | |
| | | 12/01/06 | 1.0257 | 1.0257 | | 0.0094 | 0.0096 | |
| | | 12/01/07 | 0.8190 | 0.8400 | | | | |
| | | TO 12/1/16 | | | | 0.1756 | 0.1758 | |
| * | Loss, LAE | and LBA portion of 12/ | 1/05 rate. | | | | 0.7923 | 1.0602 |
| + | Cumulativ | ve rate change | | | | | | |
| Area | | | | Area | | | | |
| I | 0.7292 | | 0.7292 | I | 1.0000 | | 1.0000 | |
| II | 0.7292 x 0 | | 0.5998 | II | | x 0.7800 | 0.7800 | |
| III | 0.7292 x 0 | | 0.6448 | III | | 0 x 0.8843 | 0.8843 | |
| IV Current | | .8225 x 0.8843 | 0.5304 | IV Current | | 0 x 0.7800 x 0.8843 | 0.6898 | |
| Current | Cumulative | e to 12/1/16 | 0.5863 | Current | Cumul | ative to 12/1/16 | 0.8189 | |

EXHIBIT V - 3 POLICY YEARS 2006 - 2015 INDEMNITY LOSS ON-LEVEL FACTORS

| POLICY YEAR | (1) LAW AMENDMENT DATE | (2) BENEFIT CHANGE | (3) CUM. INDEX OF COL (2) | (4) PORTION OF YEAR ON-LEVEL | (5) PRODUCT (3) * (4) | FACTOR TO ADJUST TO 7/1/17 BENEFIT LEVEL |
|----------------|----------------------------------------|---------------------------------|------------------------------------|----------------------------------------------|-----------------------|---------------------------------------------------|
| 2015 | 7/01/14 | BASE | 1.0000 | 0.1250 | 0.1250 | |
| | 7/01/15 | 0.9967 | 0.9967 | 0.7500 | 0.7475 | |
| | 7/01/16 | 1.0184 | 1.0150 | 0.1250 | 0.1269 | |
| | 7/01/17 | 1.0165 | 1.0317 | | | |
| | | | | 1.0000 | 0.9994 | 1.0323 |
| 2014 | 7/01/13 | BASE | 1.0000 | 0.1250 | 0.1250 | |
| | 7/01/14 | 1.0124 | 1.0124 | 0.7500 | 0.7593 | |
| | 7/01/15 | 0.9967 | 1.0091 | 0.1250 | 0.1261 | |
| | 7/01/16 | 1.0352 | 1.0446 | 4.0000 | 4.0404 | 4 0000 |
| | TO 7/01/17 | | | 1.0000 | 1.0104 | 1.0338 |
| 2013 | 7/02/12 | BASE | 1.0000 | 0.1250 | 0.1250 | |
| | 7/01/13 | 1.0242 | 1.0242 | 0.7500 | 0.7682 | |
| | 7/01/14 | 1.0124 | 1.0369 | 0.1250 | 0.1296 | |
| | 7/01/15 | 1.0318 | 1.0699 | | | |
| | TO 7/01/17 | | | 1.0000 | 1.0228 | 1.0461 |
| 2012 | 6/13/11 | BASE | 1.0000 | 0.1264 | 0.1264 | |
| | 7/02/12 | 1.0161 | 1.0161 | 0.7486 | 0.7607 | |
| | 7/01/13 | 1.0242 | 1.0407 | 0.1250 | 0.1301 | |
| | 7/01/14 | 1.0446 | 1.0871 | | | |
| | TO 7/01/17 | | | 1.0000 | 1.0172 | 1.0687 |
| 2011 | 6/22/10 | BASE | 1.0000 | 0.1010 | 0.1010 | |
| | 6/13/11 | 0.9936 | 0.9936 | 0.7746 | 0.7696 | |
| | 7/02/12 | 1.0161 | 1.0096 | 0.1244 | 0.1256 | |
| | 7/01/13 | 1.0699 | 1.0802 | | | |
| | TO 7/01/17 | | | 1.0000 | 0.9962 | 1.0843 |
| 2010 | 6/16/09 | BASE | 1.0000 | 0.1124 | 0.1124 | |
| | 6/22/10 | 0.9974 | 0.9974 | 0.7367 | 0.7348 | |
| | 6/13/11 | 0.9936 | 0.9910 | 0.1509 | 0.1495 | |
| | 7/02/12 | 1.0871 | 1.0773 | | | |
| | TO 7/01/17 | | | 1.0000 | 0.9967 | 1.0809 |
| 2009 | 6/03/08 | BASE | 1.0000 | 0.1048 | 0.1048 | |
| 2000 | 6/16/09 | 1.0031 | 1.0031 | 0.7576 | 0.7599 | |
| | 6/22/10 | 0.9974 | 1.0005 | 0.1376 | 0.1377 | |
| | 6/13/11 | 1.0801 | 1.0806 | | | |
| | TO 7/01/17 | | | 1.0000 | 1.0024 | 1.0780 |
| 2008 | 6/07/07 | BASE | 1.0000 | 0.0891 | 0.0891 | |
| 2000 | 6/03/08 | 1.0189 | 1.0189 | 0.7645 | 0.7789 | |
| | 6/16/09 | 1.0031 | 1.0221 | 0.1464 | 0.1496 | |
| | 6/22/10 | 1.0773 | 1.1011 | | | |
| | TO 7/01/17 | | | 1.0000 | 1.0176 | 1.0821 |
| 2007 | 6/07/06 | BASE | 1.0000 | 0.0938 | 0.0938 | |
| | 6/07/07 | 1.0297 | 1.0297 | 0.7399 | 0.7619 | |
| | 6/03/08 | 1.0189 | 1.0492 | 0.1663 | 0.1745 | |
| | 6/16/09 | 1.0807 | 1.1339 | | | |
| | TO 7/01/17 | | | 1.0000 | 1.0302 | 1.1007 |
| 2006 | 6/06/05 | BASE | 1.0000 | 0.0951 | 0.0951 | |
| | 6/07/06 | 1.0200 | 1.0200 | 0.7396 | 0.7544 | |
| | 6/07/07 | 1.0297 | 1.0503 | 0.1653 | 0.1736 | |
| | 6/03/08 | 1.1011 | 1.1565 | | | |
| | TO 7/01/17 | | | 1.0000 | 1.0231 | 1.1304 |

EXHIBIT VI - 1

DEVELOPMENT FACTORS

PREMIUM

| Reports in Ratio | Calendar Years 12-13 | Calendar Years 13-14 | Calendar Years 14-15 | Calendar Years <u>15-16</u> | Unweighted <u>Average</u> | Cumulative <u>Average</u> |
|---------------------|----------------------------|----------------------------|----------------------------|-----------------------------------|------------------------------|------------------------------|
| 2nd to 1st | 1.0016 | 1.0016 | 1.0074 | 1.0125 | 1.0058 | 1.0078 |
| 3rd to 2nd | 0.9998 | 0.9996 | 1.0031 | 0.9992 | 1.0004 | 1.0020 |
| 4th to 3rd | 0.9993 | 1.0012 | 0.9978 | 1.0001 | 0.9996 | 1.0016 |
| 5th to 4th | 1.0001 | 0.9999 | 1.0020 | 1.0003 | 1.0006 | 1.0020 |
| 6th to 5th | 0.9999 | 1.0000 | 1.0057 | 0.9999 | 1.0014 | 1.0014 |
| 7th to 6th | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 8th to 7th | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 9th to 8th | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| 10th to 9th | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 * | 1.0000 |
| 11th to 10th | 0.9998 | 1.0000 | 1.0000 | 1.0000 | 1.0000 * | 1.0000 |
| 12th to 11th | 0.9994 | 1.0002 | 1.0000 | 1.0000 | 1.0000 * | 1.0000 |
| 13th to 12th | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 * | 1.0000 |
| 14th to 13th | 1.0000 | 1.0000 | 1.0001 | 1.0000 | 1.0000 * | 1.0000 |
| 15th to 14th | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 * | 1.0000 |
| 16th to 15th | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 * | 1.0000 |
| 17th to 16th | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 * | 1.0000 |
| 18th to 17th | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 * | 1.0000 |
| 19th to 18th | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 * | 1.0000 |
| 20th to 19th | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 * | 1.0000 |
| 21st to 20th | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 * | 1.0000 |
| 22nd to 21st | 1.0003 | 1.0000 | 1.0000 | 1.0001 | 1.0000 * | 1.0000 |
| 23rd to 22nd | 1.0000 | 1.0006 | 1.0000 | 1.0000 | 1.0000 * | 1.0000 |
| 24th to 23rd | 1.0000 | 1.0000 | 1.0002 | 1.0000 | 1.0000 * | 1.0000 |
| 25th to 24th | 1.0000 | 1.0000 | 1.0000 | 1.0002 | 1.0000 * | 1.0000 |
| 26th to 25th | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 * | 1.0000 |
| 27th to 26th | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 * | 1.0000 |
| Beyond 27th | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 * | 1.0000 |

^{*} Selected

DEVELOPMENT FACTORS

INDEMNITY LOSSES PAID METHOD - LIMITED LOSS BASIS

| Reports in Ratio | | Calendar Years 12-13 | Calendar Years <u>13-14</u> | Calendar Years <u>14-15</u> | Calendar Years <u>15-16</u> | Unweighted <u>Average</u> | Fitted <u>Value</u> | Cumulative <u>Average</u> |
|---------------------|---|----------------------------|-----------------------------------|-----------------------------------|-----------------------------------|------------------------------|------------------------|------------------------------|
| 2nd to 1st | а | 2.0196 | 2.0411 | 1.8383 | 1.9436 | 1.9607 | 1.9607 | 5.0284 |
| 3rd to 2nd | а | 1.5790 | 1.3944 | 1.4468 | 1.3822 | 1.4506 | 1.4512 | 2.5646 |
| 4th to 3rd | а | 1.1852 | 1.1993 | 1.1634 | 1.2347 | 1.1957 | 1.1913 | 1.7672 |
| 5th to 4th | а | 1.1193 | 1.1210 | 1.0871 | 1.0535 | 1.0952 | 1.1038 | 1.4834 |
| 6th to 5th | а | 1.0797 | 1.0546 | 1.0898 | 1.0517 | 1.0690 | 1.0657 | 1.3439 |
| 7th to 6th | а | 1.0528 | 1.0310 | 1.0399 | 1.0588 | 1.0456 | 1.0458 | 1.2611 |
| 8th to 7th | а | 1.0353 | 1.0547 | 1.0198 | 1.0194 | 1.0323 | 1.0341 | 1.2059 |
| 9th to 8th | а | 1.0347 | 1.0284 | 1.0410 | 1.0379 | 1.0355 | 1.0264 | 1.1661 |
| 10th to 9th | а | 1.0193 | 1.0164 | 1.0184 | 1.0227 | 1.0192 | 1.0211 | 1.1361 |
| 11th to 10th | а | 1.0155 | 1.0341 | 1.0075 | 1.0288 | 1.0215 | 1.0172 | 1.1126 |
| 12th to 11th | а | 1.0126 | 1.0127 | 1.0075 | 1.0043 | 1.0093 | 1.0143 | 1.0938 |
| 13th to 12th | а | 1.0108 | 1.0112 | 1.0088 | 1.0073 | 1.0095 | 1.0120 | 1.0784 |
| 14th to 13th | а | 1.0226 | 1.0087 | 1.0090 | 1.0011 | 1.0104 | 1.0101 | 1.0656 |
| 15th to 14th | а | 1.0028 | 1.0028 | 1.0068 | 1.0053 | 1.0044 | 1.0085 | 1.0549 |
| 16th to 15th | а | 1.0129 | 1.0101 | 1.0020 | 1.0023 | 1.0068 | 1.0072 | 1.0461 |
| 17th to 16th | а | 1.0061 | 1.0084 | 1.0078 | 1.0107 | 1.0083 | 1.0061 | 1.0386 |
| 18th to 17th | а | 1.0025 | 1.0035 | 1.0031 | 1.0025 | 1.0029 | 1.0052 | 1.0323 |
| 19th to 18th | а | 1.0023 | 1.0005 | 1.0036 | 0.9989 | 1.0013 | 1.0044 | 1.0269 |
| 20th to 19th | а | 1.0025 | 1.0387 | 1.0015 | 1.0029 | 1.0114 | 1.0036 | 1.0224 |
| 21st to 20th | а | 0.9976 | 1.0007 | 1.0025 | 0.9997 | 1.0001 | 1.0030 | 1.0188 |
| 22nd to 21st | а | 1.0032 | 0.9984 | 1.0051 | 1.0090 | 1.0039 | 1.0024 | 1.0157 |
| 23rd to 22nd | а | 1.0006 | 1.0198 | 0.9972 | 1.0008 | 1.0046 | 1.0019 | 1.0133 |
| 24th to 23rd | а | 1.0038 | 1.0021 | 1.0040 | 0.9982 | 1.0020 | 1.0014 | 1.0114 |
| 25th to 24th | а | 1.0078 | 0.9999 | 1.0027 | 0.9966 | 1.0018 | 1.0010 | 1.0100 |
| 26th to 25th | а | 0.9848 | 1.0002 | 0.9968 | 1.0014 | 0.9958 | 1.0006 | 1.0090 |
| 27th to 26th | b | 1.0191 | 1.0154 | 1.0097 | 1.0065 | 1.0127 | 1.0127 | 1.0083 |
| Beyond 27th | С | 0.9941 | 0.9901 | 0.9976 | 1.0011 | 0.9957 | 0.9957 | 0.9957 |
| | | | | INCLIDED | METHOD | | | |

INCURRED METHOD

| Reports in Ratio | | Calendar Years 12-13 | Calendar Years <u>13-14</u> | Calendar Years <u>14-15</u> | Calendar Years <u>15-16</u> | Unweighted <u>Average</u> | Fitted <u>Value</u> | Cumulative <u>Average</u> |
|---------------------|---|----------------------------|-----------------------------------|-----------------------------------|-----------------------------------|------------------------------|------------------------|------------------------------|
| 2nd to 1st | С | 1.2854 | 1.3204 | 1.2829 | 1.2727 | 1.2904 | 1.2906 | 1.7523 |
| 3rd to 2nd | С | 1.2485 | 1.0990 | 1.1065 | 1.1560 | 1.1525 | 1.1480 | 1.3577 |
| 4th to 3rd | С | 1.0580 | 1.0575 | 1.0444 | 1.0863 | 1.0616 | 1.0702 | 1.1827 |
| 5th to 4th | С | 1.0537 | 1.0628 | 0.9855 | 1.0245 | 1.0316 | 1.0381 | 1.1051 |
| 6th to 5th | С | 1.0290 | 1.0332 | 1.0341 | 1.0220 | 1.0296 | 1.0226 | 1.0646 |
| 7th to 6th | С | 1.0321 | 1.0349 | 1.0030 | 1.0136 | 1.0209 | 1.0143 | 1.0410 |
| 8th to 7th | С | 1.0059 | 1.0101 | 1.0098 | 1.0050 | 1.0077 | 1.0094 | 1.0263 |
| 9th to 8th | С | 1.0091 | 1.0009 | 1.0135 | 1.0062 | 1.0074 | 1.0063 | 1.0168 |
| 10th to 9th | С | 1.0075 | 1.0083 | 1.0008 | 1.0080 | 1.0062 | 1.0044 | 1.0104 |
| 11th to 10th | С | 1.0017 | 1.0237 | 1.0017 | 0.9975 | 1.0062 | 1.0030 | 1.0060 |
| 12th to 11th | С | 1.0026 | 0.9964 | 0.9997 | 1.0050 | 1.0009 | 1.0021 | 1.0030 |
| 13th to 12th | С | 1.0178 | 1.0020 | 0.9949 | 0.9999 | 1.0037 | 1.0015 | 1.0009 |
| 14th to 13th | С | 0.9951 | 1.0031 | 0.9989 | 0.9994 | 0.9991 | 1.0010 | 0.9994 |
| 15th to 14th | С | 0.9963 | 0.9977 | 0.9964 | 0.9985 | 0.9972 | 1.0007 | 0.9984 |
| 16th to 15th | С | 1.0019 | 0.9997 | 0.9983 | 0.9964 | 0.9991 | 1.0005 | 0.9977 |
| 17th to 16th | С | 1.0039 | 0.9981 | 1.0003 | 1.0061 | 1.0021 | 1.0003 | 0.9972 |
| 18th to 17th | С | 0.9987 | 0.9962 | 0.9966 | 1.0007 | 0.9981 | 1.0002 | 0.9969 |
| 19th to 18th | С | 1.0328 | 0.9993 | 1.0029 | 0.9977 | 1.0082 | 1.0002 | 0.9967 |
| 20th to 19th | С | 0.9924 | 0.9884 | 0.9988 | 1.0004 | 0.9950 | 1.0001 | 0.9965 |
| 21st to 20th | С | 0.9964 | 0.9989 | 1.0103 | 0.9919 | 0.9994 | 1.0001 | 0.9964 |
| 22nd to 21st | С | 0.9968 | 0.9983 | 1.0029 | 0.9946 | 0.9982 | 1.0001 | 0.9963 |
| 23rd to 22nd | С | 0.9986 | 1.0086 | 0.9991 | 0.9991 | 1.0014 | 1.0001 | 0.9962 |
| 24th to 23rd | С | 1.0022 | 0.9988 | 1.0008 | 0.9976 | 0.9999 | 1.0001 | 0.9961 |
| 25th to 24th | С | 1.0041 | 0.9978 | 1.0149 | 0.9927 | 1.0024 | 1.0001 | 0.9960 |
| 26th to 25th | С | 0.9901 | 0.9990 | 0.9954 | 0.9985 | 0.9958 | 1.0001 | 0.9959 |
| 27th to 26th | С | 0.9984 | 0.9997 | 1.0015 | 0.9994 | 0.9998 | 1.0001 | 0.9958 |
| Beyond 27th | С | 0.9941 | 0.9901 | 0.9976 | 1.0011 | 0.9957 | 0.9957 | 0.9957 |

a From Table I-D
 b 26th (Paid - Table I-D) to 27th (Incurred - Table I-B)
 c From Table I-B

FITTED DEVELOPMENT FACTORS

INDEMNITY LOSSES

Paid Development

| • | 4 Year Average | 4 Year Average - 1 | Fitted Value | Fitted Value + 1 |
|---------------|----------------|--------------------|--------------|------------------|
| 2nd to 1st | 1.9607 | 0.9607 | 0.9607 | 1.9607 |
| 3rd to 2nd | 1.4506 | 0.4506 | 0.4512 | 1.4512 |
| 4th to 3rd | 1.1957 | 0.1957 | 0.1913 | 1.1913 |
| 5th to 4th | 1.0952 | 0.0952 | 0.1038 | 1.1038 |
| 6th to 5th | 1.0690 | 0.0690 | 0.0657 | 1.0657 |
| 7th to 6th | 1.0456 | 0.0456 | 0.0458 | 1.0458 |
| 8th to 7th | 1.0323 | 0.0323 | 0.0341 | 1.0341 |
| 9th to 8th | 1.0355 | 0.0355 | 0.0264 | 1.0264 |
| 10th to 9th | 1.0192 | 0.0192 | 0.0211 | 1.0211 |
| 11th to 10th | 1.0215 | 0.0215 | 0.0172 | 1.0172 |
| 12th to 11th | 1.0093 | 0.0093 | 0.0143 | 1.0143 |
| 13th to 12th | 1.0095 | 0.0095 | 0.0120 | 1.0120 |
| 14th to 13th | 1.0104 | 0.0104 | 0.0101 | 1.0101 |
| 15th to 14th | 1.0044 | 0.0044 | 0.0085 | 1.0085 |
| 16th to 15th | 1.0068 | 0.0068 | 0.0072 | 1.0072 |
| 17th to 16th | 1.0083 | 0.0083 | 0.0061 | 1.0061 |
| 18th to 17th | 1.0029 | 0.0029 | 0.0052 | 1.0052 |
| 19th to 18th | 1.0013 | 0.0013 | 0.0044 | 1.0044 |
| 20th to 19th | 1.0114 | 0.0114 | 0.0036 | 1.0036 |
| 21st to 20th | 1.0001 | 0.0001 | 0.0030 | 1.0030 |
| 22nd to 21st | 1.0039 | 0.0039 | 0.0024 | 1.0024 |
| 23rd to 22nd | 1.0046 | 0.0046 | 0.0019 | 1.0019 |
| 24th to 23rd | 1.0020 | 0.0020 | 0.0014 | 1.0014 |
| 25th to 24th | 1.0018 | 0.0018 | 0.0010 | 1.0010 |
| 26th to 25th | 0.9958 | -0.0042 | 0.0006 | 1.0006 |
| 27th to 26th* | 1.0127 | 0.0127 | 0.0127 | 1.0127 |

 $Y = a+b/x+c/x^2+d/x^3+e/x^4$

Incurred Development

| Incurred Development | | | | | | | |
|----------------------|----------------|--------------------|--------------|------------------|--|--|--|
| | 4 Year Average | 4 Year Average - 1 | Fitted Value | Fitted Value + 1 | | | |
| 2nd to 1st | 1.2904 | 0.2904 | 0.2906 | 1.2906 | | | |
| 3rd to 2nd | 1.1525 | 0.1525 | 0.1480 | 1.1480 | | | |
| 4th to 3rd | 1.0616 | 0.0616 | 0.0702 | 1.0702 | | | |
| 5th to 4th | 1.0316 | 0.0316 | 0.0381 | 1.0381 | | | |
| 6th to 5th | 1.0296 | 0.0296 | 0.0226 | 1.0226 | | | |
| 7th to 6th | 1.0209 | 0.0209 | 0.0143 | 1.0143 | | | |
| 8th to 7th | 1.0077 | 0.0077 | 0.0094 | 1.0094 | | | |
| 9th to 8th | 1.0074 | 0.0074 | 0.0063 | 1.0063 | | | |
| 10th to 9th | 1.0062 | 0.0062 | 0.0044 | 1.0044 | | | |
| 11th to 10th | 1.0062 | 0.0062 | 0.0030 | 1.0030 | | | |
| 12th to 11th | 1.0009 | 0.0009 | 0.0021 | 1.0021 | | | |
| 13th to 12th | 1.0037 | 0.0037 | 0.0015 | 1.0015 | | | |
| 14th to 13th | 0.9991 | -0.0009 | 0.0010 | 1.0010 | | | |
| 15th to 14th | 0.9972 | -0.0028 | 0.0007 | 1.0007 | | | |
| 16th to 15th | 0.9991 | -0.0009 | 0.0005 | 1.0005 | | | |
| 17th to 16th | 1.0021 | 0.0021 | 0.0003 | 1.0003 | | | |
| 18th to 17th | 0.9981 | -0.0019 | 0.0002 | 1.0002 | | | |
| 19th to 18th | 1.0082 | 0.0082 | 0.0002 | 1.0002 | | | |
| 20th to 19th | 0.9950 | -0.0050 | 0.0001 | 1.0001 | | | |
| 21st to 20th | 0.9994 | -0.0006 | 0.0001 | 1.0001 | | | |
| 22nd to 21st | 0.9982 | -0.0018 | 0.0001 | 1.0001 | | | |
| 23rd to 22nd | 1.0014 | 0.0014 | 0.0001 | 1.0001 | | | |
| 24th to 23rd | 0.9999 | -0.0001 | 0.0001 | 1.0001 | | | |
| 25th to 24th | 1.0024 | 0.0024 | 0.0001 | 1.0001 | | | |
| 26th to 25th | 0.9958 | -0.0042 | 0.0001 | 1.0001 | | | |
| 27th to 26th | 0.9998 | -0.0002 | 0.0001 | 1.0001 | | | |
| Beyond 27th+ | 0.9957 | -0.0043 | -0.0043 | 0.9957 | | | |

 $Y = a+b/x+c/x^2+d/x^3$

a = -0.008144 b = 0.214380 c = -0.074312 d = 5.102322 e = -4.273554

^{*} Paid-Incurred four year average

 $a = 0.002509 \ b = -0.106239 \ c = 1.194782 \ d = -0.800426$

⁺ Selected four year average

DEVELOPMENT FACTORS

MEDICAL LOSSES PAID METHOD - LIMITED LOSS BASIS

| Reports in Ratio | | Calendar Years 12-13 | Calendar Years 13-14 | Calendar Years 14-15 | Calendar Years <u>15-16</u> | Unweighted <u>Average</u> | Fitted <u>Value</u> | Cumulative <u>Average</u> |
|---------------------|---|----------------------------|----------------------------|----------------------------|-----------------------------------|------------------------------|------------------------|------------------------------|
| 2nd to 1st | а | 1.3538 | 1.3633 | 1.4562 | 1.4129 | 1.3966 | 1.3966 | 3.1733 |
| 3rd to 2nd | а | 1.1659 | 1.1124 | 1.1747 | 1.1928 | 1.1615 | 1.1617 | 2.2722 |
| 4th to 3rd | а | 1.0989 | 1.1048 | 1.0792 | 1.0864 | 1.0923 | 1.0898 | 1.9559 |
| 5th to 4th | а | 1.0908 | 1.0574 | 1.0719 | 1.0181 | 1.0596 | 1.0663 | 1.7947 |
| 6th to 5th | а | 1.0467 | 1.0531 | 1.0852 | 1.0465 | 1.0579 | 1.0542 | 1.6831 |
| 7th to 6th | а | 1.0464 | 1.0357 | 1.0517 | 1.0606 | 1.0486 | 1.0463 | 1.5966 |
| 8th to 7th | а | 1.0386 | 1.0455 | 1.0336 | 1.0430 | 1.0402 | 1.0404 | 1.5260 |
| 9th to 8th | а | 1.0252 | 1.0287 | 1.0443 | 1.0325 | 1.0327 | 1.0357 | 1.4667 |
| 10th to 9th | а | 1.0398 | 1.0274 | 1.0197 | 1.0424 | 1.0323 | 1.0319 | 1.4161 |
| 11th to 10th | а | 1.0348 | 1.0320 | 1.0315 | 1.0442 | 1.0356 | 1.0287 | 1.3724 |
| 12th to 11th | а | 1.0233 | 1.0330 | 1.0217 | 1.0202 | 1.0246 | 1.0260 | 1.3341 |
| 13th to 12th | а | 1.0273 | 1.0212 | 1.0499 | 1.0218 | 1.0301 | 1.0236 | 1.3003 |
| 14th to 13th | а | 1.0122 | 1.0217 | 1.0140 | 1.0143 | 1.0156 | 1.0215 | 1.2703 |
| 15th to 14th | а | 1.0106 | 1.0046 | 1.0190 | 1.0317 | 1.0165 | 1.0197 | 1.2436 |
| 16th to 15th | а | 1.0172 | 1.0047 | 1.0167 | 1.0084 | 1.0118 | 1.0181 | 1.2195 |
| 17th to 16th | а | 1.0243 | 1.0226 | 1.0089 | 1.0064 | 1.0156 | 1.0166 | 1.1979 |
| 18th to 17th | а | 1.0276 | 1.0181 | 1.0098 | 1.0147 | 1.0176 | 1.0153 | 1.1783 |
| 19th to 18th | | 1.0114 | 1.0141 | 1.0219 | 1.0177 | 1.0163 | 1.0141 | 1.1605 |
| 20th to 19th | | 1.0146 | 1.0243 | 1.0065 | 1.0141 | 1.0149 | 1.0131 | 1.1444 |
| 21st to 20th | | 1.0082 | 1.0086 | 1.0054 | 1.0051 | 1.0068 | 1.0121 | 1.1296 |
| 22nd to 21st | | 1.0086 | 1.0116 | 1.0128 | 1.0097 | 1.0107 | 1.0112 | 1.1161 |
| 23rd to 22nd | | 1.0128 | 1.0083 | 1.0073 | 1.0104 | 1.0097 | 1.0103 | 1.1037 |
| 24th to 23rd | | 1.0130 | 1.0072 | 1.0130 | 1.0029 | 1.0090 | 1.0096 | 1.0925 |
| 25th to 24th | | 1.0065 | 1.0167 | 1.0097 | 1.0004 | 1.0083 | 1.0089 | 1.0821 |
| 26th to 25th | | 1.0332 | 1.0050 | 1.0196 | 1.0045 | 1.0156 | 1.0082 | 1.0726 |
| 27th to 26th | b | 1.0466 | 1.0771 | 1.0097 | 1.0236 | 1.0393 | 1.0393 | 1.0638 |
| Beyond 27th | С | 1.0553 | 1.0222 | 0.9933 | 1.0237 | 1.0236 | 1.0236 | 1.0236 |
| | | | | INCURRED | METHOD | | | |

INCURRED METHOD

| Reports in Ratio | | Calendar Years 12-13 | Calendar Years 13-14 | Calendar Years 14-15 | Calendar Years 15-16 | Unweighted Average | Fitted Value | Cumulative Average |
|---------------------|---|----------------------------|----------------------------|----------------------------|----------------------------|-----------------------|-----------------|-----------------------|
| 2nd to 1st | С | 1.1849 | 1.2411 | 1.2929 | 1.1994 | 1.2296 | 1.2270 | 2.0841 |
| 3rd to 2nd | c | 1.1308 | 1.0854 | 1.1432 | 1.1516 | 1.1278 | 1.1253 | 1.6985 |
| 4th to 3rd | c | 1.0672 | 1.0691 | 1.0433 | 1.0578 | 1.0594 | 1.0841 | 1.5094 |
| 5th to 4th | C | 1.0527 | 1.1209 | 1.0654 | 1.0343 | 1.0683 | 1.0613 | 1.3923 |
| 6th to 5th | C | 1.0358 | 1.0814 | 1.0597 | 1.0622 | 1.0598 | 1.0468 | 1.3119 |
| 7th to 6th | С | 1.0396 | 1.0224 | 1.0443 | 1.0281 | 1.0336 | 1.0368 | 1.2532 |
| 8th to 7th | С | 1.0117 | 1.0619 | 1.0289 | 1.0665 | 1.0423 | 1.0295 | 1.2088 |
| 9th to 8th | С | 0.9937 | 1.0329 | 1.0080 | 1.0406 | 1.0188 | 1.0240 | 1.1741 |
| 10th to 9th | С | 1.0220 | 1.0161 | 1.0268 | 1.0282 | 1.0233 | 1.0197 | 1.1466 |
| 11th to 10th | С | 0.9769 | 1.0119 | 1.0346 | 1.0272 | 1.0127 | 1.0163 | 1.1244 |
| 12th to 11th | С | 0.9936 | 1.0135 | 1.0121 | 1.0386 | 1.0145 | 1.0136 | 1.1064 |
| 13th to 12th | С | 1.0208 | 0.9987 | 1.0215 | 1.0239 | 1.0162 | 1.0113 | 1.0916 |
| 14th to 13th | С | 0.9926 | 0.9887 | 1.0231 | 1.0243 | 1.0072 | 1.0095 | 1.0794 |
| 15th to 14th | С | 1.0145 | 0.9764 | 0.9916 | 1.0323 | 1.0037 | 1.0079 | 1.0692 |
| 16th to 15th | С | 1.0111 | 0.9990 | 1.0184 | 1.0107 | 1.0098 | 1.0067 | 1.0608 |
| 17th to 16th | С | 1.0210 | 1.0017 | 1.0029 | 0.9937 | 1.0048 | 1.0056 | 1.0538 |
| 18th to 17th | С | 0.9968 | 0.9846 | 1.0036 | 1.0210 | 1.0015 | 1.0047 | 1.0479 |
| 19th to 18th | С | 1.0116 | 0.9932 | 1.0200 | 1.0036 | 1.0071 | 1.0039 | 1.0430 |
| 20th to 19th | С | 0.9801 | 0.9761 | 1.0026 | 0.9999 | 0.9897 | 1.0033 | 1.0389 |
| 21st to 20th | С | 1.0014 | 1.0122 | 1.0058 | 1.0046 | 1.0060 | 1.0027 | 1.0355 |
| 22nd to 21st | С | 0.9944 | 1.0034 | 1.0071 | 0.9885 | 0.9984 | 1.0022 | 1.0327 |
| 23rd to 22nd | С | 0.9917 | 0.9838 | 1.0153 | 1.0001 | 0.9977 | 1.0019 | 1.0305 |
| 24th to 23rd | С | 1.0027 | 1.0027 | 1.0040 | 1.0073 | 1.0042 | 1.0015 | 1.0285 |
| 25th to 24th | С | 0.9995 | 1.0077 | 1.0115 | 0.9977 | 1.0041 | 1.0013 | 1.0270 |
| 26th to 25th | | 1.0281 | 0.9967 | 1.0122 | 1.0073 | 1.0111 | 1.0011 | 1.0256 |
| 27th to 26th | | 0.9757 | 1.0041 | 1.0039 | 1.0051 | 0.9972 | 1.0009 | 1.0245 |
| Beyond 27th | С | 1.0553 | 1.0222 | 0.9933 | 1.0237 | 1.0236 | 1.0236 | 1.0236 |
| | | | | | | | | |

a From Table I-E
 b 26th (Paid - Table I-E) to 27th (Incurred - Table I-C)
 c From Table I-C

FITTED DEVELOPMENT FACTORS

MEDICAL LOSSES

Paid Development

| - | 4 Year Average | 4 Year Average - 1 | Fitted Value | Fitted Value + 1 |
|---------------|----------------|--------------------|--------------|------------------|
| 2nd to 1st | 1.3966 | 0.3966 | 0.3966 | 1.3966 |
| 3rd to 2nd | 1.1615 | 0.1615 | 0.1617 | 1.1617 |
| 4th to 3rd | 1.0923 | 0.0923 | 0.0898 | 1.0898 |
| 5th to 4th | 1.0596 | 0.0596 | 0.0663 | 1.0663 |
| 6th to 5th | 1.0579 | 0.0579 | 0.0542 | 1.0542 |
| 7th to 6th | 1.0486 | 0.0486 | 0.0463 | 1.0463 |
| 8th to 7th | 1.0402 | 0.0402 | 0.0404 | 1.0404 |
| 9th to 8th | 1.0327 | 0.0327 | 0.0357 | 1.0357 |
| 10th to 9th | 1.0323 | 0.0323 | 0.0319 | 1.0319 |
| 11th to 10th | 1.0356 | 0.0356 | 0.0287 | 1.0287 |
| 12th to 11th | 1.0246 | 0.0246 | 0.0260 | 1.0260 |
| 13th to 12th | 1.0301 | 0.0301 | 0.0236 | 1.0236 |
| 14th to 13th | 1.0156 | 0.0156 | 0.0215 | 1.0215 |
| 15th to 14th | 1.0165 | 0.0165 | 0.0197 | 1.0197 |
| 16th to 15th | 1.0118 | 0.0118 | 0.0181 | 1.0181 |
| 17th to 16th | 1.0156 | 0.0156 | 0.0166 | 1.0166 |
| 18th to 17th | 1.0176 | 0.0176 | 0.0153 | 1.0153 |
| 19th to 18th | 1.0163 | 0.0163 | 0.0141 | 1.0141 |
| 20th to 19th | 1.0149 | 0.0149 | 0.0131 | 1.0131 |
| 21st to 20th | 1.0068 | 0.0068 | 0.0121 | 1.0121 |
| 22nd to 21st | 1.0107 | 0.0107 | 0.0112 | 1.0112 |
| 23rd to 22nd | 1.0097 | 0.0097 | 0.0103 | 1.0103 |
| 24th to 23rd | 1.0090 | 0.0090 | 0.0096 | 1.0096 |
| 25th to 24th | 1.0083 | 0.0083 | 0.0089 | 1.0089 |
| 26th to 25th* | 1.0156 | 0.0156 | 0.0082 | 1.0082 |
| 27th to 26th* | 1.0393 | 0.0393 | 0.0393 | 1.0393 |

 $Y = a+b/x+c/x^2+d/x^3+e/x^4+f/x^5$

Incurred Development

| | 4 Year Average | 4 Year Average - 1 | Fitted Value | Fitted Value + 1 |
|--------------|----------------|--------------------|--------------|------------------|
| 2nd to 1st | 1.2296 | 0.2296 | 0.2270 | 1.2270 |
| 3rd to 2nd | 1.1278 | 0.1278 | 0.1253 | 1.1253 |
| 4th to 3rd | 1.0594 | 0.0594 | 0.0841 | 1.0841 |
| 5th to 4th | 1.0683 | 0.0683 | 0.0613 | 1.0613 |
| 6th to 5th | 1.0598 | 0.0598 | 0.0468 | 1.0468 |
| 7th to 6th | 1.0336 | 0.0336 | 0.0368 | 1.0368 |
| 8th to 7th | 1.0423 | 0.0423 | 0.0295 | 1.0295 |
| 9th to 8th | 1.0188 | 0.0188 | 0.0240 | 1.0240 |
| 10th to 9th | 1.0233 | 0.0233 | 0.0197 | 1.0197 |
| 11th to 10th | 1.0127 | 0.0127 | 0.0163 | 1.0163 |
| 12th to 11th | 1.0145 | 0.0145 | 0.0136 | 1.0136 |
| 13th to 12th | 1.0162 | 0.0162 | 0.0113 | 1.0113 |
| 14th to 13th | 1.0072 | 0.0072 | 0.0095 | 1.0095 |
| 15th to 14th | 1.0037 | 0.0037 | 0.0079 | 1.0079 |
| 16th to 15th | 1.0098 | 0.0098 | 0.0067 | 1.0067 |
| 17th to 16th | 1.0048 | 0.0048 | 0.0056 | 1.0056 |
| 18th to 17th | 1.0015 | 0.0015 | 0.0047 | 1.0047 |
| 19th to 18th | 1.0071 | 0.0071 | 0.0039 | 1.0039 |
| 20th to 19th | 0.9897 | -0.0103 | 0.0033 | 1.0033 |
| 21st to 20th | 1.0060 | 0.0060 | 0.0027 | 1.0027 |
| 22nd to 21st | 0.9984 | -0.0016 | 0.0022 | 1.0022 |
| 23rd to 22nd | 0.9977 | -0.0023 | 0.0019 | 1.0019 |
| 24th to 23rd | 1.0042 | 0.0042 | 0.0015 | 1.0015 |
| 25th to 24th | 1.0041 | 0.0041 | 0.0013 | 1.0013 |
| 26th to 25th | 1.0111 | 0.0111 | 0.0011 | 1.0011 |
| 27th to 26th | 0.9972 | -0.0028 | 0.0009 | 1.0009 |
| Beyond 27th+ | 1.0236 | 0.0236 | 0.0236 | 1.0236 |

 $a = -0.009609 \ b = 0.498032 \ c = -1.430087 \ d = 2.932843 \ e = -1.182398 \ f = -0.412184$

^{*} Paid-Incurred four year average

 $Y = a+b*log(x)+c/x^5$ $a = -0.213084 \ b = 0.039182 \ c = 0.440115$ + Selected four year average

EXHIBIT VII - 1

INDEMNITY

| Policy Year | | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 |
|----------------------|---|--------|--------|--------|--------|--------|--------|--------|
| Actual Loss Ratio | | 0.2609 | 0.2568 | 0.2546 | 0.2614 | 0.2925 | 0.2546 | 0.2384 |
| Normalized Frequency | | 0.6100 | 0.6100 | 0.5718 | 0.5123 | 0.5353 | 0.4630 | 0.4928 |
| Severity Loss Ratio | | 0.4277 | 0.4210 | 0.4453 | 0.5102 | 0.5465 | 0.5498 | 0.4838 |
| | x | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| _ | У | 0.4277 | 0.4210 | 0.4453 | 0.5102 | 0.5465 | 0.5498 | 0.4838 |

7 Point Exponential Regression: y = 0.410462 * 1.040379 ^ x

| | Selected Annual Trend = | 4.0% | | |
|--------------------|-------------------------|---------------|-------------------|--------------|
| | | Trend Period | | |
| Policy | Annual | # Years | Severity | Frequency |
| Year | Trend Factor | to 12/1/18 | Trend Factor | Trend Factor |
| | (1) | (2) | $(3) = (1)^{(2)}$ | (4) # |
| 2012 | 1.0404 | 5.9167 | 1.2639 | 0.7372 |
| 2013 | 1.0404 | 4.9167 | 1.2149 | 0.7762 |
| 2014 | 1.0404 | 3.9167 | 1.1677 | 0.8172 |
| 2015 | 1.0404 | 2.9167 | 1.1224 | 0.8604 |
| Trended Loss Ratio | | | | |
| Policy | Actual | Combined | Trended | |
| Year | Loss Ratio | Trend Factor | Loss Ratio | |
| | (5) | (6) = (3)*(4) | (7) = (5)*(6) | |
| 2012 | 0.2614 | 0.9317 | 0.2435 | |
| 2013 | 0.2925 | 0.9430 | 0.2758 | |
| 2014 | 0.2546 | 0.9542 | 0.2429 | |
| 2015 | 0.2384 | 0.9657 | 0.2302 | |
| Average | | | 0.2481 | |

[#] See Page 24 for column (4).

EXHIBIT VII - 2

MEDICAL

| Policy Year | | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 |
|----------------------|---|--------|--------|--------|--------|--------|--------|--------|
| Actual Loss Ratio | | 0.3934 | 0.4761 | 0.4352 | 0.4256 | 0.4933 | 0.4461 | 0.5472 |
| Normalized Frequency | | 0.6100 | 0.6100 | 0.5718 | 0.5123 | 0.5353 | 0.4630 | 0.4928 |
| Severity Loss Ratio | | 0.6449 | 0.7805 | 0.7611 | 0.8307 | 0.9216 | 0.9634 | 1.1104 |
| _ | x | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| · | у | 0.6449 | 0.7805 | 0.7611 | 0.8307 | 0.9216 | 0.9634 | 1.1104 |

7 Point Exponential Regression: y = 0.615106 * 1.083386 ^ x

Selected Annual Trend =

| | | Trend Period | | |
|--------|--------------|--------------|-------------------------|-------------|
| Policy | Annual | # Years | Severity | Frequency |
| Year | Trend Factor | to 12/1/18 | Trend Factor | Trend Facto |
| | (1) | (2) | $(3) = (1)^{\wedge}(2)$ | (4) # |
| 2012 | 1.0834 | 5.9167 | 1.6062 | 0.7372 |
| 2013 | 1.0834 | 4.9167 | 1.4826 | 0.7762 |
| 2014 | 1.0834 | 3.9167 | 1.3685 | 0.8172 |
| 2015 | 1.0834 | 2.9167 | 1.2631 | 0.8604 |

8.3%

Trended Loss Ratio

| Policy Year | Actual Loss Ratio (5) | Combined Trend Factor (6) = (3)*(4) | Trended Loss Ratio (7) = (5)*(6) |
|----------------|-----------------------------|-------------------------------------------|----------------------------------------|
| 2012 | 0.4256 | 1.1841 | 0.5040 |
| 2013 | 0.4933 | 1.1508 | 0.5677 |
| 2014 | 0.4461 | 1.1183 | 0.4989 |
| 2015 | 0.5472 | 1.0868 | 0.5947 |
| Average | | | 0.5413 |

[#] See Page 24 for column (4).

DETERMINATION OF TREND

CLAIM FREQUENCY

Policy Year Frequency per \$1 million of Expected Losses

| | Dollov | | Claim | | Normalized | | |
|-------------|----------------|--------|-----------|--------|------------|--------|--------|
| | Policy Year | | Frequency | | | | |
| | i eai | | Frequency | | Frequency | | |
| | 2003 | | 11.77 | | 1.0000 | | |
| | 2004 | | 10.38 | | 0.8819 | | |
| | 2005 | | 9.28 | | 0.7884 | | |
| | 2006 | | 8.73 | | 0.7417 | | |
| | 2007 | | 8.12 | | 0.6899 | | |
| | 2008 | | 7.19 | | 0.6109 | | |
| | 2009 | | 7.18 | | 0.6100 | | |
| | 2010 | | 7.18 | | 0.6100 | | |
| | 2011 | | 6.73 | | 0.5718 | | |
| | 2012 | | 6.03 | | 0.5123 | | |
| | 2013 | | 6.30 | | 0.5353 | | |
| | 2014 | | 5.45 | | 0.4630 | | |
| | 2015 | | 5.80 | | 0.4928 | | |
| | | | | | | | |
| Policy Year | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 |
| x | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| у | 0.6100 | 0.6100 | 0.5718 | 0.5123 | 0.5353 | 0.4630 | 0.4928 |
| | | | | | | | |

7 Point (2009 - 2015) Exponential Regression: y = 0.645767 * 0.956075 ^ x

Annual Trend = -4.4%

| Policy Year | 2007 | 2008 | 2011 | 2012 | 2013 | 2014 | 2015 |
|-------------|--------|--------|--------|--------|--------|--------|--------|
| X | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| у | 0.6899 | 0.6109 | 0.5718 | 0.5123 | 0.5353 | 0.4630 | 0.4928 |

7 Point (2007 - 2008, 2011 - 2015) Exponential Regression: y = 0.693214 * 0.943461 ^ x

Annual Trend = -5.7%

Selected Annual Trend (Average of -4.4% and -5.7%) = -5.0%

| Policy Year | Annual Trend Factor (1) | # of Years to 12/1/18 (2) | Frequency Trend Factor $(3) = (1)^{2}$ |
|----------------|-------------------------------|---------------------------------|----------------------------------------------|
| 2012 | 0.9498 | 5.9167 | 0.7372 |
| 2013 | 0.9498 | 4.9167 | 0.7762 |
| 2014 | 0.9498 | 3.9167 | 0.8172 |
| 2015 | 0.9498 | 2.9167 | 0.8604 |

TABLE I POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

ACCUMULATED STANDARD EARNED PREMIUM

Policy Year

Valued

As of

12/31/13

Ratio to

Prior Year

Ratio to

Prior Year

As of

12/31/14

Policy Year

Valued

As of

12/31/12

As of

12/31/13

| Valueu | 12/31/12 | 12/31/13 | FIIOI Teal | valueu | 12/31/13 | 12/31/14 | FIIOI Teal |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Prior | | | | Prior | | | |
| to 1986 | 499,313,202 | 499,313,213 | 1.0000 | to 1986 | 475,901,634 | 475,901,634 | 1.0000 |
| 1986 | 74,540,210 | 74,540,210 | 1.0000 | 1986 | 68,727,386 | 68,727,386 | 1.0000 |
| 1987 | 87,187,766 | 87,187,766 | 1.0000 | 1987 | 81,080,364 | 81,080,364 | 1.0000 |
| 1988 | 104,156,834 | 104,156,834 | 1.0000 | 1988 | 98,509,492 | 98,509,492 | 1.0000 |
| 1989 | 112,006,449 | 112,006,449 | 1.0000 | 1989 | 105,487,107 | 105,487,107 | 1.0000 |
| | | | | | | 94,125,731 | |
| 1990 | 100,769,966 | 100,769,966 | 1.0000 | 1990 | 94,125,731 | | 1.0000 |
| 1991 | 97,023,519 | 97,050,962 | 1.0003 | 1991 | 90,695,845 | 90,750,388 | 1.0006 |
| 1992 | 89,189,995 | 89,190,039 | 1.0000 | 1992 | 82,084,698 | 82,084,698 | 1.0000 |
| 1993 | 90,725,310 | 90,724,421 | 1.0000 | 1993 | 84,936,458 | 84,936,458 | 1.0000 |
| 1994 | 83,151,960 | 83,154,380 | 1.0000 | 1994 | 77,193,665 | 77,193,605 | 1.0000 |
| 1995 | 79,874,949 | 79,874,943 | 1.0000 | 1995 | 73,445,394 | 73,445,418 | 1.0000 |
| 1996 | 83,668,945 | 83,668,917 | 1.0000 | 1996 | 77,188,731 | 77,188,734 | 1.0000 |
| | | | | | | | |
| 1997 | 86,953,643 | 86,953,607 | 1.0000 | 1997 | 80,784,678 | 80,784,703 | 1.0000 |
| 1998 | 92,377,889 | 92,377,869 | 1.0000 | 1998 | 84,068,560 | 84,068,572 | 1.0000 |
| 1999 | 87,625,454 | 87,625,393 | 1.0000 | 1999 | 80,572,172 | 80,572,143 | 1.0000 |
| 2000 | 94,748,288 | 94,748,147 | 1.0000 | 2000 | 85,738,581 | 85,738,501 | 1.0000 |
| 2001 | 95,701,134 | 95,643,936 | 0.9994 | 2001 | 88,449,374 | 88,449,339 | 1.0000 |
| 2002 | 118,877,369 | 118,858,069 | 0.9998 | 2002 | 113,699,746 | 113,717,630 | 1.0002 |
| 2003 | 134,183,507 | 134,184,277 | 1.0000 | 2003 | 129,655,791 | 129,655,762 | 1.0000 |
| | | | | | | | |
| 2004 | 153,036,271 | 153,036,527 | 1.0000 | 2004 | 149,122,206 | 149,121,079 | 1.0000 |
| 2005 | 187,891,445 | 187,888,080 | 1.0000 | 2005 | 183,000,631 | 182,998,946 | 1.0000 |
| 2006 | 207,191,524 | 207,185,868 | 1.0000 | 2006 | 202,487,230 | 202,495,026 | 1.0000 |
| 2007 | 200,029,903 | 200,007,564 | 0.9999 | 2007 | 195,753,446 | 195,750,621 | 1.0000 |
| 2008 | 151,139,871 | 151,152,969 | 1.0001 | 2008 | 148,482,656 | 148,479,227 | 1.0000 |
| 2009 | 118,168,783 | 118,087,574 | 0.9993 | 2009 | 116,318,345 | 116,311,214 | 0.9999 |
| | 105,661,606 | 105,645,526 | 0.9998 | 2010 | 104,350,998 | | 1.0012 |
| 2010 | | , , | | | | 104,476,537 | |
| 2011 | 106,218,857 | 106,385,661 | 1.0016 | 2011 | 105,111,781 | 105,072,860 | 0.9996 |
| 2012 | 59,119,378 | 114,744,657 | 1.9409 | 2012 | 113,287,818 | 113,468,957 | 1.0016 |
| 2013 | | 70,122,448 | | 2013 | 69,315,160 | 132,994,694 | 1.9187 |
| | | | | 2014 | | 76,798,021 | |
| | | | | | | | |
| Policy Year | As of | As of | Ratio to | Policy Year | As of | As of | Ratio to |
| Valued | | | | - | | | |
| | | | Drior Voor | Valued | 12/21/15 | 12/21/16 | Drior Voor |
| | 12/31/14 | 12/31/15 | Prior Year | Valued | 12/31/15 | 12/31/16 | Prior Year |
| Prior | | | | Prior | | | |
| Prior to 1986 | 490,822,657 | 12/31/15 490,822,657 | 1.0000 | Prior to 1986 | 12/31/15 490,822,657 | 12/31/16 490,822,657 | 1.0000 |
| Prior | | | | Prior | | | |
| Prior to 1986 | 490,822,657 | 490,822,657 | 1.0000 | Prior to 1986 | 490,822,657 73,474,543 | 490,822,657 | 1.0000 |
| Prior to 1986 1986 1987 | 490,822,657 73,474,543 85,943,515 | 490,822,657 73,474,543 85,943,515 | 1.0000 1.0000 1.0000 | Prior to 1986 1986 1987 | 490,822,657 73,474,543 85,943,515 | 490,822,657 73,474,543 85,943,515 | 1.0000 1.0000 1.0000 |
| Prior to 1986 1986 1987 1988 | 490,822,657 73,474,543 85,943,515 102,949,395 | 490,822,657 73,474,543 85,943,515 102,949,395 | 1.0000 1.0000 1.0000 1.0000 | Prior to 1986 1986 1987 1988 | 490,822,657 73,474,543 85,943,515 102,949,395 | 490,822,657 73,474,543 85,943,515 102,949,395 | 1.0000 1.0000 1.0000 1.0000 |
| Prior to 1986 1986 1987 1988 1989 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 | 1.0000 1.0000 1.0000 1.0000 1.0000 | Prior to 1986 1986 1987 1988 1989 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 | 1.0000 1.0000 1.0000 1.0000 1.0000 |
| Prior to 1986 1986 1987 1988 1989 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 | 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 | Prior to 1986 1986 1987 1988 1989 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 | 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 |
| Prior to 1986 1986 1987 1988 1989 1990 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,894,161 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,915,069 | 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 | Prior to 1986 1986 1987 1988 1989 1990 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,915,069 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,933,003 | 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 |
| Prior to 1986 1986 1987 1988 1989 1990 1991 1992 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 | 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 | Prior to 1986 1986 1987 1988 1989 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 | 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 |
| Prior to 1986 1986 1987 1988 1989 1990 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,894,161 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,915,069 | 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 | Prior to 1986 1986 1987 1988 1989 1990 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,915,069 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,933,003 | 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 |
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| Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,894,161 87,086,900 87,798,462 82,320,327 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,915,069 87,086,900 87,798,462 82,320,327 | 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 | Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,915,069 87,086,900 87,798,462 82,320,327 | 490,822,657 73,474,543 85,943,515 102,949,935 110,768,371 99,948,026 95,933,003 87,086,967 87,798,462 82,331,367 | 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0002 1.0000 1.0000 1.0000 |
| Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,894,161 87,086,900 87,798,462 82,320,327 78,691,448 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,915,069 87,086,900 87,798,462 82,320,327 78,691,441 | 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 | Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,915,069 87,086,900 87,798,462 82,320,327 78,691,441 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,933,003 87,086,967 87,798,462 82,331,367 78,691,441 | 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 |
| Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,894,161 87,086,900 87,798,462 82,320,327 78,691,448 82,677,008 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,915,069 87,086,900 87,788,462 82,320,327 78,691,441 82,676,981 | 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 | Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,915,069 87,086,900 87,798,462 82,320,327 78,691,441 82,676,981 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,933,003 87,086,967 87,798,462 82,331,367 78,691,441 82,676,970 | 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 |
| Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,894,161 87,086,900 87,798,462 82,320,327 78,691,448 82,677,008 83,865,046 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,915,069 87,086,900 87,798,462 82,320,327 78,691,441 82,676,981 83,865,017 | 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 | Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,915,069 87,086,900 87,798,462 82,320,327 78,691,441 82,676,981 83,865,017 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,933,003 87,086,967 87,798,462 82,331,367 78,691,441 82,676,970 83,865,012 | 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 |
| Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,894,161 87,086,900 87,798,462 82,320,327 78,691,448 82,677,008 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,915,069 87,086,900 87,788,462 82,320,327 78,691,441 82,676,981 | 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 | Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,915,069 87,086,900 87,798,462 82,320,327 78,691,441 82,676,981 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,933,003 87,086,967 87,798,462 82,331,367 78,691,441 82,676,970 83,865,012 86,444,449 | 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 |
| Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,894,161 87,086,900 87,798,462 82,320,327 78,691,448 82,677,008 83,865,046 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,915,069 87,086,900 87,798,462 82,320,327 78,691,441 82,676,981 83,865,017 | 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 | Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,915,069 87,086,900 87,798,462 82,320,327 78,691,441 82,676,981 83,865,017 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,933,003 87,086,967 87,798,462 82,331,367 78,691,441 82,676,970 83,865,012 | 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 |
| Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,894,161 87,086,900 87,798,462 82,320,327 78,691,448 82,677,008 83,865,046 86,444,463 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,915,069 87,086,900 87,798,462 82,320,327 78,691,441 82,676,981 83,865,017 86,444,445 | 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 | Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,915,069 87,086,900 87,798,462 82,320,327 78,691,441 82,676,981 83,865,017 86,444,445 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,933,003 87,086,967 87,798,462 82,331,367 78,691,441 82,676,970 83,865,012 86,444,449 | 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 |
| Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,894,161 87,086,900 87,798,462 82,320,327 78,691,448 82,677,008 83,865,046 86,444,463 80,901,980 89,557,141 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,915,069 87,086,900 87,798,462 82,320,327 78,691,441 82,676,981 83,865,017 86,444,445 80,901,994 89,557,126 | 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 | Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,915,069 87,086,900 87,798,462 82,320,327 78,691,441 82,676,981 83,865,017 86,444,445 80,901,994 89,557,126 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,933,003 87,086,967 87,798,462 82,331,367 78,691,441 82,676,970 83,865,012 86,444,449 80,901,977 89,557,124 | 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 |
| Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,894,161 87,086,900 87,798,462 82,320,327 78,691,448 82,677,008 83,865,046 86,444,463 80,901,980 89,557,141 90,799,185 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,915,069 87,086,900 87,798,462 82,320,327 78,691,441 82,676,981 83,865,017 86,444,445 80,901,994 89,557,126 90,805,701 | 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 | Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,915,069 87,086,900 87,798,462 82,320,327 78,691,441 82,676,981 83,865,017 86,444,445 80,901,994 89,557,126 90,805,701 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,933,003 87,086,967 87,798,462 82,331,367 78,691,441 82,676,970 83,865,012 86,444,449 80,901,977 89,557,124 90,806,330 | 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 |
| Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,894,161 87,086,900 87,798,462 82,320,327 78,691,448 82,677,008 83,865,046 86,444,463 80,901,980 89,557,141 90,799,185 114,272,115 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,915,069 87,086,900 87,798,462 82,320,327 78,691,441 82,676,981 83,865,017 86,444,445 80,901,994 89,557,126 90,805,701 114,271,524 | 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 | Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,915,069 87,086,900 87,798,462 82,320,327 78,691,441 82,676,981 83,865,017 86,444,445 80,901,994 89,557,126 90,805,701 114,271,524 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,933,003 87,086,967 87,798,462 82,331,367 78,691,441 82,676,970 83,865,012 86,444,449 80,901,977 89,557,124 90,806,330 114,271,531 | 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 |
| Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,894,161 87,086,900 87,798,462 82,320,327 78,691,448 82,677,008 83,865,046 86,444,463 80,901,980 89,557,141 90,799,185 114,272,115 129,612,918 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,915,069 87,086,900 87,798,462 82,320,327 78,691,441 82,676,981 83,865,017 86,444,445 80,901,994 89,557,126 90,805,701 114,271,524 129,614,075 | 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 | Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,915,069 87,086,900 87,798,462 82,320,327 78,691,441 82,676,981 83,865,017 86,444,445 80,901,994 89,557,126 90,805,701 114,271,524 129,494,762 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,933,003 87,086,967 87,798,462 82,331,367 78,691,441 82,676,970 83,865,012 86,444,449 80,901,977 89,557,124 90,806,330 114,271,531 129,494,810 | 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 |
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| Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,894,161 87,086,900 87,798,462 82,320,327 78,691,448 82,677,008 83,865,046 86,444,463 80,901,980 89,557,141 90,799,185 114,272,115 129,612,918 153,025,541 187,890,751 207,236,689 200,003,004 151,148,083 118,011,756 106,031,849 106,569,572 115,223,852 135,120,835 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,915,069 87,086,900 87,798,462 82,320,327 78,691,441 82,676,981 83,865,017 86,444,445 80,901,994 89,557,126 90,805,701 114,271,524 129,614,075 153,025,932 187,894,404 207,243,922 200,008,027 151,154,105 118,689,735 106,242,328 106,335,247 115,576,402 136,119,967 | 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 | Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,915,069 87,086,900 87,798,462 82,320,327 78,691,441 82,676,981 83,865,017 86,444,445 80,901,994 89,557,126 90,805,701 114,271,524 129,494,762 152,871,327 187,799,467 206,582,739 199,464,717 149,416,538 117,158,714 105,094,206 105,462,999 114,609,213 135,289,131 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,933,003 87,086,967 87,798,462 82,331,367 78,691,441 82,676,970 83,865,012 86,444,449 80,901,977 89,557,124 90,806,330 114,271,531 129,494,810 152,871,385 187,799,312 206,582,882 199,461,360 149,417,895 117,158,752 105,086,397 105,492,262 114,622,483 135,182,833 | 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 |
| Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,894,161 87,086,900 87,798,462 82,320,327 78,691,448 82,677,008 83,865,046 86,444,463 80,901,980 89,557,141 90,799,185 114,272,115 129,612,918 153,025,541 187,890,751 207,236,689 200,003,004 151,148,083 118,011,756 106,031,849 106,569,572 115,223,852 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,915,069 87,086,900 87,798,462 82,320,327 78,691,441 82,676,981 83,865,017 86,444,445 80,901,994 89,557,126 90,805,701 114,271,524 129,614,075 153,025,932 187,894,404 207,243,922 200,008,027 151,154,105 118,689,735 106,242,328 106,335,247 115,576,402 136,119,967 147,276,890 | 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 | Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,915,069 87,086,900 87,798,462 82,320,327 78,691,441 82,676,981 83,865,017 86,444,445 80,901,994 89,557,126 90,805,701 114,271,524 129,494,762 152,871,327 187,799,467 206,582,739 199,464,717 149,416,538 117,158,714 105,094,206 105,462,999 114,609,213 135,289,131 146,603,738 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,933,003 87,086,967 87,798,462 82,331,367 78,691,441 82,676,970 83,865,012 86,444,449 80,901,977 89,557,124 90,806,330 114,271,531 129,494,810 152,871,385 187,799,312 206,582,882 199,461,360 149,417,895 117,158,752 105,086,397 105,492,262 114,622,483 135,182,833 148,439,581 | 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 |
| Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,894,161 87,086,900 87,798,462 82,320,327 78,691,448 82,677,008 83,865,046 86,444,463 80,901,980 89,557,141 90,799,185 114,272,115 129,612,918 153,025,541 187,890,751 207,236,689 200,003,004 151,148,083 118,011,756 106,031,849 106,569,572 115,223,852 135,120,835 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,915,069 87,086,900 87,798,462 82,320,327 78,691,441 82,676,981 83,865,017 86,444,445 80,901,994 89,557,126 90,805,701 114,271,524 129,614,075 153,025,932 187,894,404 207,243,922 200,008,027 151,154,105 118,689,735 106,242,328 106,335,247 115,576,402 136,119,967 | 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 | Prior to 1986 1986 1987 1988 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,915,069 87,086,900 87,798,462 82,320,327 78,691,441 82,676,981 83,865,017 86,444,445 80,901,994 89,557,126 90,805,701 114,271,524 129,494,762 152,871,327 187,799,467 206,582,739 199,464,717 149,416,538 117,158,714 105,094,206 105,462,999 114,609,213 135,289,131 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,933,003 87,086,967 87,798,462 82,331,367 78,691,441 82,676,970 83,865,012 86,444,449 80,901,977 89,557,124 90,806,330 114,271,531 129,494,810 152,871,385 187,799,312 206,582,882 199,461,360 149,417,895 117,158,752 105,086,397 105,492,262 114,622,483 135,182,833 148,439,581 147,359,751 | 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 |
| Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,894,161 87,086,900 87,798,462 82,320,327 78,691,448 82,677,008 83,865,046 86,444,463 80,901,980 89,557,141 90,799,185 114,272,115 129,612,918 153,025,541 187,890,751 207,236,689 200,003,004 151,148,083 118,011,756 106,031,849 106,569,572 115,223,852 135,120,835 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,915,069 87,086,900 87,798,462 82,320,327 78,691,441 82,676,981 83,865,017 86,444,445 80,901,994 89,557,126 90,805,701 114,271,524 129,614,075 153,025,932 187,894,404 207,243,922 200,008,027 151,154,105 118,689,735 106,242,328 106,335,247 115,576,402 136,119,967 147,276,890 | 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 | Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,915,069 87,086,900 87,798,462 82,320,327 78,691,441 82,676,981 83,865,017 86,444,445 80,901,994 89,557,126 90,805,701 114,271,524 129,494,762 152,871,327 187,799,467 206,582,739 199,464,717 149,416,538 117,158,714 105,094,206 105,462,999 114,609,213 135,289,131 146,603,738 | 490,822,657 73,474,543 85,943,515 102,949,395 110,768,371 99,948,026 95,933,003 87,086,967 87,798,462 82,331,367 78,691,441 82,676,970 83,865,012 86,444,449 80,901,977 89,557,124 90,806,330 114,271,531 129,494,810 152,871,385 187,799,312 206,582,882 199,461,360 149,417,895 117,158,752 105,086,397 105,492,262 114,622,483 135,182,833 148,439,581 | 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 |

NOTE: So as to maximize the use of available data, the companies used in one stage of development were allowed to be independent of those used in the other stage of development; therefore, the figures shown at each valuation may vary.

TABLE I - A - Individual Losses Limited *

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

INCURRED LOSSES EXCLUDING BULK AND IBNR RESERVES

| Policy Year Valued | As of 12/31/12 | As of 12/31/13 | Ratio to Prior Year | Policy Year Valued | As of 12/31/13 | As of 12/31/14 | Ratio to Prior Year |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Prior | | | | Prior | | | |
| to 1986 | 266,264,008 | 266,758,240 | 1.0019 | to 1986 | 256,189,020 | 256,118,171 | 0.9997 |
| 1986 | 37,210,762 | 36,886,275 | 0.9913 | 1986 | 34,299,613 | 34,371,297 | 1.0021 |
| 1987 | 46,854,568 | 47,000,182 | 1.0031 | 1987 | 43,529,819 | 43,582,993 | 1.0012 |
| 1988 | 44,703,010 | 44,813,846 | 1.0025 | 1988 | 42,758,172 | 42,682,360 | 0.9982 |
| 1989 | 51,400,917 | 51,522,530 | 1.0024 | 1989 | 49,983,507 | 50,063,922 | 1.0016 |
| 1990 | 54,515,982 | 54,293,917 | 0.9959 | 1990 | 50,134,256 | 50,145,679 | 1.0002 |
| 1991 | 52,029,312 | 51,811,360 | 0.9958 | 1991 | 48,162,019 | 48,097,801 | 0.9987 |
| 1992 | 47,420,639 | 47,351,996 | 0.9986 | 1992 | 43,969,779 | 43,992,091 | 1.0005 |
| 1993 | 56,042,514 | 55,327,629 | 0.9872 | 1993 | 52,319,420 | 52,550,771 | 1.0044 |
| 1994 | 44,098,339 | 45,114,792 | 1.0230 | 1994 | 40,880,497 | 40,175,253 | 0.9827 |
| 1995 | 47,458,844 | 47,352,800 | 0.9978 | 1995 | 43,853,617 | 43,697,899 | 0.9964 |
| 1996 | 61,005,698 | 61,759,779 | 1.0124 | 1996 | 58,127,018 | 57,567,472 | 0.9904 |
| 1997 | 57,138,013 | 57,489,359 | 1.0061 | 1997 | 54,213,262 | 54,199,651 | 0.9997 |
| 1998 | 51,691,392 | 51,944,522 | 1.0049 | 1998 | 47,976,263 | 47,945,046 | 0.9993 |
| 1999 | 63,005,461 | 62,620,545 | 0.9939 | 1999 | 55,570,395 | 54,861,391 | 0.9872 |
| 2000 | 85,655,950 | 87,313,942 | 1.0194 | 2000 | 78,903,914 | 78,566,444 | 0.9957 |
| 2001 | 70,395,710 | 70,266,590 | 0.9982 | 2001 | 60,044,466 | 60,066,690 | 1.0004 |
| 2002 | 75,103,254 | 74,260,745 | 0.9888 | 2002 | 70,783,822 | 71,155,799 | 1.0053 |
| 2003 | 82,977,943 | 84,231,347 | 1.0151 | 2003 | 80,629,186 | 82,037,187 | 1.0175 |
| 2004 | 84,018,086 | 84,082,302 | 1.0008 | 2004 | 81,143,064 | 82,156,462 | 1.0125 |
| 2005 | 89,377,208 | 90,186,248 | 1.0091 | 2005 | 86,112,488 | 87,658,921 | 1.0180 |
| 2006 | 88,191,367 | 91,373,016 | 1.0361 | 2006 | 89,434,715 | 92,803,143 | 1.0377 |
| 2007 | 88,680,258 | 91,581,452 | 1.0327 | 2007 | 87,744,116 | 90,204,028 | 1.0280 |
| 2008 | 79,703,466 | 83,939,391 | 1.0531 | 2008 | 80,546,248 | 85,416,397 | 1.0605 |
| 2009 | 81,541,006 | 86,682,424 | 1.0631 | 2009 | 85,377,226 | 93,461,651 | 1.0947 |
| 2010 | 75,835,724 | 89,112,618 | 1.1751 | 2010 | 85,098,746 | 90,584,998 | 1.0645 |
| 2011 | 65,664,765 | 80,258,527 | 1.2222 | 2011 | 78,992,300 | 86,160,235 | 1.0907 |
| 2012 | 16,795,430 | 54,675,782 | 3.2554 | 2012 | 54,015,655 | 68,767,443 | 1.2731 |
| 2013 | | 19,861,811 | | 2013 | 19,459,465 | 56,967,349 | 2.9275 |
| | | | | 2014 | | 20,092,711 | |
| | | | | | | | |
| Policy Year Valued | As of 12/31/14 | As of 12/31/15 | Ratio to Prior Year | Policy Year Valued | As of 12/31/15 | As of 12/31/16 | Ratio to Prior Year |
| Valued Prior | 12/31/14 | 12/31/15 | Prior Year | Valued Prior | 12/31/15 | 12/31/16 | Prior Year |
| Valued Prior to 1986 | 12/31/14 262,784,736 | 12/31/15 262,584,063 | Prior Year 0.9992 | Valued Prior to 1986 | 12/31/15 262,583,714 | 12/31/16 262,871,426 | Prior Year 1.0011 |
| Prior to 1986 | 12/31/14 262,784,736 35,978,904 | 12/31/15 262,584,063 35,974,941 | 0.9992 0.9999 | Valued Prior to 1986 1986 | 12/31/15 262,583,714 35,974,070 | 12/31/16 262,871,426 35,945,978 | 1.0011 0.9992 |
| Valued Prior to 1986 1986 1987 | 12/31/14 262,784,736 35,978,904 46,419,493 | 12/31/15 262,584,063 35,974,941 46,523,441 | 0.9992 0.9999 1.0022 | Valued Prior to 1986 1986 1987 | 12/31/15 262,583,714 35,974,070 46,522,625 | 12/31/16 262,871,426 35,945,978 46,588,454 | 1.0011 0.9992 1.0014 |
| Valued Prior to 1986 1986 1987 1988 | 12/31/14 262,784,736 35,978,904 46,419,493 44,501,986 | 12/31/15 262,584,063 35,974,941 46,523,441 44,606,289 | 0.9992 0.9999 1.0022 1.0023 | Valued Prior to 1986 1986 1987 1988 | 12/31/15 262,583,714 35,974,070 46,522,625 44,606,814 | 12/31/16 262,871,426 35,945,978 46,588,454 44,602,966 | 1.0011 0.9992 1.0014 0.9999 |
| Valued Prior to 1986 1986 1987 1988 1989 | 12/31/14 262,784,736 35,978,904 46,419,493 44,501,986 51,380,848 | 12/31/15 262,584,063 35,974,941 46,523,441 44,606,289 51,475,241 | 0.9992 0.9999 1.0022 1.0023 1.0018 | Valued Prior to 1986 1986 1987 1988 1989 | 12/31/15 262,583,714 35,974,070 46,522,625 44,606,814 51,474,877 | 12/31/16 262,871,426 35,945,978 46,588,454 44,602,966 51,556,482 | 1.0011 0.9992 1.0014 0.9999 1.0016 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 | 262,784,736 35,978,904 46,419,493 44,501,986 51,380,848 53,648,747 | 262,584,063 35,974,941 46,523,441 44,606,289 51,475,241 54,378,219 | 0.9992 0.9999 1.0022 1.0023 1.0018 1.0136 | Valued Prior to 1986 1986 1987 1988 1989 1990 | 262,583,714 35,974,070 46,522,625 44,606,814 51,474,877 54,378,125 | 262,871,426 35,945,978 46,588,454 44,602,966 51,556,482 54,478,327 | 1.0011 0.9992 1.0014 0.9999 1.0016 1.0018 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 | 262,784,736 35,978,904 46,419,493 44,501,986 51,380,848 53,648,747 51,181,233 | 262,584,063 35,974,941 46,523,441 44,606,289 51,475,241 54,378,219 51,285,866 | 0.9992 0.9999 1.0022 1.0023 1.0018 1.0136 1.0020 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 | 262,583,714 35,974,070 46,522,625 44,606,814 51,474,877 54,378,125 51,287,107 | 262,871,426 35,945,978 46,588,454 44,602,966 51,556,482 54,478,327 51,013,519 | 1.0011 0.9992 1.0014 0.9999 1.0016 1.0018 0.9947 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 | 262,784,736 35,978,904 46,419,493 44,501,986 51,380,848 53,648,747 51,181,233 46,983,651 | 262,584,063 35,974,941 46,523,441 44,606,289 51,475,241 54,378,219 51,285,866 47,273,128 | 0.9992 0.9999 1.0022 1.0023 1.0018 1.0136 1.0020 1.0062 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 | 262,583,714 35,974,070 46,522,625 44,606,814 51,474,877 54,378,125 51,287,107 47,274,304 | 262,871,426 35,945,978 46,588,454 44,602,966 51,556,482 54,478,327 51,013,519 47,364,040 | 1.0011 0.9992 1.0014 0.9999 1.0016 1.0018 0.9947 1.0019 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 | 262,784,736 35,978,904 46,419,493 44,501,986 51,380,848 53,648,747 51,181,233 46,983,651 53,274,710 | 12/31/15 262,584,063 35,974,941 46,523,441 44,606,289 51,475,241 54,378,219 51,285,866 47,273,128 53,525,582 | 0.9992 0.9999 1.0022 1.0023 1.0018 1.0136 1.0020 1.0062 1.0047 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 | 12/31/15 262,583,714 35,974,070 46,522,625 44,606,814 51,474,877 54,378,125 51,287,107 47,274,304 53,526,326 | 262,871,426 35,945,978 46,588,454 44,602,966 51,556,482 54,478,327 51,013,519 47,364,040 53,500,420 | 1.0011 0.9992 1.0014 0.9999 1.0016 1.0018 0.9947 1.0019 0.9995 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 | 262,784,736 35,978,904 46,419,493 44,501,986 51,380,848 53,648,747 51,181,233 46,983,651 53,274,710 43,472,618 | 262,584,063 35,974,941 46,523,441 44,606,289 51,475,241 54,378,219 51,285,866 47,273,128 53,525,582 43,829,535 | 0.9992 0.9999 1.0022 1.0023 1.0018 1.0136 1.0020 1.0062 1.0047 1.0082 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 | 262,583,714 35,974,070 46,522,625 44,606,814 51,474,877 54,378,125 51,287,107 47,274,304 53,526,326 43,828,599 | 262,871,426 35,945,978 46,588,454 44,602,966 51,556,482 54,478,327 51,013,519 47,364,040 53,500,420 43,468,508 | 1.0011 0.9992 1.0014 0.9999 1.0016 1.0018 0.9947 1.0019 0.9995 0.9918 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 | 262,784,736 35,978,904 46,419,493 44,501,986 51,380,848 53,648,747 51,181,233 46,983,651 53,274,710 43,472,618 46,639,335 | 262,584,063 35,974,941 46,523,441 44,606,289 51,475,241 54,378,219 51,285,866 47,273,128 53,525,582 43,829,535 46,666,080 | 0.9992 0.9999 1.0022 1.0023 1.0018 1.0136 1.0020 1.0062 1.0047 1.0082 1.0006 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 | 262,583,714 35,974,070 46,522,625 44,606,814 51,474,877 54,378,125 51,287,107 47,274,304 53,526,326 43,828,599 46,667,303 | 262,871,426 35,945,978 46,588,454 44,602,966 51,556,482 54,478,327 51,013,519 47,364,040 53,500,420 43,468,508 46,570,736 | 1.0011 0.9992 1.0014 0.9999 1.0016 1.0018 0.9947 1.0019 0.9995 0.9918 0.9979 |
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| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 | 262,784,736 35,978,904 46,419,493 44,501,986 51,380,848 53,648,747 51,181,233 46,983,651 53,274,710 43,472,618 46,639,335 60,494,740 55,850,435 | 262,584,063 35,974,941 46,523,441 44,606,289 51,475,241 54,378,219 51,285,866 47,273,128 53,525,582 43,829,535 46,666,080 61,184,589 55,841,702 | 0.9992 0.9999 1.0022 1.0023 1.0018 1.0136 1.0020 1.0062 1.0047 1.0082 1.0006 1.0114 0.9998 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 | 262,583,714 35,974,070 46,522,625 44,606,814 51,474,877 54,378,125 51,287,107 47,274,304 53,526,326 43,828,599 46,667,303 61,183,778 55,840,155 | 262,871,426 35,945,978 46,588,454 44,602,966 51,556,482 54,478,327 51,013,519 47,364,040 53,500,420 43,468,508 46,570,736 61,193,293 55,861,757 | 1.0011 0.9992 1.0014 0.9999 1.0016 1.0018 0.9947 1.0019 0.9995 0.9918 0.9979 1.0002 1.0004 |
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| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 | 262,784,736 35,978,904 46,419,493 44,501,986 51,380,848 53,648,747 51,181,233 46,983,651 53,274,710 43,472,618 46,639,335 60,494,740 55,850,435 47,934,629 58,106,381 | 262,584,063 35,974,941 46,523,441 44,606,289 51,475,241 54,378,219 51,285,866 47,273,128 53,525,582 43,829,535 46,666,080 61,184,589 55,841,702 48,008,613 58,579,290 | 0.9992 0.9999 1.0022 1.0023 1.0018 1.0136 1.0020 1.0062 1.0047 1.0082 1.0006 1.0114 0.9998 1.0015 1.0081 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 | 262,583,714 35,974,070 46,522,625 44,606,814 51,474,877 54,378,125 51,287,107 47,274,304 53,526,326 43,828,599 46,667,303 61,183,778 55,840,155 48,007,309 58,578,169 | 262,871,426 35,945,978 46,588,454 44,602,966 51,556,482 54,478,327 51,013,519 47,364,040 53,500,420 43,468,508 46,570,736 61,193,293 55,861,757 48,502,989 58,577,444 | 1.0011 0.9992 1.0014 0.9999 1.0016 1.0018 0.9947 1.0019 0.9995 0.9918 0.9979 1.0002 1.0004 1.0103 1.0000 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 | 262,784,736 35,978,904 46,419,493 44,501,986 51,380,848 53,648,747 51,181,233 46,983,651 53,274,710 43,472,618 46,639,335 60,494,740 55,850,435 47,934,629 58,106,381 78,759,695 | 262,584,063 35,974,941 46,523,441 44,606,289 51,475,241 54,378,219 51,285,866 47,273,128 53,525,582 43,829,535 46,666,080 61,184,589 55,841,702 48,008,613 58,579,290 78,282,539 | 0.9992 0.9999 1.0022 1.0023 1.0018 1.0136 1.0020 1.0062 1.0047 1.0082 1.0006 1.0114 0.9998 1.0015 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 | 262,583,714 35,974,070 46,522,625 44,606,814 51,474,877 54,378,125 51,287,107 47,274,304 53,526,326 43,828,599 46,667,303 61,183,778 55,840,155 48,007,309 58,578,169 78,280,315 | 262,871,426 35,945,978 46,588,454 44,602,966 51,556,482 54,478,327 51,013,519 47,364,040 53,500,420 43,468,508 46,570,736 61,193,293 55,861,757 48,502,989 58,577,444 78,561,252 | 1.0011 0.9992 1.0014 0.9999 1.0016 1.0018 0.9947 1.0019 0.9995 0.9979 1.0002 1.0004 1.0103 1.0000 1.0036 |
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| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 | 262,784,736 35,978,904 46,419,493 44,501,986 51,380,848 53,648,747 51,181,233 46,983,651 53,274,710 43,472,618 46,639,335 60,494,740 55,850,435 47,934,629 58,106,381 78,759,695 68,249,820 | 262,584,063 35,974,941 46,523,441 44,606,289 51,475,241 54,378,219 51,285,866 47,273,128 53,525,582 43,829,535 46,666,080 61,184,589 55,841,702 48,008,613 58,579,290 78,282,539 68,984,722 | 0.9992 0.9999 1.0022 1.0023 1.0018 1.0136 1.0020 1.0062 1.0047 1.0082 1.0006 1.0114 0.9998 1.0015 1.0081 0.9939 1.0108 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 | 262,583,714 35,974,070 46,522,625 44,606,814 51,474,877 54,378,125 51,287,107 47,274,304 53,526,326 43,828,599 46,667,303 61,183,778 55,840,155 48,007,309 58,578,169 78,280,315 68,983,893 | 262,871,426 35,945,978 46,588,454 44,602,966 51,556,482 54,478,327 51,013,519 47,364,040 53,500,420 43,468,508 46,570,736 61,193,293 55,861,757 48,502,989 58,577,444 78,561,252 70,035,631 | 1.0011 0.9992 1.0014 0.9999 1.0016 1.0018 0.9947 1.0019 0.9995 0.9918 0.9979 1.0002 1.0004 1.0103 1.0000 1.0036 1.0152 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 | 262,784,736 35,978,904 46,419,493 44,501,986 51,380,848 53,648,747 51,181,233 46,983,651 53,274,710 43,472,618 46,639,335 60,494,740 55,850,435 47,934,629 58,106,381 78,759,695 68,249,820 70,696,670 | 262,584,063 35,974,941 46,523,441 44,606,289 51,475,241 54,378,219 51,285,866 47,273,128 53,525,582 43,829,535 46,666,080 61,184,589 55,841,702 48,008,613 58,579,290 78,282,539 68,984,722 71,316,325 | 0.9992 0.9999 1.0022 1.0023 1.0018 1.0136 1.0020 1.0062 1.0047 1.0082 1.0006 1.0114 0.9998 1.0015 1.0081 0.9939 1.0108 1.0088 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 | 262,583,714 35,974,070 46,522,625 44,606,814 51,474,877 54,378,125 51,287,107 47,274,304 53,526,326 43,828,599 46,667,303 61,183,778 55,840,155 48,007,309 58,578,169 78,280,315 68,983,893 71,316,773 | 262,871,426 35,945,978 46,588,454 44,602,966 51,556,482 54,478,327 51,013,519 47,364,040 53,500,420 43,468,508 46,570,736 61,193,293 55,861,757 48,502,989 58,577,444 78,561,252 70,035,631 72,211,134 | 1.0011 0.9992 1.0014 0.9999 1.0016 1.0018 0.9947 1.0019 0.9995 0.9918 0.9979 1.0002 1.0004 1.0103 1.0000 1.0036 1.0152 1.0125 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 | 262,784,736 35,978,904 46,419,493 44,501,986 51,380,848 53,648,747 51,181,233 46,983,651 53,274,710 43,472,618 46,639,335 60,494,740 55,850,435 47,934,629 58,106,381 78,759,695 68,249,820 70,696,670 81,856,202 | 262,584,063 35,974,941 46,523,441 44,606,289 51,475,241 54,378,219 51,285,866 47,273,128 53,525,582 43,829,535 46,666,080 61,184,589 55,841,702 48,008,613 58,579,290 78,282,539 68,984,722 71,316,325 82,365,074 | 0.9992 0.9999 1.0022 1.0023 1.0018 1.0136 1.0020 1.0062 1.0047 1.0082 1.0006 1.0114 0.9998 1.0015 1.0081 0.9939 1.0108 1.0088 1.0088 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 | 262,583,714 35,974,070 46,522,625 44,606,814 51,474,877 54,378,125 51,287,107 47,274,304 53,526,326 43,828,599 46,667,303 61,183,778 55,840,155 48,007,309 58,578,169 78,280,315 66,983,893 71,316,773 82,319,471 | 262,871,426 35,945,978 46,588,454 44,602,966 51,556,482 54,478,327 51,013,519 47,364,040 53,500,420 43,468,508 46,570,736 61,193,293 55,861,757 48,502,989 58,577,444 78,561,252 70,035,631 72,211,134 83,354,357 | 1.0011 0.9992 1.0014 0.9999 1.0016 1.0018 0.9947 1.0019 0.9995 0.9918 0.9979 1.0002 1.0004 1.0103 1.0000 1.0036 1.0152 1.0125 1.0126 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 | 262,784,736 35,978,904 46,419,493 44,501,986 51,380,848 53,648,747 51,181,233 46,983,651 53,274,710 43,472,618 46,639,335 60,494,740 55,850,435 47,934,629 58,106,381 78,759,695 68,249,820 70,696,670 81,856,202 85,118,368 | 262,584,063 35,974,941 46,523,441 44,606,289 51,475,241 54,378,219 51,285,866 47,273,128 53,525,582 43,829,535 46,666,080 61,184,589 55,841,702 48,008,613 58,579,290 78,282,539 68,984,722 71,316,325 82,365,074 86,772,976 | 0.9992 0.9999 1.0022 1.0023 1.0018 1.0136 1.0020 1.0062 1.0047 1.0082 1.0006 1.0114 0.9998 1.0015 1.0081 0.9939 1.0108 1.0088 1.0088 1.0062 1.0094 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 | 262,583,714 35,974,070 46,522,625 44,606,814 51,474,877 54,378,125 51,287,107 47,274,304 53,526,326 43,828,599 46,667,303 61,183,778 55,840,155 48,007,309 58,578,169 78,280,315 68,983,893 71,316,773 82,319,471 86,769,052 | 262,871,426 35,945,978 46,588,454 44,602,966 51,556,482 54,478,327 51,013,519 47,364,040 53,500,420 43,468,508 46,570,736 61,193,293 55,861,757 48,502,989 58,577,444 78,561,252 70,035,631 72,211,134 83,354,357 88,799,140 | 1.0011 0.9992 1.0014 0.9999 1.0016 1.0018 0.9947 1.0019 0.9995 0.9918 0.9979 1.0002 1.0004 1.0103 1.0000 1.0036 1.0152 1.0125 1.0126 1.0234 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 | 262,784,736 35,978,904 46,419,493 44,501,986 51,380,848 53,648,747 51,181,233 46,983,651 53,274,710 43,472,618 46,639,335 60,494,740 55,850,435 47,934,629 58,106,381 78,759,695 68,249,820 70,696,670 81,856,202 85,118,368 91,755,439 | 262,584,063 35,974,941 46,523,441 44,606,289 51,475,241 54,378,219 51,285,866 47,273,128 53,525,582 43,829,535 46,666,080 61,184,589 55,841,702 48,008,613 58,579,290 78,282,539 68,984,722 71,316,325 82,365,074 86,772,976 93,135,585 | 0.9992 0.9999 1.0022 1.0023 1.0018 1.0136 1.0020 1.0062 1.0047 1.0082 1.0006 1.0114 0.9998 1.0015 1.0081 0.9939 1.0108 1.0088 1.0062 1.0088 1.0062 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 | 262,583,714 35,974,070 46,522,625 44,606,814 51,474,877 54,378,125 51,287,107 47,274,304 53,526,326 43,828,599 46,667,303 61,183,778 55,840,155 48,007,309 58,578,169 78,280,315 68,983,893 71,316,773 82,319,471 86,769,052 93,132,038 | 262,871,426 35,945,978 46,588,454 44,602,966 51,556,482 54,478,327 51,013,519 47,364,040 53,500,420 43,468,508 46,570,736 61,193,293 55,861,757 48,502,989 58,577,444 78,561,252 70,035,631 72,211,134 83,354,357 88,799,140 94,433,308 | 1.0011 0.9992 1.0014 0.9999 1.0016 1.0018 0.9947 1.0019 0.9995 0.9918 0.9979 1.0002 1.0004 1.0103 1.0000 1.0036 1.0152 1.0125 1.0126 1.0234 1.0140 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 | 262,784,736 35,978,904 46,419,493 44,501,986 51,380,848 53,648,747 51,181,233 46,983,651 53,274,710 43,472,618 46,639,335 60,494,740 55,850,435 47,934,629 58,106,381 78,759,695 68,249,820 70,696,670 81,856,202 85,118,368 91,755,439 94,811,690 | 262,584,063 35,974,941 46,523,441 44,606,289 51,475,241 54,378,219 51,285,866 47,273,128 53,525,582 43,829,535 46,666,080 61,184,589 55,841,702 48,008,613 58,579,290 78,282,539 68,984,722 71,316,325 82,365,074 86,772,976 93,135,585 95,808,706 | 0.9992 0.9999 1.0022 1.0023 1.0018 1.00136 1.0020 1.0062 1.0047 1.0082 1.0006 1.0114 0.9998 1.0015 1.0081 0.9939 1.0108 1.0088 1.0062 1.0194 1.0150 1.0105 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 | 262,583,714 35,974,070 46,522,625 44,606,814 51,474,877 54,378,125 51,287,107 47,274,304 53,526,326 43,828,599 46,667,303 61,183,778 55,840,155 48,007,309 58,578,169 78,280,315 68,983,893 71,316,773 82,319,471 86,769,052 93,132,038 95,712,632 | 262,871,426 35,945,978 46,588,454 44,602,966 51,556,482 54,478,327 51,013,519 47,364,040 53,500,420 43,468,508 46,570,736 61,193,293 55,861,757 48,502,989 58,577,444 78,561,252 70,035,631 72,211,134 83,354,357 88,799,140 94,433,308 97,523,730 | 1.0011 0.9992 1.0014 0.9999 1.0016 1.0018 0.9947 1.0019 0.9995 0.9918 0.9979 1.0002 1.0004 1.0103 1.0000 1.0036 1.0152 1.0125 1.0126 1.0234 1.0140 1.0189 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 | 262,784,736 35,978,904 46,419,493 44,501,986 51,380,848 53,648,747 51,181,233 46,983,651 53,274,710 43,472,618 46,639,335 60,494,740 55,850,435 47,934,629 58,106,381 78,759,695 670,696,670 81,856,202 85,118,368 91,755,439 94,811,690 94,271,039 | 262,584,063 35,974,941 46,523,441 44,606,289 51,475,241 54,378,219 51,285,866 47,273,128 53,525,582 43,829,535 46,666,080 61,184,589 55,841,702 48,008,613 58,579,290 78,282,539 68,984,722 71,316,325 82,365,074 86,772,976 93,135,585 95,808,706 96,186,041 | 0.9992 0.9999 1.0022 1.0023 1.0018 1.0136 1.0020 1.0062 1.0047 1.0082 1.0006 1.0114 0.9998 1.0015 1.0081 0.9939 1.0108 1.0088 1.0062 1.0194 1.0150 1.0105 1.0105 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 | 262,583,714 35,974,070 46,522,625 44,606,814 51,474,877 54,378,125 51,287,107 47,274,304 53,526,326 43,828,599 46,667,303 61,183,778 55,840,155 48,007,309 58,578,169 78,280,315 68,983,893 71,316,773 82,319,471 86,769,052 93,132,038 95,712,632 95,821,154 | 262,871,426 35,945,978 46,588,454 44,602,966 51,556,482 54,478,327 51,013,519 47,364,040 53,500,420 43,468,508 46,570,736 61,193,293 55,861,757 48,502,989 58,577,444 78,561,252 70,035,631 72,211,134 83,354,357 88,799,140 94,433,308 97,523,730 98,249,763 | 1.0011 0.9992 1.0014 0.9999 1.0016 1.0018 0.9947 1.0019 0.9995 0.9918 0.9979 1.0002 1.0004 1.0103 1.0000 1.0036 1.0152 1.0125 1.0125 1.0126 1.0234 1.0140 1.0189 1.0253 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 | 262,784,736 35,978,904 46,419,493 44,501,986 51,380,848 53,648,747 51,181,233 46,983,651 53,274,710 43,472,618 46,639,335 60,494,740 55,850,435 47,934,629 58,106,381 78,759,695 68,249,820 70,696,670 81,856,202 85,118,368 91,755,439 94,811,690 94,271,039 89,293,999 | 262,584,063 35,974,941 46,523,441 44,606,289 51,475,241 54,378,219 51,285,866 47,273,128 53,525,582 43,829,535 46,666,080 61,184,589 55,841,702 48,008,613 58,579,290 78,282,539 68,984,722 71,316,325 82,365,074 86,772,976 93,135,585 95,808,706 96,186,041 91,668,956 99,071,025 98,797,074 | 0.9992 0.9999 1.0022 1.0023 1.0018 1.0136 1.0020 1.0062 1.0047 1.0082 1.0006 1.0114 0.9998 1.0015 1.0081 0.9939 1.0108 1.0088 1.0062 1.0194 1.0150 1.0105 1.0203 1.0203 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 | 262,583,714 35,974,070 46,522,625 44,606,814 51,474,877 54,378,125 51,287,107 47,274,304 53,526,326 43,828,599 46,667,303 61,183,778 55,840,155 48,007,309 58,578,169 78,280,315 68,983,893 71,316,773 82,319,471 86,769,052 93,132,038 95,712,632 95,821,154 90,407,256 | 262,871,426 35,945,978 46,588,454 44,602,966 51,556,482 54,478,327 51,013,519 47,364,040 53,500,420 43,468,508 46,570,736 61,193,293 55,861,757 48,502,989 58,577,444 78,561,252 70,035,631 72,211,134 83,354,357 88,799,140 94,433,308 97,523,730 98,249,763 94,097,297 | 1.0011 0.9992 1.0014 0.9999 1.0016 1.0018 0.9947 1.0019 0.9995 0.9918 0.9979 1.0002 1.0004 1.0103 1.0000 1.0036 1.0152 1.0125 1.0126 1.0234 1.0140 1.0189 1.0253 1.0408 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 | 262,784,736 35,978,904 46,419,493 44,501,986 51,380,848 53,648,747 51,181,233 46,983,651 53,274,710 43,472,618 46,639,335 60,494,740 55,850,435 47,934,629 58,106,381 78,759,695 68,249,820 70,696,670 81,856,202 85,118,368 91,755,439 94,811,690 94,271,039 89,293,999 94,488,259 | 262,584,063 35,974,941 46,523,441 44,606,289 51,475,241 54,378,219 51,285,866 47,273,128 53,525,582 43,829,535 46,666,080 61,184,589 55,841,702 48,008,613 58,579,290 78,282,539 68,984,722 71,316,325 82,365,074 86,772,976 93,135,585 95,808,706 96,186,041 91,668,956 99,071,025 | 0.9992 0.9999 1.0022 1.0023 1.0018 1.0136 1.0020 1.0062 1.0047 1.0082 1.0006 1.0114 0.9998 1.0015 1.0081 0.9939 1.0108 1.0088 1.0088 1.0062 1.0194 1.0150 1.0105 1.0203 1.0266 1.0485 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 | 262,583,714 35,974,070 46,522,625 44,606,814 51,474,877 54,378,125 51,287,107 47,274,304 53,526,326 43,828,599 46,667,303 61,183,778 55,840,155 48,007,309 58,578,169 78,280,315 68,983,893 71,316,773 82,319,471 86,769,052 93,132,038 95,712,632 95,821,154 90,407,256 96,151,183 | 262,871,426 35,945,978 46,588,454 44,602,966 51,556,482 54,478,327 51,013,519 47,364,040 53,500,420 43,468,508 46,570,736 61,193,293 55,861,757 48,502,989 58,577,444 78,561,252 70,035,631 72,211,134 83,354,357 88,799,140 94,433,308 97,523,730 98,249,763 94,097,297 98,253,902 | 1.0011 0.9992 1.0014 0.9999 1.0016 1.0018 0.9947 1.0019 0.9995 0.9918 0.9979 1.0002 1.0004 1.0103 1.0000 1.0036 1.0152 1.0125 1.0126 1.0234 1.0140 1.0189 1.0253 1.0408 1.0219 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 | 262,784,736 35,978,904 46,419,493 44,501,986 51,380,848 53,648,747 51,181,233 46,983,651 53,274,710 43,472,618 46,639,335 60,494,740 55,850,435 47,934,629 58,106,381 78,759,695 68,249,820 70,696,670 81,856,202 85,118,368 91,755,439 94,811,690 94,271,039 89,293,999 94,488,259 95,585,150 87,634,690 69,476,177 | 262,584,063 35,974,941 46,523,441 44,606,289 51,475,241 54,378,219 51,285,866 47,273,128 53,525,582 43,829,535 46,666,080 61,184,589 55,841,702 48,008,613 58,579,290 78,282,539 68,984,722 71,316,325 82,365,074 86,772,976 93,135,585 95,808,706 96,186,041 91,668,956 99,071,025 98,797,074 91,467,231 78,355,048 | 0.9992 0.9999 1.0022 1.0023 1.0018 1.0136 1.0020 1.0062 1.0047 1.0082 1.0006 1.0114 0.9998 1.0015 1.0081 0.9939 1.0108 1.0088 1.0062 1.0194 1.0150 1.0105 1.0203 1.0206 1.0485 1.0336 1.0437 1.1278 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 | 262,583,714 35,974,070 46,522,625 44,606,814 51,474,877 54,378,125 51,287,107 47,274,304 53,526,326 43,828,599 46,667,303 61,183,778 55,840,155 48,007,309 58,578,169 78,280,315 68,983,893 71,316,773 82,319,471 86,769,052 93,132,038 95,712,632 95,821,154 90,407,256 96,151,183 98,141,212 | 262,871,426 35,945,978 46,588,454 44,602,966 51,556,482 54,478,327 51,013,519 47,364,040 53,500,420 43,468,508 46,570,736 61,193,293 55,861,757 48,502,989 58,577,444 78,561,252 70,035,631 72,211,134 83,354,357 88,799,140 94,433,308 97,523,730 98,249,763 94,097,297 98,253,902 102,748,738 | 1.0011 0.9992 1.0014 0.9999 1.0016 1.0018 0.9947 1.0019 0.9995 0.9918 0.9979 1.0002 1.0004 1.0103 1.0000 1.0036 1.0152 1.0125 1.0126 1.0234 1.0140 1.0189 1.0253 1.0408 1.0219 1.0469 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 | 262,784,736 35,978,904 46,419,493 44,501,986 51,380,848 53,648,747 51,181,233 46,983,651 53,274,710 43,472,618 46,639,335 60,494,740 55,850,435 47,934,629 58,106,381 78,759,695 68,249,820 70,696,670 81,856,202 85,118,368 91,755,439 94,811,690 94,271,039 94,271,039 994,288,259 995,585,150 87,634,690 69,476,177 58,149,313 | 262,584,063 35,974,941 46,523,441 44,606,289 51,475,241 54,378,219 51,285,866 47,273,128 53,525,582 43,829,535 46,666,080 61,184,589 55,841,702 48,008,613 58,579,290 78,282,539 68,984,722 71,316,325 82,365,074 86,772,976 93,135,585 95,808,706 96,186,041 91,668,956 99,071,025 98,797,074 91,467,231 | 0.9992 0.9999 1.0022 1.0023 1.0018 1.0136 1.0020 1.0062 1.0047 1.0082 1.0006 1.0114 0.9998 1.0015 1.0081 0.9939 1.0108 1.0088 1.0062 1.0194 1.0150 1.0150 1.0105 1.0203 1.0266 1.0485 1.0336 1.0437 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 | 262,583,714 35,974,070 46,522,625 44,606,814 51,474,877 54,378,125 51,287,107 47,274,304 53,526,326 43,828,599 46,667,303 61,183,778 55,840,155 48,007,309 58,578,169 78,280,315 68,983,893 71,316,773 82,319,471 86,769,052 93,132,038 95,712,632 95,821,154 90,407,256 96,151,183 98,141,212 91,020,271 77,931,789 74,465,063 | 262,871,426 35,945,978 46,588,454 44,602,966 51,556,482 54,478,327 51,013,519 47,364,040 53,500,420 43,468,508 46,570,736 61,193,293 55,861,757 48,502,989 58,577,444 78,561,252 70,035,631 72,211,134 83,354,357 88,799,140 94,433,308 97,523,730 98,249,763 94,097,297 98,253,902 102,748,738 93,790,455 83,351,852 85,893,276 | 1.0011 0.9992 1.0014 0.9999 1.0016 1.0018 0.9947 1.0019 0.9995 0.9918 0.9979 1.0002 1.0004 1.0103 1.0000 1.0036 1.0152 1.0125 1.0126 1.0234 1.0140 1.0189 1.0253 1.0408 1.0219 1.0469 1.0304 1.0695 1.1535 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 | 262,784,736 35,978,904 46,419,493 44,501,986 51,380,848 53,648,747 51,181,233 46,983,651 53,274,710 43,472,618 46,639,335 60,494,740 55,850,435 47,934,629 58,106,381 78,759,695 68,249,820 70,696,670 81,856,202 85,118,368 91,755,439 94,811,690 94,271,039 89,293,999 94,488,259 95,585,150 87,634,690 69,476,177 | 262,584,063 35,974,941 46,523,441 44,606,289 51,475,241 54,378,219 51,285,866 47,273,128 53,525,582 43,829,535 46,666,080 61,184,589 55,841,702 48,008,613 58,579,290 78,282,539 68,984,722 71,316,325 82,365,074 86,772,976 93,135,585 95,808,706 96,186,041 91,668,956 99,071,025 98,797,074 91,467,231 78,355,048 | 0.9992 0.9999 1.0022 1.0023 1.0018 1.0136 1.0020 1.0062 1.0047 1.0082 1.0006 1.0114 0.9998 1.0015 1.0081 0.9939 1.0108 1.0088 1.0062 1.0194 1.0150 1.0105 1.0203 1.0206 1.0485 1.0336 1.0437 1.1278 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 | 262,583,714 35,974,070 46,522,625 44,606,814 51,474,877 54,378,125 51,287,107 47,274,304 53,526,326 43,828,599 46,667,303 61,183,778 55,840,155 48,007,309 58,578,169 78,280,315 68,983,893 71,316,773 82,319,471 86,769,052 93,132,038 95,712,632 95,821,154 90,407,256 96,151,183 98,141,212 91,020,271 77,931,789 | 262,871,426 35,945,978 46,588,454 44,602,966 51,556,482 54,478,327 51,013,519 47,364,040 53,500,420 43,468,508 46,570,736 61,193,293 55,861,757 48,502,989 58,577,444 78,561,252 70,035,631 72,211,134 83,354,357 88,799,140 94,433,308 97,523,730 98,249,763 94,097,297 98,253,902 102,748,738 93,790,455 83,351,852 | 1.0011 0.9992 1.0014 0.9999 1.0016 1.0018 0.9947 1.0019 0.9995 0.9918 0.9979 1.0002 1.0004 1.0103 1.0000 1.0036 1.0152 1.0125 1.0126 1.0234 1.0140 1.0189 1.0253 1.0408 1.0219 1.0469 1.0304 1.0695 |

NOTE: So as to maximize the use of available data, the companies used in one stage of development were allowed to be independent of those used in the other stage of development; therefore, the figures shown at each valuation may vary.

2016

24,656,381

^{*} Losses limited on a per-claim basis, with the actual limitation varying by policy year as described in Exhibit 1a.

Losses are expressed on a post-HB175, pre-HB373 basis.

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TABLE I - B - Individual Losses Limited *

INDEMNITY INCURRED LOSSES EXCLUDING BULK AND IBNR RESERVES

| Policy Year Valued | As of 12/31/12 | As of 12/31/13 | Ratio to Prior Year | Policy Year Valued | As of 12/31/13 | As of 12/31/14 | Ratio to Prior Year |
|----------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Prior | | | | Prior | | | |
| to 1986 | 196,132,456 | 195,982,413 | 0.9992 | to 1986 | 188,471,221 | 188,225,681 | 0.9987 |
| 1986 | 25,566,184 | 25,524,465 | 0.9984 | 1986 | 23,719,146 | 23,731,437 | 1.0005 |
| 1987 | 30,818,405 | 30,513,276 | 0.9901 | 1987 | 28,468,412 | 28,459,985 | 0.9997 |
| 1988 | 29,047,053 | 29,165,883 | 1.0041 | 1988 | 27,743,452 | 27,716,668 | 0.9990 |
| 1989 | 31,754,934 | 31,823,671 | 1.0022 | 1989 | 30,874,445 | 30,808,001 | 0.9978 |
| 1990 | 33,637,629 | 33,589,068 | 0.9986 | 1990 | 31,471,715 | 31,433,113 | 0.9988 |
| | | | | | | | |
| 1991 | 31,239,209 | 31,138,223 | 0.9968 | 1991 | 28,913,710 | 29,162,109 | 1.0086 |
| 1992 | 26,874,373 | 26,776,405 | 0.9964 | 1992 | 24,775,339 | 24,732,319 | 0.9983 |
| 1993 | 32,468,111 | 32,221,496 | 0.9924 | 1993 | 30,533,907 | 30,500,297 | 0.9989 |
| 1994 | 23,847,685 | 24,629,014 | 1.0328 | 1994 | 22,213,561 | 21,954,842 | 0.9884 |
| 1995 | 24,904,241 | 24,871,482 | 0.9987 | 1995 | 23,171,143 | 23,155,440 | 0.9993 |
| 1996 | 30,718,152 | 30,837,167 | 1.0039 | 1996 | 28,997,312 | 28,886,000 | 0.9962 |
| 1997 | 30,819,148 | 30,878,693 | 1.0019 | 1997 | 29,211,673 | 29,156,756 | 0.9981 |
| 1998 | 27,326,980 | 27,227,091 | 0.9963 | 1998 | 25,000,270 | 24,993,071 | 0.9997 |
| 1999 | 32,162,045 | 32,005,593 | 0.9951 | 1999 | 28,301,328 | 28,235,220 | 0.9977 |
| 2000 | 42,375,590 | 43,131,523 | 1.0178 | 2000 | 38,518,736 | 38,638,806 | 1.0031 |
| 2001 | 35,685,895 | 35,778,762 | 1.0026 | 2001 | 30,657,742 | 30,718,747 | 1.0020 |
| | | | | | | | |
| 2002 | 35,874,672 | 35,937,086 | 1.0017 | 2002 | 34,296,238 | 34,173,910 | 0.9964 |
| 2003 | 39,492,238 | 39,789,350 | 1.0075 | 2003 | 38,027,883 | 38,929,667 | 1.0237 |
| 2004 | 38,592,084 | 38,941,594 | 1.0091 | 2004 | 37,430,241 | 37,740,359 | 1.0083 |
| 2005 | 41,224,237 | 41,468,858 | 1.0059 | 2005 | 40,221,563 | 40,256,411 | 1.0009 |
| 2006 | 41,548,789 | 42,881,960 | 1.0321 | 2006 | 41,841,377 | 42,261,971 | 1.0101 |
| 2007 | 39,866,983 | 41,022,794 | 1.0290 | 2007 | 39,391,547 | 40,766,785 | 1.0349 |
| 2008 | 35,054,007 | 36,936,038 | 1.0537 | 2008 | 34,971,447 | 36,131,726 | 1.0332 |
| 2009 | 36,936,198 | 39,078,455 | 1.0580 | 2009 | 38,488,732 | 40,904,904 | 1.0628 |
| 2010 | 28,520,358 | 35,608,736 | 1.2485 | 2010 | 34,221,982 | 36,191,047 | 1.0575 |
| 2011 | 24,427,985 | 31,398,557 | 1.2854 | 2011 | 30,838,158 | 33,891,551 | 1.0990 |
| 2012 | 7,139,956 | 22,086,928 | 3.0934 | 2012 | 21,788,276 | 28,768,580 | 1.3204 |
| 2012 | 7,139,930 | 8,105,756 | 3.0334 | 2012 | 7,944,988 | | 3.0353 |
| 2013 | | 0,103,730 | | | 7,344,300 | 24,115,779 | 3.0333 |
| | | | | 2014 | | 8,678,504 | |
| Policy Year | As of | As of | Ratio to | Policy Year | As of | As of | Ratio to |
| Valued | | 12/31/15 | Prior Year | Valued | 12/31/15 | 12/31/16 | Prior Year |
| | 12/31/14 | 12/01/10 | | | ,,,,,, | | |
| Prior | | | | Prior | | | |
| to 1986 | 192,583,382 | 192,568,780 | 0.9999 | Prior to 1986 | 192,568,780 | 192,682,099 | 1.0006 |
| | | | | Prior | | 192,682,099 24,589,805 | 1.0006 0.9985 |
| to 1986 | 192,583,382 | 192,568,780 | 0.9999 | Prior to 1986 | 192,568,780 | | |
| to 1986 1986 | 192,583,382 24,643,786 | 192,568,780 24,625,574 | 0.9999 0.9993 | Prior to 1986 1986 | 192,568,780 24,625,574 | 24,589,805 | 0.9985 |
| to 1986 1986 1987 | 192,583,382 24,643,786 30,168,487 | 192,568,780 24,625,574 30,135,100 | 0.9999 0.9993 0.9989 | Prior to 1986 1986 1987 | 192,568,780 24,625,574 30,135,100 | 24,589,805 30,104,317 | 0.9985 0.9990 |
| to 1986 1986 1987 1988 1989 | 192,583,382 24,643,786 30,168,487 29,003,725 31,640,745 | 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 | 0.9999 0.9993 0.9989 1.0015 0.9954 | Prior to 1986 1986 1987 1988 1989 | 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 | 24,589,805 30,104,317 29,018,939 31,474,674 | 0.9985 0.9990 0.9990 0.9994 |
| to 1986 1986 1987 1988 1989 | 192,583,382 24,643,786 30,168,487 29,003,725 31,640,745 33,164,716 | 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 | 0.9999 0.9993 0.9989 1.0015 0.9954 1.0149 | Prior to 1986 1986 1987 1988 1989 | 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 | 24,589,805 30,104,317 29,018,939 31,474,674 33,606,375 | 0.9985 0.9990 0.9990 0.9994 0.9985 |
| to 1986 1986 1987 1988 1989 1990 1991 | 192,583,382 24,643,786 30,168,487 29,003,725 31,640,745 33,164,716 31,012,642 | 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 | 0.9999 0.9993 0.9989 1.0015 0.9954 1.0149 1.0008 | Prior to 1986 1986 1987 1988 1989 1990 | 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 | 24,589,805 30,104,317 29,018,939 31,474,674 33,606,375 30,809,322 | 0.9985 0.9990 0.9990 0.9994 0.9985 0.9927 |
| to 1986 1986 1987 1988 1989 1990 1991 | 192,583,382 24,643,786 30,168,487 29,003,725 31,640,745 33,164,716 31,012,642 26,528,445 | 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 | 0.9999 0.9993 0.9989 1.0015 0.9954 1.0149 1.0008 0.9991 | Prior to 1986 1986 1987 1988 1989 1990 1991 | 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 | 24,589,805 30,104,317 29,018,939 31,474,674 33,606,375 30,809,322 26,441,781 | 0.9985 0.9990 0.9990 0.9994 0.9985 0.9927 0.9976 |
| to 1986 1986 1987 1988 1989 1990 1991 1992 1993 | 192,583,382 24,643,786 30,168,487 29,003,725 31,640,745 33,164,716 31,012,642 26,528,445 30,272,673 | 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 | 0.9999 0.9993 0.9989 1.0015 0.9954 1.0149 1.0008 0.9991 1.0029 | Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 | 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 | 24,589,805 30,104,317 29,018,939 31,474,674 33,606,375 30,809,322 26,441,781 30,331,752 | 0.9985 0.9990 0.9990 0.9994 0.9985 0.9927 0.9976 0.9991 |
| to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 | 192,583,382 24,643,786 30,168,487 29,003,725 31,640,745 33,164,716 31,012,642 26,528,445 30,272,673 23,504,701 | 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 | 0.9999 0.9993 0.9989 1.0015 0.9954 1.0149 1.0008 0.9991 1.0029 1.0103 | Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 | 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 | 24,589,805 30,104,317 29,018,939 31,474,674 33,606,375 30,809,322 26,441,781 30,331,752 23,616,533 | 0.9985 0.9990 0.9990 0.9994 0.9985 0.9927 0.9976 0.9991 |
| to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 | 192,583,382 24,643,786 30,168,487 29,003,725 31,640,745 33,164,716 31,012,642 26,528,445 30,272,673 23,504,701 24,650,213 | 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 | 0.9999 0.9993 0.9989 1.0015 0.9954 1.0149 1.0008 0.9991 1.0029 1.0103 0.9988 | Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 | 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 | 24,589,805 30,104,317 29,018,939 31,474,674 33,606,375 30,809,322 26,441,781 30,331,752 23,616,533 24,421,175 | 0.9985 0.9990 0.9990 0.9994 0.9985 0.9927 0.9976 0.9991 0.9946 0.9919 |
| to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 | 192,583,382 24,643,786 30,168,487 29,003,725 31,640,745 33,164,716 31,012,642 26,528,445 30,272,673 23,504,701 24,650,213 30,366,259 | 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 30,454,217 | 0.9999 0.9993 0.9989 1.0015 0.9954 1.0149 1.0008 0.9991 1.0029 1.0103 0.9988 1.0029 | Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 | 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 30,454,217 | 24,589,805 30,104,317 29,018,939 31,474,674 33,606,375 30,809,322 26,441,781 30,331,752 23,616,533 24,421,175 30,466,990 | 0.9985 0.9990 0.9990 0.9994 0.9985 0.9927 0.9976 0.9991 0.9946 0.9919 1.0004 |
| to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 | 192,583,382 24,643,786 30,168,487 29,003,725 31,640,745 33,164,716 31,012,642 26,528,445 30,272,673 23,504,701 24,650,213 30,366,259 30,095,064 | 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 30,454,217 29,993,001 | 0.9999 0.9993 0.9989 1.0015 0.9954 1.0149 1.0008 0.9991 1.0029 1.0103 0.9988 1.0029 0.9966 | Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 | 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 30,454,217 29,993,001 | 24,589,805 30,104,317 29,018,939 31,474,674 33,606,375 30,809,322 26,441,781 30,331,752 23,616,533 24,421,175 30,466,990 29,922,577 | 0.9985 0.9990 0.9990 0.9994 0.9985 0.9927 0.9976 0.9991 0.9946 0.9919 1.0004 0.9977 |
| to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 | 192,583,382 24,643,786 30,168,487 29,003,725 31,640,745 33,164,716 31,012,642 26,528,445 30,272,673 23,504,701 24,650,213 30,366,259 30,095,064 25,237,510 | 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 30,454,217 | 0.9999 0.9993 0.9989 1.0015 0.9954 1.0149 1.0008 0.9991 1.0029 1.0103 0.9988 1.0029 0.9966 1.0003 | Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 | 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 30,454,217 | 24,589,805 30,104,317 29,018,939 31,474,674 33,606,375 30,809,322 26,441,781 30,331,752 23,616,533 24,421,175 30,466,990 | 0.9985 0.9990 0.9990 0.9994 0.9985 0.9927 0.9976 0.9991 0.9946 0.9919 1.0004 |
| to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 | 192,583,382 24,643,786 30,168,487 29,003,725 31,640,745 33,164,716 31,012,642 26,528,445 30,272,673 23,504,701 24,650,213 30,366,259 30,095,064 | 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 30,454,217 29,993,001 | 0.9999 0.9993 0.9989 1.0015 0.9954 1.0149 1.0008 0.9991 1.0029 1.0103 0.9988 1.0029 0.9966 | Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 | 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 30,454,217 29,993,001 | 24,589,805 30,104,317 29,018,939 31,474,674 33,606,375 30,809,322 26,441,781 30,331,752 23,616,533 24,421,175 30,466,990 29,922,577 | 0.9985 0.9990 0.9990 0.9994 0.9985 0.9927 0.9976 0.9991 0.9946 0.9919 1.0004 0.9977 |
| to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 | 192,583,382 24,643,786 30,168,487 29,003,725 31,640,745 33,164,716 31,012,642 26,528,445 30,272,673 23,504,701 24,650,213 30,366,259 30,095,064 25,237,510 | 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 30,454,217 29,993,001 25,245,596 | 0.9999 0.9993 0.9989 1.0015 0.9954 1.0149 1.0008 0.9991 1.0029 1.0103 0.9988 1.0029 0.9966 1.0003 | Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 | 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 30,454,217 29,993,001 25,245,596 | 24,589,805 30,104,317 29,018,939 31,474,674 33,606,375 30,809,322 26,441,781 30,331,752 23,616,533 24,421,175 30,466,990 29,922,577 25,263,186 | 0.9985 0.9990 0.9990 0.9994 0.9985 0.9927 0.9976 0.9991 0.9946 0.9919 1.0004 0.9977 |
| to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 | 192,583,382 24,643,786 30,168,487 29,003,725 31,640,745 33,164,716 31,012,642 26,528,445 30,272,673 23,504,701 24,650,213 30,366,259 30,095,064 25,237,510 29,734,057 | 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 30,454,217 29,993,001 25,245,596 29,684,320 | 0.9999 0.9993 0.9989 1.0015 0.9954 1.0149 1.0008 0.9991 1.0029 1.0103 0.9988 1.0029 0.9966 1.0003 0.9983 | Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 | 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 30,454,217 29,993,001 25,245,596 29,684,320 | 24,589,805 30,104,317 29,018,939 31,474,674 33,606,375 30,809,322 26,441,781 30,331,752 23,616,533 24,421,175 30,466,990 29,922,577 25,263,186 29,865,918 | 0.9985 0.9990 0.9990 0.9994 0.9985 0.9927 0.9976 0.9991 0.9946 0.9919 1.0004 0.9977 1.0007 |
| to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 | 192,583,382 24,643,786 30,168,487 29,003,725 31,640,745 33,164,716 31,012,642 26,528,445 30,272,673 23,504,701 24,650,213 30,366,259 30,095,064 25,237,510 29,734,057 39,027,997 34,842,686 | 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 30,454,217 29,993,001 25,245,596 29,684,320 38,885,692 34,804,788 | 0.9999 0.9993 0.9989 1.0015 0.9954 1.0149 1.0008 0.9991 1.0029 1.0103 0.9988 1.0029 0.9966 1.0003 0.9983 0.9964 | Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 | 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 30,454,217 29,993,001 25,245,596 29,684,320 38,885,692 | 24,589,805 30,104,317 29,018,939 31,474,674 33,606,375 30,809,322 26,441,781 30,331,752 23,616,533 24,421,175 30,466,990 29,922,577 25,263,186 29,865,918 38,744,654 34,751,719 | 0.9985 0.9990 0.9990 0.9994 0.9985 0.9927 0.9976 0.9991 0.9946 0.9919 1.0004 0.9977 1.0007 1.0061 0.9964 |
| to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 | 192,583,382 24,643,786 30,168,487 29,003,725 31,640,745 33,164,716 31,012,642 26,528,445 30,272,673 23,504,701 24,650,213 30,366,259 30,095,064 25,237,510 29,734,057 39,027,997 34,842,686 33,922,994 | 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 30,454,217 29,993,001 25,245,596 29,684,320 38,885,692 34,804,788 33,750,646 | 0.9999 0.9993 0.9989 1.0015 0.9954 1.0149 1.0008 0.9991 1.0029 1.0103 0.9988 1.0029 0.9966 1.0003 0.9983 0.9964 0.9989 | Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 | 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 30,454,217 29,993,001 25,245,596 29,684,320 38,885,692 34,804,788 33,750,646 | 24,589,805 30,104,317 29,018,939 31,474,674 33,606,375 30,809,322 26,441,781 30,331,752 23,616,533 24,421,175 30,466,990 29,922,577 25,263,186 29,865,918 38,744,654 34,751,719 33,730,928 | 0.9985 0.9990 0.9990 0.9994 0.9985 0.9927 0.9976 0.9991 1.0004 0.9977 1.0007 1.0061 0.9964 0.9985 0.9994 |
| to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 | 192,583,382 24,643,786 30,168,487 29,003,725 31,640,745 33,164,716 31,012,642 26,528,445 30,272,673 23,504,701 24,650,213 30,366,259 30,095,064 25,237,510 29,734,057 39,027,997 34,842,686 33,922,994 38,901,165 | 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 30,454,217 29,993,001 25,245,596 29,684,320 38,885,692 34,804,788 33,750,646 38,890,760 | 0.9999 0.9993 0.9989 1.0015 0.9954 1.0149 1.0008 0.9991 1.0029 1.0103 0.9988 1.0029 0.9966 1.0003 0.9983 0.9964 0.9989 0.9949 | Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 | 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 30,454,217 29,993,001 25,245,596 29,684,320 38,885,692 34,804,788 33,750,646 38,875,467 | 24,589,805 30,104,317 29,018,939 31,474,674 33,606,375 30,809,322 26,441,781 30,331,752 23,616,533 24,421,175 30,466,990 29,922,577 25,263,186 29,865,918 38,744,654 34,751,719 33,730,928 38,872,294 | 0.9985 0.9990 0.9990 0.9994 0.9985 0.9927 0.9976 0.9991 1.0004 0.9917 1.0007 1.0061 0.9964 0.9985 0.9994 0.9999 |
| to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 | 192,583,382 24,643,786 30,168,487 29,003,725 31,640,745 33,164,716 31,012,642 26,528,445 30,272,673 23,504,701 24,650,213 30,366,259 30,095,064 25,237,510 29,734,057 39,027,997 34,842,686 33,922,994 38,901,165 39,255,405 | 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 30,454,217 29,993,001 25,245,596 29,684,320 38,885,692 34,804,788 33,750,646 38,890,760 39,321,121 | 0.9999 0.9993 0.9989 1.0015 0.9954 1.0149 1.0008 0.9991 1.0029 1.0103 0.9988 1.0029 0.9966 1.0003 0.9983 0.9964 0.9989 0.9949 | Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 | 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 30,454,217 29,993,001 25,245,590 29,684,320 38,885,692 34,804,788 33,750,646 38,875,467 39,321,121 | 24,589,805 30,104,317 29,018,939 31,474,674 33,606,375 30,809,322 26,441,781 30,331,752 23,616,533 24,421,175 30,466,990 29,922,577 25,263,186 29,865,918 38,744,654 34,751,719 33,730,928 38,872,294 39,519,389 | 0.9985 0.9990 0.9990 0.9994 0.9985 0.9927 0.9976 0.9991 1.0004 0.9977 1.0007 1.0007 1.0061 0.9964 0.9985 0.9994 0.9999 1.0050 |
| to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 | 192,583,382 24,643,786 30,168,487 29,003,725 31,640,745 33,164,716 31,012,642 26,528,445 30,272,673 23,504,701 24,650,213 30,366,259 30,095,064 25,237,510 29,734,057 39,027,997 34,842,686 33,927,997 34,842,686 33,925,405 41,503,706 | 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 30,454,217 29,993,001 25,245,596 29,684,320 38,885,692 34,804,788 33,750,646 38,890,760 39,321,121 41,538,566 | 0.9999 0.9993 0.9989 1.0015 0.9954 1.0149 1.0008 0.9991 1.0029 1.0103 0.9988 1.0029 0.9966 1.0003 0.9983 0.9984 0.9989 0.9949 0.9997 1.0017 | Prior to 1986 1986 1987 1988 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 | 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 30,454,217 29,993,001 25,245,596 29,684,320 38,885,692 34,804,788 33,750,646 38,875,467 39,321,121 41,538,566 | 24,589,805 30,104,317 29,018,939 31,474,674 33,606,375 30,809,322 26,441,781 30,331,752 23,616,533 24,421,175 30,466,990 29,922,577 25,263,186 29,865,918 38,744,654 34,751,719 33,730,928 38,872,294 39,519,389 41,435,228 | 0.9985 0.9990 0.9990 0.9994 0.9985 0.9927 0.9976 0.9991 1.0004 0.9919 1.0007 1.0061 0.9964 0.9985 0.9994 0.9999 1.0050 0.9975 |
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| to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 | 192,583,382 24,643,786 30,168,487 29,003,725 31,640,745 33,164,716 31,012,642 26,528,445 30,272,673 23,504,701 24,650,213 30,366,259 30,095,064 25,237,510 29,734,057 39,027,997 34,842,686 33,922,994 38,901,165 39,255,405 41,503,706 43,346,576 42,398,414 38,320,224 41,284,544 38,048,628 34,519,636 29,100,363 | 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 30,454,217 29,993,001 25,245,596 29,684,320 38,885,692 34,804,788 33,750,646 38,890,760 39,321,121 41,538,566 43,930,838 42,815,757 38,434,823 42,692,891 37,497,727 36,052,524 32,198,396 | 0.9999 0.9993 0.9989 1.0015 0.9954 1.0149 1.0008 0.9991 1.0029 1.0103 0.9988 1.0029 0.9966 1.0003 0.9983 0.9964 0.9989 0.9949 0.9997 1.0017 1.0008 1.0135 1.0098 1.0030 1.0341 0.9855 1.0444 1.1065 | Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 | 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 30,454,217 29,993,001 25,245,596 29,684,320 38,885,692 34,804,788 33,750,646 38,875,467 39,321,121 41,538,566 43,868,285 42,584,108 37,788,201 41,167,909 37,258,735 35,944,927 32,080,465 | 24,589,805 30,104,317 29,018,939 31,474,674 33,606,375 30,809,322 26,441,781 30,331,752 23,616,533 24,421,175 30,466,990 29,922,577 25,263,186 29,865,918 38,744,654 34,751,719 33,730,928 38,872,294 39,519,389 41,435,228 44,219,299 42,850,116 37,976,718 41,726,944 38,078,910 36,827,314 34,848,701 | 0.9985 0.9990 0.9990 0.9990 0.9994 0.9985 0.9927 0.9976 0.9991 1.0004 0.9977 1.0007 1.0061 0.9964 0.9985 0.9994 0.9999 1.0050 0.9975 1.0080 1.0062 1.0050 1.0136 1.0220 1.0245 1.0863 |
| to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 | 192,583,382 24,643,786 30,168,487 29,003,725 31,640,745 33,164,716 31,012,642 26,528,445 30,272,673 23,504,701 24,650,213 30,366,259 30,095,064 25,237,510 29,734,057 39,027,997 34,842,686 33,922,994 38,901,165 39,255,405 41,503,706 43,346,576 42,398,414 38,320,224 41,284,545 38,048,628 34,519,636 29,100,363 24,587,617 | 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 30,454,217 29,993,001 25,245,596 29,684,320 38,885,692 34,804,788 33,750,646 38,890,760 39,321,121 41,538,566 43,930,838 42,815,757 38,434,823 42,692,891 37,497,727 36,052,524 32,198,396 31,542,747 | 0.9999 0.9993 0.9989 1.0015 0.9954 1.0149 1.0008 0.9991 1.0029 1.0103 0.9988 1.0029 0.9966 1.0003 0.9983 0.9964 0.9989 0.9949 0.9997 1.0017 1.0008 1.0135 1.0098 1.0030 1.0341 0.9855 1.0444 1.1065 1.2829 | Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 | 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 30,454,217 29,993,001 25,245,590 29,684,320 38,885,692 34,804,788 33,750,646 38,875,467 39,321,121 41,538,566 43,868,285 42,584,108 37,788,201 41,167,909 37,258,735 35,944,927 32,080,465 31,463,549 | 24,589,805 30,104,317 29,018,939 31,474,674 33,606,375 30,809,322 26,441,781 30,331,752 23,616,533 24,421,175 30,466,990 29,922,577 25,263,186 29,865,918 38,744,654 34,751,719 33,730,928 38,872,294 39,519,389 41,435,228 44,219,299 42,850,116 37,976,718 41,726,944 38,078,910 36,827,314 34,848,701 36,373,343 | 0.9985 0.9990 0.9990 0.9990 0.9994 0.9985 0.9927 0.9976 0.9991 1.0004 0.9917 1.0007 1.0061 0.9964 0.9985 0.9994 0.9999 1.0050 0.9975 1.0080 1.0062 1.0050 1.0136 1.0220 1.0245 1.0863 1.1560 |
| to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 | 192,583,382 24,643,786 30,168,487 29,003,725 31,640,745 33,164,716 31,012,642 26,528,445 30,272,673 23,504,701 24,650,213 30,366,259 30,095,064 25,237,510 29,734,057 39,027,997 34,842,686 33,922,994 38,901,165 39,255,405 41,503,706 43,346,576 42,398,414 38,320,224 41,284,544 38,048,628 34,519,636 29,100,363 | 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 30,454,217 29,993,001 25,245,596 29,684,320 38,885,692 34,804,788 33,750,646 38,890,760 39,321,121 41,538,566 43,930,838 42,815,757 38,434,823 42,692,891 37,497,727 36,052,524 32,198,396 31,542,747 21,005,457 | 0.9999 0.9993 0.9989 1.0015 0.9954 1.0149 1.0008 0.9991 1.0029 1.0103 0.9988 1.0029 0.9966 1.0003 0.9983 0.9964 0.9989 0.9949 0.9997 1.0017 1.0008 1.0135 1.0098 1.0030 1.0341 0.9855 1.0444 1.1065 | Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 | 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 30,454,217 29,993,001 25,245,596 29,684,320 38,885,692 34,804,788 33,750,646 38,875,467 39,321,121 41,538,566 43,868,285 42,584,108 37,788,201 41,167,909 37,258,735 35,944,927 32,080,465 31,463,549 20,951,501 | 24,589,805 30,104,317 29,018,939 31,474,674 33,606,375 30,809,322 26,441,781 30,331,752 23,616,533 24,421,175 30,466,990 29,922,577 25,263,186 29,865,918 38,744,654 34,751,719 33,730,928 38,872,294 39,519,389 41,435,228 44,219,299 42,850,116 37,976,718 41,726,944 38,078,910 36,827,314 34,848,701 36,827,314 36,847,01 36,373,343 26,665,181 | 0.9985 0.9990 0.9990 0.9994 0.9985 0.9927 0.9976 0.9991 0.9946 0.9919 1.0004 0.9977 1.0061 0.9964 0.9985 0.9994 0.9999 1.0050 0.9975 1.0080 1.0062 1.0050 1.0136 1.0220 1.0245 1.0863 1.1560 1.2727 |
| to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 | 192,583,382 24,643,786 30,168,487 29,003,725 31,640,745 33,164,716 31,012,642 26,528,445 30,272,673 23,504,701 24,650,213 30,366,259 30,095,064 25,237,510 29,734,057 39,027,997 34,842,686 33,922,994 38,901,165 39,255,405 41,503,706 43,346,576 42,398,414 38,320,224 41,284,545 38,048,628 34,519,636 29,100,363 24,587,617 | 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 30,454,217 29,993,001 25,245,596 29,684,320 38,885,692 34,804,788 33,750,646 38,890,760 39,321,121 41,538,566 43,930,838 42,815,757 38,434,823 42,692,891 37,497,727 36,052,524 32,198,396 31,542,747 | 0.9999 0.9993 0.9989 1.0015 0.9954 1.0149 1.0008 0.9991 1.0029 1.0103 0.9988 1.0029 0.9966 1.0003 0.9983 0.9964 0.9989 0.9949 0.9997 1.0017 1.0008 1.0135 1.0098 1.0030 1.0341 0.9855 1.0444 1.1065 1.2829 | Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 | 192,568,780 24,625,574 30,135,100 29,047,813 31,494,044 33,657,980 31,036,407 26,504,425 30,360,540 23,745,710 24,619,767 30,454,217 29,993,001 25,245,590 29,684,320 38,885,692 34,804,788 33,750,646 38,875,467 39,321,121 41,538,566 43,868,285 42,584,108 37,788,201 41,167,909 37,258,735 35,944,927 32,080,465 31,463,549 | 24,589,805 30,104,317 29,018,939 31,474,674 33,606,375 30,809,322 26,441,781 30,331,752 23,616,533 24,421,175 30,466,990 29,922,577 25,263,186 29,865,918 38,744,654 34,751,719 33,730,928 38,872,294 39,519,389 41,435,228 44,219,299 42,850,116 37,976,718 41,726,944 38,078,910 36,827,314 34,848,701 36,373,343 | 0.9985 0.9990 0.9990 0.9994 0.9985 0.9927 0.9976 0.9991 1.0004 0.9919 1.0007 1.0061 0.9964 0.9985 0.9994 0.9999 1.0050 0.9975 1.0080 1.0062 1.0050 1.0136 1.0220 1.0245 1.0863 1.1560 |

NOTE: So as to maximize the use of available data, the companies used in one stage of development were allowed to be independent of those used in the other stage of development; therefore, the figures shown at each valuation may vary.

2016

7,812,761

^{*} Losses limited on a per-claim basis, with the actual limitation varying by policy year as described in Exhibit 1a.

Losses are expressed on a post-HB175, pre-HB373 basis.

TABLE I - C - Individual Losses Limited *

MEDICAL INCURRED LOSSES EXCLUDING BULK AND IBNR RESERVES

| Policy Year | As of | As of | Ratio to | Policy Year | As of | As of | Ratio to |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Valued | 12/31/12 | 12/31/13 | Prior Year | Valued | 12/31/13 | 12/31/14 | Prior Year |
| Prior | | | | Prior | | | |
| to 1986 | 70,131,552 | 70,775,827 | 1.0092 | to 1986 | 67,717,799 | 67,892,490 | 1.0026 |
| 1986 | 11,644,578 | 11,361,810 | 0.9757 | 1986 | 10,580,467 | 10,639,860 | 1.0056 |
| 1987 | 16,036,163 | 16,486,906 | 1.0281 | 1987 | 15,061,407 | 15,123,008 | 1.0041 |
| 1988 | 15,655,957 | 15,647,963 | 0.9995 | 1988 | 15,014,720 | 14,965,692 | 0.9967 |
| 1989 | 19,645,983 | 19,698,859 | 1.0027 | 1989 | 19,109,062 | 19,255,921 | 1.0077 |
| 1990 | 20,878,353 | 20,704,849 | 0.9917 | 1990 | 18,662,541 | 18,712,566 | 1.0027 |
| 1991 | 20,790,103 | 20,673,137 | 0.9944 | 1991 | 19,248,309 | 18,935,692 | 0.9838 |
| 1992 | 20,546,266 | 20,575,591 | 1.0014 | 1992 | 19,194,440 | 19,259,772 | 1.0034 |
| 1993 | 23,574,403 | 23,106,133 | 0.9801 | 1993 | 21,785,513 | 22,050,474 | 1.0122 |
| 1994 | 20,250,654 | 20,485,778 | 1.0116 | 1994 | 18,666,936 | 18,220,411 | 0.9761 |
| 1995 | 22,554,603 | 22,481,318 | 0.9968 | 1995 | 20,682,474 | 20,542,459 | 0.9932 |
| 1996 | 30,287,546 | 30,922,612 | 1.0210 | 1996 | 29,129,706 | 28,681,472 | 0.9846 |
| 1997 | 26,318,865 | 26,610,666 | 1.0111 | 1997 | 25,001,589 | 25,042,895 | 1.0017 |
| 1998 | 24,364,412 | 24,717,431 | 1.0145 | 1998 | 22,975,993 | 22,951,975 | 0.9990 |
| 1999 | 30,843,416 | 30,614,952 | 0.9926 | 1999 | 27,269,067 | 26,626,171 | 0.9764 |
| 2000 | 43,280,360 | 44,182,419 | 1.0208 | 2000 | 40,385,178 | 39,927,638 | 0.9887 |
| 2001 | 34,709,815 | 34,487,828 | 0.9936 | 2001 | 29,386,724 | 29,347,943 | 0.9987 |
| 2002 | 39,228,582 | 38,323,659 | 0.9769 | 2002 | 36,487,584 | 36,981,889 | 1.0135 |
| 2003 | 43,485,705 | 44,441,997 | 1.0220 | 2003 | 42,601,303 | 43,107,520 | 1.0119 |
| 2004 | 45,426,002 | 45,140,708 | 0.9937 | 2004 | 43,712,823 | 44,416,103 | 1.0161 |
| 2005 | 48,152,971 | 48,717,390 | 1.0117 | 2005 | 45,890,925 | 47,402,510 | 1.0329 |
| 2006 | 46,642,578 | 48,491,056 | 1.0396 | 2006 | 47,593,338 | 50,541,172 | 1.0619 |
| 2007 | 48,813,275 | 50,558,658 | 1.0358 | 2007 | 48,352,569 | 49,437,243 | 1.0224 |
| 2008 | 44,649,459 | 47,003,353 | 1.0527 | 2008 | 45,574,801 | 49,284,671 | 1.0814 |
| 2009 | 44,604,808 | 47,603,969 | 1.0672 | 2009 | 46,888,494 | 52,556,747 | 1.1209 |
| 2010 | 47,315,366 | 53,503,882 | 1.1308 | 2010 | 50,876,764 | 54,393,951 | 1.0691 |
| 2011 | 41,236,780 | 48,859,970 | 1.1849 | 2011 | 48,154,142 | 52,268,684 | 1.0854 |
| 2012 | 9,655,474 | 32,588,854 | 3.3752 | 2012 | 32,227,379 | 39,998,863 | 1.2411 |
| 2013 | | 11,756,055 | | 2013 | 11,514,477 | 32,851,570 | 2.8531 |
| | | | | 2014 | | 11,414,207 | |
| Policy Year | | | B. 41. 4. | B.P. V | | | B . 4 4 . |
| | AS Of | As of | Ratio to | Policy Year | As of | AS Of | Ratio to |
| - | As of 12/31/14 | As of 12/31/15 | Ratio to Prior Year | Policy Year Valued | As of 12/31/15 | As of 12/31/16 | Ratio to Prior Year |
| Valued | 12/31/14 | As of 12/31/15 | Prior Year | Valued | As of 12/31/15 | AS OF 12/31/16 | Prior Year |
| Valued Prior | 12/31/14 | 12/31/15 | Prior Year | Valued Prior | 12/31/15 | 12/31/16 | Prior Year |
| Valued Prior to 1986 | 12/31/14 70,201,354 | 12/31/15 70,015,283 | Prior Year 0.9973 | Valued Prior to 1986 | 12/31/15 70,014,934 | 12/31/16 70,189,327 | Prior Year 1.0025 |
| Valued Prior to 1986 1986 | 70,201,354 11,335,118 | 70,015,283 11,349,367 | 0.9973 1.0013 | Valued Prior to 1986 1986 | 70,014,934 11,348,496 | 70,189,327 11,356,173 | 1.0025 1.0007 |
| Valued Prior to 1986 1986 1987 | 70,201,354 11,335,118 16,251,006 | 70,015,283 11,349,367 16,388,341 | 0.9973 1.0013 1.0085 | Valued Prior to 1986 1986 1987 | 70,014,934 11,348,496 16,387,525 | 70,189,327 11,356,173 16,484,137 | 1.0025 1.0007 1.0059 |
| Valued Prior to 1986 1986 1987 1988 | 70,201,354 11,335,118 16,251,006 15,498,261 | 70,015,283 11,349,367 16,388,341 15,558,476 | 0.9973 1.0013 1.0085 1.0039 | Valued Prior to 1986 1986 1987 1988 | 70,014,934 11,348,496 16,387,525 15,559,001 | 70,189,327 11,356,173 16,484,137 15,584,027 | 1.0025 1.0007 1.0059 1.0016 |
| Valued Prior to 1986 1986 1987 1988 1989 | 70,201,354 11,335,118 16,251,006 15,498,261 19,740,103 | 70,015,283 11,349,367 16,388,341 15,558,476 19,981,197 | 0.9973 1.0013 1.0085 1.0039 1.0122 | Valued Prior to 1986 1986 1987 1988 1989 | 70,014,934 11,348,496 16,387,525 15,559,001 19,980,833 | 70,189,327 11,356,173 16,484,137 15,584,027 20,081,808 | 1.0025 1.0007 1.0059 1.0016 1.0051 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 | 70,201,354 11,335,118 16,251,006 15,498,261 19,740,103 20,484,031 | 70,015,283 11,349,367 16,388,341 15,558,476 19,981,197 20,720,239 | 0.9973 1.0013 1.0085 1.0039 1.0122 1.0115 | Valued Prior to 1986 1986 1987 1988 1989 1990 | 70,014,934 11,348,496 16,387,525 15,559,001 19,980,833 20,720,145 | 70,189,327 11,356,173 16,484,137 15,584,027 20,081,808 20,871,952 | 1.0025 1.0007 1.0059 1.0016 1.0051 1.0073 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 | 70,201,354 11,335,118 16,251,006 15,498,261 19,740,103 20,484,031 20,168,591 | 70,015,283 11,349,367 16,388,341 15,558,476 19,981,197 20,720,239 20,249,459 | 0.9973 1.0013 1.0085 1.0039 1.0122 1.0115 1.0040 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 | 70,014,934 11,348,496 16,387,525 15,559,001 19,980,833 20,720,145 20,250,700 | 70,189,327 11,356,173 16,484,137 15,584,027 20,081,808 20,871,952 20,204,197 | 1.0025 1.0007 1.0059 1.0016 1.0051 1.0073 0.9977 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 | 70,201,354 11,335,118 16,251,006 15,498,261 19,740,103 20,484,031 20,168,591 20,455,206 | 70,015,283 11,349,367 16,388,341 15,558,476 19,981,197 20,720,239 20,249,459 20,768,703 | 0.9973 1.0013 1.0085 1.0039 1.0122 1.0115 1.0040 1.0153 | Valued Prior to 1986 1986 1987 1988 1989 1990 | 70,014,934 11,348,496 16,387,525 15,559,001 19,980,833 20,720,145 20,250,700 20,769,879 | 70,189,327 11,356,173 16,484,137 15,584,027 20,081,808 20,871,952 20,204,197 20,922,259 | 1.0025 1.0007 1.0059 1.0016 1.0051 1.0073 0.9977 1.0073 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 | 70,201,354 11,335,118 16,251,006 15,498,261 19,740,103 20,484,031 20,168,591 20,455,206 23,002,037 | 70,015,283 11,349,367 16,388,341 15,558,476 19,981,197 20,720,239 20,249,459 | 0.9973 1.0013 1.0085 1.0039 1.0122 1.0115 1.0040 1.0153 1.0071 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 | 70,014,934 11,348,496 16,387,525 15,559,001 19,980,833 20,720,145 20,250,700 20,769,879 23,165,786 | 70,189,327 11,356,173 16,484,137 15,584,027 20,081,808 20,871,952 20,204,197 20,922,259 23,168,668 | 1.0025 1.0007 1.0059 1.0051 1.0051 1.0073 0.9977 1.0073 1.0001 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 | 70,201,354 11,335,118 16,251,006 15,498,261 19,740,103 20,484,031 20,168,591 20,455,206 23,002,037 19,967,917 | 70,015,283 11,349,367 16,388,341 15,558,476 19,981,197 20,720,239 20,249,459 20,768,703 23,165,042 20,083,825 | 0.9973 1.0013 1.0085 1.0039 1.0122 1.0115 1.0040 1.0153 1.0071 1.0058 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 | 70,014,934 11,348,496 16,387,525 15,559,001 19,980,833 20,720,145 20,250,700 20,769,879 23,165,786 20,082,889 | 70,189,327 11,356,173 16,484,137 15,584,027 20,081,808 20,871,952 20,204,197 20,922,259 23,168,668 19,851,975 | 1.0025 1.0007 1.0059 1.0016 1.0051 1.0073 0.9977 1.0073 1.0001 0.9885 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 | 70,201,354 11,335,118 16,251,006 15,498,261 19,740,103 20,484,031 20,168,591 20,455,206 23,002,037 19,967,917 21,989,122 | 70,015,283 11,349,367 16,388,341 15,558,476 19,981,197 20,720,239 20,249,459 20,768,703 23,165,042 20,083,825 22,046,313 | 0.9973 1.0013 1.0085 1.0039 1.0122 1.0115 1.0040 1.0153 1.0071 1.0058 1.0026 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 | 70,014,934 11,348,496 16,387,525 15,559,001 19,980,833 20,720,145 20,250,700 20,769,879 23,165,786 20,082,889 22,047,536 | 70,189,327 11,356,173 16,484,137 15,584,027 20,081,808 20,871,952 20,204,197 20,922,259 23,168,668 19,851,975 22,149,561 | 1.0025 1.0007 1.0059 1.0016 1.0051 1.0073 0.9977 1.0073 1.0001 0.9885 1.0046 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 | 70,201,354 11,335,118 16,251,006 15,498,261 19,740,103 20,484,031 20,168,591 20,455,206 23,002,037 19,967,917 | 70,015,283 11,349,367 16,388,341 15,558,476 19,981,197 20,720,239 20,249,459 20,768,703 23,165,042 20,083,825 22,046,313 30,730,372 | 0.9973 1.0013 1.0085 1.0039 1.0122 1.0115 1.0040 1.0153 1.0071 1.0058 1.0026 1.0200 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 | 70,014,934 11,348,496 16,387,525 15,559,001 19,980,833 20,720,145 20,250,700 20,769,879 23,165,786 20,082,889 22,047,536 30,729,561 | 70,189,327 11,356,173 16,484,137 15,584,027 20,081,808 20,871,952 20,204,197 20,922,259 23,168,668 19,851,975 22,149,561 30,726,303 | 1.0025 1.0007 1.0059 1.0016 1.0051 1.0073 0.9977 1.0073 1.0001 0.9885 1.0046 0.9999 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 | 70,201,354 11,335,118 16,251,006 15,498,261 19,740,103 20,484,031 20,168,591 20,455,206 23,002,037 19,967,917 21,989,122 30,128,481 25,755,371 | 70,015,283 11,349,367 16,388,341 15,558,476 19,981,197 20,720,239 20,249,459 20,768,703 23,165,042 20,083,825 22,046,313 30,730,372 25,848,701 | 0.9973 1.0013 1.0085 1.0039 1.0122 1.0115 1.0040 1.0153 1.0071 1.0058 1.0026 1.0200 1.0036 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 | 70,014,934 11,348,496 16,387,525 15,559,001 19,980,833 20,720,145 20,250,700 20,769,879 23,165,786 20,082,889 22,047,536 30,729,561 25,847,154 | 70,189,327 11,356,173 16,484,137 15,584,027 20,081,808 20,871,952 20,204,197 20,922,259 23,168,668 19,851,975 22,149,561 30,726,303 25,939,180 | 1.0025 1.0007 1.0059 1.0016 1.0051 1.0073 0.9977 1.0073 1.0001 0.9885 1.0046 0.9999 1.0036 |
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| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 | 70,201,354 11,335,118 16,251,006 15,498,261 19,740,103 20,484,031 20,465,206 23,002,037 19,967,917 21,989,122 30,128,481 25,755,371 22,697,119 28,372,324 39,731,698 33,407,134 36,773,676 42,955,037 45,862,963 50,251,733 51,465,114 51,872,625 | 70,015,283 11,349,367 16,388,341 15,558,476 19,981,197 20,720,239 20,249,459 20,768,703 23,165,042 20,083,825 22,046,313 30,730,372 25,848,701 22,763,017 28,894,970 39,396,847 34,179,934 37,565,679 43,474,314 47,451,855 51,597,019 51,877,868 53,370,284 | 0.9973 1.0013 1.0085 1.0039 1.0122 1.0115 1.0040 1.0153 1.0071 1.0058 1.0026 1.0200 1.0036 1.0029 1.0184 0.9916 1.0231 1.0215 1.0121 1.0346 1.0268 1.0080 1.0289 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 | 70,014,934 11,348,496 16,387,525 15,559,001 19,980,833 20,720,145 20,250,700 20,769,879 23,165,786 20,082,889 22,047,536 30,729,561 25,847,154 22,761,713 28,893,849 39,394,623 34,179,105 37,566,127 43,444,004 47,447,931 51,593,472 51,844,347 53,237,046 | 70,189,327 11,356,173 16,484,137 15,584,027 20,081,808 20,871,952 20,204,197 20,922,259 23,168,668 19,851,975 22,149,561 30,726,303 25,939,180 23,239,803 28,711,526 39,816,598 35,283,912 38,480,206 44,482,063 49,279,751 52,998,080 53,304,431 55,399,647 | 1.0025 1.0007 1.0059 1.0016 1.0051 1.0073 0.9977 1.0073 1.0001 0.9885 1.0046 0.9999 1.0036 1.0210 0.9937 1.0107 1.0323 1.0243 1.0243 1.0239 1.0386 1.0272 1.0282 1.0406 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 | 70,201,354 11,335,118 16,251,006 15,498,261 19,740,103 20,484,031 20,468,591 20,455,206 23,002,037 19,967,917 21,989,122 30,128,481 25,755,371 22,697,119 28,372,324 39,731,698 33,407,134 36,773,676 42,955,037 45,862,963 50,251,733 51,465,114 51,872,625 50,973,775 | 70,015,283 11,349,367 16,388,341 15,558,476 19,981,197 20,720,239 20,249,459 20,768,703 23,165,042 20,083,825 22,046,313 30,730,372 25,848,701 22,763,017 28,894,970 39,396,847 34,179,934 37,565,679 43,474,314 47,451,855 51,597,019 51,877,868 53,370,284 53,234,133 | 0.9973 1.0013 1.0085 1.0039 1.0122 1.0115 1.0040 1.0153 1.0071 1.0058 1.0026 1.0200 1.0036 1.0029 1.0184 0.9916 1.0231 1.0215 1.0121 1.0346 1.0268 1.0080 1.0289 1.0443 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 | 70,014,934 11,348,496 16,387,525 15,559,001 19,980,833 20,720,145 20,250,700 20,769,879 23,165,786 20,082,889 22,047,536 30,729,561 25,847,154 22,761,713 28,893,849 39,394,623 34,179,105 37,566,127 43,444,004 47,447,931 51,593,472 51,844,347 53,237,046 52,619,055 | 70,189,327 11,356,173 16,484,137 15,584,027 20,081,808 20,871,952 20,204,197 20,922,259 23,168,668 19,851,975 22,149,561 30,726,303 25,939,180 23,239,803 28,711,526 39,816,598 35,283,912 38,480,206 44,482,063 49,279,751 52,998,080 53,304,431 55,399,647 56,120,579 | 1.0025 1.0007 1.0059 1.0016 1.0051 1.0073 1.0001 0.9885 1.0046 0.9999 1.0036 1.0210 0.9937 1.0107 1.0323 1.0243 1.0243 1.0239 1.0386 1.0272 1.0282 1.0406 1.0665 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 | 70,201,354 11,335,118 16,251,006 15,498,261 19,740,103 20,484,031 20,168,591 20,455,206 23,002,037 19,967,917 21,989,122 30,128,481 25,755,371 22,697,119 28,372,324 39,731,698 33,407,134 36,773,676 42,955,037 45,862,963 50,251,733 51,465,114 51,872,625 50,973,775 53,203,714 57,536,522 | 70,015,283 11,349,367 16,388,341 15,558,476 19,981,197 20,720,239 20,249,459 20,768,703 23,165,042 20,083,825 22,046,313 30,730,372 25,848,701 22,763,017 28,894,970 39,396,847 34,179,934 37,565,679 43,474,314 47,451,855 51,597,019 51,877,868 53,370,284 53,234,133 56,378,134 | 0.9973 1.0013 1.0085 1.0039 1.0122 1.0115 1.0040 1.0153 1.0071 1.0058 1.0026 1.0200 1.0036 1.0029 1.0184 0.9916 1.0231 1.0215 1.0121 1.0346 1.0268 1.0026 1.00289 1.01289 1.00443 1.0597 1.0654 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 | 70,014,934 11,348,496 16,387,525 15,559,001 19,980,833 20,720,145 20,250,700 20,769,879 23,165,786 20,082,889 22,047,536 30,729,561 25,847,154 22,761,713 28,893,849 39,394,623 34,179,105 37,566,127 43,444,004 47,447,931 51,593,472 51,844,347 53,237,046 52,619,055 54,983,274 | 70,189,327 11,356,173 16,484,137 15,584,027 20,081,808 20,871,952 20,204,197 20,922,259 23,168,668 19,851,975 22,149,561 30,726,303 25,939,180 23,239,803 28,711,526 39,816,598 35,283,912 38,480,206 44,482,063 49,279,751 52,998,080 53,304,431 55,399,647 56,120,579 56,526,958 64,669,828 | 1.0025 1.0007 1.0059 1.0016 1.0051 1.0073 0.9977 1.0073 1.0001 0.9885 1.0046 0.9999 1.0036 1.0210 0.9937 1.0107 1.0323 1.0243 1.0243 1.0239 1.0386 1.0272 1.0282 1.0406 1.0665 1.0281 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 | 70,201,354 11,335,118 16,251,006 15,498,261 19,740,103 20,484,031 20,168,591 20,455,206 23,002,037 19,967,917 21,989,122 30,128,481 25,755,371 22,697,119 28,372,324 39,731,698 33,407,134 36,773,676 42,955,037 45,862,963 50,251,733 51,465,114 51,872,625 50,973,775 53,203,714 | 70,015,283 11,349,367 16,388,341 15,558,476 19,981,197 20,720,239 20,249,459 20,768,703 23,165,042 20,083,825 22,046,313 30,730,372 25,848,701 22,763,017 28,894,970 39,396,847 34,179,934 37,565,679 43,474,314 47,451,855 51,597,019 51,877,868 53,370,284 53,234,133 56,378,134 61,299,347 | 0.9973 1.0013 1.0085 1.0039 1.0122 1.0115 1.0040 1.0153 1.0071 1.0058 1.0026 1.0200 1.0036 1.0029 1.0184 0.9916 1.0231 1.0215 1.0121 1.0346 1.0268 1.0080 1.0289 1.0443 1.0597 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 | 70,014,934 11,348,496 16,387,525 15,559,001 19,980,833 20,720,145 20,250,700 20,769,879 23,165,786 20,082,889 22,047,536 30,729,561 25,847,154 22,761,713 28,893,849 39,394,623 34,179,105 37,566,127 43,444,004 47,447,931 51,593,472 51,844,347 53,237,046 52,619,055 54,983,274 60,882,477 | 70,189,327 11,356,173 16,484,137 15,584,027 20,081,808 20,871,952 20,204,197 20,922,259 23,168,668 19,851,975 22,149,561 30,726,303 25,939,180 23,239,803 28,711,526 39,816,598 35,283,912 38,480,206 44,482,063 49,279,751 52,998,080 53,304,431 55,399,647 56,120,579 56,526,958 | 1.0025 1.0007 1.0059 1.0016 1.0051 1.0073 0.9977 1.0073 1.0001 0.9885 1.0046 0.9999 1.0036 1.0210 0.9937 1.0107 1.0323 1.0243 1.0239 1.0386 1.0272 1.0282 1.0406 1.0665 1.0281 1.0622 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 | 70,201,354 11,335,118 16,251,006 15,498,261 19,740,103 20,484,031 20,468,591 20,455,206 23,002,037 19,967,917 21,989,122 30,128,481 25,755,371 22,697,119 28,372,324 39,731,698 33,407,134 36,773,676 42,955,037 45,862,963 50,251,733 51,465,114 51,872,625 50,973,775 53,203,714 57,536,522 53,115,054 40,375,814 | 70,015,283 11,349,367 16,388,341 15,558,476 19,981,197 20,720,239 20,249,459 20,768,703 23,165,042 20,083,825 22,046,313 30,730,372 25,848,701 22,763,017 28,894,970 39,396,847 34,179,934 37,565,679 43,474,314 47,451,855 51,597,019 51,877,868 53,370,284 53,234,133 56,378,134 61,299,347 55,414,707 46,156,652 | 0.9973 1.0013 1.0085 1.0039 1.0122 1.0115 1.0040 1.0153 1.0071 1.0058 1.0026 1.0200 1.0036 1.0029 1.0184 0.9916 1.0231 1.0215 1.0121 1.0346 1.0268 1.0080 1.0288 1.0080 1.0289 1.0443 1.0597 1.0654 1.0433 1.1432 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 | 70,014,934 11,348,496 16,387,525 15,559,001 19,980,833 20,720,145 20,250,700 20,769,879 23,165,786 20,082,889 22,047,536 30,729,561 25,847,154 22,761,713 28,893,849 39,394,623 34,179,105 37,566,127 43,444,004 47,447,931 51,593,472 51,844,347 53,237,046 52,619,055 54,983,274 60,882,477 55,075,344 45,851,324 | 70,189,327 11,356,173 16,484,137 15,584,027 20,081,808 20,871,952 20,204,197 20,922,259 23,168,668 19,851,975 22,149,561 30,726,303 25,939,180 23,239,803 28,711,526 39,816,598 35,283,912 38,480,206 44,482,063 49,279,751 52,998,080 53,304,431 55,399,647 56,526,958 64,669,828 56,963,141 48,503,151 | 1.0025 1.0007 1.0059 1.0016 1.0051 1.0073 0.9977 1.0073 1.0001 0.9885 1.0046 0.9999 1.0036 1.0210 0.9937 1.0107 1.0323 1.0243 1.0239 1.0386 1.0272 1.0282 1.0406 1.0665 1.0281 1.0622 1.0343 1.0578 |
| Valued Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 | 70,201,354 11,335,118 16,251,006 15,498,261 19,740,103 20,484,031 20,168,591 20,455,206 23,002,037 19,967,917 21,989,122 30,128,481 25,755,371 22,697,119 28,372,324 39,731,698 33,407,134 36,773,676 42,955,037 45,862,963 50,251,733 51,465,114 51,872,625 50,973,775 53,203,714 57,536,522 53,115,054 | 70,015,283 11,349,367 16,388,341 15,558,476 19,981,197 20,720,239 20,249,459 20,768,703 23,165,042 20,083,825 22,046,313 30,730,372 25,848,701 22,763,017 28,894,970 39,396,847 34,179,934 37,565,679 43,474,314 47,451,855 51,597,019 51,877,868 53,370,284 53,234,133 56,378,134 61,299,347 55,414,707 | 0.9973 1.0013 1.0085 1.0039 1.0122 1.0115 1.0040 1.0153 1.0071 1.0058 1.0026 1.0200 1.0036 1.0029 1.0184 0.9916 1.0231 1.0215 1.0121 1.0346 1.0268 1.0080 1.0289 1.0443 1.0597 1.0654 1.0433 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 | 70,014,934 11,348,496 16,387,525 15,559,001 19,980,833 20,720,145 20,250,700 20,769,879 23,165,786 20,082,889 22,047,536 30,729,561 25,847,154 22,761,713 28,893,849 39,394,623 34,179,105 37,566,127 43,444,004 47,447,931 51,593,472 51,844,347 53,237,046 52,619,055 54,983,274 60,882,477 55,075,344 | 70,189,327 11,356,173 16,484,137 15,584,027 20,081,808 20,871,952 20,204,197 20,922,259 23,168,668 19,851,975 22,149,561 30,726,303 25,939,180 23,239,803 28,711,526 39,816,598 35,283,912 38,480,206 44,482,063 49,279,751 52,998,080 53,304,431 55,399,647 56,120,579 56,526,958 64,669,828 56,963,141 | 1.0025 1.0007 1.0059 1.0016 1.0051 1.0073 0.9977 1.0073 1.0001 0.9885 1.0046 0.9999 1.0036 1.0210 0.9937 1.0107 1.0323 1.0243 1.0239 1.0386 1.0272 1.0282 1.0406 1.0665 1.0281 1.0622 1.0343 |

NOTE: So as to maximize the use of available data, the companies used in one stage of development were allowed to be independent of those used in the other stage of development; therefore, the figures shown at each valuation may vary.

16,535,850

2015 2016 46,731,090

16,843,620

2.8260

16,535,884

2015

^{*} Losses limited on a per-claim basis, with the actual limitation varying by policy year as described in Exhibit 1a.

Losses are expressed on a post-HB175, pre-HB373 basis.

TABLE I - D - Individual Losses Limited *

INDEMNITY PAID LOSSES

| Policy Year Valued | As of 12/31/12 | As of 12/31/13 | Ratio to Prior Year | Policy Year Valued | As of 12/31/13 | As of 12/31/14 | Ratio to Prior Year |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Prior | | | | Prior | | | |
| to 1986 | 194,089,572 | 194,291,064 | 1.0010 | to 1986 | 186,797,787 | 186,807,878 | 1.0001 |
| 1986 | 25,045,187 | 25,065,995 | 1.0008 | 1986 | 23,341,510 | 23,384,622 | 1.0018 |
| 1987 | 30,529,737 | 30,066,824 | 0.9848 | 1987 | 28,028,889 | | 1.0015 |
| | | | | | | 28,069,999 | |
| 1988 | 28,679,334 | 28,902,059 | 1.0078 | 1988 | 27,479,629 | 27,484,014 | 1.0002 |
| 1989 | 31,385,318 | 31,506,030 | 1.0038 | 1989 | 30,556,804 | 30,554,738 | 0.9999 |
| 1990 | 32,954,836 | 32,975,564 | 1.0006 | 1990 | 30,857,938 | 30,924,148 | 1.0021 |
| 1991 | 30,197,199 | 30,294,868 | 1.0032 | 1991 | 28,070,278 | 28,627,391 | 1.0198 |
| 1992 | 26,807,966 | 26,742,909 | 0.9976 | 1992 | 24,741,843 | 24,702,998 | 0.9984 |
| 1993 | 31,302,131 | 31,380,660 | 1.0025 | 1993 | 29,693,071 | 29,713,188 | 1.0007 |
| 1994 | 22,865,662 | 22,917,750 | 1.0023 | 1994 | 20,502,297 | 21,295,912 | 1.0387 |
| 1995 | 24,265,770 | 24,325,458 | 1.0025 | 1995 | 22,640,556 | 22,652,527 | 1.0005 |
| 1996 | 29,686,664 | 29,867,143 | 1.0061 | 1996 | 28,160,638 | 28,258,471 | 1.0035 |
| 1997 | 29,230,959 | 29,608,942 | 1.0129 | 1997 | 27,959,965 | 28,196,116 | 1.0084 |
| 1998 | 26,345,303 | 26,418,866 | 1.0028 | 1998 | 24,188,898 | 24,433,673 | 1.0101 |
| 1999 | 30,717,242 | 31,410,094 | 1.0226 | 1999 | 27,854,681 | 27,933,529 | 1.0028 |
| 2000 | 39,910,185 | 40,340,520 | 1.0108 | 2000 | 36,164,222 | 36,478,502 | 1.0087 |
| 2001 | 33,580,199 | 34,001,822 | 1.0126 | 2001 | 29,304,966 | 29,633,353 | 1.0112 |
| 2002 | 33,846,230 | 34,370,055 | 1.0125 | 2001 | | | 1.0112 |
| | | | | | 32,729,207 | 33,144,822 | |
| 2003 | 36,308,217 | 37,010,246 | 1.0193 | 2003 | 35,350,335 | 36,556,005 | 1.0341 |
| 2004 | 36,288,481 | 37,547,882 | 1.0347 | 2004 | 36,032,836 | 36,622,679 | 1.0164 |
| 2005 | 36,385,912 | 37,668,829 | 1.0353 | 2005 | 36,635,736 | 37,676,535 | 1.0284 |
| 2006 | 35,559,704 | 37,438,712 | 1.0528 | 2006 | 36,390,932 | 38,381,669 | 1.0547 |
| 2007 | 33,578,904 | 36,255,075 | 1.0797 | 2007 | 34,858,288 | 35,939,694 | 1.0310 |
| 2008 | 28,762,856 | 32,193,491 | 1.1193 | 2008 | 30,703,608 | 32,379,947 | 1.0546 |
| 2009 | 24,570,133 | 29,121,704 | 1.1852 | 2009 | 28,811,650 | 32,297,848 | 1.1210 |
| 2010 | 15,546,650 | 24,548,469 | 1.5790 | 2010 | 24,233,150 | 29,063,153 | 1.1993 |
| 2011 | 9,487,937 | 19,162,016 | 2.0196 | 2011 | 18,902,189 | 26,356,445 | 1.3944 |
| 2012 | 1,505,071 | 7,919,682 | 5.2620 | 2012 | 7,817,826 | 15,956,580 | 2.0411 |
| 2013 | | 1,729,152 | | 2013 | 1,705,951 | 10,137,892 | 5.9427 |
| | | | | 2014 | | 1,462,937 | |
| | | | | | | | |
| | | | | | | | |
| Policy Year | As of | As of | Ratio to | Policy Year | As of | As of | Ratio to |
| Policy Year Valued | As of 12/31/14 | As of 12/31/15 | Ratio to Prior Year | Policy Year Valued | As of 12/31/15 | As of 12/31/16 | Ratio to Prior Year |
| • | | | | • | | | |
| Valued Prior | 12/31/14 | 12/31/15 | Prior Year | Valued Prior | 12/31/15 | 12/31/16 | Prior Year |
| Valued Prior to 1986 | 12/31/14 191,043,107 | 12/31/15 191,201,440 | Prior Year 1.0008 | Valued Prior to 1986 | 12/31/15 191,201,440 | 12/31/16 191,411,698 | Prior Year 1.0011 |
| Valued Prior to 1986 1986 | 12/31/14 191,043,107 24,203,120 | 12/31/15 191,201,440 24,257,046 | 1.0008 1.0022 | Valued Prior to 1986 1986 | 12/31/15 191,201,440 24,257,046 | 12/31/16 191,411,698 24,296,816 | 1.0011 1.0016 |
| Valued Prior to 1986 1986 1987 | 12/31/14 191,043,107 24,203,120 29,764,001 | 12/31/15 191,201,440 24,257,046 29,788,711 | 1.0008 1.0022 1.0008 | Valued Prior to 1986 1986 1987 | 12/31/15 191,201,440 24,257,046 29,788,711 | 12/31/16 191,411,698 24,296,816 29,770,168 | 1.0011 1.0016 0.9994 |
| Valued Prior to 1986 1986 1987 1988 | 12/31/14 191,043,107 24,203,120 29,764,001 28,769,685 | 12/31/15 191,201,440 24,257,046 29,788,711 28,900,329 | 1.0008 1.0022 1.0008 1.0045 | Valued Prior to 1986 1986 1987 1988 | 12/31/15 191,201,440 24,257,046 29,788,711 28,900,329 | 12/31/16 191,411,698 24,296,816 29,770,168 28,911,436 | 1.0011 1.0016 0.9994 1.0004 |
| Valued Prior to 1986 1986 1987 1988 1989 | 12/31/14 191,043,107 24,203,120 29,764,001 28,769,685 31,372,060 | 12/31/15 191,201,440 24,257,046 29,788,711 28,900,329 31,272,647 | 1.0008 1.0022 1.0008 1.0045 0.9968 | Valued Prior to 1986 1986 1987 1988 1989 | 12/31/15 191,201,440 24,257,046 29,788,711 28,900,329 31,272,647 | 12/31/16 191,411,698 24,296,816 29,770,168 28,911,436 31,274,906 | 1.0011 1.0016 0.9994 1.0004 1.0001 |
| Valued Prior to 1986 1986 1987 1988 1989 | 12/31/14 191,043,107 24,203,120 29,764,001 28,769,685 31,372,060 32,650,666 | 12/31/15 191,201,440 24,257,046 29,788,711 28,900,329 31,272,647 32,739,226 | 1.0008 1.0022 1.0008 1.0045 0.9968 1.0027 | Valued Prior to 1986 1986 1987 1988 1989 1990 | 12/31/15 191,201,440 24,257,046 29,788,711 28,900,329 31,272,647 32,739,226 | 191,411,698 24,296,816 29,770,168 28,911,436 31,274,906 32,786,333 | 1.0011 1.0016 0.9994 1.0004 1.0001 1.0014 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 | 12/31/14 191,043,107 24,203,120 29,764,001 28,769,685 31,372,060 32,650,666 30,467,924 | 12/31/15 191,201,440 24,257,046 29,788,711 28,900,329 31,272,647 32,739,226 30,590,285 | 1.0008 1.0022 1.0008 1.0045 0.9968 1.0027 1.0040 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 | 12/31/15 191,201,440 24,257,046 29,788,711 28,900,329 31,272,647 32,739,226 30,590,285 | 12/31/16 191,411,698 24,296,816 29,770,168 28,911,436 31,274,906 32,786,333 30,487,457 | 1.0011 1.0016 0.9994 1.0004 1.0001 1.0014 0.9966 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 | 12/31/14 191,043,107 24,203,120 29,764,001 28,769,685 31,372,060 32,650,666 30,467,924 26,500,795 | 12/31/15 191,201,440 24,257,046 29,788,711 28,900,329 31,272,647 32,739,226 30,590,285 26,427,845 | 1.0008 1.0022 1.0008 1.0045 0.9968 1.0027 1.0040 0.9972 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 | 12/31/15 191,201,440 24,257,046 29,788,711 28,900,329 31,272,647 32,739,226 30,590,285 26,427,845 | 12/31/16 191,411,698 24,296,816 29,770,168 28,911,436 31,274,906 32,786,333 30,487,457 26,380,525 | 1.0011 1.0016 0.9994 1.0004 1.0001 1.0014 0.9966 0.9982 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 | 12/31/14 191,043,107 24,203,120 29,764,001 28,769,685 31,372,060 32,650,666 30,467,924 26,500,795 29,477,819 | 12/31/15 191,201,440 24,257,046 29,788,711 28,900,329 31,272,647 32,739,226 30,590,285 26,427,845 29,627,306 | 1.0008 1.0022 1.0008 1.0045 0.9968 1.0027 1.0040 0.9972 1.0051 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 | 12/31/15 191,201,440 24,257,046 29,788,711 28,900,329 31,272,647 32,739,226 30,590,285 26,427,845 29,627,306 | 12/31/16 191,411,698 24,296,816 29,770,168 28,911,436 31,274,906 32,786,333 30,487,457 26,380,525 29,649,966 | 1.0011 1.0016 0.9994 1.0004 1.0001 1.0014 0.9966 0.9982 1.0008 |
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| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 | 12/31/14 191,043,107 24,203,120 29,764,001 28,769,685 31,372,060 32,650,666 30,467,924 26,500,795 29,477,819 22,845,771 24,131,863 29,612,319 29,202,168 24,654,336 29,303,782 37,105,696 33,245,650 33,149,713 36,654,500 38,137,725 38,729,503 39,429,449 37,408,806 | 12/31/15 191,201,440 24,257,046 29,788,711 28,900,329 31,272,647 32,739,226 30,590,285 26,427,845 29,627,306 22,903,123 24,168,647 29,717,640 29,293,955 24,846,779 29,361,110 37,359,648 33,544,938 33,442,031 36,930,321 38,423,480 39,441,588 41,047,665 38,150,779 | 1.0008 1.0022 1.0008 1.0045 0.9968 1.0027 1.0040 0.9972 1.0051 1.0025 1.0015 1.0036 1.0031 1.0078 1.0020 1.0068 1.0090 1.0088 1.0075 1.0075 1.0184 1.0410 1.0198 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 | 12/31/15 191,201,440 24,257,046 29,788,711 28,900,329 31,272,647 32,739,226 30,590,285 26,427,845 29,627,306 22,903,123 24,168,647 29,717,640 29,293,955 24,846,779 29,361,110 37,359,648 33,544,938 33,442,031 36,915,028 38,423,480 39,441,588 40,985,112 37,919,130 | 12/31/16 191,411,698 24,296,816 29,770,168 28,911,436 31,274,906 32,786,333 30,487,457 26,380,525 29,649,966 23,110,377 24,160,965 29,802,922 29,260,902 24,908,812 29,675,561 37,445,404 33,721,850 33,479,842 37,184,363 38,588,764 40,578,106 41,913,458 39,357,798 | 1.0011 1.0016 0.9994 1.0004 1.0001 1.0014 0.9966 0.9982 1.0008 1.0090 0.9997 1.0029 0.9989 1.0025 1.0107 1.0023 1.0053 1.0011 1.0073 1.0043 1.0288 1.0227 1.0379 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 | 12/31/14 191,043,107 24,203,120 29,764,001 28,769,685 31,372,060 32,650,666 30,467,924 26,500,795 29,477,819 22,845,771 24,131,863 29,612,319 29,202,168 24,654,336 29,303,782 37,105,696 33,245,650 33,149,713 36,654,500 38,137,725 38,729,503 39,429,449 37,408,806 33,942,366 | 12/31/15 191,201,440 24,257,046 29,788,711 28,900,329 31,272,647 32,739,226 30,590,285 26,427,845 29,627,306 22,903,123 24,168,647 29,717,640 29,293,955 24,846,779 29,361,110 37,359,648 33,544,938 33,442,031 36,930,321 38,423,480 39,441,588 41,047,665 38,150,779 35,297,234 | 1.0008 1.0022 1.0008 1.0045 0.9968 1.0027 1.0040 0.9972 1.0051 1.0025 1.0015 1.0036 1.0031 1.0078 1.0020 1.0068 1.0090 1.0088 1.0075 1.0075 1.0184 1.0410 1.0198 1.0399 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 | 12/31/15 191,201,440 24,257,046 29,788,711 28,900,329 31,272,647 32,739,226 30,590,285 26,427,845 29,627,306 22,903,123 24,168,647 29,717,640 29,293,955 24,846,779 29,361,110 37,359,484 33,544,938 33,442,031 36,915,028 38,423,480 39,441,588 40,985,112 37,919,130 34,650,612 | 12/31/16 191,411,698 24,296,816 29,770,168 28,911,436 31,274,906 32,786,333 30,487,457 26,380,525 29,649,966 23,110,377 24,160,965 29,802,922 29,260,902 24,908,812 29,675,561 37,445,404 33,721,850 33,479,842 37,184,363 38,588,764 40,578,106 41,913,458 39,357,798 35,322,768 | 1.0011 1.0016 0.9994 1.0004 1.0001 1.0014 0.9966 0.9982 1.0008 1.0090 0.9997 1.0029 0.9989 1.0025 1.0107 1.0023 1.0053 1.0011 1.0073 1.0043 1.0288 1.0227 1.0379 1.0194 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 | 12/31/14 191,043,107 24,203,120 29,764,001 28,769,685 31,372,060 32,650,666 30,467,924 26,500,795 29,477,819 22,845,771 24,131,863 29,612,319 29,202,168 24,654,336 29,303,782 37,105,696 33,245,650 33,149,713 36,654,500 38,137,725 38,729,503 39,429,449 37,408,806 33,942,366 32,615,731 | 12/31/15 191,201,440 24,257,046 29,788,711 28,900,329 31,272,647 32,739,226 30,590,285 26,427,845 29,627,306 22,903,123 24,168,647 29,717,640 29,293,955 24,846,779 29,361,110 37,359,648 33,544,938 33,442,031 36,930,321 38,423,480 39,441,588 41,047,665 38,150,779 35,297,234 35,543,414 | 1.0008 1.0022 1.0008 1.0045 0.9968 1.0027 1.0040 0.9972 1.0051 1.0025 1.0015 1.0036 1.0031 1.0078 1.0020 1.0068 1.0090 1.0088 1.0095 1.0075 1.0075 1.0075 1.0184 1.0410 1.0198 1.0399 1.0898 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 | 12/31/15 191,201,440 24,257,046 29,788,711 28,900,329 31,272,647 32,739,226 30,590,285 26,427,845 29,627,306 22,903,123 24,168,647 29,717,640 29,293,955 24,846,779 29,361,110 37,359,648 33,544,938 33,442,031 36,915,028 38,423,480 39,441,588 40,985,112 37,919,130 34,650,612 34,464,518 | 12/31/16 191,411,698 24,296,816 29,770,168 28,911,436 31,274,906 32,786,333 30,487,457 26,380,525 29,649,966 23,110,377 24,160,965 29,802,922 29,260,902 24,908,812 29,675,561 37,445,404 33,721,850 33,479,842 37,184,363 38,588,764 40,578,106 41,913,458 39,357,798 35,322,768 36,492,210 | 1.0011 1.0016 0.9994 1.0004 1.0001 1.0014 0.9966 0.9982 1.0008 1.0090 0.9997 1.0029 0.9989 1.0025 1.0107 1.0023 1.0053 1.0011 1.0073 1.0043 1.0288 1.0227 1.0379 1.0194 1.0588 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 | 12/31/14 191,043,107 24,203,120 29,764,001 28,769,685 31,372,060 32,650,666 30,467,924 26,500,795 29,477,819 22,845,771 24,131,863 29,612,319 29,202,168 24,654,336 29,303,782 37,105,696 33,245,650 33,149,713 36,654,500 38,137,725 38,729,503 39,429,449 37,408,806 33,942,366 32,615,731 30,379,657 | 12/31/15 191,201,440 24,257,046 29,788,711 28,900,329 31,272,647 32,739,226 30,590,285 26,427,845 29,627,306 22,903,123 24,168,647 29,717,640 29,293,955 24,846,779 29,361,110 37,359,648 33,544,938 33,442,031 36,930,321 38,423,480 39,441,588 41,047,665 38,150,779 35,297,234 35,543,414 33,026,286 | 1.0008 1.0022 1.0008 1.0025 1.0008 1.0045 0.9968 1.0027 1.0040 0.9972 1.0051 1.0025 1.0015 1.0036 1.0031 1.0078 1.0020 1.0068 1.0090 1.0088 1.0075 1.0075 1.0184 1.0410 1.0198 1.0399 1.0898 1.0871 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 | 12/31/15 191,201,440 24,257,046 29,788,711 28,900,329 31,272,647 32,739,226 30,590,285 26,427,845 29,627,306 22,903,123 24,168,647 29,717,640 29,293,955 24,846,779 29,361,110 37,359,648 33,544,938 33,442,031 36,915,028 38,423,480 39,441,588 40,985,112 37,919,130 34,650,612 34,464,518 32,787,294 | 12/31/16 191,411,698 24,296,816 29,770,168 28,911,436 31,274,906 32,786,333 30,487,457 26,380,525 29,649,966 23,110,377 24,160,965 29,802,922 24,908,812 29,60,902 24,908,812 29,675,561 37,445,404 33,721,850 33,479,842 37,184,363 38,588,764 40,578,106 41,913,458 39,357,798 36,392,2768 36,492,210 34,481,955 | 1.0011 1.0016 0.9994 1.0004 1.0001 1.0014 0.9966 0.9982 1.0008 1.0090 0.9997 1.0029 0.9989 1.0025 1.0107 1.0023 1.0053 1.0011 1.0073 1.0043 1.0288 1.0227 1.0379 1.0194 1.0588 1.0517 |
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| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 | 12/31/14 191,043,107 24,203,120 29,764,001 28,769,685 31,372,060 32,650,666 30,467,924 26,500,795 29,477,819 22,845,771 24,131,863 29,612,319 29,202,168 24,654,336 29,303,782 37,105,696 33,245,650 33,149,713 36,654,500 38,137,725 38,729,503 39,429,449 37,408,806 33,942,366 32,615,731 30,379,657 26,769,523 16,081,712 | 12/31/15 191,201,440 24,257,046 29,788,711 28,900,329 31,272,647 32,739,226 30,590,285 26,427,845 29,627,306 22,903,123 24,168,647 29,717,640 29,293,955 24,846,779 29,361,110 37,359,648 33,544,938 33,442,031 36,930,321 38,423,480 39,441,588 41,047,665 38,150,779 35,297,234 35,543,414 33,026,286 31,142,813 23,266,578 | 1.0008 1.0022 1.0008 1.0025 1.0008 1.0027 1.0040 0.9972 1.0051 1.0025 1.0015 1.0036 1.0031 1.0078 1.0020 1.0068 1.0090 1.0088 1.0075 1.0184 1.0410 1.0198 1.0399 1.0898 1.0871 1.1634 1.4468 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 | 12/31/15 191,201,440 24,257,046 29,788,711 28,900,329 31,272,647 32,739,226 30,590,285 26,427,845 29,627,306 22,903,123 24,168,647 29,717,640 29,293,955 24,846,779 29,361,110 37,359,648 33,544,938 33,442,031 36,915,028 38,423,480 39,441,588 40,985,112 37,919,130 34,650,612 34,464,518 32,787,294 31,066,216 23,148,647 | 12/31/16 191,411,698 24,296,816 29,770,168 28,911,436 31,274,906 32,786,333 30,487,457 26,380,525 29,649,966 23,110,377 24,160,965 29,802,922 29,260,902 24,908,812 29,675,561 37,445,404 33,721,850 33,479,842 37,184,363 38,588,764 40,578,106 41,913,458 39,357,798 35,322,768 36,492,210 34,481,955 32,727,413 28,580,744 | 1.0011 1.0016 0.9994 1.0004 1.0004 1.0014 0.9966 0.9982 1.0008 1.0090 0.9997 1.0029 0.9989 1.0025 1.0107 1.0023 1.0053 1.0011 1.0073 1.0043 1.0288 1.0227 1.0379 1.0194 1.0588 1.0517 1.0535 1.2347 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 | 12/31/14 191,043,107 24,203,120 29,764,001 28,769,685 31,372,060 32,650,666 30,467,924 26,500,795 29,477,819 22,845,771 24,131,863 29,612,319 29,202,168 24,654,336 29,303,782 37,105,696 33,245,650 33,149,713 36,654,500 38,137,725 38,729,503 39,429,449 37,408,806 32,615,731 30,379,657 26,769,523 16,081,712 10,228,367 | 12/31/15 191,201,440 24,257,046 29,788,711 28,900,322 31,272,647 32,739,226 30,590,285 26,427,845 29,627,306 22,903,123 24,168,647 29,717,640 29,293,955 24,846,779 29,361,110 37,359,648 33,544,938 33,442,031 36,930,321 38,423,480 39,441,588 41,047,665 38,150,779 35,297,234 35,543,414 33,026,286 31,142,813 23,266,578 18,802,942 | 1.0008 1.0022 1.0008 1.0045 0.9968 1.0027 1.0040 0.9972 1.0051 1.0025 1.0015 1.0036 1.0031 1.0078 1.0020 1.0068 1.0090 1.0088 1.0075 1.0184 1.0410 1.0198 1.0399 1.0898 1.0871 1.1634 1.4468 1.8383 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 | 12/31/15 191,201,440 24,257,046 29,788,711 28,900,329 31,272,647 32,739,226 30,590,285 26,427,845 29,627,306 22,903,123 24,168,647 29,717,640 29,293,955 24,846,779 29,361,110 37,359,648 33,544,938 33,442,031 36,915,028 38,423,480 39,441,588 40,985,112 37,919,130 34,650,612 34,464,518 32,787,294 31,066,216 23,148,647 18,723,744 | 12/31/16 191,411,698 24,296,816 29,770,168 28,911,436 31,274,906 32,786,333 30,487,457 26,380,525 29,649,966 23,110,377 24,160,965 29,802,922 29,260,902 24,908,812 29,675,561 37,445,404 33,721,850 33,479,842 37,184,363 38,588,764 40,578,106 41,913,458 39,357,798 35,322,768 36,492,210 34,481,955 32,727,413 28,580,744 25,879,943 | 1.0011 1.0016 0.9994 1.0004 1.0001 1.0014 0.9966 0.9982 1.0008 1.0090 0.9997 1.0029 0.9989 1.0025 1.0107 1.0023 1.0011 1.0073 1.0043 1.0288 1.0227 1.0379 1.0194 1.0588 1.0517 1.0535 1.2347 1.3822 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 | 12/31/14 191,043,107 24,203,120 29,764,001 28,769,685 31,372,060 32,650,666 30,467,924 26,500,795 29,477,819 22,845,771 24,131,863 29,612,319 29,202,168 24,654,336 29,303,782 37,105,696 33,245,650 33,149,713 36,654,500 38,137,725 38,729,503 39,429,449 37,408,806 33,942,366 32,615,731 30,379,657 26,769,523 16,081,712 | 12/31/15 191,201,440 24,257,046 29,788,711 28,900,329 31,272,647 32,739,226 30,590,285 26,427,845 29,627,306 22,903,123 24,168,647 29,717,640 29,293,955 24,846,779 29,361,110 37,359,648 33,544,938 33,442,031 36,930,321 38,423,480 39,441,588 41,047,665 38,150,779 35,297,234 35,543,414 33,026,286 31,142,813 23,266,578 | 1.0008 1.0022 1.0008 1.0025 1.0008 1.0027 1.0040 0.9972 1.0051 1.0025 1.0015 1.0036 1.0031 1.0078 1.0020 1.0068 1.0090 1.0088 1.0075 1.0184 1.0410 1.0198 1.0399 1.0898 1.0871 1.1634 1.4468 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 | 12/31/15 191,201,440 24,257,046 29,788,711 28,900,329 31,272,647 32,739,226 30,590,285 26,427,845 29,627,306 22,903,123 24,168,647 29,717,640 29,293,955 24,846,779 29,361,110 37,359,648 33,544,938 33,442,031 36,915,028 38,423,480 39,441,588 40,985,112 37,919,130 34,650,612 34,464,518 32,787,294 31,066,216 23,148,647 | 12/31/16 191,411,698 24,296,816 29,770,168 28,911,436 31,274,906 32,786,333 30,487,457 26,380,525 29,649,966 23,110,377 24,160,965 29,802,922 29,260,902 24,908,812 29,675,561 37,445,404 33,721,850 33,479,842 37,184,363 38,588,764 40,578,106 41,913,458 39,357,798 35,322,768 36,492,210 34,481,955 32,727,413 28,580,744 | 1.0011 1.0016 0.9994 1.0004 1.0004 1.0014 0.9966 0.9982 1.0008 1.0090 0.9997 1.0029 0.9989 1.0025 1.0107 1.0023 1.0053 1.0011 1.0073 1.0043 1.0288 1.0227 1.0379 1.0194 1.0588 1.0517 1.0535 1.2347 |

NOTE: So as to maximize the use of available data, the companies used in one stage of development were allowed to be independent of those used in the other stage of development; therefore, the figures shown at each valuation may vary.

2016

1,386,181

^{*} Losses limited on a per-claim basis, with the actual limitation varying by policy year as described in Exhibit 1a.

Losses are expressed on a post-HB175, pre-HB373 basis.

TABLE I - E - Individual Losses Limited *

MEDICAL PAID LOSSES

| Policy Year | As of | As of | Ratio to | Policy Year | As of | As of | Ratio to |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Valued | 12/31/12 | 12/31/13 | Prior Year | Valued | 12/31/13 | 12/31/14 | Prior Year |
| Prior | CE 000 0CE | CC 0E4 00E | 1.0120 | Prior | 60 767 464 | 64 270 260 | 1 0006 |
| to 1986 1986 | 65,992,065 | 66,851,885 | 1.0130 | to 1986 1986 | 63,767,461 | 64,379,268 | 1.0096 |
| 1987 | 10,855,468 14,776,982 | 10,988,680 15,268,223 | 1.0123 1.0332 | 1987 | 10,259,661 14,040,508 | 10,294,227 | 1.0034 1.0112 |
| 1988 | 15,334,975 | 15,435,250 | 1.0065 | 1988 | 14,863,241 | 14,198,308 14,938,101 | 1.0050 |
| 1989 | 18,796,851 | 19,040,454 | 1.0130 | 1989 | 18,449,735 | 18,757,160 | 1.0050 |
| 1990 | 18,901,988 | 19,144,161 | 1.0138 | 1990 | 17,625,479 | 17,751,845 | 1.0072 |
| 1991 | 19,541,562 | 19,709,337 | 1.0086 | 1991 | 18,300,459 | 18,451,790 | 1.0083 |
| 1992 | 20,136,346 | 20,300,490 | 1.0082 | 1992 | 18,919,338 | 19,139,701 | 1.0116 |
| 1993 | 21,213,890 | 21,522,839 | 1.0146 | 1993 | 20,280,319 | 20,453,819 | 1.0086 |
| 1994 | 18,125,225 | 18,331,723 | 1.0114 | 1994 | 16,510,178 | 16,911,289 | 1.0243 |
| 1995 | 19,974,382 | 20,525,465 | 1.0276 | 1995 | 18,749,874 | 19,014,491 | 1.0141 |
| 1996 | 25,426,278 | 26,044,103 | 1.0243 | 1996 | 24,716,079 | 25,162,890 | 1.0181 |
| 1997 | 23,028,325 | 23,424,878 | 1.0172 | 1997 | 22,317,471 | 22,822,128 | 1.0226 |
| 1998 | 22,545,831 | 22,785,495 | 1.0106 | 1998 | 21,168,520 | 21,267,951 | 1.0047 |
| 1999 | 27,475,845 | 27,811,387 | 1.0122 | 1999 | 24,598,185 | 24,711,948 | 1.0046 |
| 2000 | 36,466,686 | 37,462,448 | 1.0273 | 2000 | 34,255,399 | 34,997,227 | 1.0217 |
| 2001 | 28,698,952 | 29,367,949 | 1.0233 | 2001 | 25,466,041 | 26,005,906 | 1.0212 |
| 2002 | 32,729,754 | 33,869,497 | 1.0348 | 2002 | 32,014,392 | 33,071,322 | 1.0330 |
| 2003 | 35,099,118 | 36,494,736 | 1.0398 | 2003 | 35,065,144 | 36,185,700 | 1.0320 |
| 2004 | 38,536,147 | 39,507,808 | 1.0252 | 2004 | 38,069,592 | 39,112,068 | 1.0274 |
| 2005 | 38,785,617 | 40,282,277 | 1.0386 | 2005 | 38,767,169 | 39,881,535 | 1.0287 |
| 2006 | 37,706,122 | 39,454,395 | 1.0464 | 2006 | 38,818,303 | 40,585,627 | 1.0455 |
| 2007 | 40,089,833 | 41,961,336 | 1.0467 | 2007 | 40,519,384 | 41,963,904 | 1.0357 |
| 2008 | 36,709,975 | 40,041,705 | 1.0908 | 2008 | 38,803,114 | 40,865,385 | 1.0531 |
| 2009 | 36,795,046 | 40,435,174 | 1.0989 | 2009 | 39,983,598 | 42,279,761 | 1.0574 |
| 2010 | 36,839,909 | 42,949,985 | 1.1659 | 2010 | 41,590,669 | 45,949,544 | 1.1048 |
| 2011 | 28,702,939 | 38,857,277 | 1.3538 | 2011 | 38,468,845 | 42,793,593 | 1.1124 |
| 2012 | 4,548,276 | 23,691,030 | 5.2088 | 2012 | 23,489,899 | 32,024,419 | 1.3633 |
| 2013 | | 5,229,946 | | 2013 2014 | 5,109,384 | 23,898,255 | 4.6773 |
| | | | | 2014 | | 4,364,034 | |
| | | | | | | | |
| Policy Year | As of | As of | Ratio to | Policy Year | As of | As of | Ratio to |
| Valued | As of 12/31/14 | As of 12/31/15 | Ratio to Prior Year | Valued | As of 12/31/15 | As of 12/31/16 | Ratio to Prior Year |
| Valued Prior | 12/31/14 | 12/31/15 | Prior Year | Valued Prior | 12/31/15 | 12/31/16 | Prior Year |
| Valued Prior to 1986 | 12/31/14 66,687,986 | 12/31/15 67,193,191 | Prior Year 1.0076 | Valued Prior to 1986 | 12/31/15 67,192,842 | 12/31/16 67,791,080 | Prior Year 1.0089 |
| Valued Prior to 1986 1986 | 12/31/14 66,687,986 10,989,485 | 12/31/15 67,193,191 11,038,317 | 1.0076 1.0044 | Valued Prior to 1986 1986 | 12/31/15 67,192,842 11,037,446 | 12/31/16 67,791,080 11,058,886 | 1.0089 1.0019 |
| Valued Prior to 1986 1986 1987 | 12/31/14 66,687,986 10,989,485 15,235,827 | 12/31/15 67,193,191 11,038,317 15,372,293 | 1.0076 1.0044 1.0090 | Valued Prior to 1986 1986 1987 | 12/31/15 67,192,842 11,037,446 15,371,477 | 12/31/16 67,791,080 11,058,886 15,594,097 | 1.0089 1.0019 1.0145 |
| Valued Prior to 1986 1986 1987 1988 | 12/31/14 66,687,986 10,989,485 15,235,827 15,408,859 | 12/31/15 67,193,191 11,038,317 15,372,293 15,443,759 | 1.0076 1.0044 1.0090 1.0023 | Valued Prior to 1986 1986 1987 1988 | 12/31/15 67,192,842 11,037,446 15,371,477 15,444,284 | 12/31/16 67,791,080 11,058,886 15,594,097 15,464,001 | 1.0089 1.0019 1.0145 1.0013 |
| Valued Prior to 1986 1986 1987 1988 1989 | 12/31/14 66,687,986 10,989,485 15,235,827 15,408,859 19,241,342 | 12/31/15 67,193,191 11,038,317 15,372,293 15,443,759 19,619,321 | 1.0076 1.0044 1.0090 1.0023 1.0196 | Valued Prior to 1986 1986 1987 1988 1989 | 12/31/15 67,192,842 11,037,446 15,371,477 15,444,284 19,618,957 | 12/31/16 67,791,080 11,058,886 15,594,097 15,464,001 19,677,158 | 1.0089 1.0019 1.0145 1.0013 1.0030 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 | 12/31/14 66,687,986 10,989,485 15,235,827 15,408,859 19,241,342 19,059,164 | 12/31/15 67,193,191 11,038,317 15,372,293 15,443,759 19,619,321 19,243,890 | 1.0076 1.0044 1.0090 1.0023 1.0196 1.0097 | Valued Prior to 1986 1986 1987 1988 1989 1990 | 67,192,842 11,037,446 15,371,477 15,444,284 19,618,957 19,243,796 | 12/31/16 67,791,080 11,058,886 15,594,097 15,464,001 19,677,158 19,330,407 | 1.0089 1.0019 1.0145 1.0013 1.0030 1.0045 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 | 12/31/14 66,687,986 10,989,485 15,235,827 15,408,859 19,241,342 19,059,164 19,664,663 | 12/31/15 67,193,191 11,038,317 15,372,293 15,443,759 19,619,321 19,243,890 19,920,268 | 1.0076 1.0044 1.0090 1.0023 1.0196 1.0097 1.0130 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 | 67,192,842 11,037,446 15,371,477 15,444,284 19,618,957 19,243,796 19,921,509 | 12/31/16 67,791,080 11,058,886 15,594,097 15,464,001 19,677,158 19,330,407 19,929,795 | 1.0089 1.0019 1.0145 1.0013 1.0030 1.0045 1.0004 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 | 12/31/14 66,687,986 10,989,485 15,235,827 15,408,859 19,241,342 19,059,164 19,664,663 20,335,135 | 12/31/15 67,193,191 11,038,317 15,372,293 15,443,759 19,619,321 19,243,890 19,920,268 20,482,842 | 1.0076 1.0044 1.0090 1.0023 1.0196 1.0097 1.0130 1.0073 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 | 67,192,842 11,037,446 15,371,477 15,444,284 19,618,957 19,243,796 19,921,509 20,484,018 | 12/31/16 67,791,080 11,058,886 15,594,097 15,464,001 19,677,158 19,330,407 19,929,795 20,543,732 | 1.0089 1.0019 1.0145 1.0013 1.0030 1.0045 1.0004 1.0029 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 | 12/31/14 66,687,986 10,989,485 15,235,827 15,408,859 19,241,342 19,059,164 19,664,663 | 12/31/15 67,193,191 11,038,317 15,372,293 15,443,759 19,619,321 19,243,890 19,920,268 | 1.0076 1.0044 1.0090 1.0023 1.0196 1.0097 1.0130 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 | 67,192,842 11,037,446 15,371,477 15,444,284 19,618,957 19,243,796 19,921,509 | 12/31/16 67,791,080 11,058,886 15,594,097 15,464,001 19,677,158 19,330,407 19,929,795 | 1.0089 1.0019 1.0145 1.0013 1.0030 1.0045 1.0004 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 | 12/31/14 66,687,986 10,989,485 15,235,827 15,408,859 19,241,342 19,059,164 19,664,663 20,335,135 21,322,317 | 12/31/15 67,193,191 11,038,317 15,372,293 15,443,759 19,619,321 19,243,890 19,920,268 20,482,842 21,594,192 | 1.0076 1.0044 1.0090 1.0023 1.0196 1.0097 1.0130 1.0073 1.0128 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 | 12/31/15 67,192,842 11,037,446 15,371,477 15,444,284 19,618,957 19,243,796 19,921,509 20,484,018 21,594,936 | 12/31/16 67,791,080 11,058,886 15,594,097 15,464,001 19,677,158 19,330,407 19,929,795 20,543,732 21,818,503 | 1.0089 1.0019 1.0145 1.0013 1.0030 1.0045 1.0004 1.0029 1.0104 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 | 12/31/14 66,687,986 10,989,485 15,235,827 15,408,859 19,241,342 19,059,164 19,664,663 20,335,135 21,322,317 18,658,794 | 12/31/15 67,193,191 11,038,317 15,372,293 15,443,759 19,619,321 19,243,890 19,920,268 20,482,842 21,594,192 18,758,633 | 1.0076 1.0044 1.0090 1.0023 1.0196 1.0097 1.0130 1.0073 1.0128 1.0054 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 | 12/31/15 67,192,842 11,037,446 15,371,477 15,444,284 19,618,957 19,221,509 20,484,018 21,594,936 18,757,697 | 12/31/16 67,791,080 11,058,886 15,594,097 15,464,001 19,677,158 19,330,407 19,929,795 20,543,732 21,818,503 18,939,147 | 1.0089 1.0019 1.0145 1.0013 1.0030 1.0045 1.0004 1.0029 1.0104 1.0097 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 | 12/31/14 66,687,986 10,989,485 15,235,827 15,408,859 19,241,342 19,059,164 19,664,663 20,335,135 21,322,317 18,658,794 20,434,253 | 12/31/15 67,193,191 11,038,317 15,372,293 15,443,759 19,619,321 19,243,890 19,920,268 20,482,842 21,594,192 18,758,633 20,567,161 | 1.0076 1.0044 1.0090 1.0023 1.0196 1.0097 1.0130 1.0073 1.0128 1.0054 1.0065 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 | 12/31/15 67,192,842 11,037,446 15,371,477 15,444,284 19,618,957 19,221,509 20,484,018 21,594,936 18,757,697 20,568,384 | 12/31/16 67,791,080 11,058,886 15,594,097 15,464,001 19,677,158 19,330,407 19,929,795 20,543,732 21,818,503 18,939,147 20,673,132 | 1.0089 1.0019 1.0145 1.0013 1.0030 1.0045 1.0004 1.0029 1.0104 1.0097 1.0051 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 | 12/31/14 66,687,986 10,989,485 15,235,827 15,408,859 19,241,342 19,059,164 19,664,663 20,335,135 21,322,317 18,658,794 20,434,253 26,137,281 | 12/31/15 67,193,191 11,038,317 15,372,293 15,443,759 19,619,321 19,243,890 19,920,268 20,482,842 21,594,192 18,758,633 20,567,161 26,710,312 | 1.0076 1.0044 1.0090 1.0023 1.0196 1.0097 1.0130 1.0073 1.0128 1.0054 1.0065 1.0219 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 | 12/31/15 67,192,842 11,037,446 15,371,477 15,444,284 19,618,957 19,243,796 19,921,509 20,484,018 21,594,936 18,757,697 20,568,384 26,709,501 | 12/31/16 67,791,080 11,058,886 15,594,097 15,464,001 19,677,158 19,330,407 19,929,795 20,543,732 21,818,503 18,939,147 20,673,132 27,085,594 | 1.0089 1.0019 1.0145 1.0013 1.0030 1.0045 1.0004 1.0029 1.0104 1.0097 1.0051 1.0141 |
| Valued Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 | 12/31/14 66,687,986 10,989,485 15,235,827 15,408,859 19,241,342 19,059,164 19,664,663 20,335,135 21,322,317 18,658,794 20,434,253 26,137,281 23,216,062 | 12/31/15 67,193,191 11,038,317 15,372,293 15,443,759 19,619,321 19,243,890 19,920,268 20,482,842 21,594,192 18,758,633 20,567,161 26,710,312 23,443,780 21,200,299 26,763,782 | 1.0076 1.0044 1.0090 1.0023 1.0196 1.0097 1.0130 1.0073 1.0128 1.0054 1.0065 1.0219 1.0098 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 | 12/31/15 67,192,842 11,037,446 15,371,477 15,444,284 19,618,957 19,243,796 19,921,509 20,484,018 21,594,936 18,757,697 20,568,384 26,709,501 23,442,233 21,198,995 26,762,661 | 12/31/16 67,791,080 11,058,886 15,594,097 15,464,001 19,677,158 19,330,407 19,929,795 20,543,732 21,818,503 18,939,147 20,673,132 27,085,594 23,858,137 | 1.0089 1.0019 1.0145 1.0013 1.0030 1.0045 1.0004 1.0029 1.0104 1.0097 1.0051 1.0141 1.0177 1.0147 1.0064 |
| Valued Prior to 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 | 12/31/14 66,687,986 10,989,485 15,235,827 15,408,859 19,241,342 19,059,164 19,664,663 20,335,135 21,322,317 18,658,794 20,434,253 26,137,281 23,216,062 21,013,095 26,324,563 34,730,581 | 12/31/15 67,193,191 11,038,317 15,372,293 15,443,759 19,619,321 19,243,890 19,920,268 20,482,842 21,594,192 18,758,633 20,567,161 26,710,312 23,443,780 21,200,299 26,763,782 35,390,393 | 1.0076 1.0044 1.0090 1.0023 1.0196 1.0097 1.0130 1.0073 1.0128 1.0054 1.0065 1.0219 1.0098 1.0089 1.0167 1.0190 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 | 12/31/15 67,192,842 11,037,446 15,371,477 15,444,284 19,618,957 19,243,796 19,921,509 20,484,018 21,594,936 18,757,697 20,568,384 26,709,501 23,442,233 21,198,995 26,762,661 35,388,169 | 12/31/16 67,791,080 11,058,886 15,594,097 15,464,001 19,677,158 19,330,407 19,929,795 20,543,732 21,818,503 18,939,147 20,673,132 27,085,594 23,858,137 21,510,649 26,934,869 35,684,628 | 1.0089 1.0019 1.0145 1.0013 1.0030 1.0045 1.0004 1.0029 1.0104 1.0097 1.0051 1.0141 1.0177 1.0147 1.0064 1.0084 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 | 12/31/14 66,687,986 10,989,485 15,235,827 15,408,859 19,241,342 19,059,164 19,664,663 20,335,135 21,322,317 18,658,794 20,434,253 26,137,281 23,216,062 21,013,095 26,324,563 34,730,581 28,802,306 | 12/31/15 67,193,191 11,038,317 15,372,293 15,443,759 19,619,321 19,243,890 19,920,268 20,482,842 21,594,192 18,758,633 20,567,161 26,710,312 23,443,780 21,200,299 26,763,782 35,390,393 29,204,956 | 1.0076 1.0044 1.0090 1.0023 1.0196 1.0097 1.0130 1.0073 1.0128 1.0054 1.0065 1.0219 1.0098 1.0089 1.0167 1.0190 1.0140 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 | 12/31/15 67,192,842 11,037,446 15,371,477 15,444,284 19,618,957 19,243,796 19,921,509 20,484,018 21,594,936 18,757,697 20,568,384 26,709,501 23,442,233 21,198,995 26,762,661 35,388,169 29,204,127 | 12/31/16 67,791,080 11,058,886 15,594,097 15,464,001 19,677,158 19,330,407 19,929,795 20,543,732 21,818,503 18,939,147 20,673,132 27,085,594 23,858,137 21,510,649 26,934,869 35,684,628 30,128,808 | 1.0089 1.0019 1.0145 1.0030 1.0045 1.0004 1.0029 1.0104 1.0097 1.0051 1.0141 1.0177 1.0147 1.0064 1.0084 1.0084 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 | 12/31/14 66,687,986 10,989,485 15,235,827 15,408,859 19,241,342 19,059,164 19,664,663 20,335,135 21,322,317 18,658,794 20,434,253 26,137,281 23,216,062 21,013,095 26,324,563 34,730,581 28,802,306 32,930,309 | 12/31/15 67,193,191 11,038,317 15,372,293 15,443,759 19,619,321 19,243,890 19,920,268 20,482,842 21,594,192 18,758,633 20,567,161 26,710,312 23,443,780 21,200,299 26,763,782 35,390,393 29,204,956 34,572,054 | 1.0076 1.0044 1.0090 1.0023 1.0196 1.0097 1.0130 1.0073 1.0128 1.0054 1.0065 1.0219 1.0098 1.0089 1.0167 1.0190 1.0140 1.0499 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 | 12/31/15 67,192,842 11,037,446 15,371,477 15,444,284 19,618,957 19,243,796 19,921,509 20,484,018 21,594,936 18,757,697 20,568,384 26,709,501 23,442,233 21,198,995 26,762,661 35,388,169 29,204,127 34,572,502 | 12/31/16 67,791,080 11,058,886 15,594,097 15,464,001 19,677,158 19,330,407 19,929,795 20,543,732 21,818,503 18,939,147 20,673,132 27,085,594 23,858,137 21,510,649 26,934,869 35,684,628 30,128,808 35,066,155 | 1.0089 1.0019 1.0145 1.0030 1.0045 1.0004 1.0029 1.0104 1.0097 1.0051 1.0141 1.0177 1.0147 1.0064 1.0084 1.0084 1.0317 1.0143 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 | 12/31/14 66,687,986 10,989,485 15,235,827 15,408,859 19,241,342 19,059,164 19,664,663 20,335,135 21,322,317 18,658,794 20,434,253 26,137,281 23,216,062 21,013,095 26,324,563 34,730,581 28,802,306 32,930,309 35,823,574 | 12/31/15 67,193,191 11,038,317 15,372,293 15,443,759 19,619,321 19,2243,890 19,920,268 20,482,842 21,594,192 18,758,633 20,567,161 26,710,312 23,443,780 21,200,299 26,763,782 35,390,393 29,204,956 34,572,054 36,600,193 | 1.0076 1.0044 1.0090 1.0023 1.0196 1.0097 1.0130 1.0073 1.0128 1.0054 1.0065 1.0219 1.0098 1.0089 1.0167 1.0190 1.0140 1.0499 1.0217 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 | 12/31/15 67,192,842 11,037,446 15,371,477 15,444,284 19,618,957 19,221,509 20,484,018 21,594,936 18,757,697 20,568,384 26,709,501 23,442,233 21,198,995 26,762,661 35,388,169 29,204,127 34,572,502 36,569,883 | 12/31/16 67,791,080 11,058,886 15,594,097 15,464,001 19,677,158 19,330,407 19,929,795 20,543,732 21,818,503 18,939,147 20,673,132 27,085,594 23,858,137 21,510,649 26,934,869 35,684,628 30,128,808 35,066,155 37,367,991 | 1.0089 1.0019 1.0145 1.0013 1.0030 1.0045 1.0004 1.0029 1.0104 1.0097 1.0051 1.0141 1.0177 1.0147 1.0064 1.0084 1.0317 1.0143 1.0218 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 | 12/31/14 66,687,986 10,989,485 15,235,827 15,408,859 19,241,342 19,059,164 19,664,663 20,335,135 21,322,317 18,658,794 20,434,253 26,137,281 23,216,062 21,013,095 26,324,563 34,730,581 28,802,306 32,930,309 35,823,574 40,558,928 | 12/31/15 67,193,191 11,038,317 15,372,293 15,443,759 19,619,321 19,2243,890 19,920,268 20,482,842 21,594,192 18,758,633 20,567,161 26,710,312 23,443,780 21,200,299 26,763,782 35,390,393 29,204,956 34,572,054 36,600,193 41,836,203 | 1.0076 1.0044 1.0090 1.0023 1.0196 1.0097 1.0130 1.0073 1.0128 1.0054 1.0065 1.0219 1.0098 1.0098 1.0099 1.0167 1.0190 1.0140 1.0499 1.0217 1.0315 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 | 12/31/15 67,192,842 11,037,446 15,371,477 15,444,284 19,618,957 19,221,509 20,484,018 21,594,936 18,757,697 20,568,384 26,709,501 23,442,233 21,198,995 26,762,661 35,388,169 29,204,127 34,572,502 36,569,883 41,832,279 | 12/31/16 67,791,080 11,058,886 15,594,097 15,464,001 19,677,158 19,330,407 19,929,795 20,543,732 21,818,503 18,939,147 20,673,132 27,085,594 23,858,137 21,510,649 26,934,869 35,684,628 30,128,808 35,066,155 37,367,991 42,675,810 | 1.0089 1.0019 1.0145 1.0013 1.0030 1.0045 1.0004 1.0029 1.0104 1.0097 1.0051 1.0141 1.0177 1.0147 1.0064 1.0084 1.0317 1.0143 1.0218 1.0202 |
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| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 | 12/31/14 66,687,986 10,989,485 15,235,827 15,408,859 19,241,342 19,059,164 19,664,663 20,335,135 21,322,317 18,658,794 20,434,253 26,137,281 23,216,062 21,013,095 26,324,563 34,730,581 28,802,306 32,930,309 35,823,574 40,558,928 41,434,626 41,235,375 43,513,733 42,222,088 42,742,271 48,153,993 43,271,496 | 12/31/15 67,193,191 11,038,317 15,372,293 15,443,759 19,619,321 19,243,890 19,920,268 20,482,842 21,594,192 18,758,633 20,567,161 26,710,312 23,443,780 21,200,299 26,763,782 35,390,393 29,204,956 34,572,054 36,600,193 41,836,203 42,250,185 43,061,394 44,977,414 44,406,558 46,384,289 51,618,190 46,700,759 | 1.0076 1.0044 1.0090 1.0023 1.0196 1.0097 1.0130 1.0073 1.0128 1.0054 1.0065 1.0219 1.0098 1.0089 1.0167 1.0190 1.0140 1.0499 1.0217 1.0315 1.0197 1.0443 1.0336 1.0517 1.0852 1.0719 1.0792 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 | 12/31/15 67,192,842 11,037,446 15,371,477 15,444,284 19,618,957 19,243,796 19,921,509 20,484,018 21,594,936 18,757,697 20,568,384 26,709,501 23,442,233 21,198,995 26,762,661 35,388,169 29,204,127 34,572,502 36,569,883 41,832,279 42,246,638 43,027,873 44,844,176 43,791,480 44,995,285 51,201,320 46,361,396 | 12/31/16 67,791,080 11,058,886 15,594,097 15,464,001 19,677,158 19,330,407 19,929,795 20,543,732 21,818,503 18,939,147 20,673,132 27,085,594 23,858,137 21,510,649 26,934,869 35,684,628 30,128,808 35,066,155 37,367,991 42,675,810 44,115,787 44,852,727 46,299,443 45,674,044 47,722,708 53,581,074 47,199,848 | 1.0089 1.0019 1.0145 1.0030 1.0045 1.0004 1.0029 1.0104 1.0097 1.0051 1.0141 1.0177 1.0147 1.0064 1.0084 1.0317 1.0143 1.0218 1.0202 1.0442 1.0424 1.0325 1.0430 1.0606 1.0465 1.0181 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 | 12/31/14 66,687,986 10,989,485 15,235,827 15,408,859 19,241,342 19,059,164 19,664,663 20,335,135 21,322,317 18,658,794 20,434,253 26,137,281 23,216,062 21,013,095 26,324,563 34,730,581 28,802,306 32,930,309 35,823,574 40,558,928 41,434,626 41,235,375 43,513,733 42,222,088 42,742,271 48,153,993 43,271,496 32,235,298 | 12/31/15 67,193,191 11,038,317 15,372,293 15,443,759 19,619,321 19,243,890 19,920,268 20,482,842 21,594,192 18,758,633 20,567,161 26,710,312 23,443,780 21,200,299 26,763,782 35,390,393 29,204,956 34,572,054 36,600,193 41,836,203 42,250,185 43,061,394 44,977,414 44,406,558 46,384,289 51,618,190 46,700,759 37,867,875 | 1.0076 1.0044 1.0090 1.0023 1.0196 1.0097 1.0130 1.0073 1.0128 1.0054 1.0065 1.0219 1.0098 1.0089 1.0167 1.0140 1.0499 1.0217 1.0315 1.0197 1.0443 1.0336 1.0517 1.0852 1.0719 1.0792 1.1747 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 | 12/31/15 67,192,842 11,037,446 15,371,477 15,444,284 19,618,957 19,221,509 20,484,018 21,594,936 18,757,697 20,568,384 26,709,501 23,442,233 21,198,995 26,762,661 35,388,169 29,204,127 34,572,502 36,569,883 41,832,279 42,246,638 43,027,873 44,844,176 43,791,480 44,995,285 51,201,320 46,361,396 37,562,547 | 12/31/16 67,791,080 11,058,886 15,594,097 15,464,001 19,677,158 19,330,407 19,929,795 20,543,732 21,818,503 18,939,147 20,673,132 27,085,594 23,858,137 21,510,649 26,934,869 35,684,628 30,128,808 35,066,155 37,367,991 42,675,810 44,115,787 44,852,727 46,299,443 45,674,044 47,722,708 53,581,074 47,199,848 40,807,785 | 1.0089 1.0019 1.0145 1.0013 1.0030 1.0045 1.0004 1.0029 1.0104 1.0029 1.0104 1.0097 1.0051 1.0141 1.0177 1.0147 1.0064 1.0084 1.0317 1.0143 1.0218 1.0202 1.0442 1.0325 1.0442 1.0325 1.0430 1.0606 1.0465 1.0181 1.0864 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 | 12/31/14 66,687,986 10,989,485 15,235,827 15,408,859 19,241,342 19,059,164 19,664,663 20,335,135 21,322,317 18,658,794 20,434,253 26,137,281 23,216,062 21,013,095 26,324,563 34,730,581 28,802,306 32,930,309 35,823,574 40,558,928 41,434,626 41,235,375 43,513,733 42,222,088 42,742,271 48,153,993 43,271,496 32,235,298 24,359,269 | 12/31/15 67,193,191 11,038,317 15,372,293 15,443,759 19,619,321 19,243,890 19,920,268 20,482,842 21,594,192 18,758,633 20,567,161 26,710,312 23,443,780 21,200,299 26,763,782 35,390,393 29,204,956 34,572,054 36,600,193 41,836,203 42,250,185 43,061,394 44,977,414 44,406,558 46,384,289 51,618,190 46,700,759 37,867,875 35,473,170 | 1.0076 1.0044 1.0090 1.0023 1.0196 1.0097 1.0130 1.0073 1.0128 1.0054 1.0065 1.0219 1.0098 1.0089 1.0167 1.0190 1.0140 1.0499 1.0217 1.0315 1.0197 1.0443 1.0336 1.0517 1.0852 1.0719 1.0792 1.1747 1.4562 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 | 12/31/15 67,192,842 11,037,446 15,371,477 15,444,284 19,618,957 19,221,509 20,484,018 21,594,936 18,757,697 20,568,384 26,709,501 23,442,233 21,198,995 26,762,661 35,388,169 29,204,127 34,572,502 36,569,883 41,832,279 42,246,638 43,027,873 44,844,176 43,791,480 44,995,285 51,201,320 46,361,396 37,562,547 35,083,219 | 12/31/16 67,791,080 11,058,886 15,594,097 15,464,001 19,677,158 19,330,407 19,929,795 20,543,732 21,818,503 18,939,147 20,673,132 27,085,594 23,858,137 21,510,649 26,934,869 35,684,628 30,128,808 35,066,155 37,367,991 42,675,810 44,115,787 44,852,727 46,299,443 45,674,044 47,722,708 53,581,074 47,199,848 40,807,785 41,845,771 | 1.0089 1.0019 1.0145 1.0013 1.0030 1.0045 1.0004 1.0029 1.0104 1.0097 1.0051 1.0141 1.0177 1.0147 1.0064 1.0084 1.0317 1.0143 1.0218 1.0202 1.0442 1.0325 1.0442 1.0424 1.0325 1.0430 1.0606 1.0465 1.0181 1.0864 1.1928 |
| Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 | 12/31/14 66,687,986 10,989,485 15,235,827 15,408,859 19,241,342 19,059,164 19,664,663 20,335,135 21,322,317 18,658,794 20,434,253 26,137,281 23,216,062 21,013,095 26,324,563 34,730,581 28,802,306 32,930,309 35,823,574 40,558,928 41,434,626 41,235,375 43,513,733 42,222,088 42,742,271 48,153,993 43,271,496 32,235,298 | 12/31/15 67,193,191 11,038,317 15,372,293 15,443,759 19,619,321 19,243,890 19,920,268 20,482,842 21,594,192 18,758,633 20,567,161 26,710,312 23,443,780 21,200,299 26,763,782 35,390,393 29,204,956 34,572,054 36,600,193 41,836,203 42,250,185 43,061,394 44,977,414 44,406,558 46,384,289 51,618,190 46,700,759 37,867,875 | 1.0076 1.0044 1.0090 1.0023 1.0196 1.0097 1.0130 1.0073 1.0128 1.0054 1.0065 1.0219 1.0098 1.0089 1.0167 1.0140 1.0499 1.0217 1.0315 1.0197 1.0443 1.0336 1.0517 1.0852 1.0719 1.0792 1.1747 | Valued Prior to 1986 1986 1987 1988 1989 1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 | 12/31/15 67,192,842 11,037,446 15,371,477 15,444,284 19,618,957 19,221,509 20,484,018 21,594,936 18,757,697 20,568,384 26,709,501 23,442,233 21,198,995 26,762,661 35,388,169 29,204,127 34,572,502 36,569,883 41,832,279 42,246,638 43,027,873 44,844,176 43,791,480 44,995,285 51,201,320 46,361,396 37,562,547 | 12/31/16 67,791,080 11,058,886 15,594,097 15,464,001 19,677,158 19,330,407 19,929,795 20,543,732 21,818,503 18,939,147 20,673,132 27,085,594 23,858,137 21,510,649 26,934,869 35,684,628 30,128,808 35,066,155 37,367,991 42,675,810 44,115,787 44,852,727 46,299,443 45,674,044 47,722,708 53,581,074 47,199,848 40,807,785 | 1.0089 1.0019 1.0145 1.0013 1.0030 1.0045 1.0004 1.0029 1.0104 1.0029 1.0104 1.0097 1.0051 1.0141 1.0177 1.0147 1.0064 1.0084 1.0317 1.0143 1.0218 1.0202 1.0442 1.0325 1.0442 1.0325 1.0430 1.0606 1.0465 1.0181 1.0864 |

NOTE: So as to maximize the use of available data, the companies used in one stage of development were allowed to be independent of those used in the other stage of development; therefore, the figures shown at each valuation may vary.

2016

6,603,857

^{*} Losses limited on a per-claim basis, with the actual limitation varying by policy year as described in Exhibit 1a.

Losses are expressed on a post-HB175, pre-HB373 basis.

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EXHIBIT VIII DELAWARE COMPENSATION RATING BUREAU, INC. RATE AND LOSS COST FORMULAE

The experience used for classification relativities for the December 1, 2017 revision will include all available risks. It is proposed that catastrophes be limited in accordance with the procedure previously employed in other DCRB filings. The experience period will be five (5) years for all classifications regardless of whether a classification might meet the full credibility requirements with less than five years of data. Credibility will be based on reported payrolls for classifications using payroll as the exposure base. For non-payroll classifications, expected losses will be used as the basis for credibility. Thus, two credibility tables will be prepared for use in the December 1, 2017 filing. The values for these respective tables will be established such that the credibility assigned to a payroll-based classification having the same portion of total statewide expected losses and payrolls attributable to its experience using each table would be equal. All occupational disease losses will be included in the exhibit of classification experience, with the total amount of such losses by type of injury being shown on a separate line on the classification rate worksheets.

The larger classifications are subject to standard procedures as described below. However, circumstances will sometimes require that some classifications' rating procedure be modified to recognize situations where the normal rating process would not be appropriate. Such classifications, and the manner in which their rates or loss costs have been derived, are separately identified within the filing material.

The calculation of assigned risk classification rates will be made in accordance with the following procedure:

- (1) Determine the pure premiums underlying present Manual Residual Market Rates by category (serious, non-serious, medical only and total) for each classification.
- (2) Adjust the present pure premiums by category (serious, non-serious, medical only and total) to the December 1, 2017 on-rate-level to obtain present on-rate-level pure premiums.
- (3) Determine Expected Losses (serious, non-serious, medical only and total) for each classification by multiplying the exposures from the experience period by the pure premiums underlying present Manual Rates.
- (4) Determine the indicated pure premiums (serious, non-serious, medical only and total) from the exposures and losses from the experience period.
- (5) Test the indicated total pure premiums by multiplying the exposures of the latest three years for each classification and obtaining the total Actual Losses for all classifications combined.
- (6) Calculate Expected Losses by multiplying the present pure premiums by the exposures from the last three years for each classification and by the overall average rate change.
- (7) Obtain correction factors by category of loss (serious, non-serious and medical only) by dividing the Expected Losses derived in (6) by the Actual Losses derived in (5).
- (8) Multiply the indicated (pre-test) pure premiums from (4) times the correction factors derived in (7) to obtain indicated (post-test) pure premiums.

RATE AND LOSS COST FORMULAE (continued)

- (9) Determine "formula" pure premiums from (2) and (8) above for each type of loss (serious, non-serious and medical only), with credibility for each category of loss corresponding to either the amount of reported payroll (for all classifications in which payroll is the exposure base) or to the amount of Expected Losses (for all "non-payroll" classifications). Credibility weights will be taken from exhibits appearing in the Class Book. The complement of credibility is in each case to be assigned to the present on December 1, 2017 level pure premiums for each category of loss.
- (10) Select proposed total pure premiums for each classification, using the middle value from the total pure premiums derived in (2), (8) and (9) above. If the proposed pure premium selected on this basis is different from the formula pure premium derived in (9) above, partial pure premiums are to be allocated between categories (serious, non-serious and medical only) in the same proportion as the partial pure premiums comprising the formula pure premium.
- (11) Test the proposed total pure premiums selected in (10) by multiplying by the exposures of the three latest years for each classification and obtaining the total Expected Losses for all classifications combined.
- (12) Obtain a correction factor by dividing the Expected Losses derived in (6) above by the Expected Losses derived in (11) above.
- (13) Calculate the "composite pure premium multipliers" for each industry group as the product of the following items:
 - (a) The pure premium correction factor determined in (12) above.
 - (b) The proposed experience rating plan off-balance factor (Collectible Premium Ratio).
 - (c) The inverse of the permissible loss and loss adjustment ratio.
 - (d) The estimated effect of the July 1, 2018 benefit change.
- (14) Apply the composite pure premium multiplier obtained in (13) above to the proposed total pure premiums to obtain Manual Rates.
- (15) Test to assure that the maximum departure of the Manual Rates derived in (14) above from current Manual Rates is in accordance with the following parameters:

Maximum Change in Rates:

Upward: The industry group average change plus 25% rounded to the nearest 1%.

Downward: The industry group average change minus 25% rounded to the nearest 1%.

- (16) Manual rates are to be rounded to the nearest \$.01.
- (17) Test the Manual Rates derived in (16) above to determine if balance has been achieved within 0.0005 of the indicated change in rate level by industry group. If such balance has not been achieved, calculate the necessary correction factor to adjust the composite pure premium multipliers derived in (13) above to achieve the necessary balance. Perform steps (14) through (17) iteratively until the desired balance is achieved.

RATE AND LOSS COST FORMULAE (continued)

Non-reviewed Classifications

(18) For classifications with insufficient credibility (non-reviewed classifications), an alternative calculation is used to derive indicated rates.

Insufficient credibility is defined as having five-year payroll less than that necessary to achieve 5% credibility for the non-serious component of pure premium. For non-payroll based classifications, expected losses replace payrolls.

For these non-reviewed classes, the indicated rate is calculated as follows:

- a) An average loss cost using Pennsylvania loss cost values and the Delaware distribution of business by class is calculated.
- b) Classification relativities are then calculated that relate the Pennsylvania loss cost by classification to the average overall loss cost calculated in (a) above.
- c) Indicated average loss costs are calculated by class by multiplying the relativities in (b) above times the average Delaware loss cost value for all classes combined times the average manual change in rates times the indicated composite pure premium multiplier.
- d) A second indicated rate is calculated by applying the average manual change in rates by industry group to the current Delaware rate for the class.
- e) A final indicated rate, subject to capping and balancing criteria previously described, is calculated by applying one-third weight to (c) above plus two-thirds weight to (d) above.

Loss Costs

The calculation of non-assigned risk classification loss costs will be made in accordance with the following procedure:

(19) Multiply the proposed assigned risk Manual Rates by classification by the permissible loss, loss adjustment expense and loss based assessment ratio.

EXHIBIT IX

COLLECTIBLE PREMIUM RATIOS *

Manual Years 2014 to 2016 Market Profile Report Data

| Manual Year | Premium at Manual Rates | Collected Premium (Excluding Constants) | Collectible Premium Ratio (2)/(3) |
|----------------|----------------------------|-----------------------------------------|-----------------------------------------|
| (1) | (2) | (3) | (4) |
| | AL | L INDUSTRIES | |
| 2014 | 258,211,562 | 260,286,052 | 0.9920 |
| 2015 | 247,095,158 | 259,025,925 | 0.9539 |
| 2016 | 286,601,879 | 297,368,719 | 0.9638 |
| TOTAL | 791,908,599 | 816,680,696 | 0.9697 |
| | MANUFAC | TURING AND UTILITIES | |
| 2014 | 34,335,697 | 31,534,717 | 1.0888 |
| 2015 | 33,641,793 | 30,869,674 | 1.0898 |
| 2016 | 35,919,716 | 32,826,790 | 1.0942 |
| TOTAL | 103,897,207 | 95,231,181 | 1.0910 |
| | CONTRAC | TING AND QUARRYING | |
| 2014 | 50,143,592 | 47,541,230 | 1.0547 |
| 2015 | 48,303,173 | 46,969,170 | 1.0284 |
| 2016 | 57,816,413 | 55,135,715 | 1.0486 |
| TOTAL | 156,263,179 | 149,646,115 | 1.0442 |
| | ОТН | IER INDUSTRIES | |
| 2014 | 173,732,273 | 181,210,105 | 0.9587 |
| 2015 | 165,150,191 | 181,187,081 | 0.9115 |
| 2016 | 192,865,750 | 209,406,215 | 0.9210 |
| TOTAL | 531,748,213 | 571,803,400 | 0.9299 |

^{*} Excludes classifications and coverages not subject to experience rating.

EXHIBIT X

EXPECTED LOSS RATE FACTORS

CALCULATION OF EXPECTED LOSS RATE FACTORS

| Manufacturing and Utilities | olicy Year Beginning 12/1 | Combined Effect (8) * (9) |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------|---------------------------------|
| 2013 | (1) | (10) |
| 2014 0.9614 1.0000 1.7518 1.8688 1.2139 3.8206 0.2617 1.0087 Contracting and Quarrying 2013 0.9236 1.0000 1.5963 1.7886 1.2960 3.4176 0.2926 1.0087 2014 0.9614 1.0000 1.8923 1.7886 1.2139 3.9499 0.2532 1.0087 2015 0.9849 1.0000 2.5263 1.7886 1.1375 5.0622 0.1975 1.0087 | | |
| 2015 0.9849 1.0000 2.5313 1.8688 1.1375 5.2997 0.1887 1.0087 Contracting and Quarrying 2013 0.9236 1.0000 1.5963 1.7886 1.2960 3.4176 0.2926 1.0087 2014 0.9614 1.0000 1.8923 1.7886 1.2139 3.9499 0.2532 1.0087 2015 0.9849 1.0000 2.5263 1.7886 1.1375 5.0622 0.1975 1.0087 | 2013 | 0.2671 |
| Contracting and Quarrying 2013 0.9236 1.0000 1.5963 1.7886 1.2960 3.4176 0.2926 1.0087 2014 0.9614 1.0000 1.8923 1.7886 1.2139 3.9499 0.2532 1.0087 2015 0.9849 1.0000 2.5263 1.7886 1.1375 5.0622 0.1975 1.0087 | 2014 | 0.2640 |
| 2013 0.9236 1.0000 1.5963 1.7886 1.2960 3.4176 0.2926 1.0087 2014 0.9614 1.0000 1.8923 1.7886 1.2139 3.9499 0.2532 1.0087 2015 0.9849 1.0000 2.5263 1.7886 1.1375 5.0622 0.1975 1.0087 | 2015 | 0.1903 |
| 2014 0.9614 1.0000 1.8923 1.7886 1.2139 3.9499 0.2532 1.0087 2015 0.9849 1.0000 2.5263 1.7886 1.1375 5.0622 0.1975 1.0087 Other Industries | | |
| 2015 0.9849 1.0000 2.5263 1.7886 1.1375 5.0622 0.1975 1.0087 Other Industries | 2013 | 0.2951 |
| Other Industries | 2014 | 0.2554 |
| | 2015 | 0.1992 |
| 2013 0.9236 1.0000 1.6005 1.5928 1.2960 3.0514 0.3277 1.0087 | | |
| | 2013 | 0.3306 |
| 2014 0.9614 1.0000 1.8439 1.5928 1.2139 3.4276 0.2917 1.0087 | 2014 | 0.2942 |
| 2015 0.9849 1.0000 2.3951 1.5928 1.1375 4.2739 0.2340 1.0087 | 2015 | 0.2360 |

^{* (12/1/17} Filed Change in Manual Rate Level)/(12/1/17 Approved Change in Manual Rate Level) by Industry Group, from Exhibit 12, Page 1.

** Permissible Loss Ratio = 0.5838
Collectible Premium Ratios

Manufacturing = 1.0910
Contracting = 1.0442
All Other = 0.9299

EXHIBIT XI

CALCULATION OF TAX MULTIPLIER FOR USE IN RETROSPECTIVE RATING PLANS (O/T U.S.L. & H.W. Act Coverages)

Expense Provisions for O/T U.S.L. & H.W. Classes

| Losses | 58.38 |
|----------------------------|-------|
| Loss Adjustment Expense | 12.18 |
| Loss & Loss Adjustment | 70.56 |
| D : D: . | 0.00 |
| Premium Discount | 8.38 |
| Acquisition | 7.77 |
| General Expenses | 3.26 |
| Profit and Contingencies | 1.08 |
| Taxes | 2.33 |
| Uncollectible Premium | 1.10 |
| Workers' Compensation Fund | 3.00 |
| Administrative Assessment | 2.52 |
| | 29.44 |

lf

T = Tax multiplier

E = Expense provision in rates (General, Acquisition, and Profit), less premium discount

L = Loss provision in rates

C = Loss conversion factor

B = Assessments made on premiums

A = Assessments made on losses (adjusted so as not to collect profit and general expense dollars on the extra premium generated by the assessments)

Using average discount (Schedule Y) this yields:

$$ACQ \qquad GEN \qquad PROFIT \qquad PREM DISC$$

$$E = 0.0373 = 0.0777 + 0.0326 + 0.0108 - 0.0838$$

$$A = 0.0418 = 0.0431 \times \frac{1 - 0.0373 - 0.0643}{1 - 0.0099 - 0.0643}$$

Then

$$T = \underbrace{\begin{array}{ccc} 0.0373 + 0.5838 & (1 + 0.2087 + 0.0418) & x & 1 & = & 1.1347 \\ 0.0373 + 0.5838 & (1 + 0.2087) & & 1 - 0.0643 - 0.0255 \end{array}}_{\begin{subarray}{c} \hline \end{array}} = \underbrace{\begin{array}{c} 1.1347 \\ \hline \end{array}}_{\begin{subarray}{c} \hline \end{array}}$$

EXHIBIT XII

DELAWARE RETROSPECTIVE DEVELOPMENT FACTORS *

Retrospective development factors for first, second and third adjustments are calculated below. They are intended for use in retrospective plans with no loss limitation and applicable to the expected loss portion of premium.

| First Adjustment | RDF = | 0.5936 |
|-------------------|-------|--------|
| Second Adjustment | RDF = | 0.4595 |
| Third Adjustment | RDF = | 0.3797 |

For those companies using retrospective development factors with loss limitations, the following formula may be used.

$$RDF(LIM) = (1.0 - ELF) \times RDF$$

RDF(LIM) = Retrospective Development Factors at limited basis ELF = Excess Loss (Pure Premium) Factors exclusive of allocated loss adjustment expenses for given Hazard Group and Loss Limitation RDF = Retrospective Development Factors without Loss Limitation

For Example:

First Adjustment RDF =
$$(1 - 0.651) * 0.5936 = 0.2072$$

^{*} The use of retrospective development factors is optional.

DELAWARE COMPENSATION RATING BUREAU, INC.

Indicated Residual Market Rate Change

Page 1 presents the overall indicated changes in rates and loss costs.

Derivation of the indemnity and medical trend factors and trended loss ratios shown on page 1 is presented on pages 2 and 3.

Page 4 shows the derivation of overall frequency trend factors for each of the latest four policy years.

Staff is taking into account the impact of direct savings attributable to House Bill 373.

INDICATED CHANGE IN RATE LEVEL

| (1a) (1b) (1c) (1d) (1e) | Policy Year 2012 Loss and Loss Adjustment Expense Ratio Policy Year 2013 Loss and Loss Adjustment Expense Ratio Policy Year 2014 Loss and Loss Adjustment Expense Ratio Policy Year 2015 Loss and Loss Adjustment Expense Ratio Average (Midpoint = 7/1/2014) | Indemnity 0.2614 0.2925 0.2546 0.2384 0.2617 | Medical 0.4256 0.4933 0.4461 0.5472 0.4781 | Total 0.6870 0.7858 0.7007 0.7856 0.7398 |
|--------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------|-----------------------------------------------------------|---------------------------------------------------------|
| (2a) (2b) (2c) (2d) (2e) | Policy Year 2012 Loss and Loss Adjustment Expense Ratio Policy Year 2013 Loss and Loss Adjustment Expense Ratio Policy Year 2014 Loss and Loss Adjustment Expense Ratio Policy Year 2015 Loss and Loss Adjustment Expense Ratio Average at 12/1/2018 | 0.2435 0.2758 0.2429 0.2302 0.2481 | 0.5040 0.5677 0.4989 0.5947 0.5413 | 0.7894 |
| (3a) | House Bill 373 Adjustment | 1.0000 | 0.6859 | |
| (3b) | Average Trended Loss and LAE Ratio Post-Legislation (2e) * (3a) | 0.2481 | 0.3713 | 0.6194 |
| (4a) (4b) | Excess Loss Factor at \$1,930,710 (Post-Legislative Basis) * Provision for Excess Loss (5a) - (3b) | | | 0.0817 0.0551 |
| (5a) (5b) | Total Trended Loss and LAE Ratio (3b) / (1.0 - (4a)) Percentage of Total | 0.2614 38.75% | 0.4131 61.25% | 0.6745 |
| (6) | Permissible Loss and Loss Adjustment Ratio | | | 0.7056 |
| (7) | Indicated Change in Rates (5a) / (6) | | | 0.9559 |
| (8) | Estimated Effect of the 7/1/18 Benefit Change | | | 0.9948 |
| (9) (9a) (9b) | Indicated Change in Residual Market Rate Level (7) * (8) Factor to Adjust for Compromise With Insurance Department Change in Residual Market Rate Level to Reflect Compromise (9) * (9a) | | | 0.9509 0.99135 0.9427 -5.73% |
| (10) (10a) (10b) | Indicated Change in Voluntary Market Loss Costs (9) * [0.7308 / 0.7102] Factor to Adjust for Compromise With Insurance Department Change in Voluntary Market Loss Cost Level to Reflect Compromise (10) * (10a) | | | 0.9785 0.99135 0.9700 -3.00% |

CHANGES IN MANUAL PREMIUM LEVEL BY INDUSTRY GROUP

| | | Mfg. | Cont. | Other | Total |
|----------------------|----------------------------------------------------------------------------------------------------------------------|----------------------------|----------------------------|----------------------------|------------------|
| (11) (12) (13) | Current Collectible Premium Ratio Proposed Collectible Premium Ratio Change in Collectible Premium Ratio (12) / (11) | 1.0282 1.0910 1.0611 | 1.0294 1.0442 1.0144 | 0.9197 0.9299 1.0111 | 1.0182 |
| (14) | Change in Residual Market Manual Rate Level (9b) * (13) | 1.0003 | 0.9563 | 0.9532 | 0.9599 |
| (15) | Change in Voluntary Market Manual Loss Cost Level (10b) * (13) | 1.0293 | 0.9840 | 0.9808 | 0.9877 |
| (16) (17) | Current Offset for Residual Market Surcharge Proposed Offset for Residual Market Surcharge | | | | 0.9905 0.9927 |
| (18) | Adjusted Change in Voluntary Market Manual Loss Cost Level (15) * (17) / (16) | 1.0316 | 0.9862 | 0.9830 | 0.9899 |

^{* \$2,744,000} on a Post-HB175, Pre-HB373 basis.

INDEMNITY

| Policy Year | | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 |
|----------------------|---|--------|--------|--------|--------|--------|--------|--------|
| Actual Loss Ratio | | 0.2609 | 0.2568 | 0.2546 | 0.2614 | 0.2925 | 0.2546 | 0.2384 |
| Normalized Frequency | | 0.6100 | 0.6100 | 0.5718 | 0.5123 | 0.5353 | 0.4630 | 0.4928 |
| Severity Loss Ratio | | 0.4277 | 0.4210 | 0.4453 | 0.5102 | 0.5465 | 0.5498 | 0.4838 |
| | x | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| _ | у | 0.4277 | 0.4210 | 0.4453 | 0.5102 | 0.5465 | 0.5498 | 0.4838 |

7 Point Exponential Regression: y = 0.410462 * 1.040379 ^ x

| | / Point Exponential Regression | n: y = 0.410462 * 1.040379 | ^ X | |
|--------------------|--------------------------------|----------------------------|-------------------|--------------|
| | Selected Annual Trend = | 4.0% | | |
| | | Trend Period | | |
| Policy | Annual | # Years | Severity | Frequency |
| Year | Trend Factor | to 12/1/18 | Trend Factor | Trend Factor |
| | (1) | (2) | $(3) = (1)^{(2)}$ | (4) # |
| 2012 | 1.0404 | 5.9167 | 1.2639 | 0.7372 |
| 2013 | 1.0404 | 4.9167 | 1.2149 | 0.7762 |
| 2014 | 1.0404 | 3.9167 | 1.1677 | 0.8172 |
| 2015 | 1.0404 | 2.9167 | 1.1224 | 0.8604 |
| Trended Loss Ratio | | | | |
| Policy | Actual | Combined | Trended | |
| Year | Loss Ratio | Trend Factor | Loss Ratio | |
| | (5) | (6) = (3)*(4) | $(7) = (5)^*(6)$ | |
| 2012 | 0.2614 | 0.9317 | 0.2435 | |
| 2013 | 0.2925 | 0.9430 | 0.2758 | |
| 2014 | 0.2546 | 0.9542 | 0.2429 | |
| 2015 | 0.2384 | 0.9657 | 0.2302 | |
| Average | | | 0.2481 | |

[#] See Page 12.4 for column (4).

MEDICAL

| Policy Year | | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 |
|----------------------|---|--------|--------|--------|--------|--------|--------|--------|
| Actual Loss Ratio | | 0.3934 | 0.4761 | 0.4352 | 0.4256 | 0.4933 | 0.4461 | 0.5472 |
| Normalized Frequency | | 0.6100 | 0.6100 | 0.5718 | 0.5123 | 0.5353 | 0.4630 | 0.4928 |
| Severity Loss Ratio | | 0.6449 | 0.7805 | 0.7611 | 0.8307 | 0.9216 | 0.9634 | 1.1104 |
| _ | x | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| _ | У | 0.6449 | 0.7805 | 0.7611 | 0.8307 | 0.9216 | 0.9634 | 1.1104 |

7 Point Exponential Regression: $y = 0.615106 * 1.083386 ^ x$

Selected Annual Trend =

| | | Trend Period | | |
|--------|--------------|--------------|-------------------------|-------------|
| Policy | Annual | # Years | Severity | Frequency |
| Year | Trend Factor | to 12/1/18 | Trend Factor | Trend Facto |
| | (1) | (2) | $(3) = (1)^{\wedge}(2)$ | (4) # |
| 2012 | 1.0834 | 5.9167 | 1.6062 | 0.7372 |
| 2013 | 1.0834 | 4.9167 | 1.4826 | 0.7762 |
| 2014 | 1.0834 | 3.9167 | 1.3685 | 0.8172 |
| 2015 | 1.0834 | 2.9167 | 1.2631 | 0.8604 |

8.3%

Trended Loss Ratio

| Policy Year | Actual Loss Ratio (5) | Combined Trend Factor (6) = (3)*(4) | Trended Loss Ratio (7) = (5)*(6) |
|----------------|-----------------------------|-------------------------------------------|----------------------------------------|
| 2012 | 0.4256 | 1.1841 | 0.5040 |
| 2013 | 0.4933 | 1.1508 | 0.5677 |
| 2014 | 0.4461 | 1.1183 | 0.4989 |
| 2015 | 0.5472 | 1.0868 | 0.5947 |
| Average | | | 0.5413 |

[#] See Page 12.4 for column (4).

CLAIM FREQUENCY

Policy Year Frequency per \$1 million of Expected Losses

| | Policy Year | | Claim Frequency | | Normalized Frequency | | |
|-------------|----------------|--------|--------------------|--------|-------------------------|--------|--------|
| | 2003 | | 11.77 | | 1.0000 | | |
| | 2004 | | 10.38 | | 0.8819 | | |
| | 2005 | | 9.28 | | 0.7884 | | |
| | 2006 | | 8.73 | | 0.7417 | | |
| | 2007 | | 8.12 | | 0.6899 | | |
| | 2008 | | 7.19 | | 0.6109 | | |
| | 2009 | | 7.18 | | 0.6100 | | |
| | 2010 | | 7.18 | | 0.6100 | | |
| | 2011 | | 6.73 | | 0.5718 | | |
| | 2012 | | 6.03 | | 0.5123 | | |
| | 2013 | | 6.30 | | 0.5353 | | |
| | 2014 | | 5.45 | | 0.4630 | | |
| | 2015 | | 5.80 | | 0.4928 | | |
| | | | | | | | |
| Policy Year | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 |
| x | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| у | 0.6100 | 0.6100 | 0.5718 | 0.5123 | 0.5353 | 0.4630 | 0.4928 |

7 Point (2009 - 2015) Exponential Regression: y = 0.645767 * 0.956075 ^ x

Annual Trend = -4.4%

| Policy Year | 2007 | 2008 | 2011 | 2012 | 2013 | 2014 | 2015 |
|-------------|--------|--------|--------|--------|--------|--------|--------|
| X | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| у | 0.6899 | 0.6109 | 0.5718 | 0.5123 | 0.5353 | 0.4630 | 0.4928 |

7 Point (2007 - 2008, 2011 - 2015) Exponential Regression: y = 0.693214 * 0.943461 ^ x

-5.0%

Annual Trend = -5.7%

Selected Annual Trend (Average of -4.4% and -5.7%) =

| Policy | Annual | # of Years | Frequency |
|--------|--------------|------------|-------------------|
| Year | Trend Factor | to 12/1/18 | Trend Factor |
| | (1) | (2) | $(3) = (1)^{(2)}$ |
| 2012 | 0.9498 | 5.9167 | 0.7372 |
| 2013 | 0.9498 | 4.9167 | 0.7762 |
| 2014 | 0.9498 | 3.9167 | 0.8172 |
| 2015 | 0.9498 | 2.9167 | 0.8604 |
| | | | |

DELAWARE COMPENSATION RATING BUREAU, INC.

Review of Experience Rating Plan Parameters

Page 20.1 contains Collectible Premium Ratios.

Page 20.2 contains Expected Loss Cost Factors. They are applied to residual market rates by classification to produce Table A, Expected Loss Factors, which are the basis for the calculation of Expected Losses.

Page 20.3 contains the derivation of various factors, i.e. maximum single loss size, self-rating point, that are used to produce Table B.

COLLECTIBLE PREMIUM RATIOS*

Manual Years 2014 to 2016 Market Profile Report Data

| | | | Collectible | | | | | |
|--------|------------------|-----------------------|---------------|--|--|--|--|--|
| Manual | Premium at | Collected Premium | Premium | | | | | |
| Year | Manual Rates | (Excluding Constants) | Ratio (2)/(3) | | | | | |
| (1) | (2) | (3) | (4) | | | | | |
| | ΔΙ | L INDUSTRIES | | | | | | |
| | AL | EINDOSTALO | | | | | | |
| 2014 | 258,211,562 | 260,286,052 | 0.9920 | | | | | |
| 2015 | 247,095,158 | 259,025,925 | 0.9539 | | | | | |
| 2016 | 286,601,879 | 297,368,719 | 0.9638 | | | | | |
| TOTAL | 791,908,599 | 816,680,696 | 0.9697 | | | | | |
| | MANUFACT | TURING AND UTILITIES | _ | | | | | |
| 2014 | 34,335,697 | 31,534,717 | 1.0888 | | | | | |
| 2015 | 33,641,793 | 30,869,674 | 1.0898 | | | | | |
| 2016 | 35,919,716 | 32,826,790 | 1.0942 | | | | | |
| TOTAL | 103,897,207 | 95,231,181 | 1.0910 | | | | | |
| | CONTRAC | TING AND QUARRYING | | | | | | |
| 2014 | 50,143,592 | 47,541,230 | 1.0547 | | | | | |
| 2015 | 48,303,173 | 46,969,170 | 1.0284 | | | | | |
| 2016 | 57,816,413 | 55,135,715 | 1.0486 | | | | | |
| TOTAL | 156,263,179 | 149,646,115 | 1.0442 | | | | | |
| | OTHER INDUSTRIES | | | | | | | |
| 2014 | 173,732,273 | 181,210,105 | 0.9587 | | | | | |
| 2015 | 165,150,191 | 181,187,081 | 0.9115 | | | | | |
| 2016 | 192,865,750 | 209,406,215 | 0.9210 | | | | | |
| TOTAL | 531,748,213 | 571,803,400 | 0.9299 | | | | | |

^{*} Excludes classifications and coverages not subject to experience rating.

CALCULATION OF EXPECTED LOSS RATE FACTORS

| Policy Year Beginning 12/1 | Average Law Multiplier | Adjustment Factor | Loss Ratio Development Factor | Expense Allowance ** 1 / (PLR/CPR) | Trend Factor | Product (2) * (3) * (4) * (5) * (6) | Expected Loss Rate Factor 1.0 / (7) | Factor to Reflect Approved Rate Levels* | Combined Effect (8) * (9) |
|----------------------------------|------------------------------|----------------------|-------------------------------------|------------------------------------------|-----------------|-------------------------------------------|----------------------------------------------|--------------------------------------------------|---------------------------------|
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) |
| | | | Manufacturing | and Utilities | | | | | |
| 2013 | 0.9236 | 1.0000 | 1.6885 | 1.8688 | 1.2960 | 3.7771 | 0.2648 | 1.0087 | 0.2671 |
| 2014 | 0.9614 | 1.0000 | 1.7518 | 1.8688 | 1.2139 | 3.8206 | 0.2617 | 1.0087 | 0.2640 |
| 2015 | 0.9849 | 1.0000 | 2.5313 | 1.8688 | 1.1375 | 5.2997 | 0.1887 | 1.0087 | 0.1903 |
| | | | Contracting an | d Quarrying | | | | | |
| 2013 | 0.9236 | 1.0000 | 1.5963 | 1.7886 | 1.2960 | 3.4176 | 0.2926 | 1.0087 | 0.2951 |
| 2014 | 0.9614 | 1.0000 | 1.8923 | 1.7886 | 1.2139 | 3.9499 | 0.2532 | 1.0087 | 0.2554 |
| 2015 | 0.9849 | 1.0000 | 2.5263 | 1.7886 | 1.1375 | 5.0622 | 0.1975 | 1.0087 | 0.1992 |
| | | | Other Indi | <u>ustries</u> | | | | | |
| 2013 | 0.9236 | 1.0000 | 1.6005 | 1.5928 | 1.2960 | 3.0514 | 0.3277 | 1.0087 | 0.3306 |
| 2014 | 0.9614 | 1.0000 | 1.8439 | 1.5928 | 1.2139 | 3.4276 | 0.2917 | 1.0087 | 0.2942 |
| 2015 | 0.9849 | 1.0000 | 2.3951 | 1.5928 | 1.1375 | 4.2739 | 0.2340 | 1.0087 | 0.2360 |
| | | | | | | | | | |

^{* (12/1/17} Filed Change in Manual Rate Level)/(12/1/17 Approved Change in Manual Rate Level) by Industry Group, from Exhibit 12, Page 1.

** Permissible Loss Ratio = 0.5838

Collectible Premium Ratios

Manufacturing = 1.0910 Contracting = 1.0442

All Other = 0.9299

Experience Rating Plan Parameters

6% of (8) rounded to the nearest \$1,000 = \$456,000

Selected = \$456,000

\$7,603,600

(a) Standard LR / CPR = Manual LR 0.5838 / 0.9697 = 0.6020

= 25 * \$304,144 =

DELAWARE COMPENSATION RATING BUREAU, INC.

Manual Rates, Loss Costs and Expected Loss Rates

| | | naea Effective Decem | | | | | HAZ | |
|------|------------|----------------------|----------|------------------------|-------------|---------------|-----|--|
| | DCRB* | ASSIGNED | ASSIGNED | EXPERIENCE RATING PLAN | | | | |
| CODE | ADVISORY | RISK MANUAL | RISK MIN | EXPECT | ED LOSS FAC | CTORS TABLE** | GRP | |
| NO | LOSS COSTS | RATE | PREM. | A-1 | A-2 | A-3 | A-G | |
| | 00.50 | 00.00 | 0.000 | 0.40 | 0.00 | 0.00 | _ | |
| 005 | 20.50 | 28.26 | 2,000 | 6.49 | 8.09 | 9.09 | F | |
| 0006 | 5.37 | 7.41 | 1,275 | 1.70 | 2.12 | 2.38 | D | |
| 007 | 6.58 | 9.07 | 2,000 | 2.08 | 2.60 | 2.92 | С | |
| 8000 | 4.88 | 6.73 | 2,000 | 1.55 | 1.93 | 2.17 | D | |
| 009 | 30.54 | 42.09 | 2,000 | 9.67 | 12.06 | 13.55 | G | |
| 0011 | 4.32 | 5.97 | 1,875 | 1.37 | 1.71 | 1.92 | В | |
| 0012 | 5.35 | 7.38 | 2,000 | 1.69 | 2.11 | 2.37 | D | |
| 0013 | 5.35 | 7.38 | 2,000 | 1.69 | 2.11 | 2.37 | С | |
| 015 | 18.17 | 25.05 | 2,000 | 5.76 | 7.18 | 8.06 | Ē | |
| 0016 | 3.62 | 4.98 | 955 | 1.14 | 1.43 | 1.60 | C | |
| 0010 | 0.02 | 4.50 | 300 | 1.17 | 1.40 | 1.00 | J | |
| 0034 | 4.27 | 5.89 | 1,075 | 1.35 | 1.69 | 1.89 | С | |
| 0036 | 4.98 | 6.87 | 1,205 | 1.58 | 1.97 | 2.21 | С | |
| 055 | 5.50 | 7.58 | 2,000 | 1.47 | 1.88 | 2.18 | F | |
| 059 | 6.30 | 8.68 | 2,000 | 1.68 | 2.16 | 2.49 | Е | |
| 0083 | 5.91 | 8.14 | 1,375 | 1.87 | 2.33 | 2.62 | С | |
| 101 | 4.95 | 6.82 | 2,000 | 1.26 | 1.75 | 1.77 | E | |
| 104 | 5.23 | 7.21 | • | 1.34 | 1.75 | | В | |
| | | | 2,000 | | | 1.88 | | |
| 105 | 5.51 | 7.59 | 2,000 | 1.41 | 1.95 | 1.97 | D | |
| 106 | 8.81 | 12.15 | 2,000 | 2.25 | 3.12 | 3.16 | С | |
| 107 | 4.07 | 5.61 | 1,780 | 1.04 | 1.44 | 1.46 | В | |
| 108 | 5.63 | 7.77 | 2,000 | 1.44 | 2.00 | 2.02 | С | |
| 109 | 6.79 | 9.36 | 2,000 | 1.73 | 2.41 | 2.43 | С | |
| 110 | 4.85 | 6.69 | 2,000 | 1.24 | 1.72 | 1.74 | В | |
| 111 | 8.45 | 11.65 | 2,000 | 2.16 | 2.99 | 3.03 | С | |
| 112 | 15.23 | 21.00 | 2,000 | 3.89 | 5.40 | 5.46 | С | |
| | | | • | | | | | |
| 113 | 3.71 | 5.12 | 1,650 | 0.95 | 1.31 | 1.33 | С | |
| 114 | 10.51 | 14.48 | 2,000 | 2.68 | 3.72 | 3.77 | E | |
| 115 | 3.28 | 4.52 | 1,495 | 0.84 | 1.16 | 1.18 | D | |
| 119 | 5.99 | 8.25 | 2,000 | 1.53 | 2.12 | 2.14 | С | |
| 130 | 8.44 | 11.64 | 2,000 | 2.16 | 2.99 | 3.03 | Ε | |
| 132 | 2.26 | 3.11 | 1,120 | 0.58 | 0.80 | 0.81 | С | |
| 134 | 5.28 | 7.28 | 2,000 | 1.35 | 1.87 | 1.89 | С | |
| 135 | 4.22 | 5.82 | 1,835 | 1.08 | 1.50 | 1.51 | С | |
| 136 | 4.14 | 5.71 | 1,810 | 1.06 | 1.47 | 1.49 | С | |
| 139 | 6.58 | 9.08 | 2,000 | 1.68 | 2.33 | 2.36 | С | |
| | | | • | | | | | |
| 141 | 7.49 | 10.32 | 2,000 | 1.91 | 2.65 | 2.68 | В | |
| 142 | 3.46 | 4.77 | 1,560 | 0.88 | 1.22 | 1.24 | С | |
| 161 | 3.07 | 4.23 | 1,415 | 0.78 | 1.09 | 1.10 | С | |
| 163 | 6.31 | 8.70 | 2,000 | 1.61 | 2.24 | 2.26 | С | |
| 165 | 8.36 | 11.53 | 2,000 | 2.14 | 2.96 | 3.00 | В | |
| 166 | 4.65 | 6.42 | 1,995 | 1.19 | 1.65 | 1.67 | С | |
| 185 | 5.23 | 7.21 | 2,000 | 1.34 | 1.85 | 1.88 | В | |
| 187 | 4.07 | 5.61 | 1,780 | 1.04 | 1.44 | 1.46 | В | |
| 191 | 3.07 | 4.23 | 1,415 | 0.78 | 1.09 | 1.10 | C | |
| | 0.01 | 0 | ., | 5.70 | 1.00 | | 9 | |

^{*} Loss, loss adjustment expense and administrative fund assessment provision for use in conjunction with individual carrier expense provisions in writing non-assigned risk business.

Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

| | | naea Effective Decem | | | | | | | |
|------------|------------|----------------------|----------|------|------------|---------------|------------|--|--|
| CODE | DCRB* | ASSIGNED | ASSIGNED | | ERIENCE RA | | HAZ GRP | | |
| CODE | ADVISORY | RISK MANUAL | RISK MIN | | | CTORS TABLE** | | | |
| NO | LOSS COSTS | RATE | PREM. | A-1 | A-2 | A-3 | A-G | | |
| 201 | 6.47 | 8.93 | 2,000 | 1.65 | 2.29 | 2.32 | D | | |
| 204 | 4.12 | 5.68 | 1,800 | 1.05 | 1.46 | 1.48 | В | | |
| 205 | 4.77 | 6.56 | 2,000 | 1.22 | 1.69 | 1.71 | В | | |
| 221 | 3.57 | 4.93 | 1,600 | 0.91 | 1.27 | 1.28 | C | | |
| 222 | 5.55 | 7.64 | 2,000 | 1.42 | 1.96 | 1.99 | C | | |
| | 5.55 | 7.04 | 2,000 | 1.42 | 1.30 | 1.99 | C | | |
| 225 | 4.19 | 5.78 | 1,825 | 1.07 | 1.49 | 1.50 | С | | |
| 227 | 3.35 | 4.61 | 1,515 | 0.85 | 1.19 | 1.20 | С | | |
| 255 | 4.17 | 5.75 | 1,820 | 1.07 | 1.48 | 1.50 | Е | | |
| 257 | 4.19 | 5.78 | 1,825 | 1.07 | 1.49 | 1.50 | С | | |
| 259 | 3.48 | 4.80 | 1,565 | 0.89 | 1.23 | 1.25 | С | | |
| 261 | 4.36 | 6.01 | 1,890 | 1.11 | 1.54 | 1.56 | С | | |
| 263 | 3.46 | 4.78 | 1,560 | 0.88 | 1.23 | 1.24 | C | | |
| 265 | 4.27 | 5.90 | 1,860 | 1.09 | 1.52 | 1.53 | C | | |
| 205 275 | 3.57 | 4.93 | 1,600 | 0.91 | 1.32 | 1.28 | C | | |
| 275 276 | 5.55 | 7.64 | 2,000 | 1.42 | 1.27 | 1.99 | C | | |
| 2/0 | 5.55 | 7.04 | 2,000 | 1.42 | 1.90 | 1.99 | C | | |
| 281 | 3.49 | 4.81 | 1,570 | 0.89 | 1.24 | 1.25 | В | | |
| 282 | 9.60 | 13.24 | 2,000 | 2.45 | 3.40 | 3.44 | D | | |
| 285 | 4.14 | 5.71 | 1,810 | 1.06 | 1.47 | 1.49 | В | | |
| 297 | 3.49 | 4.81 | 1,570 | 0.89 | 1.24 | 1.25 | В | | |
| 301 | 8.70 | 12.00 | 2,000 | 2.22 | 3.08 | 3.12 | F | | |
| 305 | 7.11 | 9.80 | 2,000 | 1.82 | 2.52 | 2.55 | D. | | |
| 306 | 6.35 | 8.75 | 2,000 | 1.62 | 2.25 | 2.28 | В | | |
| 309 | 4.49 | 6.18 | 1,935 | 1.15 | 1.59 | 1.61 | В | | |
| 311 | 4.55 | 6.28 | 1,960 | 1.16 | 1.61 | 1.63 | С | | |
| 311 | 4.55 | 0.20 | 1,900 | 1.10 | 1.01 | 1.03 | C | | |
| 319 | 6.29 | 8.67 | 2,000 | 1.61 | 2.23 | 2.25 | Α | | |
| 323 | 6.02 | 8.30 | 2,000 | 1.54 | 2.13 | 2.16 | С | | |
| 327 | 5.11 | 7.04 | 2,000 | 1.30 | 1.81 | 1.83 | С | | |
| 402 | 6.93 | 9.55 | 2,000 | 1.77 | 2.46 | 2.48 | Е | | |
| 403 | 4.03 | 5.55 | 1,765 | 1.03 | 1.43 | 1.44 | С | | |
| 40.4 | 4.05 | 0.00 | 0.000 | 4.00 | 4 75 | 4 77 | _ | | |
| 404 | 4.95 | 6.82 | 2,000 | 1.26 | 1.75 | 1.77 | E | | |
| 406 | 7.02 | 9.68 | 2,000 | 1.79 | 2.49 | 2.52 | E | | |
| 407 | 5.39 | 7.44 | 2,000 | 1.38 | 1.91 | 1.93 | С | | |
| 411 | 8.96 | 12.35 | 2,000 | 2.29 | 3.17 | 3.21 | E | | |
| 413 | 9.95 | 13.72 | 2,000 | 2.54 | 3.53 | 3.57 | Е | | |
| 415 | 5.25 | 7.24 | 2,000 | 1.34 | 1.86 | 1.88 | Е | | |
| 416 | 3.42 | 4.71 | 1,545 | 0.87 | 1.21 | 1.23 | С | | |
| 421 | 9.03 | 12.45 | 2,000 | 2.31 | 3.20 | 3.24 | E | | |
| 425 | 11.71 | 16.15 | 2,000 | 2.99 | 4.15 | 4.20 | Е | | |
| 427 | 6.05 | 8.34 | 2,000 | 1.55 | 2.14 | 2.17 | E | | |
| 400 | 0.04 | 0.40 | 0.000 | 4 75 | 0.40 | 0.45 | _ | | |
| 429 | 6.84 | 9.43 | 2,000 | 1.75 | 2.42 | 2.45 | D | | |
| 431 | 8.46 | 11.67 | 2,000 | 2.16 | 3.00 | 3.03 | С | | |
| 433 | 4.77 | 6.56 | 2,000 | 1.22 | 1.69 | 1.71 | С | | |
| 435 | 6.51 | 8.98 | 2,000 | 1.66 | 2.31 | 2.33 | С | | |
| 441 | 2.04 | 2.81 | 1,040 | 0.52 | 0.72 | 0.73 | С | | |

^{*} Loss, loss adjustment expense and administrative fund assessment provision for use in conjunction with individual carrier expense provisions in writing non-assigned risk business.

^{**} Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

| | DCRB* | ASSIGNED | | ASSIGNED | | | TING PLAN | HAZ |
|------|------------|----------------|---|----------|-------------------------------|------|-----------|-----|
| CODE | ADVISORY | RISK MANUAL | | RISK MIN | EXPECTED LOSS FACTORS TABLE** | | | GRP |
| NO | LOSS COSTS | RATE | | PREM. | A-1 | A-2 | A-3 | A-G |
| | | | | | | | | |
| 445 | 4.62 | 6.37 | | 1,985 | 1.18 | 1.64 | 1.66 | С |
| 446 | 2.41 | 3.33 | | 1,175 | 0.62 | 0.86 | 0.87 | В |
| 447 | 7.52 | 10.36 | | 2,000 | 1.92 | 2.66 | 2.70 | Е |
| 449 | 3.49 | 4.82 | | 1,570 | 0.89 | 1.24 | 1.25 | D |
| 451 | 5.16 | 7.11 | | 2,000 | 1.32 | 1.83 | 1.85 | D |
| 454 | 8.69 | 11.98 | | 2,000 | 2.22 | 3.08 | 3.11 | С |
| | | | | , | | | | |
| 456 | 7.15 | 9.86 | | 2,000 | 1.83 | 2.53 | 2.56 | D |
| 457 | 5.33 | 7.35 | | 2,000 | 1.36 | 1.89 | 1.91 | С |
| 458 | 3.03 | 4.17 | | 1,400 | 0.77 | 1.07 | 1.08 | В |
| 459 | 1.64 | 2.26 | | 895 | 0.42 | 0.58 | 0.59 | С |
| 461 | 5.47 | 7.55 | | 2,000 | 1.40 | 1.94 | 1.96 | D |
| | | | | , | | | | |
| 463 | 4.32 | 5.97 | | 1,875 | 1.11 | 1.53 | 1.55 | D |
| 464 | 4.52 | 6.22 | | 1,945 | 1.15 | 1.60 | 1.62 | С |
| 465 | 5.23 | 7.20 | | 2,000 | 1.33 | 1.85 | 1.87 | D |
| 467 | 6.53 | 9.00 | | 2,000 | 1.67 | 2.31 | 2.34 | В |
| 471 | 1.61 | 2.22 | | 885 | 0.41 | 0.57 | 0.58 | В |
| | | | | | | | | |
| 472 | 1.78 | 2.46 | | 945 | 0.45 | 0.63 | 0.64 | В |
| 473 | 3.37 | 4.64 | | 1,525 | 0.86 | 1.19 | 1.21 | В |
| 474 | 2.71 | 3.74 | | 1,285 | 0.69 | 0.96 | 0.97 | С |
| 475 | 4.15 | 5.72 | | 1,810 | 1.06 | 1.47 | 1.49 | D |
| 476 | 2.19 | 3.01 | | 1,095 | 0.56 | 0.77 | 0.78 | С |
| | | | | | | | | |
| 477 | 3.25 | 4.48 | | 1,480 | 0.83 | 1.15 | 1.16 | С |
| 483 | 2.27 | 3.12 | | 1,120 | 0.58 | 0.80 | 0.81 | В |
| 485 | 2.07 | 2.86 | | 1,055 | 0.53 | 0.73 | 0.74 | В |
| 486 | 2.52 | 3.47 | | 1,215 | 0.64 | 0.89 | 0.90 | С |
| 487 | 1.69 | 2.33 | | 910 | 0.43 | 0.60 | 0.61 | С |
| | | | | | | | | |
| 488 | 1.09 | 1.50 | | 695 | 0.28 | 0.39 | 0.39 | В |
| 489 | 2.25 | 3.10 | | 1,115 | 0.57 | 0.80 | 0.81 | В |
| 491 | 4.03 | 5.55 | | 1,765 | 1.03 | 1.43 | 1.44 | С |
| 495 | 5.16 | 7.11 | | 2,000 | 1.32 | 1.83 | 1.85 | D |
| 497 | 1.78 | 2.46 | | 945 | 0.45 | 0.63 | 0.64 | В |
| | | | | | | | | |
| 499 | 4.15 | 5.72 | | 1,810 | 1.06 | 1.47 | 1.49 | D |
| 501 | 5.17 | 7.12 | | 2,000 | 1.32 | 1.83 | 1.85 | E |
| 502 | 5.43 | 7.49 | | 2,000 | 1.39 | 1.92 | 1.95 | Α |
| 506 | 2.95 | 4.07 | | 1,375 | 0.75 | 1.05 | 1.06 | С |
| 507 | 3.65 | 5.03 | | 1,630 | 0.93 | 1.29 | 1.31 | F |
| 509 | 8.85 | 12.20 | | 2,000 | 2.26 | 3.14 | 3.17 | G |
| 511 | 8.91 | 12.28 | | 2,000 | 2.27 | 3.15 | 3.19 | Ε |
| 512 | | a 10.05 | b | 2,000 | 1.86 | 2.58 | 2.61 | E |
| 513 | | c 7.11 | d | 2,000 | 1.32 | 1.83 | 1.85 | В |
| 535 | 4.28 | 5.91 | | 1,860 | 1.09 | 1.52 | 1.54 | С |
| | | | | | | | | |

^{*} Loss, loss adjustment expense and administrative fund assessment provision for use in conjunction with individual carrier expense provisions in writing non-assigned risk business.

^{**} Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

a OD: \$1.46 Supplementary is not subject to experience or retrospective rating. Code as 0175.

b OD: \$2.01 Supplementary is not subject to experience or retrospective rating. Code as 0175.

c OD: \$0.51 Supplementary is not subject to experience or retrospective rating. Code as 0176.

d OD: \$0.71 Supplementary is not subject to experience or retrospective rating. Code as 0176.

| | | naea Effective Decem | | | | | HAZ | |
|------|------------|----------------------|----------|------------------------|------------|---------------|-----|--|
| | DCRB* | ASSIGNED | ASSIGNED | EXPERIENCE RATING PLAN | | | | |
| CODE | ADVISORY | RISK MANUAL | RISK MIN | EXPECT | ED LOSS FA | CTORS TABLE** | GRP | |
| NO | LOSS COSTS | RATE | PREM. | A-1 | A-2 | A-3 | A-G | |
| 536 | 8.46 | 11.67 | 2,000 | 2.16 | 3.00 | 3.03 | С | |
| | | | • | | | | | |
| 544 | 9.70 | 13.36 | 2,000 | 2.48 | 3.43 | 3.47 | E | |
| 551 | 2.00 | 2.76 | 1,025 | 0.51 | 0.71 | 0.72 | F | |
| 553 | 5.68 | 7.83 | 2,000 | 1.45 | 2.01 | 2.04 | G | |
| 555 | 1.43 | 1.96 | 815 | 0.36 | 0.50 | 0.51 | В | |
| 563 | 2.12 | 2.92 | 1,070 | 0.54 | 0.75 | 0.76 | С | |
| 571 | 3.99 | 5.50 | 1,755 | 1.02 | 1.41 | 1.43 | С | |
| 573 | 6.15 | 8.47 | 2,000 | 1.57 | 2.18 | 2.20 | F | |
| 581 | 2.13 | 2.94 | 1,075 | 0.54 | 0.76 | 0.76 | Е | |
| 587 | 2.12 | 2.92 | 1,070 | 0.54 | 0.75 | 0.76 | C | |
| | | | 1,212 | | | | | |
| 601 | 11.62 | 16.01 | 2,000 | 2.90 | 3.72 | 4.30 | G | |
| 602 | 6.59 | 9.08 | 2,000 | 1.65 | 2.11 | 2.44 | F | |
| 603 | 9.40 | 12.96 | 2,000 | 2.36 | 3.03 | 3.50 | F | |
| 605 | 10.12 | 13.96 | 2,000 | 2.55 | 3.27 | 3.78 | Е | |
| 607 | 7.46 | 10.28 | 2,000 | 1.90 | 2.43 | 2.81 | F | |
| 608 | 6.78 | 9.35 | 2,000 | 1.65 | 2.11 | 2.44 | F | |
| 609 | 6.17 | 9.55 8.51 | • | 1.57 | 2.11 | 2.32 | F | |
| | | | 2,000 | | | | | |
| 611 | 12.68 | 17.47 | 2,000 | 3.20 | 4.10 | 4.73 | E | |
| 615 | 13.52 | 18.64 | 2,000 | 3.40 | 4.36 | 5.04 | G | |
| 617 | 5.63 | 7.76 | 2,000 | 1.41 | 1.81 | 2.10 | F | |
| 625 | 7.50 | 10.33 | 2,000 | 1.90 | 2.44 | 2.82 | F | |
| 643 | 15.44 | 21.29 | 2,000 | 2.60 | 3.33 | 3.85 | G | |
| 645 | 8.45 | 11.65 | 2,000 | 2.09 | 2.68 | 3.10 | F | |
| 646 | 7.65 | 10.54 | 2,000 | 1.94 | 2.49 | 2.87 | Е | |
| 647 | 10.22 | 14.09 | 2,000 | 2.60 | 3.33 | 3.85 | D | |
| | | | | | | | _ | |
| 648 | 6.46 | 8.90 | 2,000 | 1.70 | 2.18 | 2.52 | E | |
| 649 | 4.42 | 6.10 | 1,790 | 1.10 | 1.40 | 1.62 | Е | |
| 651 | 7.47 | 10.30 | 2,000 | 1.87 | 2.40 | 2.77 | F | |
| 652 | 10.17 | 14.02 | 2,000 | 2.66 | 3.41 | 3.94 | F | |
| 653 | 8.70 | 11.99 | 2,000 | 2.27 | 2.91 | 3.36 | F | |
| 654 | 7.36 | 10.15 | 2,000 | 1.80 | 2.31 | 2.67 | F | |
| 655 | 18.56 | 25.57 | 2,000 | 4.68 | 6.00 | 6.94 | G | |
| 656 | 9.44 | 13.02 | 2,000 | 2.38 | 3.05 | 3.52 | G | |
| 657 | 11.35 | 15.64 | 2,000 | 2.85 | 3.66 | 4.23 | F | |
| 658 | 12.31 | 16.97 | 2,000 | 3.12 | 4.00 | 4.62 | F | |
| | | | | | | | _ | |
| 659 | 23.63 | 32.58 | 2,000 | 6.04 | 7.74 | 8.94 | G | |
| 660 | 2.77 | 3.82 | 1,305 | 0.74 | 0.95 | 1.10 | E | |
| 661 | 3.78 | 5.21 | 1,570 | 0.93 | 1.20 | 1.38 | E | |
| 662 | 6.72 | 9.26 | 2,000 | 1.79 | 2.30 | 2.66 | Е | |
| 663 | 4.93 | 6.78 | 2,000 | 1.25 | 1.60 | 1.85 | Е | |
| 664 | 6.41 | 8.83 | 2,000 | 1.52 | 1.95 | 2.25 | Е | |
| 665 | 9.84 | 13.55 | 2,000 | 2.54 | 3.26 | 3.77 | F | |
| 666 | 9.18 | 12.66 | 2,000 | 2.33 | 2.99 | 3.45 | E | |
| 667 | 2.61 | 3.60 | 1,195 | 0.66 | 0.85 | 0.98 | F | |
| 668 | 8.54 | 11.77 | 2,000 | 2.16 | 2.77 | 3.20 | E. | |
| 300 | 0.04 | 11.77 | ۷,000 | 2.10 | 2.11 | 5.20 | _ | |

^{*} Loss, loss adjustment expense and administrative fund assessment provision for use in conjunction with individual carrier expense provisions in writing non-assigned risk business.

Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

| | Amended Effective December 1, 2017 on New and Renewal Business | | | | | | |
|------|----------------------------------------------------------------|-------------|----------|---------|-------------|---------------|-----|
| | DCRB* | ASSIGNED | ASSIGNED | | | | HAZ |
| CODE | ADVISORY | RISK MANUAL | RISK MIN | EXPECTE | ED LOSS FAC | CTORS TABLE** | GRP |
| NO | LOSS COSTS | RATE | PREM. | A-1 | A-2 | A-3 | A-G |
| | | | | | | | |
| 669 | 9.34 | 12.87 | 2,000 | 2.35 | 3.01 | 3.48 | F |
| 670 | 6.97 | 9.61 | 2,000 | 1.86 | 2.39 | 2.76 | Е |
| 673 | 7.19 | 9.91 | 2,000 | 1.92 | 2.46 | 2.85 | F |
| | | | | | | | |
| 674 | 6.78 | 9.34 | 2,000 | 1.71 | 2.19 | 2.53 | E |
| 675 | 5.08 | 7.00 | 2,000 | 1.33 | 1.70 | 1.97 | F |
| | | | | | | | |
| 676 | 6.08 | 8.38 | 2,000 | 1.53 | 1.96 | 2.26 | Е |
| 677 | 4.26 | 5.86 | 1,760 | 1.07 | 1.37 | 1.58 | G |
| 679 | 10.55 | 14.53 | 2,000 | 2.82 | 3.61 | 4.18 | F |
| 681 | 6.97 | 9.61 | 2,000 | 1.86 | 2.39 | 2.76 | F |
| 682 | 19.70 | 27.16 | 2,000 | 5.27 | 6.75 | 7.80 | E |
| 002 | 19.70 | 27.10 | 2,000 | 3.21 | 0.75 | 7.00 | _ |
| | | | | | | | _ |
| 691 | 6.17 | 8.51 | 2,000 | 1.57 | 2.01 | 2.32 | F |
| 693 | 7.47 | 10.30 | 2,000 | 1.87 | 2.40 | 2.77 | F |
| 695 | 3.78 | 5.21 | 1,570 | 0.93 | 1.20 | 1.38 | Е |
| 709 | 2.42 | 3.34 | 1,180 | 0.65 | 0.83 | 0.96 | G |
| 716 | 3.44 | 4.75 | 1,555 | 0.92 | 1.18 | 1.36 | Е |
| | 3 | 0 | .,000 | 0.02 | | | _ |
| 718 | 3.70 | 5.09 | 1,645 | 0.99 | 1.27 | 1.46 | Е |
| | | | • | | | | |
| 721 | 15.11 | 20.83 | 2,000 | 3.86 | 5.35 | 5.42 | F |
| 744 | 0.95 | 1.30 | 640 | 0.24 | 0.34 | 0.34 | D |
| 751 | 3.33 | 4.59 | 1,510 | 0.85 | 1.18 | 1.19 | Е |
| 752 | 1.50 | 2.06 | 840 | 0.38 | 0.53 | 0.54 | G |
| | | | | | | | |
| 753 | 5.55 | 7.64 | 2,000 | 1.42 | 1.96 | 1.99 | С |
| 755 | 2.97 | 4.09 | 1,380 | 0.76 | 1.05 | 1.06 | F |
| 757 | 2.97 | 4.09 | | 0.76 | 1.05 | 1.06 | E |
| | | | 1,380 | | | | |
| 759 | 7.45 | 10.26 | 2,000 | 1.90 | 2.64 | 2.67 | E |
| 801 | 10.22 | 14.08 | 2,000 | 3.24 | 4.03 | 4.53 | Е |
| | | | | | | | |
| 802 | 8.23 | 11.34 | 2,000 | 2.61 | 3.25 | 3.65 | E |
| 803 | 21.87 | 30.14 | 2,000 | 6.92 | 8.63 | 9.70 | E |
| 804 | 3.86 | 5.32 | 1,705 | 1.22 | 1.52 | 1.71 | Е |
| 805 | 7.45 | 10.27 | 2,000 | 2.36 | 2.94 | 3.31 | Ē |
| 806 | 12.73 | 17.54 | 2,000 | 4.03 | 5.02 | 5.65 | E |
| | | | | | | | |
| 807 | 7.72 | 10.65 | 2,000 | 2.45 | 3.05 | 3.43 | Е |
| | | | | | | | |
| 808 | 7.81 | 10.75 | 2,000 | 2.47 | 3.08 | 3.46 | E |
| 809 | 5.23 | 7.20 | 2,000 | 1.65 | 2.06 | 2.32 | F |
| 811 | 9.24 | 12.75 | 2,000 | 2.93 | 3.65 | 4.10 | E |
| 812 | 9.18 | 12.66 | 2,000 | 2.91 | 3.62 | 4.07 | F |
| 813 | 5.88 | 8.09 | 2,000 | 1.86 | 2.32 | 2.61 | D |
| •.• | 0.00 | 0.00 | _,000 | | | | _ |
| 814 | 4.55 | 6.27 | 1,955 | 1.44 | 1.79 | 2.02 | С |
| | | | | | | | |
| 815 | 3.65 | 5.02 | 1,625 | 1.15 | 1.44 | 1.62 | D |
| 816 | 3.04 | 4.19 | 1,405 | 0.96 | 1.20 | 1.35 | D |
| 817 | 10.22 | 14.09 | 2,000 | 3.24 | 4.04 | 4.54 | Е |
| 818 | 2.06 | 2.85 | 1,050 | 0.65 | 0.81 | 0.92 | D |
| | | | | | | | |
| 819 | 1.58 | 2.18 | 875 | 0.50 | 0.62 | 0.70 | D |
| 820 | 3.22 | 4.43 | 1,470 | 1.02 | 1.27 | 1.42 | D |
| 821 | 8.15 | 11.23 | 2,000 | 2.58 | 3.22 | 3.61 | C |
| | | | | | | | |
| 825 | 4.55 | 6.28 | 1,960 | 1.44 | 1.80 | 2.02 | С |
| 828 | 10.37 | 14.30 | 2,000 | 3.29 | 4.10 | 4.60 | E |
| 855 | 6.78 | 9.35 | 2,000 | 2.15 | 2.68 | 3.01 | Е |
| 857 | 7.21 | 9.94 | 2,000 | 2.28 | 2.85 | 3.20 | Е |
| | | | | | | | |

^{*} Loss, loss adjustment expense and administrative fund assessment provision for use in conjunction with individual carrier expense provisions in writing non-assigned risk business.

Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

MANUAL RATES, LOSS COSTS AND EXPECTED LOSS FACTORS FOR DELAWARE COMPENSATION INSURANCE

Amended Effective December 1, 2017 on New and Renewal Business

| Amended Effective December 1, 2017 on New and Renewal Business DCRB* ASSIGNED ASSIGNED EXPERIENCE RATING PLAN | | | | | | | |
|----------------------------------------------------------------------------------------------------------------|------------|-------------|----------|------|------|---------------|-----|
| | DCRB* | ASSIGNED | ASSIGNED | | | | HAZ |
| CODE | ADVISORY | RISK MANUAL | RISK MIN | | | CTORS TABLE** | GRP |
| NO | LOSS COSTS | RATE | PREM. | A-1 | A-2 | A-3 | A-G |
| | | | | | | | _ |
| 858 | 9.29 | 12.80 | 2,000 | 2.94 | 3.67 | 4.12 | F |
| 859 | 9.68 | 13.33 | 2,000 | 3.06 | 3.82 | 4.29 | Ε |
| 860 | 10.55 | 14.53 | 2,000 | 3.34 | 4.16 | 4.68 | E |
| 862 | 9.39 | 12.94 | 2,000 | 2.97 | 3.71 | 4.17 | Е |
| 865 | 3.33 | 4.58 | 1,510 | 1.05 | 1.31 | 1.47 | С |
| | | | • | | | | |
| 867 | 5.88 | 8.09 | 2,000 | 1.86 | 2.32 | 2.61 | D |
| 871 | 7.41 | 10.21 | 2,000 | 2.35 | 2.92 | 3.29 | D |
| 877 | 3.33 | 4.58 | 1,510 | 1.05 | 1.31 | 1.47 | В |
| 879 | 3.55 | 4.90 | | 1.13 | 1.40 | 1.58 | В |
| | | | 1,595 | | | | |
| 880 | 7.69 | 10.61 | 2,000 | 2.44 | 3.04 | 3.42 | С |
| | | | | | | | _ |
| 881 | 3.60 | 4.96 | 1,610 | 1.14 | 1.42 | 1.60 | В |
| 882 | 7.92 | 10.92 | 2,000 | 2.51 | 3.13 | 3.51 | В |
| 883 | 3.32 | 4.57 | 1,505 | 1.05 | 1.31 | 1.47 | В |
| 884 | 1.07 | 1.48 | 685 | 0.34 | 0.42 | 0.48 | В |
| 885 | 3.94 | 5.43 | 1,735 | 1.25 | 1.56 | 1.75 | С |
| | | | | | | | |
| 886 | 2.95 | 4.06 | 1,370 | 0.93 | 1.16 | 1.31 | В |
| 887 | 1.40 | 1.93 | 805 | 0.44 | 0.55 | 0.62 | C |
| 888 | 5.45 | 7.52 | 2,000 | 1.73 | 2.15 | 2.42 | C |
| 889 | 0.21 | 0.29 | 370 | 0.07 | 0.08 | 0.09 | В |
| | | | | | | | |
| 890 | 0.67 | 0.91 | 535 | 0.21 | 0.26 | 0.29 | С |
| 891 | 1.73 | 2.37 | 925 | 0.55 | 0.68 | 0.76 | В |
| | | | | | | | |
| 895 | 0.56 | 0.78 | 500 | 0.18 | 0.22 | 0.25 | В |
| 896 | 2.31 | 3.18 | 1,140 | 0.73 | 0.91 | 1.02 | Α |
| 897 | 2.43 | 3.36 | 1,185 | 0.77 | 0.96 | 1.08 | Α |
| 898 | 4.94 | 6.81 | 2,000 | 1.56 | 1.95 | 2.19 | С |
| 899 | 1.87 | 2.58 | 980 | 0.59 | 0.74 | 0.83 | С |
| | | | | | | | |
| 903 | 0.45 | 0.62 | 460 | 0.14 | 0.18 | 0.20 | Е |
| 904 | 1.74 | 2.39 | 930 | 0.55 | 0.69 | 0.77 | E |
| 905 | 0.24 | 0.33 | 380 | 0.08 | 0.09 | 0.11 | D |
| 907 | 5.58 | 7.68 | | 1.77 | 2.20 | 2.47 | В |
| | | | 2,000 | | | | |
| 910 | 6.98 | 9.64 | 2,000 | 2.21 | 2.76 | 3.10 | С |
| 911 | 4.85 | 6.69 | 2,000 | 1.54 | 1.92 | 2.15 | В |
| | | | | | | | |
| 914 | 3.33 | 4.58 | 1,510 | 1.05 | 1.31 | 1.47 | В |
| 915 | 3.40 | 4.68 | 1,535 | 1.08 | 1.34 | 1.51 | С |
| 916 | 2.44 | 3.37 | 1,190 | 0.77 | 0.96 | 1.08 | В |
| 917 | 4.21 | 5.80 | 1,830 | 1.33 | 1.66 | 1.87 | С |
| 918 | 3.30 | 4.54 | 1,500 | 1.04 | 1.30 | 1.46 | С |
| | | | | | | | |
| 919 | 2.93 | 4.04 | 1,365 | 0.93 | 1.16 | 1.30 | В |
| 920 | 0.81 | 1.12 | 590 | 0.26 | 0.32 | 0.36 | C |
| 921 | 7.41 | 10.21 | 2,000 | 2.35 | 2.92 | 3.29 | D |
| 922 | 3.53 | 4.87 | 1,585 | 1.12 | 1.39 | 1.57 | D |
| | 3.55 | 4.90 | | | 1.39 | | В |
| 923 | ა.ან | 4.90 | 1,595 | 1.13 | 1.40 | 1.58 | D |
| 66.4 | 4.00 | 5.00 | 4.705 | 4.00 | 4.04 | 4.04 | - |
| 924 | 4.09 | 5.63 | 1,785 | 1.29 | 1.61 | 1.81 | В |
| 925 | 3.05 | 4.21 | 1,410 | 0.97 | 1.21 | 1.36 | В |
| 926 | 3.60 | 4.96 | 1,610 | 1.14 | 1.42 | 1.60 | В |
| 927 | 1.40 | 1.93 | 805 | 0.44 | 0.55 | 0.62 | В |
| 928 | 3.32 | 4.57 | 1,505 | 1.05 | 1.31 | 1.47 | В |
| | | | | | | | |

^{*} Loss, loss adjustment expense and administrative fund assessment provision for use in conjunction with individual carrier expense provisions in writing non-assigned risk business.

Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

MANUAL RATES, LOSS COSTS AND EXPECTED LOSS FACTORS FOR DELAWARE COMPENSATION INSURANCE

Amended Effective December 1, 2017 on New and Renewal Business

| | | A COLONED | | | | | U A 7 |
|------|------------|-------------|----------|------|------------|---------------|--------|
| 0005 | DCRB* | ASSIGNED | ASSIGNED | | ERIENCE RA | | HAZ |
| CODE | ADVISORY | RISK MANUAL | RISK MIN | | | CTORS TABLE** | GRP |
| NO | LOSS COSTS | RATE | PREM. | A-1 | A-2 | A-3 | A-G |
| | | 2.42 | | | | | _ |
| 929 | 4.66 | 6.43 | 2,000 | 1.48 | 1.84 | 2.07 | С |
| 932 | 0.96 | 1.31 | 640 | 0.30 | 0.38 | 0.42 | С |
| 933 | 5.71 | 7.87 | 2,000 | 1.81 | 2.25 | 2.53 | С |
| 934 | 3.47 | 4.79 | 1,565 | 1.10 | 1.37 | 1.54 | С |
| 935 | 1.75 | 2.40 | 930 | 0.55 | 0.69 | 0.77 | С |
| 936 | 0.42 | 0.59 | 450 | 0.13 | 0.17 | 0.19 | D |
| 937 | 10.16 | 14.00 | 2,000 | 3.22 | 4.01 | 4.51 | D |
| 939 | 7.20 | 9.92 | 2,000 | 2.28 | 2.84 | 3.19 | F |
| 940 | 6.26 | 8.62 | 2,000 | 1.98 | 2.47 | 2.77 | С |
| 941 | 3.70 | 5.09 | 1,645 | 1.17 | 1.46 | 1.64 | C |
| 341 | 5.70 | 3.03 | 1,040 | 1.17 | 1.40 | 1.04 | O |
| 942 | 2.99 | 4.12 | 1,385 | 0.95 | 1.18 | 1.33 | С |
| 943 | 5.70 | 7.86 | 2,000 | 1.81 | 2.25 | 2.53 | С |
| 944 | 3.49 | 4.81 | 1,570 | 1.10 | 1.38 | 1.55 | В |
| 945 | 3.52 | 4.86 | 1,585 | 1.12 | 1.39 | 1.56 | Α |
| 946 | 3.76 | 5.18 | 1,670 | 1.19 | 1.48 | 1.67 | С |
| 947 | 6.72 | 9.27 | 2,000 | 2.13 | 2.65 | 2.98 | В |
| 948 | 2.29 | 3.16 | 1,130 | 0.73 | 0.91 | 1.02 | A |
| 949 | 0.79 | 1.09 | 585 | 0.75 | 0.31 | 0.35 | C |
| | | | | | | | |
| 951 | 0.59 | 0.81 | 510 | 0.19 | 0.23 | 0.26 | E C |
| 952 | 0.69 | 0.95 | 545 | 0.22 | 0.27 | 0.30 | C |
| 953 | 0.21 | 0.29 | 370 | 0.07 | 0.08 | 0.09 | С |
| 954 | 3.56 | 4.91 | 1,595 | 1.13 | 1.41 | 1.58 | Е |
| 955 | 0.29 | 0.40 | 400 | 0.09 | 0.11 | 0.13 | D |
| 956 | 0.21 | 0.28 | 370 | 0.06 | 0.08 | 0.09 | D |
| 957 | 0.72 | 1.00 | 560 | 0.23 | 0.29 | 0.32 | С |
| 958 | 1.81 | 2.50 | 960 | 0.57 | 0.71 | 0.80 | С |
| 959 | 1.96 | 2.70 | 1,010 | 0.62 | 0.77 | 0.87 | C |
| | | | • | | | | C |
| 960 | 4.45 | 6.13 | 1,920 | 1.41 | 1.76 | 1.97 | |
| 961 | 1.00 | 1.38 | 660 | 0.32 | 0.39 | 0.44 | С |
| 962 | 0.18 | 0.26 | 365 | 0.06 | 0.07 | 0.08 | F |
| 963 | 0.47 | 0.65 | 465 | 0.15 | 0.19 | 0.21 | В |
| 964 | 3.68 | 5.06 | 1,635 | 1.16 | 1.45 | 1.63 | В |
| 965 | 0.56 | 0.78 | 500 | 0.18 | 0.22 | 0.25 | В |
| 966 | 3.43 | 4.74 | 1,550 | 0.92 | 1.18 | 1.36 | Ε |
| 967 | 1.08 | 1.49 | 690 | 0.34 | 0.43 | 0.48 | D |
| 968 | 1.59 | 2.20 | 880 | 0.51 | 0.63 | 0.71 | В |
| 969 | 5.03 | 6.94 | 2,000 | 1.60 | 1.99 | 2.23 | C |
| 970 | 7.61 | 10.49 | 2,000 | 2.41 | 3.00 | 3.38 | В |
| 971 | 4.07 | 5.61 | 1,780 | 1.29 | 1.61 | 1.81 | C |
| 973 | 3.79 | 5.22 | 1,680 | 1.20 | 1.49 | 1.68 | В |
| 313 | 5.13 | J.22 | 1,000 | 1.20 | 1.43 | 1.00 | ט |
| 974 | 3.77 | 5.20 | 1,675 | 1.19 | 1.49 | 1.67 | С |
| 975 | 1.92 | 2.65 | 995 | 0.61 | 0.76 | 0.85 | Α |
| 976 | 1.94 | 2.68 | 1,005 | 0.62 | 0.77 | 0.86 | В |
| 977 | 0.59 | 0.81 | 510 | 0.19 | 0.23 | 0.26 | Α |
| 978 | 3.35 | 4.62 | 1,520 | 1.06 | 1.32 | 1.49 | С |
| | | | | | | | |

^{*} Loss, loss adjustment expense and administrative fund assessment provision for use in conjunction with individual carrier expense provisions in writing non-assigned risk business.

^{**} Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

MANUAL RATES, LOSS COSTS AND EXPECTED LOSS FACTORS FOR DELAWARE COMPENSATION INSURANCE

Amended Effective December 1, 2017 on New and Renewal Business

| Amended Effective December 1, 2017 on New and Renewal Business | | | | | | | |
|----------------------------------------------------------------|------------|-------------|-----------|---------|-------------|---------------|-----|
| | DCRB* | ASSIGNED | ASSIGNED | | ERIENCE RA | | HAZ |
| CODE | ADVISORY | RISK MANUAL | RISK MIN | EXPECTE | ED LOSS FAC | CTORS TABLE** | GRP |
| NO | LOSS COSTS | RATE | PREM. | A-1 | A-2 | A-3 | A-G |
| 979 | 5.01 | 6.90 | 2,000 | 1.59 | 1.98 | 2.22 | С |
| 980 | 4.59 | 6.33 | 1,970 | 1.45 | 1.81 | 2.04 | Ē |
| 981 | 3.25 | 4.48 | 1,480 | 1.03 | 1.28 | 1.44 | A |
| 983 | 9.29 | 12.80 | 2,000 | 2.94 | 3.67 | 4.12 | C |
| 984 | 0.28 | 0.38 | 395 | 0.09 | 0.11 | 0.12 | C |
| 304 | 0.20 | 0.50 | 555 | 0.00 | 0.11 | 0.12 | O |
| 985 | 5.04 | 6.95 | 2,000 | 1.60 | 1.99 | 2.24 | Е |
| 986 | 2.12 | 2.92 | 1,070 | 0.67 | 0.84 | 0.94 | С |
| 988 | 0.23 | 0.32 | 380 | 0.07 | 0.09 | 0.10 | С |
| 991 | 7.61 | 10.49 | 2,000 | 2.41 | 3.00 | 3.38 | Α |
| 992 | 5.23 | 7.20 | 2,000 | 1.65 | 2.06 | 2.32 | E |
| 995 | 9.31 | 12.83 | 2,000 | 2.95 | 3.67 | 4.13 | F |
| 997 | 1.26 | 1.74 | 755 | 0.40 | 0.50 | 0.56 | D |
| 999 | 6.00 | 8.27 | 2,000 | 1.90 | 2.37 | 2.66 | D |
| 4771 | 4.54 | 6.26 | 2,000 | 1.16 | 1.61 | 1.63 | G |
| 0771 | 1.13 | 1.56 | _,, -, -, | | | | Ğ |
| | | | | | | | |
| 4777 | 9.24 | 12.75 | 2,000 | 2.93 | 3.65 | 4.10 | Е |
| 7405 | 2.41 | 3.33 | 1,470 | 0.76 | 0.95 | 1.07 | Ε |
| 7445 | 0.80 | 1.11 | | | | | G |
| 7413 | 1.05 | 1.45 | 760 | 0.33 | 0.41 | 0.47 | G |
| 7453 | 0.23 | 0.31 | | | | | G |
| 7421 | 1.27 | 1.76 | 760 | 0.40 | 0.50 | 0.57 | F |
| 7424 | 3.01 | 4.15 | 1,395 | 0.40 | 1.19 | 1.34 | G |
| 7428 | 2.22 | 3.06 | 1,105 | 0.70 | 0.88 | 0.99 | E |
| 9740 | 0.01 | 0.02 | 1,100 | 0.70 | 0.00 | 0.55 | _ |
| 9741 | 0.01 | 0.01 | | | | | |
| | | | | | | | |
| Per capita | ı | | | | | | |
| 0908 | 241.01 | 332.22 | 627 | 76.33 | 95.15 | 106.92 | С |
| 0909 | 103.90 | 143.22 | 438 | 32.91 | 41.02 | 46.10 | В |
| 0912 | 444.99 | 613.39 | 908 | 140.93 | 175.68 | 197.42 | В |
| 0913 | 564.50 | 778.12 | 1,073 | 178.77 | 222.86 | 250.44 | С |
| A rated | | | | | | | |
| 9985 | Α | Α | Α | Α | Α | Α | |
| 3303 | Λ. | А | Λ. | | | А | |

^{*} Loss, loss adjustment expense and administrative fund assessment provision for use in conjunction with individual carrier expense provisions in writing non-assigned risk business.

Associated classes- both codes must be applied. The second code is not subject to experience rating and applies to the full payroll of the associated class.

^{**} Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

DELAWARE COMPENSATION RATING BUREAU, INC.

DECEMBER 1, 2017 RESIDUAL MARKET RATE AND VOLUNTARY MARKET LOSS COST FILING

INDEX TO CLASSIFICATION EXHIBITS

- 1 Composite Pure Premium Multipliers
- 2 Per Claim and Catastrophe Limitations
- 3 Credibility 100% Expected Loss Standard
- 4 Expected Loss Credibility Table
- 5 Payroll Conversion Factors
- 6 Payroll Credibility Table
- 7 Table V Total
- 8 Proposed Loss Cost Selections
- 9 Aircraft Procedure
- 10 Supplemental Class Book Pages Combined Classifications

Note: As described in Exhibit 15, for low credibility classifications, an alternative approach may be employed to derive classification rating values. In those instances the final indicated rating value will generally be different than that shown in the Class Book.

December 1, 2017 Residual Market Rate and Voluntary Market Loss Cost Filing

Calculation of Composite Pure Premium Multipliers

| Item | Manufacturing and Utilities | Contracting and Quarrying | Other Industries |
|-----------------------------------------------------------|-----------------------------------|---------------------------------|---------------------|
| (1) Pure Premium Test Correction Factor | 0.9857 | 1.0023 | 1.0149 |
| (2) Off-Balance Factor (Collectible Prem Ratio) | 1.0910 | 1.0442 | 0.9299 |
| (3) Expense Provision (= 1 / 0.7056) | 1.4172 | 1.4172 | 1.4172 |
| (4) Effect of 7/1/18 Benefit Change | 0.9948 | 0.9948 | 0.9948 |
| (5) Rate Test Correction Factor | 1.0345 | 0.9889 | 0.9673 |
| (6) Composite Pure Premium Multiplier (1)*(2)*(3)*(4)*(5) | 1.5684 | 1.4592 | 1.2870 |

CALCULATION OF PER CLAIM AND CATASTROPHE LIMITATIONS

All Death, Permanent Total and Major Disability claims in the Delaware experience for Manual Years 2010 through 2014 were translated using composite multipliers, yielding an average claim value of \$ 1,109,530 . Using twice this value as unity and using the indicated Hazard Group Relativities produced the following results:

| Hazard Group | Hazard Group Relativities * | Per Claim Limit (2) * \$1,109,530 | Per Accident Limit (3) * 2 |
|-----------------|-----------------------------|--------------------------------------|-------------------------------|
| (1) | (2) | (3) | (4) |
| Α | 0.70 | 776,671 | 1,553,342 |
| В | 0.79 | 876,529 | 1,753,058 |
| С | 0.90 | 998,577 | 1,997,154 |
| D | 1.02 | 1,131,721 | 2,263,442 |
| Е | 1.15 | 1,275,960 | 2,551,920 |
| F | 1.30 | 1,442,389 | 2,884,778 |
| G | 1.47 | 1,631,009 | 3,262,018 |

[@] From Delaware 12/1/17 excess loss analysis materials

CREDIBILITY

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

Serious: 175 * Average Cost of Serious Case (including Medical)

Non-Serious: 500 * Average Cost of Non-Serious Case (including Medical)

Medical: 10 Percent of the Non-Serious

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

| | | | | | AVERAGE |
|-------------------|--------|-------------|-------------|-------------|-----------|
| | No. | INDEMNITY | MEDICAL | TOTAL | COST |
| | Cases | AMOUNT | AMOUNT | AMOUNT | (4) / (1) |
| | (1) | (2) | (3) | (4) | (5) |
| Death | 25 | 9,791,500 | 25,987,900 | 35,779,400 | 1,431,176 |
| Permanent Total | 12 | 19,750,500 | 41,809,500 | 61,560,000 | 5,130,000 |
| Major | 1,054 | 298,779,800 | 475,148,900 | 773,928,700 | 734,278 |
| Total Serious | 1,091 | 328,321,800 | 542,946,300 | 871,268,100 | 798,596 |
| Minor | 3,283 | 134,947,000 | 233,664,800 | 368,611,800 | 112,279 |
| Temporary | 6,778 | 100,766,900 | 174,453,000 | 275,219,900 | 40,605 |
| Total Non-Serious | 10,061 | 235,713,900 | 408,117,800 | 643,831,700 | 63,993 |

Accordingly, the criteria for 100 percent credibility will be:

| | Indicated Average Cost | Selected Average Cost | Criteria for 100% Credibility | <u>-</u> |
|-------------|------------------------------|-----------------------------|-------------------------------------|----------|
| Serious | 798,596 | 1,109,530 | 194,167,750 | * |
| Non-Serious | 63,993 | 65,713 | 32,856,500 | ** |
| Medical | N/A | N/A | 3,285,650 | *** |

^{*} Serious Credibility = 175 x Selected Serious average cost

^{**} Non-Serious = 500 x Selected Non-Serious average cost

^{***} Medical = 10% of Non-Serious credibility criteria

EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

| Credibility | Serious | Non-Serious | Medical |
|-------------|-------------|-------------|-----------|
| (1) | (2) | (3) | (4) |
| 1.00 | 192,713,387 | 32,610,397 | 3,261,040 |
| 0.99 | 189,815,615 | 32,120,045 | 3,212,005 |
| 0.98 | 186,932,514 | 31,632,175 | 3,163,218 |
| 0.98 | 184,064,158 | 31,146,800 | 3,114,680 |
| 0.96 | 181,210,624 | 30,663,933 | 3,066,393 |
| 0.95 | 178,371,989 | 30,183,588 | 3,018,359 |
| 0.94 | 175,548,331 | 29,705,777 | 2,970,578 |
| 0.93 | 172,739,730 | 29,230,513 | 2,923,051 |
| 0.92 | 169,946,269 | 28,757,812 | 2,875,781 |
| 0.91 | 167,168,028 | 28,287,686 | 2,828,769 |
| 0.90 | 164,405,092 | 27,820,150 | 2,782,015 |
| 0.89 | 161,657,547 | 27,355,219 | 2,735,522 |
| 0.88 | 158,925,479 | 26,892,906 | 2,689,291 |
| 0.87 | 156,208,976 | 26,433,227 | 2,643,323 |
| 0.86 | 153,508,127 | 25,976,198 | 2,597,620 |
| 0.85 | 150,823,025 | 25,521,833 | 2,552,183 |
| 0.84 | 148,153,763 | 25,070,148 | 2,507,015 |
| 0.83 | 145,500,434 | 24,621,159 | 2,462,116 |
| 0.82 | 142,863,135 | 24,174,883 | 2,417,488 |
| 0.81 | 140,241,964 | 23,731,336 | 2,373,134 |
| 0.80 | 137,637,021 | 23,290,535 | 2,329,054 |
| 0.79 | 135,048,408 | 22,852,498 | 2,285,250 |
| 0.78 | 132,476,228 | 22,417,241 | 2,241,724 |
| 0.77 | 129,920,588 | 21,984,783 | 2,198,478 |
| 0.76 | 127,381,594 | 21,555,142 | 2,155,514 |
| 0.75 | 124,859,358 | 21,128,337 | 2,112,834 |
| 0.74 | 122,353,990 | 20,704,386 | 2,070,439 |
| 0.73 | 119,865,606 | 20,283,308 | 2,028,331 |
| 0.72 | 117,394,321 | 19,865,125 | 1,986,513 |
| 0.71 | 114,940,256 | 19,449,855 | 1,944,986 |
| 0.70 | 112,503,532 | 19,037,520 | 1,903,752 |
| 0.69 | 110,084,273 | 18,628,140 | 1,862,814 |
| 0.68 | 107,682,607 | 18,221,737 | 1,822,174 |
| 0.67 | 105,298,663 | 17,818,333 | 1,781,833 |
| 0.66 | 102,932,574 | 17,417,950 | 1,741,795 |
| 0.65 | 100,584,475 | 17,020,612 | 1,702,061 |
| 0.64 | 98,254,507 | 16,626,341 | 1,662,634 |
| 0.63 | 95,942,810 | 16,235,163 | 1,623,516 |
| 0.62 | 93,649,531 | 15,847,101 | 1,584,710 |
| 0.61 | 91,374,819 | 15,462,181 | 1,546,218 |
| 0.60 | 89,118,827 | 15,080,428 | 1,508,043 |
| 0.59 | 86,881,710 | 14,701,870 | 1,470,187 |
| 0.58 | 84,663,631 | 14,326,533 | 1,432,653 |
| 0.57 | 82,464,754 | 13,954,445 | 1,395,445 |
| 0.56 | 80,285,248 | 13,585,636 | 1,358,564 |
| 0.55 | 78,125,287 | 13,220,133 | 1,322,013 |
| 0.54 | 75,985,049 | 12,857,969 | 1,285,797 |
| 0.53 | 73,864,718 | 12,499,172 | 1,249,917 |
| 0.52 | 71,764,483 | 12,143,777 | 1,214,378 |
| 0.51 | 69,684,537 | 11,791,814 | 1,179,181 |
| 0.50 | 67,625,082 | 11,443,319 | 1,144,332 |
| 0.49 | 65,586,322 | 11,098,326 | 1,109,833 |
| 0.48 | 63,568,471 | 10,756,871 | 1,075,687 |
| 0.47 | 61,571,746 | 10,418,992 | 1,041,899 |
| 0.46 | 59,596,375 | 10,084,725 | 1,008,473 |
| 0.45 | 57,642,590 | 9,754,111 | 975,411 |
| | | | |

EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

| Credibility | Serious | Non-Serious | Medical |
|-------------|------------|-------------|---------|
| (1) | (2) | (3) | (4) |
| | | | |
| 0.44 | 55,710,634 | 9,427,191 | 942,719 |
| 0.43 | 53,800,755 | 9,104,007 | 910,401 |
| 0.42 | 51,913,211 | 8,784,602 | 878,460 |
| 0.41 | 50,048,271 | 8,469,023 | 846,902 |
| 0.40 | 48,206,211 | 8,157,315 | 815,732 |
| 0.39 | 46,387,320 | 7,849,527 | 784,953 |
| 0.38 | 44,591,897 | 7,545,711 | 754,571 |
| 0.37 | 42,820,253 | 7,245,919 | 724,592 |
| 0.36 | 41,072,711 | 6,950,205 | 695,021 |
| 0.35 | 39,349,608 | 6,658,626 | 665,863 |
| 0.34 | 37,651,296 | 6,371,243 | 637,124 |
| 0.33 | 35,978,144 | 6,088,117 | 608,812 |
| 0.32 | 34,330,534 | 5,809,313 | 580,931 |
| 0.31 | 32,708,870 | 5,534,900 | 553,490 |
| 0.30 | 31,113,573 | 5,264,948 | 526,495 |
| 0.29 | 29,545,087 | 4,999,534 | 499,953 |
| 0.28 | 28,003,879 | 4,738,735 | 473,874 |
| 0.27 | 26,490,440 | 4,482,635 | 448,264 |
| 0.26 | 25,005,289 | 4,231,323 | 423,132 |
| 0.25 | 23,548,977 | 3,984,890 | 398,489 |
| 0.24 | 22,122,086 | 3,743,435 | 374,344 |
| 0.23 | 20,725,235 | 3,507,064 | 350,706 |
| 0.22 | 19,359,087 | 3,275,889 | 327,589 |
| 0.21 | 18,024,346 | 3,050,028 | 305,003 |
| 0.20 | 16,721,771 | 2,829,610 | 282,961 |
| 0.19 | 15,452,177 | 2,614,773 | 261,477 |
| 0.18 | 14,216,443 | 2,405,665 | 240,567 |
| 0.17 | 13,015,526 | 2,202,450 | 220,245 |
| 0.16 | 11,850,465 | 2,005,301 | 200,530 |
| 0.15 | 10,722,400 | 1,814,414 | 181,441 |
| 0.14 | 9,632,588 | 1,629,999 | 163,000 |
| 0.13 | 8,582,422 | 1,452,293 | 145,229 |
| 0.12 | 7,573,460 | 1,281,559 | 128,156 |
| 0.11 | 6,607,459 | 1,118,095 | 111,810 |
| 0.10 | 5,686,424 | 962,240 | 96,224 |
| 0.09 | 4,812,667 | 814,386 | 81,439 |
| 0.08 | 3,988,902 | 674,991 | 67,499 |
| 0.07 | 3,218,372 | 544,604 | 54,460 |
| 0.06 | 2,505,046 | 423,897 | 42,390 |
| 0.05 | 1,853,946 | 313,720 | 31,372 |
| 0.04 | 1,271,711 | 215,196 | 21,520 |
| 0.03 | 767,728 | 129,913 | 12,991 |
| 0.02 | 356,822 | 60,381 | 6,038 |
| 0.01 | 68,676 | 11,622 | 1,162 |
| 0.00 | 0 | 0 | 0 |
| | | | |

Classification Credibility Table

Payroll Conversion Factors

Convert the Expected Loss Credibility Table to a Payroll Basis

| A) | Five Year Payroll (00's) | | | | |
|-----------|--------------------------|-----------------------|--------------|--|--|
| | | 715,564,010 | | | |
| B) | Fiv | e Year Expected Loss | es * | | |
| · | Serious | Non-Serious | Medical Only | | |
| | 651,414,066 | 478,625,189 | 54,289,956 | | |
| C) =A/B | Rati | o Payroll to Expected | 1.000 | | |
| 0) =/ (1) | Serious | Non-Serious | Medical Only | | |
| | 1.0985 | 1.4950 | 13.1804 | | |

^{*} Expected losses associated with payroll based classifications only

PAYROLL CREDIBILITY TABLE (IN 00'S)

Serious, Non-Serious and Medical

| Credibility | Serious | Non-Serious | Medical |
|--------------|----------------------------|--------------------------|--------------------------|
| (1) | (2) | (3) | (4) |
| | | | |
| 1.00 | 211,695,656 | 48,752,544 | 42,981,812 |
| 0.99 | 208,512,453 | 48,019,467 47,290,102 | 42,335,511 |
| 0.98 0.97 | 205,345,367 202,194,478 | 47,290,102 46,564,466 | 41,692,479 41,052,728 |
| 0.96 | 199,059,870 | 45,842,580 | 40,416,286 |
| 0.95 | 195,941,630 | 45,124,464 | 39,783,179 |
| 0.94 | 192,839,842 | 44,410,137 | 39,153,406 |
| 0.93 | 189,754,593 | 43,699,617 | 38,526,981 |
| 0.92 | 186,685,976 | 42,992,929 | 37,903,944 |
| 0.91 | 183,634,079 | 42,290,091 | 37,284,307 |
| 0.90 | 180,598,994 | 41,591,124 | 36,668,071 |
| 0.89 | 177,580,815 | 40,896,052 | 36,055,274 |
| 0.88 | 174,579,639 | 40,204,894 | 35,445,931 |
| 0.87 | 171,595,560 | 39,517,674 | 34,840,054 |
| 0.86 | 168,628,678 | 38,834,416 | 34,237,671 |
| 0.85 | 165,679,093 | 38,155,140 | 33,638,793 |
| 0.84 | 162,746,909 | 37,479,871 | 33,043,461 |
| 0.83 | 159,832,227 | 36,808,633 | 32,451,674 |
| 0.82 | 156,935,154 | 36,141,450 | 31,863,459 |
| 0.81 | 154,055,797 | 35,478,347 | 31,278,855 |
| 0.80 | 151,194,268 | 34,819,350 | 30,697,863 |
| 0.79 | 148,350,676 | 34,164,485 | 30,120,509 |
| 0.78 | 145,525,136 | 33,513,775 | 29,546,819 |
| 0.77 | 142,717,766 | 32,867,251 | 28,976,819 |
| 0.76 | 139,928,681 | 32,224,937 | 28,410,537 |
| 0.75 | 137,158,005 | 31,586,864 | 27,847,997 |
| 0.74 | 134,405,858 | 30,953,057 | 27,289,214 |
| 0.73 0.72 | 131,672,368 128,957,662 | 30,323,545 29,698,362 | 26,734,214 26,183,036 |
| 0.72 | 126,261,871 | 29,077,533 | 25,635,693 |
| 0.70 | 123,585,130 | 28,461,092 | 25,092,213 |
| 0.69 | 120,927,574 | 27,849,069 | 24,552,634 |
| 0.68 | 118,289,344 | 27,241,497 | 24,016,982 |
| 0.67 | 115,670,581 | 26,638,408 | 23,485,272 |
| 0.66 | 113,071,433 | 26,039,835 | 22,957,555 |
| 0.65 | 110,492,046 | 25,445,815 | 22,433,845 |
| 0.64 | 107,932,576 | 24,856,380 | 21,914,181 |
| 0.63 | 105,393,177 | 24,271,569 | 21,398,590 |
| 0.62 | 102,874,010 | 23,691,416 | 20,887,112 |
| 0.61 | 100,375,239 | 23,115,961 | 20,379,772 |
| 0.60 | 97,897,031 | 22,545,240 | 19,876,610 |
| 0.59 | 95,439,558 | 21,979,296 | 19,377,653 |
| 0.58 | 93,002,999 | 21,418,167 | 18,882,940 |
| 0.57 | 90,587,532 | 20,861,895 | 18,392,523 |
| 0.56 | 88,193,345 | 20,310,526 | 17,906,417 |
| 0.55 | 85,820,628 | 19,764,099 | 17,424,660 |
| 0.54 | 83,469,576 | 19,222,664 | 16,947,319 |
| 0.53 | 81,140,393 | 18,686,262 | 16,474,406 |
| 0.52 | 78,833,285 | 18,154,947 | 16,005,988 |
| 0.51 | 76,548,464 | 17,628,762 | 15,542,077 |
| 0.50 | 74,286,153 | 17,107,762 | 15,082,753 |
| 0.49 | 72,046,575 | 16,591,997 | 14,628,043 |
| 0.48 0.47 | 69,829,965 67,636,563 | 16,081,522 15,576,303 | 14,177,985 |
| 0.47 | 65,466,618 | 15,576,393 15,076,664 | 13,732,646 13,292,078 |
| 0.45 | 63,320,385 | 14,582,396 | 12,856,307 |
| 0.43 | 05,520,565 | 14,502,570 | 12,030,307 |

PAYROLL CREDIBILITY TABLE (IN 00'S)

Serious, Non-Serious and Medical

| Credibility | Serious | Non-Serious | Medical |
|-------------|------------|-------------|------------|
| (1) | (2) | (3) | (4) |
| | | | |
| 0.44 | 61,198,131 | 14,093,651 | 12,425,414 |
| 0.43 | 59,100,129 | 13,610,490 | 11,999,449 |
| 0.42 | 57,026,662 | 13,132,980 | 11,578,454 |
| 0.41 | 54,978,026 | 12,661,189 | 11,162,507 |
| 0.40 | 52,954,523 | 12,195,186 | 10,751,674 |
| 0.39 | 50,956,471 | 11,735,043 | 10,345,995 |
| 0.38 | 48,984,199 | 11,280,838 | 9,945,548 |
| 0.37 | 47,038,048 | 10,832,649 | 9,550,412 |
| 0.36 | 45,118,373 | 10,390,556 | 9,160,655 |
| 0.35 | 43,225,544 | 9,954,646 | 8,776,341 |
| 0.34 | 41,359,949 | 9,525,008 | 8,397,549 |
| 0.33 | 39,521,991 | 9,101,735 | 8,024,386 |
| 0.32 | 37,712,092 | 8,684,923 | 7,656,903 |
| 0.31 | 35,930,694 | 8,274,676 | 7,295,220 |
| 0.30 | 34,178,260 | 7,871,097 | 6,939,415 |
| 0.29 | 32,455,278 | 7,474,303 | 6,589,581 |
| 0.28 | 30,762,261 | 7,084,409 | 6,245,849 |
| 0.27 | 29,099,748 | 6,701,539 | 5,908,299 |
| 0.26 | 27,468,310 | 6,325,828 | 5,577,049 |
| 0.25 | 25,868,551 | 5,957,411 | 5,252,244 |
| 0.24 | 24,301,111 | 5,596,435 | 4,934,004 |
| 0.23 | 22,766,671 | 5,243,061 | 4,622,445 |
| 0.22 | 21,265,957 | 4,897,454 | 4,317,754 |
| 0.21 | 19,799,744 | 4,559,792 | 4,020,062 |
| 0.20 | 18,368,865 | 4,230,267 | 3,729,539 |
| 0.19 | 16,974,216 | 3,909,086 | 3,446,371 |
| 0.18 | 15,616,763 | 3,596,469 | 3,170,769 |
| 0.17 | 14,297,555 | 3,292,663 | 2,902,917 |
| 0.16 | 13,017,736 | 2,997,925 | 2,643,066 |
| 0.15 | 11,778,556 | 2,712,549 | 2,391,465 |
| 0.14 | 10,581,398 | 2,436,849 | 2,148,405 |
| 0.13 | 9,427,791 | 2,171,178 | 1,914,176 |
| 0.12 | 8,319,446 | 1,915,931 | 1,689,147 |
| 0.11 | 7,258,294 | 1,671,552 | 1,473,701 |
| 0.10 | 6,246,537 | 1,438,549 | 1,268,271 |
| 0.09 | 5,286,715 | 1,217,507 | 1,073,399 |
| 0.08 | 4,381,809 | 1,009,112 | 889,664 |
| 0.07 | 3,535,382 | 814,183 | 717,805 |
| 0.06 | 2,751,793 | 633,726 | 558,717 |
| 0.05 | 2,036,560 | 469,011 | 413,496 |
| 0.04 | 1,396,975 | 321,718 | 283,642 |
| 0.03 | 843,349 | 194,220 | 171,227 |
| 0.02 | 391,969 | 90,270 | 79,583 |
| 0.01 | 75,441 | 17,375 | 15,316 |
| 0.00 | 0 | 0 | 0 |
| | | | |

TABLE V

TOTAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 2010 - 2014

| MAN YEAR (1) | PAYROLL IN THOUS | ALL LOSSES (3) | DEATH NO. COMP. IN HUNDRED (4) (5) | NO. | TOTAL COMP. IN HUNDREDS (7) | MAJ0 NO. | OR PERM. COMP. IN HUNDREDS (9) | MINO NO. | R PERM. COMP. IN HUNDREDS (11) | TEMP NO. | ORARY COMP. IN HUNDREDS (13) | MEDICAL IN HUNDREDS (14) | PURE PREM. |
|--------------------|---------------------|----------------------|------------------------------------|----------|-----------------------------------------|-------------|--------------------------------|-------------|--------------------------------------------|-------------|------------------------------------------|-----------------------------------|---------------|
| | | | | | A. EXPER | IENCE | AS REPORTE | D | | | | | |
| | | | | | | | | | | | | | |
| 10 | 13,242,559 | 157,810,013 | | | 21,722 | 227 | 362,877 | 656 | 131,258 | 1474 | 89,343 | 972,438 | 1.192 |
| 11 | 13,760,081 | 143,995,310 | | | 11,560 | 211 | 333,134 | 646 | 139,405 | 1342 | 77,321 | 870,349 | 1.046 |
| 12 | 14,100,016 | 121,030,277 | | | 1,609 | 184 | 258,063 | 609 | 132,105 | 1317 | 92,036 | 711,250 | . 858 |
| 13 | 15,056,188 | 121,347,254 | • | | - 0 | 157 | 212,744 | 751 | 153,211 | 1472 | 123,002 | 710,757 | . 806 |
| 14 | 15,395,351 | 92,050,015 | 5 9 25,70 |)2 1 | 5,182 | 50 | 77,743 | 318 | 74,028 | 1710 | 146,227 | 591,617 | . 598 |
| ALL | 71,554,195 | 636,232,869 | 9 26 63,34 | 16 10 | 40,073 | 829 | 1,244,561 | 2980 | 630,007 | 7315 | 527,929 | 3,856,411 | . 889 |
| | | B. REPORT | TED PAYROLLS, 1 | RANSLATE | D LOSSES & | PURE | PREMIUMS | (EXCLUD | ING IBNR AND | FREQU | ENCY TREND) | | |
| 10 | 10 040 EE0 | 224 026 054 | | 10 4 | GE 040 | 007 | 640 744 | e E e | 269,603 | 1474 | 040 450 | 0 100 101 | 0 500 |
| 10 | 13,242,559 | 331,036,851 | | | 65,840 | 227 | 643,744 | 656 656 | | 1474 | 219,159 | 2,108,104 | |
| 11 | 13,760,081 | 310,049,047 | | | 49,371 | 213 | 603,587 | 656 | 269,627 | 1329 | 197,649 | 1,960,683 | 2.253 |
| 12 | 14,100,016 | 296,490,925 | , | | 32,921 | 200 | 566,880 | 623 | 256,067 | 1285 | 190,950 | 1,898,511 | 2.103 |
| 13 | 15,056,188 | 332,879,847 | | | 16,456 | 230 | 651,953 | 752 | 309,274 | 1396 | 207,542 | 2,123,996 | 2.211 |
| 14 | 15,395,351 | 289,411,385 | 5 9 35,26 | 32 2 | 32,917 | 184 | 521,634 | 596 | 244,899 | 1294 | 192,369 | 1,867,033 | 1.880 |
| ALL | 71,554,195 | 1,559,868,055 | 5 25 97,91 | 5 12 | 197,505 | 1054 | 2,987,798 | 3283 | 1,349,470 | 6778 | 1,007,669 | 9,958,327 | 2.180 |
| PURE | PREMIUM | 2.180 | . 014 | ŀ | . 028 | | . 418 | | . 189 | | . 141 | 1.392 | |
| | | C. REPORT | TED PAYROLLS, 1 | RANSLATE | D LOSSES & | PURE | PREMIUMS | (INCLUD | ING IBNR AND | FREQU | ENCY TREND) | | |
| 10 | 13,242,559 | 218,329,365 | 5 4 15,67 | '5 3 | 49,374 | 125 | 354,531 | 489 | 200,956 | 1006 | 149,561 | 1,413,197 | 1.649 |
| 11 | 13,760,081 | 216,439,468 | | | 49,371 | 127 | 360,034 | 498 | 204,525 | 1022 | 151,904 | 1,382,904 | 1.573 |
| 12 | 14,100,016 | 223,796,034 | | | 49,380 | 129 | 363,529 | 503 | 206,689 | 1036 | 153,918 | 1,448,789 | 1.587 |
| 13 | 15,056,188 | 236,371,031 | | | 49,364 | 136 | 384,578 | 528 | 217,353 | 1089 | 161,999 | 1,530,838 | 1.570 |
| 14 | 15,395,351 | 234,980,859 | | | 49,504 | 136 | 386,456 | 533 | 218,688 | 1103 | 163,908 | 1,511,659 | 1.526 |
| ALL | 71,554,195 | 1,129,916,757 | • | | 246,993 | 653 | 1,849,128 | 2551 | 1,048,211 | 5256 | 781,290 | | 1.579 |
| | , , | , , , , | -, | | , | _ | , , , | - | , , , | _ | , | , , | _ |
| PURE | PREMIUM | 1.579 | . 012 | ? | . 035 | | . 258 | | . 146 | | . 109 | 1.018 | |

TABLE V

TOTAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 2010 - 2014

| MAN YEAR | PAYROLL IN THOUS | ALL LOSSES | NO. | DEATH COMP. IN HUNDREDS | PERM. NO. | TOTAL COMP. IN HUNDREDS | NO. | R PERM. COMP. IN HUNDREDS | NO . | PERM. COMP. IN HUNDREDS | NO . | ORARY COMP. IN HUNDREDS | MEDICAL IN HUNDREDS | PURE PREM. |
|-------------|---------------------|---------------|-------|----------------------------------|--------------|----------------------------------|-------|------------------------------------|---------|----------------------------------|-------|----------------------------------|---------------------------|---------------|
| (1) | (2) | (3) | (4) |) (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) |
| | | | | | | A. EXPER | IENCE | AS REPORTED |) | | | | | |
| 10 | 708,450 | 20,133,866 | | 1 0 | 1 | 47 | 29 | 53,492 | 65 | 13,380 | 113 | 4,290 | 130,130 | 2.842 |
| 11 | 775,675 | 17,554,227 | | 0 | 1 | 3,439 | 21 | 41,053 | 58 | 13,097 | 111 | 4,269 | 113,685 | 2.263 |
| 12 | 773,365 | 13,466,727 | | 0 | | 0 | 17 | 28,859 | 53 | 12,606 | 103 | 6,362 | 86,840 | 1.741 |
| 13 | 830,395 | 6,923,081 | | 0 | | 0 | 7 | 9,326 | 62 | 8,935 | 97 | 8,565 | 42,404 | . 834 |
| 14 | 854,791 | 9,391,528 | | 0 | | 0 | 7 | 15,763 | 20 | 5,922 | 129 | 15,084 | 57,146 | 1.099 |
| ALL | 3,942,676 | 67,469,429 | | 1 0 | 2 | 3,486 | 81 | 148,493 | 258 | 53,940 | 553 | 38,570 | 430,205 | 1.711 |
| | | B. REPORT | ED PA | AYROLLS, TRA | NSLATE | D LOSSES & | PURE | PREMIUMS (| EXCLUDI | NG IBNR AND | FREQU | ENCY TREND) | | |
| 10 | 708,450 | 35,565,326 | | • | 4 | 141 | 29 | 94,895 | 65 | 27,483 | 113 | 10,523 | 222,611 | 5.020 |
| 11 | 708,450 775,675 | 39,639,349 | | 0 | 1 | 13,725 | 21 | 73,807 | 59 | 27,463 25,196 | 110 | 11,851 | 271,815 | 5.020 |
| 12 | 773,365 | 33,322,739 | | ŏ | • | 2,200 | 18 | 61,463 | 54 | 24,123 | 101 | 13,961 | 231,480 | 4.309 |
| 13 | 830,395 | 17,541,622 | | 23 | | 828 | 14 | 32,990 | 60 | 18,360 | 93 | 13,906 | 109,308 | 2.112 |
| 14 | 854,791 | 30,218,826 | | 98 | | 2,271 | 15 | 64,761 | 43 | 24,341 | 97 | 20,435 | 190,283 | 3.535 |
| ALL | 3,942,676 | 156,287,862 | | 121 | 2 | 19,165 | 97 | 327,916 | 281 | 119,503 | 514 | 70,676 | 1,025,497 | 3.964 |
| PURE | PREMIUM | 3.964 | | . 000 | | . 049 | | . 832 | | . 303 | | . 179 | 2.601 | |
| | | C. REPORT | ED PA | AYROLLS, TRA | NSLATE | D LOSSES & | PURE | PREMIUMS (| INCLUDI | NG IBNR AND | FREQU | ENCY TREND) | | |
| 10 | 708,450 | 26,372,537 | | 0 | 1 | 106 | 16 | 52,262 | 48 | 20,485 | 77 | 7,181 | 183,691 | 3.723 |
| 11 | 775,675 | 28,471,225 | | 0 | 1 | 13,725 | 13 | 44,025 | 45 | 19, 104 | 85 | 9 , 122 | 198,736 | 3.671 |
| 12 | 773,365 | 24,397,211 | | 0 | | 3,300 | 12 | 39,409 | 44 | 19,446 | 82 | 11,280 | 170,537 | 3.155 |
| 13 | 830,395 | 12,562,435 | | 23 | | 2,483 | 8 | 19,453 | 42 | 12,935 | 72 | 10,831 | 79,899 | 1.513 |
| 14 | 854,791 | 24,055,556 | | 54 | | 3,421 | 11 | 47,760 | 39 | 21,807 | 82 | 17,346 | 150, 167 | 2.814 |
| ALL | 3,942,676 | 115,858,964 | | 77 | 2 | 23,035 | 60 | 202,909 | 218 | 93,777 | 398 | 55,760 | 783,030 | 2.939 |
| PURE | PREMIUM | 2.939 | | . 000 | | . 058 | | . 515 | | . 238 | | . 141 | 1.986 | |

TABLE V

TOTAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 2010 - 2014

| MAN YEAR | PAYROLL IN THOUS | ALL LOSSES | NO . | DEATH COMP. IN HUNDREDS | PERM. NO. | TOTAL COMP. IN HUNDREDS | NO . | R PERM. COMP. IN HUNDREDS | NO . | PERM. COMP. IN HUNDREDS | NO . | ORARY COMP. IN HUNDREDS | MEDICAL IN HUNDREDS | PURE PREM. |
|-------------|---------------------|--------------------------|-------|----------------------------------|--------------|----------------------------------|----------|------------------------------------|----------|----------------------------------|------------|----------------------------------|---------------------------|----------------|
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) |
| | | | | | | A. EXPER | IENCE | AS REPORTED | ס | | | | | |
| 10 | 746,854 | 28,783,734 | | 0 | 1 | 7,153 | 49 | 76,934 | 72 | 20,843 | 193 | 11,663 | 171,245 | 3.854 |
| 11 | 676,026 | 28,340,581 | 1 | | | 0 | 47 | 82,712 | 69 60 | 18,470 | 140 | 8,288 | 173,792 | 4.192 |
| 12 13 | 695,895 723,387 | 19,793,519 19,875,809 | | 0 5,841 | | 0 | 40 39 | 65,673 60,243 | 68 75 | 19,220 19,310 | 162 126 | 13,847 10,261 | 99,195 103,104 | 2.844 2.748 |
| 14 | 765,428 | 22,746,247 | | • | 1 | 5,182 | 10 | 21,322 | 46 | 12,560 | 164 | 21,659 | 163,104 | 2.748 |
| ALL | 3,607,590 | 119,539,890 | | , | 2 | 12,335 | 185 | 306,884 | 330 | 90,403 | 785 | 65,718 | 711,313 | |
| | | | | | | | | | | | | | | |
| | | B. REPORT | ED PA | YROLLS, TRA | NSLATE | D LOSSES 8 | PURE | PREMIUMS (| (EXCLUDI | NG IBNR AND | FREQU | ENCY TREND) | | |
| 10 | 746,854 | 62,058,444 | | 0 | 1 | 21,681 | 49 | 136,481 | 72 | 42,810 | 193 | 28,609 | 391,003 | 8.309 |
| 11 | 676,026 | 59,454,631 | 1 | | | 1,370 | 46 | 147,174 | 70 | 35,928 | 139 | 23,002 | 386,726 | 8.795 |
| 12 | 695,895 | 47,443,394 | | 0 | | 4,947 | 40 | 136,189 | 71 | 38,265 | 158 | 30,205 | 264,828 | 6.818 |
| 13 | 723,387 | 55,549,839 | | | | 3,707 | 42 | 143,682 | 76 | 39,538 | 121 | 20,899 | 339,439 | 7.679 |
| 14 | 765,428 | 72,110,353 | 3 | 4,473 | 1 | 21,404 | 24 | 98,667 | 69 | 39,617 | 126 | 29,947 | 526,995 | 9.421 |
| ALL | 3,607,590 | 296,616,661 | 5 | 13,051 | 2 | 53,109 | 201 | 662,193 | 358 | 196,158 | 737 | 132,662 | 1,908,991 | 8.222 |
| PURE | PREMIUM | 8.222 | | . 036 | | . 147 | | 1.836 | | . 544 | | . 368 | 5.292 | |
| | | C. REPORT | ED PA | YROLLS, TRA | NSLATE | D LOSSES 8 | PURE | PREMIUMS (| (INCLUDI | NG IBNR AND | FREQU | ENCY TREND) | | |
| 10 | 746,854 | 38,662,160 | | 0 | 1 | 16,259 | 27 | 75,165 | 54 | 31,910 | 132 | 19,524 | 243,765 | 5.177 |
| 11 | 676,026 | 38,537,389 | | | | 1,370 | 27 | 87,788 | 53 | 27,249 | 107 | 17,685 | 251,005 | 5.701 |
| 12 | 695,895 | 34,635,198 | | 0 | | 7,421 | 26 | 87,321 | 57 | 30,897 | 127 | 24,336 | 196,377 | 4.977 |
| 13 14 | 723,387 765,428 | 38,798,605 | | , | 2 | 11,122 | 25 18 | 84,788 74,020 | 53 62 | 27,676 25,212 | 95 108 | 16,394 25,575 | 239,773 436,804 | 5.363 7.921 |
| 14 | 700,428 | 60,633,323 | 2 | 2,480 | 2 | 32,135 | 16 | 74,020 | 02 | 35,313 | 108 | 25,5/5 | 430,604 | 1.821 |
| ALL | 3,607,590 | 211,266,675 | 4 | 10,995 | 3 | 68,307 | 123 | 409,082 | 279 | 153,045 | 569 | 103,514 | 1,367,724 | 5.856 |
| PURE | PREMIUM | 5.856 | | . 030 | | . 189 | | 1.134 | | . 424 | | . 287 | 3.791 | |

TABLE V

TOTAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 2010 - 2014

| MAN YEAR (1) | PAYROLL IN THOUS | ALL LOSSES (3) | DEATH NO. COMP. IN HUNDRE (4) (5) | NO. | TOTAL COMP. IN HUNDREDS (7) | MAJO NO. | PERM. COMP. IN HUNDREDS (9) | MINO NO. (10) | R PERM. COMP. IN HUNDREDS (11) | TEMP(NO. | COMP. IN HUNDREDS (13) | MEDICAL IN HUNDREDS (14) | PURE PREM. |
|--------------------|---------------------|----------------------|-----------------------------------------------|-----------|-----------------------------------------|-------------|-----------------------------|---------------------|--------------------------------------------|----------|------------------------|-----------------------------------|---------------|
| | | | | | A. EXPER | IENCE | AS REPORTE |) | | | | | |
| | | | | | | | | | | | | | |
| 10 | 11,787,255 | 108,892,413 | | 62 2 | 14,522 | 149 | 232,451 | 519 | 97,035 | 1168 | 73,390 | 671,063 | .924 |
| 11 | 12,308,380 | 98,100,502 | | | 8,121 | 143 | 209,369 | 519 | 107,838 | 1091 | 64,764 | 582,872 | . 797 |
| 12 | 12,630,756 | 87,770,031 | | | 1,609 | 127 | 163,531 | 488 | 100,279 | 1052 | 71,828 | 525,214 | . 695 |
| 13 | 13,502,406 | 94,548,364 | • | | 0 | 111 | 143,175 | 614 | 124,966 | 1249 | 104, 177 | 565,249 | . 700 |
| 14 | 13,775,132 | 59,912,240 | 0 6 22,9 | 40 | 0 | 33 | 40,658 | 252 | 55,546 | 1417 | 109,484 | 370,494 | . 435 |
| ALL | 64,003,929 | 449,223,550 | 0 20 54,5 | 99 6 | 24,252 | 563 | 789,184 | 2392 | 485,664 | 5977 | 423,643 | 2,714,892 | . 702 |
| | | B. REPORT | TED PAYROLLS, | TRANSLATE | D LOSSES & | PURE | PREMIUMS | (EXCLUD | ING IBNR AND | FREQUI | ENCY TREND) | | |
| | | | | | | | | | | | | | |
| 10 | 11,787,255 | 233,413,081 | 1 1 3,9 | 19 2 | 44,017 | 149 | 412,368 | 519 | 199,310 | 1168 | 180,027 | 1,494,490 | 1.980 |
| 11 | 12,308,380 | 210,955,067 | 7 4 19,2 | | 34,275 | 146 | 382,606 | 527 | 208,503 | 1080 | 162,795 | 1,302,142 | 1.714 |
| 12 | 12,630,756 | 215,724,792 | 2 5 19,5 | 81 2 | 25,773 | 142 | 369,229 | 498 | 193,679 | 1026 | 146,784 | 1,402,203 | 1.708 |
| 13 | 13,502,406 | 259,788,386 | 3 4 11,3 | 21 1 | 11,920 | 174 | 475,281 | 616 | 251,376 | 1182 | 172,738 | 1,675,248 | 1.924 |
| 14 | 13,775,132 | 187,082,206 | 6 30,6 | 91 1 | 9,242 | 145 | 358,205 | 484 | 180,941 | 1071 | 141,987 | 1,149,755 | 1.358 |
| ALL | 64,003,929 | 1,106,963,532 | 2 20 84,7 | 42 8 | 125,227 | 756 | 1,997,689 | 2644 | 1,033,809 | 5527 | 804,331 | 7,023,838 | 1.730 |
| PURE | PREMIUM | 1.730 | .01 | 3 | . 020 | | . 312 | | . 162 | | . 126 | 1.097 | |
| | | C. REPORT | TED PAYROLLS, | TRANSLATE | D LOSSES & | PURE | PREMIUMS | (INCLUD | ING IBNR AND | FREQUI | ENCY TREND) | | |
| 10 | 11,787,255 | 153,294,668 | 3 4 15,6 | 75 1 | 33,009 | 82 | 227,105 | 387 | 148,561 | 797 | 122,855 | 985.741 | 1.301 |
| 11 | 12,308,380 | 149,430,854 | | | 34,275 | 87 | 228,221 | 400 | 158,172 | 830 | 125.096 | 933.164 | 1.214 |
| 12 | 12,630,756 | 164,763,625 | , | | 38,659 | 91 | 236,799 | 402 | 156,346 | 827 | 118,302 | 1,081,875 | 1.304 |
| 13 | 13,502,406 | 185,009,991 | | | 35,760 | 103 | 280,337 | 433 | 176,743 | 922 | 134,773 | 1,211,166 | 1.370 |
| 14 | 13,775,132 | 150,291,980 | | | 13,948 | 107 | 264,675 | 432 | 161,568 | 913 | 120,987 | 924,688 | 1.091 |
| ALL | 64,003,929 | 802,791,118 | B 18 75,0 | 86 11 | 155,651 | 470 | 1,237,137 | 2054 | 801,390 | 4289 | 622,013 | 5,136,634 | 1.254 |
| PURE | PREMIUM | 1.254 | .01 | 2 | . 024 | | . 193 | | . 125 | | . 097 | . 803 | |

TABLE V

TOTAL MEDICAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 2010 - 2014

| MAN Year | PAYROLL IN THOUS | ALL LOSSES | NO . | DEATH COMP. IN HUNDREDS | NO . | TOTAL COMP. IN HUNDREDS | MAJ(NO. | OR PERM. COMP. IN HUNDREDS | MINO No. | R PERM. COMP. IN HUNDREDS | TEMP NO. | ORARY COMP. IN HUNDREDS | MEDICAL ONLY IN HUNDREDS | PURE PREM. |
|-------------|---------------------|---------------|-------|----------------------------------|---------|----------------------------------|-------------|-------------------------------------|-------------|------------------------------------|-------------|----------------------------------|--------------------------------|---------------|
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) |
| | | | | | | A. EXPER | IENCE | AS REPORTE | D | | | | | |
| | | | | | | | | | | | | | | |
| 10 | 13,242,559 | 97,243,828 | 3 2 | 2 37,703 | 4 | 53,240 | 227 | 436,461 | 656 | 202,764 | 1474 | 156,218 | 86,052 | . 734 |
| 11 | 13,760,081 | 87,034,860 | | | 3 | 24,884 | 211 | 432,439 | 646 | 194,894 | 1342 | 136,180 | 81,952 | .633 |
| 12 | 14,100,016 | 71,125,002 | | | 2 | 3,919 | 184 | 271,967 | 609 | 195,515 | 1317 | 157,226 | 82,618 | . 504 |
| 13 | 15,056,188 | 71,075,685 | | | | , O | 157 | 190,367 | 751 | 228,306 | 1472 | 197, 263 | 93,520 | . 472 |
| 14 | 15,395,351 | 59,161,704 | | 1,499 | 1 | 61,880 | 50 | 99,990 | 318 | 88,946 | 1710 | 249,564 | 89,738 | . 384 |
| ALL | 71,554,195 | 385,641,079 | 26 | 40,508 | 10 | 143,923 | 829 | 1,431,224 | 2980 | 910,425 | 7315 | 896,451 | 433,880 | . 539 |
| | | B. REPORT | ED PA | YROLLS, TRA | NSLATED | LOSSES & | PURE | PREMIUMS | (EXCLUD | ING IBNR AND | FREQU | IENCY TREND) | | |
| | | | | | | | | | | | | | | |
| 10 | 13,242,559 | 210,810,388 | 3 1 | 13,008 | 4 | 139,382 | 227 | 1,023,502 | 656 | 466,966 | 1474 | 379,453 | 85,794 | 1.592 |
| 11 | 13,760,081 | 196,068,286 | | | 3 | 104,511 | 213 | 960,278 | 656 | 466,753 | 1329 | 342,026 | 87,115 | 1.425 |
| 12 | 14,100,016 | 189,851,094 | | | 2 | 69,662 | 200 | 901,250 | 623 | 443,561 | 1285 | 330,747 | 88,319 | 1.346 |
| 13 | 15,056,188 | 212,399,553 | | | 1 | 34,834 | 230 | 1,036,935 | 752 | 535,214 | 1396 | 359,260 | 92,772 | 1.411 |
| 14 | 15,395,351 | 186,703,266 | 6 9 | 116,918 | 2 | 69,706 | 184 | 829,524 | 596 | 424,154 | 1294 | 333,044 | 93,686 | 1.213 |
| ALL | 71,554,195 | 995,832,587 | 25 | 259,879 | 12 | 418,095 | 1054 | 4,751,489 | 3283 | 2,336,648 | 6778 | 1,744,530 | 447,686 | 1.392 |
| PURE | PREMIUM | 1.392 | | . 036 | | . 058 | | . 664 | | . 327 | | . 244 | . 063 | |
| | | C. REPORT | ED PA | YROLLS, TRA | NSLATED | LOSSES & | PURE | PREMIUMS | (INCLUD | ING IBNR AND | FREQU | JENCY TREND) | | |
| 10 | 13,242,559 | 141,302,220 |) 4 | 51,992 | 4 | 104,563 | 125 | 563,472 | 489 | 347,943 | 1006 | 259,009 | 86,043 | 1.067 |
| 11 | 13,760,081 | 138,365,516 | | 0 0 | 3 | 104,500 | 127 | 572,426 | 500 | 356,308 | 1022 | 263,034 | 87,376 | 1.006 |
| 12 | 14,100,016 | 144,831,375 | | • | 3 | 104,487 | 129 | 577,182 | 506 | 359,964 | 1033 | 266,092 | 88,610 | 1.027 |
| 13 | 15,056,188 | 152,909,361 | | | 3 | 104,503 | 135 | 609,828 | 529 | 376,586 | 1087 | 279,663 | 93,532 | 1.016 |
| 14 | 15,395,351 | 151,490,324 | | | 4 | 104,786 | 134 | 602,006 | 519 | 369,544 | 1080 | 278,105 | 95,495 | .984 |
| ALL | 71,554,195 | 728,898,796 | 3 18 | 3 233,919 | 17 | 522,850 | 650 | 2,924,914 | 2543 | 1,810,345 | 5228 | 1,345,903 | 451,056 | 1.019 |
| PURE | PREMIUM | 1.019 | | . 033 | | . 073 | | . 409 | | . 253 | | . 188 | . 063 | |

TABLE V

TOTAL MEDICAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 2010 - 2014

| MAN Year | PAYROLL IN THOUS | ALL LOSSES | NO . | DEATH COMP. IN HUNDREDS | PERM. NO. | TOTAL COMP. IN Hundreds | MAJO NO. | R PERM. COMP. IN HUNDREDS | MINOR NO. | PERM. COMP. IN HUNDREDS | TEMP(NO. | ORARY COMP. IN Hundreds | MEDICAL ONLY IN HUNDREDS | PURE PREM. |
|-------------|---------------------|---------------|-------|----------------------------------|--------------|----------------------------------|-------------|------------------------------------|--------------|----------------------------------|--------------|----------------------------------|--------------------------------|---------------|
| (1) | (2) | (3) | (4) |) (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) |
| | | | | | | A. EXPER | IENCE | AS REPORTED |) | | | | | |
| | | | | | | | | | | | | | | |
| 10 | 708,450 | 13,013,004 | | 1 36,107 | 1 | 755 | 29 | 50,809 | 65 | 24,794 | 113 | 9,999 | 7,666 | 1.837 |
| 11 | 775,675 | 11,368,491 | | . 55,107 | i | 12,264 | 21 | 60,504 | 58 | 23,827 | 111 | 9,018 | 8,072 | 1.466 |
| 12 | 773,365 | 8,684,035 | | Ŏ | | 0 | 17 | 46,825 | 53 | 17,913 | 103 | 12,085 | 10,017 | 1.123 |
| 13 | 830,395 | 4,240,409 | | 0 | | 0 | 7 | 4,438 | 62 | 13,713 | 97 | 14,760 | 9,493 | . 511 |
| 14 | 854,791 | 5,714,597 | | 0 | | 0 | 7 | 22,011 | 20 | 6,128 | 129 | 20,184 | 8,823 | . 669 |
| ALL | 3,942,676 | 43,020,536 | | 1 36,107 | 2 | 13,019 | 81 | 184,587 | 258 | 86,375 | 553 | 66,046 | 44,071 | 1.091 |
| | | B. REPORT | ED PA | AYROLLS, TRA | NSLATE | D LOSSES & | PURE | PREMIUMS (| EXCLUDI | NG IBNR AND | FREQUI | ENCY TREND) | | |
| | | | | | | | | | | | | | | |
| 10 | 708,450 | 22,261,119 | | 12,457 | 1 | 1,976 | 29 | 119,148 | 65 | 57,100 | 113 | 24,287 | 7,643 | 3.142 |
| 11 | 775,675 | 27, 181, 479 | | 0 | 1 | 48,332 | 21 | 134,279 | 59 | 56,484 | 110 | 24,139 | 8,581 | 3.504 |
| 12 | 773,365 | 23,148,033 | | 0 | | 7,637 | 18 | 144,740 | 54 | 41,524 | 101 | 26,872 | 10,708 | 2.993 |
| 13 | 830,395 | 10,930,847 | | 664 | | 1,221 | 14 | 39,887 | 60 | 32,385 | 93 | 25,734 | 9,417 | 1.316 |
| 14 | 854,791 | 19,028,283 | | 1,465 | | 1,694 | 15 | 112,193 | 43 | 36,981 | 97 | 28,739 | 9,211 | 2.226 |
| ALL | 3,942,676 | 102,549,761 | | 14,586 | 2 | 60,860 | 97 | 550,247 | 281 | 224,474 | 514 | 129,771 | 45,560 | 2.601 |
| PURE | PREMIUM | 2.601 | | . 037 | | . 154 | | 1.396 | | . 569 | | . 329 | . 116 | |
| | | C. REPORT | ED PA | AYROLLS, TRA | NSLATE | D LOSSES & | PURE | PREMIUMS (| INCLUDI | NG IBNR AND | FREQUI | ENCY TREND) | | |
| 10 | 708,450 | 18,365,845 | | 49,792 | 1 | 1,482 | 16 | 65,595 | 48 | 42,546 | 77 | 16,578 | 7,665 | 2.592 |
| 11 | 775,675 | 19,863,384 | | 0 | 1 | 48,332 | 13 | 80,045 | 45 | 43,049 | 85 | 18,602 | 8,607 | 2.561 |
| 12 | 773,365 | 17,019,085 | | Ŏ | | 11,455 | 12 | 92,688 | 44 | 33,662 | 81 | 21,643 | 10,744 | 2.201 |
| 13 | 830,395 | 8,011,515 | | 664 | | 3,662 | 8 | 23,448 | 42 | 22,867 | 72 | 19,980 | 9,495 | . 965 |
| 14 | 854,791 | 14,995,515 | | 814 | | 2 , 566 | 11 | 80,969 | 37 | 32,207 | 81 | 24,010 | 9,389 | 1.754 |
| ALL | 3,942,676 | 78,255,344 | | 51,270 | 2 | 67,497 | 60 | 342,745 | 2 16 | 174,331 | 396 | 100,813 | 45,900 | 1.985 |
| PURE | PREMIUM | 1.985 | | . 130 | | . 171 | | . 869 | | . 442 | | . 256 | . 116 | |

TABLE V

TOTAL MEDICAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 2010 - 2014

| MAN YEAR | PAYROLL IN THOUS | ALL LOSSES | NO. | DEATH COMP. IN HUNDREDS | PERM. NO. | TOTAL COMP. IN HUNDREDS | NO. | R PERM. COMP. IN HUNDREDS | NO . | PERM. COMP. IN HUNDREDS | NO . | ORARY COMP. In Hundreds | MEDICAL ONLY IN HUNDREDS | PURE PREM. |
|-------------|---------------------|---------------|-------|----------------------------------|--------------|----------------------------------|-------|------------------------------------|---------|----------------------------------|-------|----------------------------------|--------------------------------|---------------|
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) |
| | | | | | | A. EXPER | IENCE | AS REPORTED | 1 | | | | | |
| 10 | 746,854 | 17,124,483 | | 0 | 1 | 11,713 | 49 | 102,900 | 72 | 21,493 | 193 | 24,096 | 11,042 | 2.293 |
| 11 | 676,026 | 17,379,175 | 1 | ١ ٥ | | 0 | 47 | 130,214 | 69 | 19,835 | 140 | 15,348 | 8,395 | 2.571 |
| 12 | 695,895 | 9,919,539 | | 0 | | 0 | 40 | 44,710 | 68 | 27,391 | 162 | 20,269 | 6,825 | 1.425 |
| 13 | 723,387 | 10,310,370 | | | | 0 | 39 | 53,801 | 75 | 24,638 | 126 | 16,247 | 8,417 | 1.425 |
| 14 | 765,428 | 16,397,670 | 3 | 3 1,441 | 1 | 61,880 | 10 | 48,540 | 46 | 13,559 | 164 | 29,109 | 9,447 | 2.142 |
| ALL | 3,607,590 | 71,131,237 | E | 1,441 | 2 | 73,593 | 185 | 380,165 | 330 | 106,916 | 785 | 105,069 | 44,126 | 1.972 |
| | | B. REPORT | ED PA | AYROLLS, TRA | NSLATE | D LOSSES & | PURE | PREMIUMS (| EXCLUDI | NG IBNR AND | FREQU | ENCY TREND) | | |
| 10 | 746,854 | 39,100,290 | | 0 | 1 | 30,665 | 49 | 241,300 | 72 | 49,499 | 193 | 58,530 | 11,009 | 5.235 |
| 11 | 676,026 | 38,672,637 | | - | | 2,710 | 46 | 283,542 | 70 | 49,934 | 139 | 41,616 | 8,924 | 5.721 |
| 12 | 695,895 | 26,482,773 | | 0 | | 7,377 | 40 | 144,755 | 71 | 62, 160 | 158 | 43,240 | 7,296 | 3.806 |
| 13 | 723,387 | 33,943,932 | | 6,237 | | 8,032 | 42 | 222,935 | 76 | 60,789 | 121 | 33,097 | 8,350 | 4.692 |
| 14 | 765,428 | 52,699,473 | 3 | 111,964 | 1 | 62,559 | 24 | 232,810 | 69 | 64,868 | 126 | 44,931 | 9,863 | 6.885 |
| ALL | 3,607,590 | 190,899,105 | 5 | 118,201 | 2 | 111,343 | 201 | 1,125,342 | 358 | 287,250 | 737 | 221,414 | 45,442 | 5.292 |
| PURE | PREMIUM | 5.292 | | . 328 | | . 309 | | 3.119 | | . 796 | | .614 | . 126 | |
| | | C. REPORT | ED P | AYROLLS, TRA | NSLATE | D LOSSES & | PURE | PREMIUMS (| INCLUDI | NG IBNR AND | FREQU | ENCY TREND) | | |
| 10 | 746,854 | 24,372,333 | | 0 | 1 | 23,004 | 27 | 132,844 | 54 | 36,882 | 132 | 39,952 | 11,041 | 3.263 |
| 11 | 676,026 | 25,081,395 | | 0 | | 2,710 | 27 | 169,020 | 53 | 38 , 138 | 107 | 31,994 | 8,951 | 3.710 |
| 12 | 695,895 | 19,630,495 | | 0 | | 11,064 | 26 | 92,697 | 58 | 50,418 | 127 | 34,806 | 7,320 | 2.821 |
| 13 | 723,387 | 23,831,668 | 1 | 6,237 | | 24,097 | 25 | 131,081 | 53 | 42,617 | 95 | 25,866 | 8,418 | 3.294 |
| 14 | 765,428 | 43,168,333 | 2 | 62,215 | 2 | 93,934 | 18 | 171,462 | 60 | 56,260 | 106 | 37,760 | 10,053 | 5.640 |
| ALL | 3,607,590 | 136,084,224 | 3 | 68,452 | 3 | 154,809 | 123 | 697,104 | 278 | 224,315 | 567 | 170,378 | 45,783 | 3.772 |
| PURE | PREMIUM | 3.772 | | . 190 | | . 429 | | 1.932 | | . 622 | | . 472 | . 127 | |

TABLE V

TOTAL MEDICAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 2010 - 2014

| MAN YEAR (1) | PAYROLL IN THOUS | ALL LOSSES (3) | NO. | DEATH COMP. IN HUNDREDS (5) | PERM. NO. | TOTAL COMP. IN HUNDREDS (7) | MAJO NO. | PERM. COMP. IN HUNDREDS (9) | MINO NO. (10) | R PERM. COMP. IN HUNDREDS (11) | TEMP NO. | ORARY COMP. IN HUNDREDS (13) | MEDICAL ONLY IN HUNDREDS (14) | PURE PREM. |
|--------------------|---------------------|----------------------|-------|-----------------------------------------|--------------|-----------------------------------------|-------------|-----------------------------|---------------------|--------------------------------------------|-------------|------------------------------------------|----------------------------------------|---------------|
| | | | | | | A. EXPER | IENCE | AS REPORTED |) | | | | | |
| | | | | | | | | | | | | | | |
| 10 | 11,787,255 | 67,106,341 | | 1,596 | 2 | 40,772 | 149 | 282,752 | 519 | 156,477 | 1168 | 122,123 | 67,343 | . 569 |
| 11 | 12,308,380 | 58,287,194 | 4 | 0 | 2 | 12,620 | 143 | 241,721 | 519 | 151,232 | 1091 | 111,815 | 65,484 | . 474 |
| 12 | 12,630,756 | 52,521,428 | 5 | 5 | 2 | 3,919 | 127 | 180,432 | 488 | 150,211 | 1052 | 124,872 | 65,777 | . 416 |
| 13 | 13,502,406 | 56,524,906 | 4 | 1,301 | | 0 | 111 | 132,128 | 614 | 189,955 | 1249 | 166,256 | 75,609 | . 419 |
| 14 | 13,775,132 | 37,049,437 | 6 | 58 | | 0 | 33 | 29,439 | 252 | 69,258 | 1417 | 200,271 | 71,468 | . 269 |
| ALL | 64,003,929 | 271,489,306 | 20 | 2,960 | 6 | 57,311 | 563 | 866,472 | 2392 | 717,133 | 5977 | 725,337 | 345,681 | . 424 |
| | | B. REPORT | ED PA | YROLLS, TRA | NSLATE | D LOSSES & | PURE | PREMIUMS (| EXCLUD | ING IBNR AND | FREQU | ENCY TREND) | | |
| 10 | 11,787,255 | 149,448,979 | 1 | 551 | 2 | 106,741 | 149 | 663.054 | 519 | 360,367 | 1168 | 296,636 | 67,141 | 1.268 |
| 11 | 12,308,380 | 130,214,170 | 4 | 0 | 2 | 53,469 | 146 | 542,457 | 527 | 360,335 | 1080 | 276,271 | 69,610 | 1.058 |
| 12 | 12,630,756 | 140,220,288 | 5 | 64,972 | 2 | 54,648 | 142 | 611,755 | 498 | 339,877 | 1026 | 260,635 | 70,315 | 1.110 |
| 13 | 13,502,406 | 167,524,774 | 4 | 58,080 | 1 | 25,581 | 174 | 774,114 | 616 | 442,040 | 1182 | 300,429 | 75,004 | 1.241 |
| 14 | 13,775,132 | 114,975,510 | | 3,489 | i | 5,453 | 145 | 484,520 | 484 | 322,305 | 1071 | 259,374 | 74,613 | .835 |
| | ,, | ,, | | -, | | -, | | , | | , | | , | , | |
| ALL | 64,003,929 | 702,383,721 | 20 | 127,092 | 8 | 245,892 | 756 | 3,075,900 | 2644 | 1,824,924 | 5527 | 1,393,345 | 356,683 | 1.097 |
| PURE | PREMIUM | 1.097 | | . 020 | | . 038 | | . 481 | | . 285 | | . 218 | . 056 | |
| | | C. REPORT | ED PA | YROLLS, TRA | NSLATE | D LOSSES & | PURE | PREMIUMS (| INCLUD | ING IBNR AND | FREQU | ENCY TREND) | | |
| 10 | 11,787,255 | 98,564,042 | 4 | 2,201 | 2 | 80,077 | 82 | 365,033 | 387 | 268,515 | 797 | 202,479 | 67,336 | . 836 |
| 11 | 12,308,380 | 93,420,737 | | -,-0 | 2 | 53,469 | 87 | 323,361 | 402 | 275,120 | 830 | 212,439 | 69,819 | . 759 |
| 12 | 12,630,756 | 108, 181, 795 | | 51,978 | 3 | 81,968 | 91 | 391,797 | 404 | 275,885 | 825 | 209,643 | 70,547 | .856 |
| 13 | 13,502,406 | 121,066,178 | 4 | 58,080 | 3 | 76,744 | 102 | 455,299 | 434 | 311,102 | 920 | 233,818 | 75,619 | .897 |
| 14 | 13,775,132 | 93,326,476 | 3 | 1,939 | 2 | 8,286 | 105 | 349,575 | 422 | 281,077 | 893 | 216,335 | 76,053 | .677 |
| | • | | | • | | • | | , | | , | | , | • | |
| ALL | 64,003,929 | 514,559,228 | 15 | 114,198 | 12 | 300,544 | 467 | 1,885,065 | 2049 | 1,411,699 | 4265 | 1,074,714 | 359,374 | . 804 |
| PURE | PREMIUM | . 804 | | .018 | | .047 | | . 295 | | . 221 | | . 168 | . 056 | |

DELAWARE COMPENSATION RATING BUREAU, INC. DECEMBER 1, 2017 LOSS COST REVISION RATE SELECTIONS Before DCCPAP Surcharges

| <u>Code</u> | Selection | Basis for Rate Selection |
|----------------|----------------|-------------------------------------------------------------------------------|
| | | Temporary Staffing Classifications |
| 185 | 7.02 | Use rate for associated non-temporary class 104 |
| 187 | 5.46 | Use rate for associated non-temporary class 107 |
| 191 | 4.12 | Use rate for associated non-temporary class 161 |
| 275 | 4.80 | Use rate for associated non-temporary class 221 |
| 276 | 7.44 | Use rate for associated non-temporary class 222 |
| 297 | 4.68 | Use rate for associated non-temporary class 281 |
| 491 | 5.40 | Use rate for associated non-temporary class 403 |
| 495 | 6.92 | Use rate for associated non-temporary class 451 |
| 497 | 2.39 | Use rate for associated non-temporary class 472 |
| 499 | 5.57 | Use rate for associated non-temporary class 475 |
| 587 | 2.84 | Use rate for associated non-temporary class 563 |
| 691 | 7.87 | Use rate for associated non-temporary class 609 |
| 693 | 9.38 | Use rate for associated non-temporary class 651 |
| 695 | 4.69 | Use rate for associated non-temporary class 661 |
| 867 | 7.88 | Use rate for associated non-temporary class 813 |
| 871 | 9.94 | Use rate for associated non-temporary class 921 |
| 877 | 4.46 | Use rate for associated non-temporary class 914 |
| 879 | 4.77 | Use rate for associated non-temporary class 923 |
| 881 | 4.83 | Use rate for associated non-temporary class 926 |
| 883 | 4.45 | Use rate for associated non-temporary class 928 |
| 889 | 0.28 | Use rate for associated non-temporary class 953 |
| 895 | 0.76 | Use rate for associated non-temporary class 965 |
| | | Aircraft Classifications |
| * 7413 | 1.41 | Aircraft Procedure |
| * 7421 | 1.71 | Aircraft Procedure |
| * 7424 | 4.04 | Aircraft Procedure |
| * 7453 | 0.30 | Aircraft Procedure |
| | | Other Classifications |
| 0175 | 1.96 | Supplemental load, 20% of 512 |
| 0176 | 0.69 | Supplemental load, 10% of 513 |
| 309 | 6.02 | No comparable Pa. code, use industry group change |
| 464 | 6.06 | No comparable Pa. code, use industry group change |
| 625 | 9.54 | No comparable Pa. code, use industry group change |
| 643 | 19.58 | Asbestos encap., 150% of 647, |
| | | Expected loss rates = 100% of 647 |
| * 670 | 9.36 | Use combined experience of 670, 681 |
| * 681 | 9.36 | Use combined experience of 670, 681 |
| 682 | | Based on percentage change of combined experience for 544, 682, 929, 937 & 94 |
| 809 | | Use combined experience of 809, 992 |
| 811 | 12.41 | Use combined experience of 811, 4777 |
| 929 | | Based on percentage change of combined experience for 544, 682, 929, 937 & 94 |
| 947 | | Based on percentage change of combined experience for 544, 682, 929, 937 & 94 |
| 955 | | Capped due to secondary capping procedure |
| 962 | | Capped due to secondary capping procedure |
| * 970 * 991 | 10.21 10.21 | Use combined experience of 970, 991 |
| | | Use combined experience of 970, 991 |
| 992 4777 | | Use combined experience of 809, 992 Use combined experience of 811, 4777 |
| 7445 | | Catastrophe load, 1/3 of 7405 |
| 9985 | | "A" Rated |
| 5305 | ^ | // Nation |

^{*} These classifications, along with their respective companion classifications, are combined for ratemaking purposes. However, even on a combined basis the volume of experience remains small and is therefore subject to the "non-reviewed" classification ratemaking procedure.

Delaware Compensation Rating Bureau. Inc.

Aircraft Operations Classifications *

| | | 5 Year Payroll (000) | 12/1/16 Manual | 12/1/17 Indicated | 12/1/17 Adjusted |
|-------|-----------------------------|----------------------------|-------------------|----------------------|---------------------|
| INDEX | 7413, 7421, 7424, 7453 | | | 3.00 | |
| Code | Rate Index | | | | |
| 7413 | 0.70 * Index * 0.825 | 37 | 1.63 | 1.73 | 1.57 |
| 7421 | 0.70 * Index | 26,055 | 1.98 | 2.10 | 1.90 |
| 7424 | 1.65 * Index | 19,518 | 4.66 | 4.95 | 4.48 |
| 7453 | 0.70 * Index * 0.175 | 37 | 0.35 | 0.37 | 0.33 |
| | Total | 45,647 | | | |
| | Average weighted by payroll | | 3.12 | 3.32 | 3.00 |

^{*} See Page 8 for the loss cost selections for these classes.

| Manual | Payroll | Total Rept | Total Trans | Pure Prem | Claim | Claim | | | Number of Cas | ses | | | | |
|----------|-----------|------------|-------------|-----------|----------|-----------|-------|------|---------------|-------|------|-----|--|--|
| Year | in Thous. | Losses | Losses | Reported | Severity | Frequency | Death | P.T. | Major | Minor | Temp | All | | |
| 2010 | 34,171 | 709,950 | 1,445,674 | 2.078 | 29,227 | 0.644 | 0 | 0 | 1 | 7 | 14 | 22 | | |
| 2011 | 35,558 | 1,449,098 | 3,015,754 | 4.075 | 40,552 | 0.956 | 0 | 0 | 4 | 12 | 18 | 34 | | |
| 2012 | 43,002 | 1,945,266 | 4,423,681 | 4.524 | 53,498 | 0.814 | 0 | 0 | 3 | 11 | 21 | 35 | | |
| 2013 | 66,801 | 1,742,771 | 4,848,952 | 2.609 | 22,455 | 1.033 | 0 | 0 | 1 | 28 | 40 | 69 | | |
| 2014 | 68,360 | 943,035 | 3,088,752 | 1.380 | 20,706 | 0.585 | 0 | 0 | 0 | 4 | 36 | 40 | | |
| TOTAL | 247,892 | 6,790,120 | 16,822,813 | 2.739 | 31,359 | 0.807 | 0 | 0 | 9 | 62 | 129 | 200 | | |
| O.D. | | 0 | | 0.000 | | | 0 | 0 | 0 | 0 | 0 | 0 | | |
| <u> </u> | | | | | | | | | | | | | | |

| | | | | | REPORTE | D LOSSES | | | | | |
|--------|-------|------|-----------|-----------|---------|----------|------|-----------|-----------|---------|-----------|
| Manual | | | Indemnity | | | | | Medical | | | |
| Year | Death | P.T. | Major | Minor | Temp | Death | P.T. | Major | Minor | Temp | Med. Only |
| 2010 | 0 | 0 | 142,926 | 148,755 | 20,204 | 0 | 0 | 45,886 | 239,341 | 45,891 | 66,947 |
| 2011 | 0 | 0 | 371,451 | 243,332 | 54,879 | 0 | 0 | 410,497 | 164,968 | 133,649 | 70,322 |
| 2012 | 0 | 0 | 413,954 | 239,620 | 97,672 | 0 | 0 | 720,047 | 281,584 | 119,538 | 72,851 |
| 2013 | 0 | 0 | 75,770 | 517,103 | 130,703 | 0 | 0 | 285,003 | 422,826 | 117,997 | 193,369 |
| 2014 | 0 | 0 | 0 | 97,522 | 192,486 | 0 | 0 | 0 | 118,273 | 419,978 | 114,776 |
| TOTAL | 0 | 0 | 1,004,101 | 1,246,332 | 495,944 | 0 | 0 | 1,461,433 | 1,226,992 | 837,053 | 518,265 |
| O.D. | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

| | | | | | TRANSLA | TED LOSSES | | | | | |
|--------|-------|--------|-----------|-----------|---------|------------|---------|-----------|-----------|-----------|-----------|
| Manual | | | Indemnity | 1 | | | | Medical | | | |
| Year | Deatl | n P.T | . Major | Minor | Temp | Death | P.T. | Major | Minor | Temp | Med. Only |
| 2010 | 0 | 0 | 253,551 | 305,543 | 49,560 | 0 | 0 | 107,603 | 551,202 | 111,469 | 66,746 |
| 2011 | 0 | 6,166 | 675,327 | 462,716 | 147,810 | 0 | 8,538 | 907,849 | 398,126 | 334,470 | 74,752 |
| 2012 | 0 | 26,501 | 766,570 | 447,375 | 210,575 | 0 | 98,809 | 1,889,290 | 627,905 | 278,778 | 77,878 |
| 2013 | 200 | 16,383 | 748,446 | 874,241 | 242,873 | 33,725 | 52,150 | 1,561,092 | 863,244 | 264,776 | 191,822 |
| 2014 | 368 | 8,913 | 498,823 | 307,498 | 241,184 | 2,831 | 7,185 | 752,830 | 620,202 | 529,092 | 119,826 |
| TOTAL | 568 | 57,963 | 2,942,717 | 2,397,373 | 892,002 | 36,556 | 166,682 | 5,218,664 | 3,060,679 | 1,518,585 | 531,024 |
| O.D. | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

| | | SERIOUS | NON-SER | MED ONLY | TOTAL |
|-------------------------|----------|-------------|-------------|-------------|--------|
| TOTAL TRANSLATED LOSSE | S | 8,423,150 | 7,868,639 | 531,024 | |
| IBNR + FREQ. ADJUSTMENT | • | (6,206,125) | (2,544,445) | 6,795 | |
| TOTAL LOSSES | | 2,217,025 | 5,324,194 | 537,819 | |
| EXPECTED LOSSES | | 14,320,721 | 9,618,210 | 808,128 | |
| CREDIBILITY | | 0.05 | 0.14 | 0.15 | |
| PURE PREMIUMS | | | | | |
| INDICATED (PRE-TEST) | | 0.894 | 2.148 | 0.217 | 3.259 |
| INDICATED (POST-TEST) | | 1.085 | 2.608 | 0.263 | 3.956 |
| PRES. ON RATE LEVEL | | 5.673 | 3.810 | 0.320 | 9.803 |
| DERIVED BY FORMULA | | 5.444 | 3.642 | 0.311 | 9.397 |
| UNDERLYING PRES. RATE | | 5.777 | 3.880 | 0.326 | 9.983 |
| PROPOSED | | 5.444 | 3.642 | 0.311 | 9.397 |
| YEAR | 12-01-16 | 12-01-17 | | IND. RATE = | 12.094 |
| IND. RATE | | 12.09 | | | |
| MAN. RATE | 12.59 | 12.09 | A | ADJ. RATE = | 12.09 |

Combined 12/1/16 rating value 12.59 Indicated percentage change -3.97%

CODE:

670 + 681

| House Furni | ishings & Canvas (| Goods Erection | | 2 | | | | 670 + 681 | | | | | |
|-------------|--------------------|----------------|----------------|-------------|----------|------------|-----------|--------------|-------------|---------|-----------|----|--|
| Manual | Payroll | Total Rept | Total Trans | Pure Prem | Claim | Claim | | | Number of C | ases | | | |
| Year | in Thous. | Losses | Losses | Reported | Severity | Frequency | Death | P.T. | Major | Minor | Temp | Α | |
| 2010 | 6,169 | 22,633 | 51,744 | 0.367 | 20,174 | 0.162 | 0 | 0 | 0 | 0 | 1 | | |
| 2011 | 6,501 | 1,254,213 | 1,917,319 | 19.293 | 624,287 | 0.308 | 0 | 0 | 2 | 0 | 0 | | |
| 2012 | 6,772 | 163,921 | 338,694 | 2.421 | 78,530 | 0.295 | 0 | 0 | 1 | 0 | 1 | : | |
| 2013 | 6,552 | 468,820 | 1,438,333 | 7.155 | 76,827 | 0.916 | 0 | 0 | 1 | 3 | 2 | (| |
| 2014 | 5,898 | 185,037 | 635,576 | 3.137 | 92,007 | 0.339 | 0 | 0 | 0 | 2 | 0 | : | |
| OTAL | 31,892 | 2,094,624 | 4,381,666 | 6.568 | 159,291 | 0.408 | 0 | 0 | 4 | 5 | 4 | 1: | |
|).D. | | 0 | | 0.000 | | I | 0 | 0 | 0 | 0 | 0 | (| |
| | | | | | REPORTE | D LOSSES | | | | | | | |
| Manual | | | Indemnity | | | | | Medical | | | | | |
| Year | Death | P.T. | Major | Minor | Temp | Death | P.T. | Major | Minor | Temp | Med. Only | | |
| 2010 | 0 | 0 | 0 | 0 | 12,073 | 0 | 0 | 0 | 0 | 8,101 | 2,459 | | |
| 2011 | 0 | 0 | 779,169 | 0 | 0 | 0 | 0 | 469,405 | 0 | 0 | 5,639 | | |
| 2012 | 0 | 0 | 140,000 | 0 | 2,190 | 0 | 0 | 1,593 | 0 | 13,276 | 6,862 | | |
| 2013 | 0 | 0 | 113,695 | 49,286 | 17,823 | 0 | 0 | 173,149 | 89,728 | 17,280 | 7,859 | | |
| 2014 | 0 | 0 | 0 | 71,004 | 0 | 0 | 0 | 0 | 113,010 | 0 | 1,023 | | |
| OTAL | 0 | 0 | 1,032,864 | 120,290 | 32,086 | 0 | 0 | 644,147 | 202,738 | 38,657 | 23,842 | | |
| .D. | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| | | | | | TRANSLAT | TED LOSSES | | | | | | | |
| Manual | | | Indemnity | | | | | Medical | | | | | |
| Year | Death | P.T. | Major | Minor | Temp | Death | P.T. | Major | Minor | Temp | Med. Only | | |
| 2010 | 0 | 0 | 0 | 0 | 29,615 | 0 | 0 | 0 | 0 | 19,677 | 2,452 | | |
| 2011 | 0 | 10,049 | 1,060,094 | 5,501 | 22,561 | 0 | 7,540 | 782,130 | 9,566 | 13,884 | 5,994 | | |
| 2012 | 0 | 10,131 | 267,471 | 5,000 | 11,923 | 0 | 290 | 7,371 | 3,215 | 25,958 | 7,335 | | |
| 2013 | 265 | 7,235 | 282,736 | 94,194 | 38,418 | 19,972 | 25,701 | 712,259 | 197,862 | 51,895 | 7,796 | | |
| 2014 | 99 | 2,201 | 130,165 | 85,027 | 13,299 | 859 | 2,170 | 219,804 | 156,282 | 24,602 | 1,068 | | |
| OTAL | 364 | 29,616 | 1,740,466 | 189,722 | 115,816 | 20,831 | 35,701 | 1,721,564 | 366,925 | 136,016 | 24,645 | | |
| .D. | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| | | | | | | SERIOUS | NON-SER | MED ONLY | TOTAL | | | | |
| | | | TOTAL TRANSL | ATED LOSSES | | 3,548,542 | 808,479 | 24,645 | | | | | |
| | | | IBNR + FREQ. A | | | (474,964) | (240,684) | 346 | | | | | |
| | | | TOTAL LOSSES | 3 | | 3,073,578 | 567,795 | 24,991 | | | | | |
| | | | EXPECTED LOS | SSES | | 1,037,128 | 877,668 | 51,665 | | | | | |
| | | | CREDIBILITY | | | 0.01 | 0.03 | 0.04 | | | | | |
| | | | PURE PREMIUN | MS | | | | | | | | | |
| | | | INDICATED (| PRE-TEST) | | 9.637 | 1.780 | 0.078 | 11.495 | | | | |
| | | | INDICATED (F | OST-TEST) | | 11.701 | 2.161 | 0.095 | 13.957 | | | | |
| | | | PRES. ON RA | TE LEVEL | | 3.193 | 2.702 | 0.159 | 6.054 | | | | |
| | | | DERIVED BY | FORMULA | | 3.278 | 2.686 | 0.156 | 6.120 | | | | |
| | | | UNDERLYING | | | 3.252 | 2.752 | 0.162 | 6.166 | | | | |
| | | | PROPOSED | | | 3.278 | 2.686 | 0.156 | 6.120 | | | | |
| | | | YEAR | 1 | 2-01-16 | 12-01-17 | | IND. RATE = | 8.930 | | | | |
| | | | IND. RATE | ' | Z 01-10 | 8.93 | | IIID. IAIL = | 0.330 | | | | |
| | | | | | 0.45 | | | AD I BATE | 0.00 | | | | |
| | | | MAN. RATE | | 9.15 | 8.93 | / | ADJ. RATE = | 8.93 | | | | |

CODE:

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|----------------------------------------------------------|------------------------------------------------------------------------------------------|
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| 4 7 0 6 1 4 3 11 1 8 9 36 0 0 | 11 6 5 14 9 |
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| Temp Med. Only | 0 |
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| 08,010 26,597 | |
| 72,593 38,056 | |
| 16,790 21,766 | |
| 65,816 74,112 | |
| 95,741 178,972 | |
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| 2 | 79,020 18,386 89,780 28,273 43,356 40,682 83,268 21,592 13,289 77,373 08,713 186,306 0 0 |

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CODE:

| Combined (| Classes 811 + 4777 | 7 | | | 3 | | | | | | 811 + 4777 | |
|------------|--------------------|------------|----------------|-------------|-----------|-------------|-------------|-------------|-----------|-----------|------------|-----|
| Manual | Payroll | Total Rept | Total Trans | Pure Prem | Claim | Claim | | | Number of | Cases | | |
| Year | in Thous. | Losses | Losses | Reported | Severity | Frequency | Death | P.T. | Major | Minor | Temp | All |
| 2010 | 39,288 | 4,290,885 | 7,689,618 | 10.922 | 117,080 | 0.916 | 1 | | 10 | 4 | 21 | 36 |
| 2011 | 40,841 | 2,447,488 | 5,174,974 | 5.993 | 73,278 | 0.808 | 1 | | 6 | 10 | 16 | 33 |
| 2012 | 50,406 | 2,578,019 | 5,398,224 | 5.115 | 66,986 | 0.754 | | | 4 | 12 | 22 | 38 |
| 2013 | 52,175 | 2,160,826 | 5,098,600 | 4.141 | 60,895 | 0.671 | 1 | | 3 | 10 | 21 | 35 |
| 2014 | 64,204 | 2,400,537 | 8,030,302 | 3.739 | 44,664 | 0.810 | | | 3 | 12 | 37 | 52 |
| TOTAL | 246,914 | 13,877,755 | 31,391,718 | 5.620 | 70,270 | 0.786 | 3 | 0 | 26 | 48 | 117 | 194 |
| O.D. | | 0 | | 0.000 | | | 0 | 0 | 0 | 0 | 0 | 0 |
| | | | | | REPORTE | ED LOSSES | | | | | | |
| Manual | | | Indemnity | | | | | Medical | | | | |
| Year | Death | P.T. | Major | Minor | Temp | Death | P.T. | Major | Minor | Temp | Med. Only | |
| 2010 | 46,176 | 0 | 1,723,685 | 67,243 | 75,329 | 159,594 | 0 | 2,025,636 | 40,020 | 77,209 | 75,993 | |
| 2011 | 335,569 | 0 | 870,057 | 237,652 | 91,347 | 0 | 0 | 432,172 | 300,523 | 150,844 | 29,324 | |
| 2012 | 0 | 0 | 726,223 | 291,654 | 209,849 | 0 | 0 | 864,703 | 282,080 | 170,966 | 32,544 | |
| 2013 | 706,028 | 0 | 278,523 | 279,006 | 175,320 | 1,553 | 0 | 225,005 | 249,035 | 216,841 | 29,515 | |
| 2014 | 0 | 0 | 313,903 | 367,843 | 464,746 | 0 | 0 | 224,149 | 315,874 | 635,993 | 78,029 | |
| TOTAL | 1,087,773 | 0 | 3,912,391 | 1,243,398 | 1,016,591 | 161,147 | 0 | 3,771,665 | 1,187,532 | 1,251,853 | 245,405 | |
| O.D. | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | | | | | TRANSLA | TED LOSSES | | | | | | |
| Manual | | | Indemnity | | | | | Medical | | | · | |
| Year | Death | P.T. | Major | Minor | Temp | Death | P.T. | Major | Minor | Temp | Med. Only | |
| 2010 | 391,850 | 0 | 2,806,207 | 138,117 | 184,782 | 55,060 | 0 | 3,758,130 | 92,166 | 187,541 | 75,765 | |
| 2011 | 802,513 | 14,443 | 1,551,999 | 459,359 | 252,527 | 0 | 8,989 | 967,402 | 707,449 | 379,122 | 31,171 | |
| 2012 | 0 | 44,850 | 1,281,544 | 567,025 | 434,835 | 0 | 99,691 | 1,914,860 | 641,301 | 379,328 | 34,790 | |
| 2013 | 978,948 | 23,498 | 940,821 | 534,241 | 299,781 | 77,158 | 40,361 | 1,191,283 | 587,413 | 395,817 | 29,279 | |
| 2014 | 2,580 | 58,144 | 2,021,160 | 946,792 | 644,065 | 18,709 | 27,134 | 2,171,259 | 1,195,178 | 863,819 | 81,462 | |
| TOTAL | 2,175,891 | 140,935 | 8,601,731 | 2,645,534 | 1,815,990 | 150,927 | 176,175 | 10,002,934 | 3,223,507 | 2,205,627 | 252,467 | |
| O.D. | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | | | | | | SERIOUS | NON-SER | MED ONLY | TOTAL | | | |
| | | | TOTAL TRANSL | ATED LOSSES | 8 | 21,248,593 | 9,890,658 | 252,467 | | | | |
| | | | IBNR + FREQ. A | DJUSTMENT | | (7,271,707) | (1,819,016) | 2,102 | | | | |
| | | | TOTAL LOSSES | 3 | | 13,976,886 | 8,071,642 | 254,569 | | | | |
| | | | EXPECTED LOS | SSES | | 16,575,337 | 6,923,469 | 266,667 | | | | |
| | | | CREDIBILITY | | | 0.05 | 0.14 | 0.15 | | | | |
| | | | PURE PREMIUN | MS | | | | | | | | |
| | | | INDICATED (I | PRE-TEST) | | 5.661 | 3.269 | 0.103 | 9.033 | | | |
| | | | INDICATED (F | OST-TEST) | | 6.874 | 3.969 | 0.125 | 10.968 | | | |
| | | | PRES. ON RA | , | | 6.592 | 2.754 | 0.106 | 9.452 | | | |
| | | | DERIVED BY | | | 6.606 | 2.924 | 0.109 | 9.639 | | | |
| | | | UNDERLYING | | | 6.713 | 2.804 | 0.108 | 9.625 | | | |
| | | | PROPOSED | - · · · · - | | 6.606 | 2.924 | 0.109 | 9.639 | | | |
| | | | YEAR | | 12-01-16 | 12.01.17 | | IND. RATE = | 10 105 | | | |
| | | | | | 12-01-10 | 12-01-17 | | IND. KATE = | 12.405 | | | |
| | | | IND. RATE | | | 12.41 | | AD DATE | | | | |
| | | | MAN. RATE | | 13.00 | 12.41 | | ADJ. RATE = | 12.41 | | | |

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0.000

3,482

52,066

0

TOTAL

O.D.

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4,772

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| Manual | Payroll | Total Rept | Total Trans | Pure Prem | Claim | Claim | Number of Cases | | | | | |
|--------|-----------|------------|-------------|-----------|----------|-----------|-----------------|------|-------|-------|------|-----|
| Year | in Thous. | Losses | Losses | Reported | Severity | Frequency | Death | P.T. | Major | Minor | Temp | All |
| 2010 | 764 | 0 | 0 | 0.000 | 0 | 0.000 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2011 | 661 | 0 | 0 | 0.000 | 0 | 0.000 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2012 | 411 | 0 | 0 | 0.000 | 0 | 0.000 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2013 | 900 | 51,757 | 97,520 | 5.751 | 4,772 | 6.667 | 0 | 0 | 0 | 0 | 6 | 6 |
| 2014 | 746 | 309 | 323 | 0.041 | 0 | 0.000 | 0 | 0 | 0 | 0 | 0 | 0 |
| | | | | | | | | | | | | |

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| | | | | | REPORTE | DLOSSES | | | | | |
|--------|-------|------|-----------|-------|---------|---------|------|---------|-------|--------|-----------|
| Manual | | | Indemnity | | | | | Medical | | | |
| Year | Death | P.T. | Major | Minor | Temp | Death | P.T. | Major | Minor | Temp | Med. Only |
| 2010 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2011 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2012 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2013 | 0 | 0 | 0 | 0 | 11,296 | 0 | 0 | 0 | 0 | 17,334 | 23,127 |
| 2014 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 309 |
| TOTAL | 0 | 0 | 0 | 0 | 11,296 | 0 | 0 | 0 | 0 | 17,334 | 23,436 |
| O.D. | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

| | | TRANSLATED LOSSES | | | | | | | | | | | |
|--------|-----|-------------------|------|-----------|-------|--------|-------|------|---------|-------|--------|-----------|--|
| Manual | | | | Indemnity | | | | | Medical | | | | |
| Year | Dea | th | P.T. | Major | Minor | Temp | Death | P.T. | Major | Minor | Temp | Med. Only | |
| 2010 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 2011 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 2012 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 2013 | | 2 : | 243 | 7,930 | 4,658 | 16,387 | 165 | 255 | 9,007 | 8,197 | 27,734 | 22,942 | |
| 2014 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 323 | |
| TOTAL | | 2 2 | 243 | 7,930 | 4,658 | 16,387 | 165 | 255 | 9,007 | 8,197 | 27,734 | 23,265 | |
| O.D. | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |

| | | SERIOUS | NON-SER | MED ONLY | TOTAL |
|-------------------------|----------|----------|----------|-------------|--------|
| TOTAL TRANSLATED LOSSE | ES | 17,602 | 56,976 | 23,265 | |
| IBNR + FREQ. ADJUSTMENT | Γ | (71,838) | (33,249) | 416 | |
| TOTAL LOSSES | | 0 | 23,727 | 23,681 | |
| EXPECTED LOSSES | | 155,680 | 118,179 | 56,408 | |
| CREDIBILITY | | 0.00 | 0.01 | 0.01 | |
| PURE PREMIUMS | | | | | |
| INDICATED (PRE-TEST) | | 0.000 | 0.681 | 0.680 | 1.361 |
| INDICATED (POST-TEST) | | 0.000 | 0.827 | 0.826 | 1.653 |
| PRES. ON RATE LEVEL | | 4.391 | 3.333 | 1.591 | 9.315 |
| DERIVED BY FORMULA | | 4.391 | 3.308 | 1.583 | 9.282 |
| UNDERLYING PRES. RATE | | 4.471 | 3.394 | 1.620 | 9.485 |
| PROPOSED | | 4.391 | 3.308 | 1.583 | 9.282 |
| YEAR | 12-01-16 | 12-01-17 | | IND. RATE = | 11.946 |
| IND. RATE | | 11.95 | | | |
| MAN. RATE | 11.7 | 73 11.95 | , | ADJ. RATE = | 11.95 |

CODE: 7413 + 7421 + 7424 + 7453

| Aircraft | | | | | | 3 | |
|----------|--|--|--|--|--|---|--|
| | | | | | | | |

| Manual | Payroll | Total Rept | Total Trans | Pure Prem | Claim | Claim | | | Number of Cas | ses | | |
|--------|-----------|------------|-------------|-----------|----------|-----------|-------|------|---------------|-------|------|-----|
| Year | in Thous. | Losses | Losses | Reported | Severity | Frequency | Death | P.T. | Major | Minor | Temp | All |
| 2010 | 8,327 | 23,307 | 23,237 | 0.280 | 0 | 0.000 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2011 | 9,274 | 3,106 | 3,302 | 0.033 | 0 | 0.000 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2012 | 9,027 | 15,310 | 16,366 | 0.170 | 0 | 0.000 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2013 | 9,985 | 0 | 0 | 0.000 | 0 | 0.000 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2014 | 8,997 | 1,828,135 | 2,415,698 | 20.319 | 609,378 | 0.333 | 3 | 0 | 0 | 0 | 0 | 3 |
| TOTAL | 45,610 | 1,869,858 | 2,458,603 | 4.100 | 609,378 | 0.066 | 3 | 0 | 0 | 0 | 0 | 3 |
| O.D. | | 0 | | 0.000 | | | 0 | 0 | 0 | 0 | 0 | 0 |

| | | | | | REPORTED I | LOSSES | | | | | |
|--------|-----------|------|-----------|-------|------------|--------|------|---------|-------|------|-----------|
| Manual | | | Indemnity | | | | | Medical | | | |
| Year | Death | P.T. | Major | Minor | Temp | Death | P.T. | Major | Minor | Temp | Med. Only |
| 2010 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 23,307 |
| 2011 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 3,106 |
| 2012 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 15,310 |
| 2013 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2014 | 1,828,135 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| TOTAL | 1,828,135 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 41,723 |
| O.D. | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

| | | | | | TRANSLATED | LOSSES | | | | | |
|--------|-----------|------|-----------|-------|------------|--------|------|---------|-------|------|-----------|
| Manual | | | Indemnity | | | | | Medical | | | |
| Year | Death | P.T. | Major | Minor | Temp | Death | P.T. | Major | Minor | Temp | Med. Only |
| 2010 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 23,237 |
| 2011 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 3,302 |
| 2012 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 16,366 |
| 2013 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2014 | 2,415,698 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| TOTAL | 2,415,698 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 42,905 |
| O.D. | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

| | | SERIOUS | NON-SER | MED ONLY | TOTAL |
|-------------------------|----------|-----------|----------|-------------|-------|
| TOTAL TRANSLATED LOSSE | S | 2,415,698 | 0 | 42,905 | |
| IBNR + FREQ. ADJUSTMENT | • | (394,350) | (42,917) | 222 | |
| TOTAL LOSSES | | 2,021,348 | 0 | 43,127 | |
| EXPECTED LOSSES | | 866,134 | 156,898 | 31,927 | |
| CREDIBILITY | | 0.02 | 0.04 | 0.05 | |
| PURE PREMIUMS | | | | | |
| INDICATED (PRE-TEST) | | 4.432 | 0.000 | 0.095 | 4.527 |
| INDICATED (POST-TEST) | | 5.381 | 0.000 | 0.115 | 5.496 |
| PRES. ON RATE LEVEL | | 1.865 | 0.338 | 0.069 | 2.272 |
| DERIVED BY FORMULA | | 1.935 | 0.324 | 0.071 | 2.330 |
| UNDERLYING PRES. RATE | | 1.899 | 0.344 | 0.070 | 2.313 |
| PROPOSED | | 1.935 | 0.324 | 0.071 | 2.330 |
| YEAR | 12-01-16 | 12-01-17 | | IND. RATE = | 2.999 |
| IND. RATE | | 3.00 | | | |
| MAN. RATE | 3.0 | 7 3.00 | A | ADJ. RATE = | 3.00 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|-----------------|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 5,970 | 10,432 | .174 | | 5,970 | | | | | 3 | 3 |
| 2011 | 6,539 | 137,592 | 2.104 | | 6,539 | | | | 1 | 3 | 4 |
| 2012 | 7,181 | 322,633 | 4.492 | | 7,181 | | | 1 | 2 | 1 | 4 |
| 2013 | 7,366 | 169,600 | 2.302 | | 7,366 | | | | 2 | 2 | 4 |
| 2014 | 7,297 | 222,244 | 3.045 | | 7,297 | | | | 1 | 4 | 5 |
| TOTAL | 34,353 | 862,501 | 2.511 | | 34,353 | | | 1 | 6 | 13 | 20 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|--------|--------------|------|--------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 4,299 | | | | | 6,133 | [|
| 2011 | | | | 35,571 | 16,833 | | | | 23,979 | 58,394 | 2,815 |
| 2012 | | | 123,853 | 72,291 | 2,572 | | | 39,010 | 57,821 | 8,761 | 18,325 |
| 2013 | | | | 73,604 | 2,754 | | | | 72,023 | 13,356 | 7,863 |
| 2014 | | | | 55,874 | 48,334 | | | | 47,520 | 65,088 | 5,428 |
| TOTAL | | | 123,853 | 237,340 | 74,792 | | | 39,010 | 201,343 | 151,732 | 34,431 |
| | | | | | | | | | | | |

| | | | | | TRANS | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|---------|---------|---------------|--------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 10,546 | | | | | 14,897 | |
| 2011 | | | 4,432 | 67,804 | 40,409 | | | 5,581 | 60,285 | 138,088 | 2,992 |
| 2012 | | 9,465 | 263,535 | 130,656 | 14,715 | | 6,635 | 139,919 | 119,633 | 22,190 | 19,589 |
| 2013 | | 1,392 | 74,359 | 117,024 | 10,812 | 127 | 2,418 | 96,487 | 135,952 | 30,815 | 7,800 |
| 2014 | 120 | 3,200 | 182,799 | 114,808 | 66,440 | 663 | 1,668 | 173,453 | 136,483 | 88,349 | 5,667 |
| TOTAL | 120 | 14,057 | 525,125 | 430,292 | 142,922 | 790 | 10,721 | 415,440 | 452,353 | 294,339 | 36,048 |
| | · | · | | · | · | | | | | | |

| • | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|---------------------|---------|-----------|---------|-----------------|-----------|--------|
| TOTAL TRAN | S. LOSSES P | G B | 966,25 | 3 1,3 | 319,906 | 36,048 | |
| TOTAL TRAN | S. LOSSES PO | A G | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -2,376,34 | 3 | 548,686 | 1,339 | |
| TOTAL LOSS | ES | | | 7 | 771,220 | 37,387 | |
| EXPECTED L | OSSES | | 5,280,74 | 3 2,0 | 32,667 | 187,225 | |
| CREDIBILITY | | | .0 | 1 | .04 | .04 | |
| PURE PREMI | UMS | • | | | - | | |
| INDICAT | TED (PRE-TES | ST) | .00 | 0 | 2.245 | .109 | 2.354 |
| INDICAT | DICATED (POST-TEST) | | .00 | 0 | 2.725 | .132 | 2.857 |
| PRES. C | N RATE LEVE | L | 15.09 | 5 | 5.811 | .535 | 21.441 |
| DERIVE | D BY FORMUL | .A | 14.94 | 4 | 5.688 | .519 | 21.151 |
| UNDERI | LYING PRES. I | RATE | 15.37 | 2 | 5.917 | .545 | 21.834 |
| PROPOS | SED | | 14.94 | 4 | 5.688 | .519 | 21.151 |
| | | | | | | | - |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 27.221 |
| IND. RATES | D. RATES | | | 27.22 | MINIMUM PREMIUM | | 2000 |
| MAN. RATES | | | 29.49 | + 27.22 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 3,498 | 116,641 | 3.334 | | | | | | | 2 | 2 |
| 2011 | 5,023 | 130,426 | 2.596 | | | | | | | 2 | 2 |
| 2012 | 5,672 | 1,097,925 | 19.356 | | | | | 2 | 2 | 3 | 7 |
| 2013 | 5,529 | 195,118 | 3.528 | | | | | | | 3 | 3 |
| 2014 | 6,271 | 19,430 | .309 | | | | | | | | |
| TOTAL | 25,993 | 1,559,540 | 6.000 | | | | | 2 | 2 | 10 | 14 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|--------|---------|--------------|------|---------|--------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 54,970 | | | | | 57,572 | 4,099 |
| 2011 | | | | | 3,425 | | | | | 20,010 | 106,991 |
| 2012 | | | 588,308 | 39,513 | 39,103 | | | 349,683 | 59,969 | 21,202 | 147 |
| 2013 | | | | | 68,152 | | | | | 126,545 | 421 |
| 2014 | | | | | | | | | | | 19,430 |
| TOTAL | | | 588,308 | 39,513 | 165,650 | | | 349,683 | 59,969 | 225,329 | 131,088 |
| | | | | | | · | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|---------|---------|---------------|--------|-----------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 134,842 | | | | | 139,842 | 4,087 |
| 2011 | | | 328 | 257 | 8,097 | | | 1,198 | 2,051 | 47,115 | 113,731 |
| 2012 | | 40,440 | 1,074,927 | 94,300 | 105,147 | | 54,653 | 1,001,356 | 146,366 | 61,495 | 157 |
| 2013 | 17 | 1,426 | 47,829 | 28,110 | 98,859 | 1,430 | 1,867 | 65,765 | 59,831 | 202,465 | 418 |
| 2014 | | | | | | | | | | | 20,285 |
| TOTAL | 17 | 41,866 | 1,123,084 | 122,667 | 346,945 | 1,430 | 56,520 | 1,068,319 | 208,248 | 450,917 | 138,678 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------|------------------------------------------|---------|----------|---------|---------|------------|--------|
| TOTAL TRAN | S. LOSSES F | PG B | 2,291,23 | 6 1,1 | 28,777 | 138,678 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -428,38 | 32 | -98,025 | 420 | |
| TOTAL LOSS | ES | | 1,862,85 | 1,0 | 030,752 | 139,098 | |
| EXPECTED L | OSSES | | 974,47 | 7 : | 373,259 | 55,365 | |
| CREDIBILITY | | | .0 |)1 | .03 | .03 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TE | ST) | 7.16 | 7 | 3.965 | .535 | 11.667 |
| INDICAT | ED (POST-TE | ST) | 8.70 |)1 | 4.814 | .649 | 14.164 |
| PRES. C | DICATED (POST-TEST) ES. ON RATE LEVEL | | 3.68 | 32 | 1.410 | .209 | 5.301 |
| DERIVE | D BY FORMU | LA | 3.73 | 32 | 1.512 | .222 | 5.466 |
| UNDERI | YING PRES. | RATE | 3.74 | .9 | 1.436 | .213 | 5.398 |
| PROPOS | SED | | 3.73 | 32 | 1.512 | .222 | 5.466 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 7.034 |
| IND. RATES | | | | 7.03 | MINIM | UM PREMIUM | 1225 |
| MAN. RATES | | | 7.29 | + 7.03 | PRESE | ENT | 1285 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | TOTAL PAYROLL | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|---|---|-----------------|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 905 | | | | | 905 | | | | | | |
| 2011 | 1,168 | 4,712 | .403 | | | 1,168 | | | | | | |
| 2012 | 1,089 | | | | | 1,089 | | | | | | |
| 2013 | 1,400 | | | | | 1,400 | | | | | | |
| 2014 | 1,216 | 256,166 | 21.066 | | | 1,216 | 1 | | | | | 1 |
| TOTAL | 5,778 | 260,878 | 4.515 | | | 5,778 | 1 | | | | | 1 |
| | | · | | · | · | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|---------|------|-----------|-------|------|--------------|------|-------|-------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2011 | | | | | | | | | | | 4,712 |
| 2014 | 250,755 | | | | | 3,000 | | | | | 2,411 |
| TOTAL | 250,755 | | | | | 3,000 | | | | | 7,123 |
| | • | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|---------|------|-----------|-------|------|---------------|------|-------|---------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2011 | | | | | | | | | | | 5,009 |
| 2014 | 331,339 | | | | | 13,765 | | | | | 2,517 |
| TOTAL | 331,339 | | | | | 13,765 | | | | | 7,526 |
| ' | | | | | | | | | | | |

| | | | SERIOUS | NON-SEF | RIOUS | MED. ONLY | TOTAL |
|-------------|--------------------|---------|---------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | G B | 345,10 | 4 | | 7,526 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -84,28 | 1 | -50,464 | 110 | |
| TOTAL LOSS | ES | | 260,82 | 3 | | 7,636 | |
| EXPECTED LO | OSSES | | 187,26 | 5 1 | 85,590 | 15,138 | |
| CREDIBILITY | | | .0 | 0 | .01 | .01 | |
| PURE PREMI | JMS | | | | - | | |
| INDICAT | ED (PRE-TES | ST) | 4.51 | 4 | .000 | .132 | 4.646 |
| INDICAT | ED (POST-TE | ST) | 5.48 | 0 | .000 | .160 | 5.640 |
| PRES. O | N RATE LEVE | EL | 3.18 | 3 | 3.154 | .257 | 6.594 |
| DERIVE | D BY FORMUI | _A | 3.18 | 3 | 3.122 | .256 | 6.561 |
| UNDERL | YING PRES. | RATE | 3.24 | 1 | 3.212 | .262 | 6.715 |
| PROPOS | PROPOSED | | 3.18 | 3 | 3.122 | .256 | 6.561 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 8.444 |
| IND. RATES | | | | 8.44 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | N. RATES 7.74 8.74 | | 9.07 | + 8.44 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 1,138 | 4,820 | .423 | | | | | | | | |
| 2011 | 1,351 | 560,976 | 41.523 | | | | | 1 | | | 1 |
| 2012 | 1,345 | | | | | | | | | | |
| 2013 | 1,378 | | | | | | | | | | |
| 2014 | 1,219 | | | | | | | | | | |
| TOTAL | 6,431 | 565,796 | 8.798 | | | | | 1 | | | 1 |
| | | | | | | | | | | | |

| ' | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|--------------|------|---------|-------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 4,820 |
| 2011 | | | 226,185 | | | | | 334,103 | | | 688 |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| TOTAL | | | 226,185 | | | | | 334,103 | | | 5,508 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|-------|-------|---------------|-------|---------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 4,806 |
| 2011 | | 3,656 | 386,672 | 2,013 | 8,240 | | 6,786 | 703,241 | 8,620 | 12,490 | 731 |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| TOTAL | | 3,656 | 386,672 | 2,013 | 8,240 | | 6,786 | 703,241 | 8,620 | 12,490 | 5,537 |
| | | | • | • | • | | | • | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|--------------|---------|----------|---------|---------|------------|--------|
| TOTAL TRAN | S. LOSSES P | G B | 1,100,35 | 5 | 31,363 | 5,537 | |
| TOTAL TRAN | S. LOSSES PO | A G | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -88,16 | 4 | -26,068 | 82 | |
| TOTAL LOSS | ES | | 1,012,19 | 1 | 5,295 | 5,619 | |
| EXPECTED L | OSSES | | 193,50 | 9 | 95,437 | 11,962 | |
| CREDIBILITY | | | .0 | 0 | .01 | .01 | |
| PURE PREMI | UMS | • | | | | | |
| INDICAT | ED (PRE-TES | ST) | 15.73 | 9 | .082 | .087 | 15.908 |
| INDICAT | ED (POST-TE | ST) | 19.10 | 7 | .100 | .106 | 19.313 |
| PRES. C | N RATE LEVE | L | 2.95 | 5 | 1.457 | .183 | 4.595 |
| DERIVE | D BY FORMUL | Α | 2.95 | 5 | 1.443 | .182 | 4.580 |
| UNDERI | YING PRES. I | RATE | 3.00 | 9 | 1.484 | .186 | 4.679 |
| PROPOS | ROPOSED | | 2.96 | 5 | 1.448 | .182 | 4.595 |
| | | | | | | | - |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 5.913 |
| IND. RATES | | • | | 5.91 | MINIM | UM PREMIUM | 1860 |
| MAN RATES | 4 50 | 5 64 | 6.32 | + 5 91 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|-----------------|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 106 | 48,973 | 46.200 | | 106 | | | | 1 | | 1 |
| 2011 | | | | | | | | | | | |
| 2012 | 1 | | | | 1 | | | | | | |
| 2013 | | | | | | | | | | | |
| 2014 | 1 | | | | 1 | | | | | | |
| TOTAL | 108 | 48,973 | 45.345 | | 108 | | | | 1 | | 1 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|--------|------|--------------|------|-------|--------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | DICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 28,555 | | | | | 20,418 | | |
| TOTAL | | | | 28,555 | | | | | 20,418 | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|--------|------|---------------|------|-------|---------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 58,652 | | | | | 47,023 | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| TOTAL | | | | 58,652 | | | | | 47,023 | | |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SEF | RIOUS | MED. ONLY | TOTAL |
|--------------|--------------|---------|---------|---------|--------|------------|---------|
| TOTAL TRANS | S. LOSSES P | G B | | 1 | 05,675 | | |
| TOTAL TRANS | S. LOSSES PO | A G | | | | | |
| IBNR + FREQU | UENCY ADJU | ST. | -16,08 | 6 | -2,626 | 1 | |
| TOTAL LOSSI | ES | | | 1 | 03,049 | 1 | |
| EXPECTED LO | OSSES | | 27,15 | 8 | 7,402 | 223 | |
| CREDIBILITY | | | .0 | 0 | .00 | .00 | |
| PURE PREMIL | JMS | | | | | | • |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | 95.416 | .001 | 95.417 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 1 | 15.835 | .001 | 115.836 |
| PRES. O | N RATE LEVE | L | 24.69 | 4 | 6.730 | .203 | 31.627 |
| DERIVE | D BY FORMUL | Α | 24.69 | 4 | 6.730 | .203 | 31.627 |
| UNDERL | YING PRES. I | RATE | 25.14 | 7 | 6.853 | .207 | 32.207 |
| PROPOS | SED | | 24.69 | 4 | 6.730 | .203 | 31.627 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 40.703 |
| IND. RATES | | | | 40.70 | MINIMU | JM PREMIUM | 2000 |
| MAN. RATES | 38.48 | 42.87 | 43.50 | + 40.70 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|-----------------|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 244 | 3,021 | 1.238 | | 244 | | | | | | |
| 2011 | 225 | | | | 225 | | | | | | |
| 2012 | 217 | | | | 217 | | | | | | |
| 2013 | 178 | | | | 178 | | | | | | |
| 2014 | 276 | | | | 276 | | | | | | |
| TOTAL | 1,140 | 3,021 | .265 | | 1,140 | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|--------------|------|-------|-------|------|-----------|
| MANUAL | | | INDEMNITY | | | MEDICAL | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 3,021 |
| TOTAL | | | | | | | | | | | 3,021 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|---------------|------|-------|-------|------|-----------|
| MANUAL | | | INDEMNITY | | | MEDICAL | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 3,012 |
| TOTAL | | | | | | | | | | | 3,012 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SEF | RIOUS | MED. ONLY | TOTAL |
|-------------|----------------------|---------|---------|---------|--------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | | | | 3,012 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -11,19 | 5 | -5,886 | 37 | |
| TOTAL LOSS | ES | | | | | 3,049 | |
| EXPECTED LO | OSSES | | 24,73 | 9 | 22,081 | 5,085 | |
| CREDIBILITY | | | .0 | 0 | .00 | .00 | |
| PURE PREMI | JMS | • | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .000 | .267 | .267 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .000 | .324 | .324 |
| PRES. O | N RATE LEVE | EL | 2.13 | 1 | 1.902 | .438 | 4.471 |
| DERIVE | D BY FORMUL | _A | 2.13 | 1 | 1.902 | .438 | 4.471 |
| UNDERL | YING PRES. | RATE | 2.17 | 0 | 1.937 | .446 | 4.553 |
| PROPOS | SED | | 2.13 | 1 | 1.902 | .438 | 4.471 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 5.754 |
| IND. RATES | | | | 5.75 | MINIM | JM PREMIUM | 1820 |
| MAN. RATES | MAN. RATES 5.30 6.00 | | 6.15 | + 5.75 | PRESE | NT | 1970 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 41,186 | 1,212,615 | 2.944 | | | | | 2 | 8 | 11 | 21 |
| 2011 | 45,263 | 1,006,804 | 2.224 | | | | | 3 | 7 | 14 | 24 |
| 2012 | 47,269 | 1,325,571 | 2.804 | | | | | 1 | 7 | 15 | 23 |
| 2013 | 53,455 | 1,401,822 | 2.622 | | | 1 | | 3 | 6 | 19 | 29 |
| 2014 | 60,804 | 1,300,077 | 2.138 | | | | | 1 | 10 | 16 | 27 |
| TOTAL | 247,977 | 6,246,889 | 2.519 | | | 1 | | 10 | 38 | 75 | 124 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|--------|------|-----------|---------|---------|--------------|------|---------|-----------|---------|-----------|
| MANUAL | | | INDEMNITY | | | MEDICAL | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 178,579 | 156,955 | 72,551 | | | 314,335 | 314,271 | 107,618 | 68,306 |
| 2011 | | | 284,101 | 174,900 | 42,947 | | | 128,748 | 149,005 | 130,566 | 96,537 |
| 2012 | | | 156,055 | 236,806 | 143,100 | | | 52,542 | 521,473 | 170,529 | 45,066 |
| 2013 | 41,125 | | 338,895 | 106,752 | 128,131 | 7 | | 412,025 | 84,616 | 153,803 | 136,468 |
| 2014 | | | 125,810 | 204,053 | 178,395 | | | 73,237 | 313,192 | 359,501 | 45,889 |
| TOTAL | 41,125 | | 1,083,440 | 879,466 | 565,124 | 7 | | 980,887 | 1,382,557 | 922,017 | 392,266 |
| | | | | | | | | | | | _ |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|--------|--------|-----------|-----------|-----------|---------------|--------|-----------|-----------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | MEDICAL | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 316,800 | 322,385 | 177,967 | | | 737,116 | 723,766 | 261,405 | 68,101 |
| 2011 | | 4,710 | 515,715 | 333,009 | 115,164 | | 2,678 | 298,492 | 354,221 | 316,039 | 102,619 |
| 2012 | | 13,351 | 425,369 | 444,863 | 284,461 | | 12,089 | 424,872 | 1,080,871 | 363,627 | 48,175 |
| 2013 | 57,666 | 19,578 | 753,910 | 244,264 | 215,865 | 38,537 | 47,407 | 1,297,115 | 277,984 | 280,574 | 135,376 |
| 2014 | 1,047 | 24,742 | 900,778 | 439,509 | 259,628 | 8,488 | 14,655 | 1,306,716 | 845,809 | 509,708 | 47,908 |
| TOTAL | 58,713 | 62,381 | 2,912,572 | 1,784,030 | 1,053,085 | 47,025 | 76,829 | 4,064,311 | 3,282,651 | 1,731,353 | 402,179 |
| | · | | | | | <u> </u> | | | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|---------------------|-------------------|------|-----------|---------|-----------------|-----------|-------|
| TOTAL TRAN | S. LOSSES F | G B | 7,221,83 | 7,8 | 351,119 | 402,179 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -3,366,11 | 3 -1, | 596,639 | 3,893 | |
| TOTAL LOSS | ES | | 3,855,71 | 8 6,2 | 254,480 | 406,072 | |
| EXPECTED L | OSSES | | 7,578,17 | 7 5,9 | 996,083 | 508,352 | |
| CREDIBILITY | | | .0 | 5 | .14 | .15 | |
| PURE PREMI | UMS | • | | | | | • |
| INDICAT | ED (PRE-TES | ST) | 1.55 | 5 | 2.522 | .164 | 4.241 |
| INDICAT | ED (POST-TE | ST) | 1.88 | 8 | 3.062 | .199 | 5.149 |
| PRES. C | N RATE LEVE | EL | 3.00 | 1 | 2.375 | .201 | 5.577 |
| DERIVE | D BY FORMUI | _A | 2.94 | .5 | 2.471 | .201 | 5.617 |
| UNDERI | YING PRES. | RATE | 3.05 | 6 | 2.418 | .205 | 5.679 |
| PROPOS | SED | | 2.92 | 4 | 2.453 | .200 | 5.577 |
| | | | | | | | |
| YEAR | | | | 12-1-17 | IND. R | ATE | 7.177 |
| IND. RATES | | | | 7.18 | 7.18 MINIMUM PF | | 2000 |
| MAN. RATES 6.30 7.3 | | 7.67 | + 7.18 | PRESI | ENT | 2000 | |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | NUMBER OF CASES | | | | | |
|--------|----------|-------------|------------|--|-----------------|-----------------|------|-------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 2,691 | 663 | .024 | | 2,691 | | | | | | |
| 2011 | 2,305 | 48,320 | 2.096 | | 2,305 | | | | | 2 | 2 |
| 2012 | 2,189 | 1,945 | .088 | | 2,189 | | | | | | |
| 2013 | 2,478 | 9,121 | .368 | | 2,478 | | | | | 1 | 1 |
| 2014 | 2,046 | 24,180 | 1.181 | | 2,046 | | | | | 2 | 2 |
| TOTAL | 11,709 | 84,229 | .719 | | 11,709 | | | | | 5 | 5 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | | |
|--------|-------|------|-----------|-------|--------|--------------|------|-------|-------|--------|-----------|--|
| MANUAL | | | INDEMNITY | | | MEDICAL | | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | |
| 2010 | | | | | | | | | | | 663 | |
| 2011 | | | | | 19,382 | | | | | 27,962 | 976 | |
| 2012 | | | | | | | | | | | 1,945 | |
| 2013 | | | | | 610 | | | | | 5,460 | 3,051 | |
| 2014 | | | | | 11,768 | | | | | 12,412 | | |
| TOTAL | | | | | 31,760 | | | | | 45,834 | 6,635 | |
| | | · | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|--------|--------|---------------|------|--------|--------|--------|-----------|
| MANUAL | | | INDEMNITY | | | MEDICAL | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 661 |
| 2011 | | | 1,867 | 1,453 | 45,823 | | | 1,675 | 2,864 | 65,840 | 1,037 |
| 2012 | | | | | | | | | | | 2,079 |
| 2013 | | 17 | 428 | 251 | 887 | 64 | 81 | 2,835 | 2,582 | 8,735 | 3,027 |
| 2014 | 12 | 353 | 19,567 | 11,662 | 13,626 | 50 | 143 | 15,449 | 13,500 | 14,875 | |
| TOTAL | 12 | 370 | 21,862 | 13,366 | 60,336 | 114 | 224 | 19,959 | 18,946 | 89,450 | 6,804 |
| | | | | • | · | | · | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|----------------------|---------|---------|---------|------------|-----------|----------|
| TOTAL TRAN | S. LOSSES P | G B | 42,54 | 11 | 182,098 | 6,804 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -160,51 | 6 | -79,878 | 167 | |
| TOTAL LOSS | ES | | | | 102,220 | 6,971 | |
| EXPECTED L | OSSES | | 344,71 | 12 | 285,114 | 25,525 | |
| CREDIBILITY | | | .0 |)1 | .02 | .02 | |
| PURE PREMI | UMS | | | | - | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 00 | .873 | .060 | .933 |
| INDICAT | ED (POST-TE | ST) | .00 | 00 | 1.060 | .073 | 1.133 |
| PRES. C | N RATE LEVE | EL | 2.89 |)1 | 2.391 | .214 | 5.496 |
| DERIVE | D BY FORMUL | _A | 2.86 | 52 | 2.364 | .211 | 5.437 |
| UNDERI | YING PRES. | RATE | 2.94 | 14 | 2.435 | .218 | 5.597 |
| PROPOS | SED | | 2.86 | 52 | 2.364 | .211 | 5.437 |
| | | | | | | | <u> </u> |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 6.997 |
| IND. RATES | | | 7.00 | MINIM | UM PREMIUM | 2000 | |
| MAN. RATES | MAN. RATES 6.72 7.47 | | 7 7.56 | + 7.00 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT | | E PREM. | | | | | | | UMBER OF | | | |
|--------|----------|--------------------|-----------|---------|---------|-------------------------------|-------------------|----------------|-------|--------|----------|-------|-----------|-----------|
| YEAR | IN THOUS | LOSSES | REF | PORTED | | | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALI |
| 2010 | 100 | | | | | | | | | | | | | |
| 2011 | | | | | | | | | | | | | | |
| 2012 | 9 | | | | | | | | | | | | | |
| 2013 | | | | | | | | | | | | | | |
| 2014 | | | | | | | | | | | | | | |
| TOTAL | 109 | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | REPO | ORTED LOSSES | | | | | | | |
| MANUAL | | | | EMNITY | | | | | MEDI | | | | | |
| YEAR | DEATH | P.T. | М | AJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOF | ₹ | TEMP | MEL | D. ONLY |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | | |
| | | | l l | | | | I. | ı | | | | | L Company | |
| | | | | | | TRAN | SLATED LOSSES | | | | | | | |
| MANUAL | DEATH | | | EMNITY | MINOR | TEMP | DEATH | | | EDICAL | | TEMP | | 2 2 2 2 2 |
| YEAR | DEATH | P.T. | M | AJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOF | τ | TEMP | MEL | O. ONLY |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | • | | | | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | | | | | |
| | ; | TOTAL TRANS. | LOSSES | PG R | 3LKI003 | 14014-0EIXIOOS | WIED. ONE! | TOTAL | | | | | | |
| | | TOTAL TRANS. | | | | | | | | | | | | |
| | | IBNR + FREQUE | | | -9,669 | -1,575 | | | | | | | | |
| | | TOTAL LOSSES | | | 0,000 | 1,070 | | | | | | | | |
| | | EXPECTED LOS | | | 16,658 | 4,542 | 130 | | | | | | | |
| | | CREDIBILITY | | | .00 | | .00 | | | | | | | |
| | | PURE PREMIUN | //S | | - | | | | | | | | | |
| | • | | D (PRE-TE | ST) | .000 | .000 | .000 | .000 | | | | | | |
| | | INDICATE | | | .000 | | .000 | .000 | | | | | | |
| | | PRES. ON | RATE LEV | 'EL | 15.008 | | .117 | 19.217 | | | | | | |
| | | | BY FORMU | | 15.008 | | .117 | 19.217 | | | | | | |
| | | | ING PRES. | | 15.283 | | .119 | 19.569 | | | | | | |
| | | PROPOSE | | | 15.008 | | .117 | 19.217 | | | | | | |
| | | | | | | | | | | | | | | |
| | | VΕΔR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 IND P | ΔTF | 24 732 | | | | | | |
| | - | YEAR IND. RATES | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 IND. R 24.73 MINIM | ATE UM PREMIUM | 24.732 2000 | | | | | | |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | - |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|----------|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | | | | | | | | | | | <u>.</u> |
| 2011 | 1,510 | 10,908 | .722 | | | | | | | 1 | 1 |
| 2012 | 1,501 | 252,274 | 16.807 | | | | | 1 | | 1 | 2 |
| 2013 | 1,577 | | | | | | | | | | |
| 2014 | 143 | | | | | | | | | | |
| TOTAL | 4,731 | 263,182 | 5.563 | | | | | 1 | | 2 | 3 |
| | | | | | | | | | | | |

| | REPORTED LOSSES | | | | | | | | | | | |
|--------------|-----------------|------|-----------|-------|----------------|-------|------|---------|-------|----------------|-----------|--|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | |
| 2011 2012 | | | 116,762 | | 4,910 1,508 | | | 131,895 | | 4,888 2,109 | 1,110 | |
| TOTAL | | | 116,762 | | 6,418 | | | 131,895 | | 6,997 | 1,110 | |
| | | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------------|-------|-------|----------------|--------------|-----------------|---------------|--------|----------------|--------------|------------------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2011 2012 | | 8,508 | 472 222,983 | 367 4,121 | 11,608 9,347 | | 21,117 | 293 377,863 | 500 9,094 | 11,509 10,680 | 1,180 |
| TOTAL | | 8,508 | 223,455 | 4,488 | 20,955 | | 21,117 | 378,156 | 9,594 | 22,189 | 1,180 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SEF | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|---------|---------|---------|-----------|--------|
| TOTAL TRAN | S. LOSSES F | PG B | 631,23 | 86 | 57,226 | 1,180 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -36,49 | 6 | -24,138 | 62 | |
| TOTAL LOSS | ES | | 594,74 | 10 | 33,088 | 1,242 | |
| EXPECTED L | OSSES | | 79,62 | 23 | 85,678 | 12,633 | |
| CREDIBILITY | | | .0 | 00 | .01 | .01 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | TED (PRE-TES | ST) | 12.57 | 1 | .699 | .026 | 13.296 |
| INDICAT | FED (POST-TE | ST) | 15.26 | 51 | .849 | .032 | 16.142 |
| PRES. C | N RATE LEVI | EL | 1.65 | i3 | 1.778 | .262 | 3.693 |
| DERIVE | D BY FORMU | LA | 1.65 | i3 | 1.769 | .260 | 3.682 |
| UNDERI | LYING PRES. | RATE | 1.68 | 3 | 1.811 | .267 | 3.761 |
| PROPOS | SED | | 1.65 | 8 | 1.774 | .261 | 3.693 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 4.752 |
| IND. RATES | | | | 4.75 | MINIM | 925 | |
| MAN RATES | 4.56 | 5.0 | 2 5.08 | + 4.75 | PRESI | NT | 985 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|-----------------|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 22,690 | 1,613,170 | 7.109 | | 22,690 | | | 3 | 3 | 14 | 20 |
| 2011 | 26,318 | 616,660 | 2.343 | | 26,318 | | | | 4 | 3 | 7 |
| 2012 | 44,687 | 353,325 | .790 | | 44,687 | | | | 4 | 2 | 6 |
| 2013 | 28,214 | 385,508 | 1.366 | | 28,214 | | | | 6 | 3 | 9 |
| 2014 | 33,580 | 257,626 | .767 | | 33,580 | | | | 2 | 1 | 3 |
| TOTAL | 155,489 | 3,226,289 | 2.075 | | 155,489 | | | 3 | 19 | 23 | 45 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|---------|--------------|------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 268,275 | 82,946 | 222,478 | | | 545,863 | 82,890 | 314,604 | 96,114 |
| 2011 | | | | 76,511 | 166,060 | | | | 178,518 | 119,900 | 75,671 |
| 2012 | | | | 122,163 | 54,001 | | | | 110,376 | 11,124 | 55,661 |
| 2013 | | | | 92,995 | 24,882 | | | | 121,047 | 36,438 | 110,146 |
| 2014 | | | | 60,125 | 22,740 | | | | 117,200 | 27,679 | 29,882 |
| TOTAL | | | 268,275 | 434,740 | 490,161 | • | | 545,863 | 610,031 | 509,745 | 367,474 |
| | | | | | | | | | | | _ |

| | TRANSLATED LOSSES | | | | | | | | | | | | |
|--------|-------------------|-------|-----------|---------|-----------|-------|-------|-----------|-----------|-----------|-----------|--|--|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | |
| 2010 | | | 475,919 | 170,371 | 545,738 | | | 1,280,048 | 190,896 | 764,173 | 95,826 | | |
| 2011 | | | 22,033 | 155,571 | 393,916 | | | 22,679 | 416,565 | 286,719 | 80,438 | | |
| 2012 | | 948 | 60,404 | 223,156 | 105,402 | | 719 | 52,819 | 222,206 | 27,732 | 59,502 | | |
| 2013 | 5 | 2,203 | 108,967 | 156,677 | 44,709 | 445 | 4,262 | 169,438 | 235,117 | 74,177 | 109,265 | | |
| 2014 | 103 | 2,548 | 148,040 | 94,541 | 37,596 | 1,036 | 2,568 | 262,417 | 192,156 | 58,684 | 31,197 | | |
| TOTAL | 108 | 5,699 | 815,363 | 800,316 | 1,127,361 | 1,481 | 7,549 | 1,787,401 | 1,256,940 | 1,211,485 | 376,228 | | |
| | | | | | | | | | | | | | |

| - | | | SERIOUS | NON-SER | lous | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|-----------------------------------------|---------|--------|-----------|-------|
| TOTAL TRAN | S. LOSSES F | G B | 2,617,60 | | 96,102 | 376,228 | |
| TOTAL TRAN | | | , , , , , , , , , , , , , , , , , , , , | , | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -1,949,25 | 6 -5 | 70,053 | 2,969 | |
| TOTAL LOSS | ES | | 668,34 | 5 3,8 | 26,049 | 379,197 | |
| EXPECTED L | OSSES | | 4,437,65 | 7 2,1 | 87,730 | 419,821 | |
| CREDIBILITY | | | .0. | 4 | .10 | .11 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .43 |) | 2.461 | .244 | 3.135 |
| INDICAT | ED (POST-TE | ST) | .52 | 2 | 2.988 | .296 | 3.806 |
| PRES. C | N RATE LEVE | ĒL | 2.80 | 3 | 1.382 | .264 | 4.449 |
| DERIVE | D BY FORMUI | LA | 2.71 | 2 | 1.543 | .268 | 4.523 |
| UNDERI | YING PRES. | RATE | 2.85 | 4 | 1.407 | .270 | 4.531 |
| PROPOS | PROPOSED | | | 3 | 1.518 | .263 | 4.449 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | | 5.725 |
| IND. RATES | IND. RATES | | | 5.73 | MINIM | 1055 | |
| MAN. RATES | AN. RATES 5.65 5. | | | + 5.73 | PRESE | NT | 1130 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | IMBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|----------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 791 | 9,155 | 1.157 | | | | | | | | |
| 2011 | 896 | 2,222 | .247 | | | | | | | | |
| 2012 | 936 | 4,735 | .505 | | | | | | | | |
| 2013 | 1,300 | | | | | | | | | | |
| 2014 | 1,565 | 14,939 | .954 | | | | | | | 1 | 1 |
| TOTAL | 5,488 | 31,051 | .566 | | | | | | | 1 | 1 |
| | | | | | | | | | | | |

| | REPORTED LOSSES | | | | | | | | | | | | |
|--------|-----------------|------|-----------|-------|-------|-------|------|-------|-------|--------|-----------|--|--|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | |
| 2010 | | | | | | | | | | | 9,155 | | |
| 2011 | | | | | | | | | | | 2,222 | | |
| 2012 | | | | | | | | | | | 4,735 | | |
| | | | | | | | | | | | | | |
| 2014 | | | | | 4,310 | | | | | 10,629 | | | |
| TOTAL | | | | | 4,310 | | | | | 10,629 | 16,112 | | |
| - | | | | | | • | | | | | | | |

| | TRANSLATED LOSSES | | | | | | | | | | | |
|--------|-------------------|------|-----------|-------|-------|-------|------|--------|---------|--------|-----------|--|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | |
| 2010 | | | | | | | | | | | 9,128 | |
| 2011 | | | | | | | | | | | 2,362 | |
| 2012 | | | | | | | | | | | 5,062 | |
| | | | | | | | | | | | | |
| 2014 | 5 | 132 | 7,167 | 4,270 | 4,995 | 51 | 124 | 13,232 | 11,559 | 12,740 | | |
| TOTAL | 5 | 132 | 7,167 | 4,270 | 4,995 | 51 | 124 | 13,232 | 11,559 | 12,740 | 16,552 | |
| | | | | | | | | | | | | |

| - | | | SERIOUS | NON-SEF | RIOUS | MED. ONLY | TOTAL |
|-------------|-----------------------------------------|------|---------|-------------|--------|------------|-------|
| TOTAL TRAN | S. LOSSES F | G B | 20.71 | | 33.564 | 16.552 | |
| TOTAL TRAN | | | -, | | | -/ | |
| IBNR + FREQ | UENCY ADJU | ST. | -44,94 | 2 . | 40,068 | 231 | |
| TOTAL LOSS | ES | | | | | 16,783 | |
| EXPECTED L | OSSES | | 103,44 | 9 1 | 52,951 | 27,605 | |
| CREDIBILITY | | | .0 | 0 | .01 | .01 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .000 | .306 | .306 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .000 | .371 | .371 |
| PRES. C | N RATE LEVE | EL | 1.85 | 1 | 2.737 | .494 | 5.082 |
| DERIVE | D BY FORMUI | LA | 1.85 | 1 | 2.710 | .493 | 5.054 |
| UNDERI | YING PRES. | RATE | 1.88 | 5 | 2.787 | .503 | 5.175 |
| PROPOS | SED | | 1.85 | 1 | 2.710 | .493 | 5.054 |
| | | | | | | | |
| YEAR | 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 | | | 12-1-17 | IND. R | ATE | 6.504 |
| IND. RATES | ND. RATES | | | 6.50 MINIMU | | JM PREMIUM | 1155 |
| MAN. RATES | 6.12 | 6.87 | 6.99 | + 6.50 | PRESE | NT | 1245 |

055

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | NUMBER OF CASES | | | | | |
|--------|----------|-------------|------------|--|-----------------|-----------------|------|-------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 5,445 | 1,076 | .019 | | 5,445 | | | | | | |
| 2011 | 5,682 | 690,980 | 12.160 | | 5,682 | | | 1 | 2 | | 3 |
| 2012 | 5,302 | 177,048 | 3.339 | | 5,302 | | | 1 | | 1 | 2 |
| 2013 | 5,013 | 150,283 | 2.997 | | 5,013 | | | | 1 | 2 | 3 |
| 2014 | 2,656 | 156,527 | 5.893 | | 2,656 | | | | 2 | | 2 |
| TOTAL | 24,098 | 1,175,914 | 4.880 | | 24,098 | | | 2 | 5 | 3 | 10 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|--------|--------------|------|---------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 1,076 |
| 2011 | | | 263,450 | 87,365 | | | | 243,855 | 94,920 | | 1,390 |
| 2012 | | | 68,081 | | 291 | | | 104,139 | | 3,522 | 1,015 |
| 2013 | | | | 39,205 | 34,140 | | | | 53,461 | 16,882 | 6,595 |
| 2014 | | | | 70,082 | | | | | 85,592 | | 853 |
| TOTAL | | | 331,531 | 196,652 | 34,431 | | | 347,994 | 233,973 | 20,404 | 10,929 |
| | • | | | · | · | | | | • | | · |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|---------|--------|---------------|--------|-----------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 1,073 |
| 2011 | | 4,365 | 468,485 | 165,846 | 11,347 | | 5,074 | 534,289 | 221,411 | 11,681 | 1,478 |
| 2012 | | 4,946 | 129,850 | 2,293 | 4,357 | | 16,674 | 298,739 | 7,616 | 12,052 | 1,085 |
| 2013 | 8 | 1,432 | 62,537 | 75,806 | 53,153 | 191 | 1,901 | 75,248 | 104,216 | 34,028 | 6,542 |
| 2014 | 89 | 2,169 | 128,487 | 83,938 | 13,119 | 662 | 1,640 | 166,481 | 118,352 | 18,637 | 891 |
| TOTAL | 97 | 12,912 | 789,359 | 327,883 | 81,976 | 853 | 25,289 | 1,074,757 | 451,595 | 76,398 | 11,069 |
| - | · | | | • | | | · | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|----------|---------|---------|------------|--------|
| TOTAL TRAN | S. LOSSES P | G B | 1,903,26 | 7 9 | 937,852 | 11,069 | |
| TOTAL TRAN | S. LOSSES PO | A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -404,72 | 2 | -89,762 | 135 | |
| TOTAL LOSS | ES | | 1,498,54 | 5 8 | 348,090 | 11,204 | |
| EXPECTED L | OSSES | | 849,45 | 5 : | 313,756 | 24,339 | |
| CREDIBILITY | | | .0 | 1 | .03 | .03 | |
| PURE PREMI | JMS | • | | | - | | |
| INDICAT | ED (PRE-TES | T) | 6.21 | 9 | 3.519 | .046 | 9.784 |
| INDICAT | ED (POST-TE | ST) | 7.55 | 0 | 4.272 | .056 | 11.878 |
| PRES. C | N RATE LEVE | L | 3.46 | 2 | 1.279 | .098 | 4.839 |
| DERIVE | D BY FORMUL | .A | 3.50 | 3 | 1.369 | .097 | 4.969 |
| UNDERI | YING PRES. F | RATE | 3.52 | 5 | 1.302 | .101 | 4.928 |
| PROPOS | SED | | 3.50 | 3 | 1.369 | .097 | 4.969 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 7.250 |
| IND. RATES | ND. RATES | | | 7.25 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | AN. RATES 6.60 7. | | | + 7.25 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | -, |
|--------|----------|-------------|------------|---|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 225 | | | | | | | | | | |
| 2011 | 322 | 19,175 | 5.954 | | | | | | | 1 | 1 |
| 2012 | 216 | | | | | | | | | | |
| 2013 | 334 | 2,016 | .603 | | | | | | | | |
| 2014 | 201 | | | | | | | | | | |
| TOTAL | 1,298 | 21,191 | 1.633 | | | | | | | 1 | 1 |
| | | | | • | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-------|-------|--------------|------|-------|-------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2011 | | | | | 1,062 | | | | | 14,822 | 3,291 |
| 2013 | | | | | | | | | | | 2,016 |
| TOTAL | | | | | 1,062 | | | | | 14,822 | 5,307 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|-------|-------|---------------|------|-------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2011 | | | 103 | 80 | 2,511 | | | 888 | 1,518 | 34,902 | 3,498 |
| 2013 | | | | | | | | | | | 2,000 |
| TOTAL | | | 103 | 80 | 2,511 | | | 888 | 1,518 | 34,902 | 5,498 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|---------|---------|--------|------------|-------|
| TOTAL TRAN | S. LOSSES F | PG B | 99 | 1 | 39,011 | 5,498 | |
| TOTAL TRAN | S. LOSSES PO | ЭА | | | | • | |
| IBNR + FREQ | UENCY ADJU | ST. | -20,92 | 9 | -6,638 | 26 | |
| TOTAL LOSS | ES | | | | 32,373 | 5,524 | |
| EXPECTED L | OSSES | | 44,89 | 8 | 23,480 | 3,920 | |
| CREDIBILITY | | | .0 | 0 | .00 | .00 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | 2.494 | .426 | 2.920 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | 3.028 | .517 | 3.545 |
| PRES. C | N RATE LEVE | EL | 3.39 | 7 | 1.776 | .297 | 5.470 |
| DERIVE | D BY FORMUI | LA | 3.39 | 7 | 1.776 | .297 | 5.470 |
| UNDERI | YING PRES. | RATE | 3.45 | 9 | 1.809 | .302 | 5.570 |
| PROPOS | SED | | 3.39 | 7 | 1.776 | .297 | 5.470 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 7.981 |
| IND. RATES | ND. RATES | | | 7.98 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | 7.27 | 8.14 | 8.42 | + 7.98 | PRESE | NT | 2000 |

7.879

1340

1440

YEAR

IND. RATES MAN. RATES 12-1-14

7.40

12-1-15

8.29

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | TOTAL PAYROLL | | NI | JMBER OF | CASES | | |
|---------|----------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------|--------------------------------------------------|--------------------------------------------------|--------------------------|-----------------------|-------|--------|----------|-------|------|---------|
| YEAR | IN THOUS | LOSSES | REPORTED | | | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 366 | | | | | | | 66 | | | | | |
| 2011 | 39 | | | | | | | 39 | | | | | |
| 2012 | 41 | | | | | | | 41 | | | | | |
| 2013 | 40 | | | | | | | 40 | | | | | |
| 2014 | 41 | | | | | | | 41 | | | | | |
| TOTAL | 527 | | | | | | | 27 | | | | | |
| | | | | | | | | | | | | | |
| | | | | | REPO | ORTED LOSSES | | | | | | | |
| IANUAL | | | INDEMNITY | | | | | MEDIO | CAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | IAJOR | MINOR | | TEMP | MED | . ONLY |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | TRANS | SLATED LOSSES | | | | | | | |
| MANUAL_ | DEATH | | INDEMNITY | MINOR | TEMP | DEATH | | | EDICAL | | TEMP | | ON!! 1/ |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | IAJOR | MINOR | | TEMP | MED | . ONLY |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | |
| TOTAL | | | | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | | | | | |
| TOTAL | | TOTAL TRANS. LO | | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | | | | | |
| OTAL | | TOTAL TRANS. LO | SSES PG A | | | | TOTAL | | | | | | |
| TOTAL | | TOTAL TRANS. LO | SSES PG A | SERIOUS | NON-SERIOUS | 15 | TOTAL | | | | | | |
| TOTAL | | TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES | OSSES PG A CY ADJUST. | -9,502 | -3,869 | 15 15 | TOTAL | | | | | | |
| TOTAL | | TOTAL TRANS. LO IBNR + FREQUENO TOTAL LOSSES EXPECTED LOSSE | OSSES PG A CY ADJUST. | -9,502 17,502 | -3,869 11,900 | 15 15 3,452 | TOTAL | | | | | | |
| TOTAL | | TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE CREDIBILITY | DSSES PG A CY ADJUST. | -9,502 | -3,869 | 15 15 | TOTAL | | | | | | |
| TOTAL | | TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE CREDIBILITY PURE PREMIUMS | OSSES PG A CY ADJUST. | -9,502 17,502 .00 | -3,869 11,900 .00 | 15 15 3,452 .00 | | | | | | | |
| TOTAL | | TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE CREDIBILITY PURE PREMIUMS INDICATED (| OSSES PG A CY ADJUST. ES (PRE-TEST) | -9,502 17,502 .00 | -3,869 11,900 .00 | 15 15 3,452 | .003 | | | | | | |
| FOTAL . | | TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE CREDIBILITY PURE PREMIUMS | OSSES PG A CY ADJUST. ES (PRE-TEST) | -9,502 17,502 .00 | -3,869 11,900 .00 | 15 15 3,452 .00 | | | | | | | |
| TOTAL . | | TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE CREDIBILITY PURE PREMIUMS INDICATED (| PRE-TEST) | -9,502 17,502 .00 | -3,869 11,900 .00 | 15 15 3,452 .00 | .003 | | | | | | |
| FOTAL | | TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE CREDIBILITY PURE PREMIUMS INDICATED (INDICATED (INDICATED) | PRE-TEST) POST-TEST) ATE LEVEL | -9,502 17,502 .00 .000 | -3,869 11,900 .00 .000 | 15 15 3,452 .00 | .003 .004 | | | | | | |
| FOTAL | | TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE CREDIBILITY PURE PREMIUMS INDICATED (INDICATED (IN | PRE-TEST) POST-TEST) ATE LEVEL | -9,502 17,502 .00 .000 .000 3.261 | -3,869 11,900 .00 .000 .000 2.218 | .003 .004 .643 | .003 .004 6.122 | | | | | | |

12-1-16 12-1-17 IND. RATE

7.88 MINIMUM PREMIUM
8.42 + 7.88 PRESENT

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | NUMBER OF CASES | | | | | |
|--------|----------|-------------|------------|--|--|-----------------|------|-------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 7,607 | 3,874 | .050 | | | | | | | 1 | 1 |
| 2011 | 7,898 | 4,934 | .062 | | | | | | | | |
| 2012 | 6,144 | 33,229 | .540 | | | | | | | 1 | 1 |
| 2013 | 7,024 | 11,334 | .161 | | | | | | | | |
| 2014 | 8,385 | 15,410 | .183 | | | | | | | | |
| TOTAL | 37,058 | 68,781 | .186 | | | | | | | 2 | 2 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|-------|-------|--------------|------|-------|-------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 2011 | | | | | 337 | | | | | 123 | 3,414 |
| 2011 | | | | | | | | | | | 4,934 |
| 2012 2013 | | | | | 9,030 | | | | | 21,951 | 2,248 |
| | | | | | | | | | | | 11,334 |
| 2014 | | | | | | | | | | | 15,410 |
| TOTAL | | | | | 9,367 | | | | | 22,074 | 37,340 |
| | | · | | | | | · | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|-------|--------|---------------|------|-------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 827 | | | | | 299 | 3,404 |
| 2011 | | | | | | | | | | | 5,245 |
| 2012 | | 31 | 2,545 | 1,681 | 16,781 | | 53 | 4,649 | 5,142 | 42,789 | 2,403 |
| 2013 | | | | | | | | | | | 11,243 |
| 2014 | | | | | | | | | | | 16,088 |
| TOTAL | | 31 | 2,545 | 1,681 | 17,608 | | 53 | 4,649 | 5,142 | 43,088 | 38,383 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|--------------|---------|----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 7,27 | 8 | 67,519 | 38,383 | |
| TOTAL TRAN | S. LOSSES PO | G A | • | | | • | |
| IBNR + FREQ | UENCY ADJU | ST. | -526,29 | 4 - | 103,061 | 472 | |
| TOTAL LOSS | ES | | | | | 38,855 | |
| EXPECTED L | OSSES | | 1,152,87 | 5 | 379,475 | 65,221 | |
| CREDIBILITY | | | .0 | 1 | .04 | .04 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .000 | .105 | .105 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .000 | .127 | .127 |
| PRES. C | N RATE LEVE | EL | 3.05 | 4 | 1.006 | .173 | 4.233 |
| DERIVE | D BY FORMUL | -A | 3.02 | 3 | .966 | .171 | 4.160 |
| UNDERL | YING PRES. I | RATE | 3.11 | 1 | 1.024 | .176 | 4.311 |
| PROPOS | SED | | 3.02 | 3 | .966 | .171 | 4.160 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 6.524 |
| IND. RATES | | | | 6.52 | MINIMU | JM PREMIUM | 2000 |
| MAN. RATES | 5.82 | 6.46 | 6.51 | + 6.52 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | NUMBER OF CASES | | | | | |
|--------|----------|-------------|------------|--|--|-----------------|------|-------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 32,909 | 361,936 | 1.099 | | | | | | 4 | 4 | 8 |
| 2011 | 32,036 | 820,000 | 2.559 | | | | | 1 | 1 | 3 | 5 |
| 2012 | 32,699 | 528,055 | 1.614 | | | | | 1 | 4 | 1 | 6 |
| 2013 | 25,448 | 357,066 | 1.403 | | | | | | 6 | | 6 |
| 2014 | 37,520 | 1,232,169 | 3.284 | | | | | 1 | | 4 | 5 |
| TOTAL | 160,612 | 3,299,226 | 2.054 | | | | | 3 | 15 | 12 | 30 |
| - | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|--------|--------------|------|-----------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 135,678 | 11,582 | | | | 165,727 | 22,479 | 26,470 |
| 2011 | | | 156,333 | 41,977 | 7,914 | | | 512,941 | 37,415 | 7,451 | 55,969 |
| 2012 | | | 75,935 | 110,523 | 1,754 | | | 153,256 | 84,058 | 1,496 | 101,033 |
| 2013 | | | | 56,345 | | | | | 152,914 | | 147,807 |
| 2014 | | | 668,006 | | 48,824 | | | 380,797 | | 115,612 | 18,930 |
| TOTAL | | | 900,274 | 344,523 | 70,074 | | | 1,046,994 | 440,114 | 147,038 | 350,209 |
| | | · | | | | • | | | · | · | · |

| | TRANSLATED LOSSES | | | | | | | | | | | | |
|--------|-------------------|--------|-----------|---------|---------|-------|--------|-----------|-----------|---------|-----------|--|--|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | |
| 2010 | | | | 278,682 | 28,410 | | | | 381,669 | 54,602 | 26,390 | | |
| 2011 | | 1,581 | 171,482 | 79,992 | 23,003 | | 6,526 | 679,971 | 93,786 | 30,474 | 59,495 | | |
| 2012 | | 6,218 | 186,110 | 195,612 | 12,097 | | 25,064 | 477,292 | 177,580 | 15,151 | 108,004 | | |
| 2013 | | 1,021 | 55,439 | 88,712 | 5,218 | | 4,709 | 190,119 | 275,251 | 20,065 | 146,625 | | |
| 2014 | 967 | 21,768 | 439,844 | 77,013 | 79,652 | 7,258 | 8,164 | 525,614 | 159,031 | 154,881 | 19,763 | | |
| TOTAL | 967 | 30,588 | 852,875 | 720,011 | 148,380 | 7,258 | 44,463 | 1,872,996 | 1,087,317 | 275,173 | 360,277 | | |
| | | • | | | · | | | | | | | | |

| | - | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|--------------|---------|-------------------|---------|-----------------|-----------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 2,809,147 | 7 2,2 | 230,881 | 360,277 | |
| TOTAL TRAN | S. LOSSES PO | A E | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -2,211,160 |) -(| 523,310 | 1,987 | |
| TOTAL LOSS | ES | | 597,987 | 7 1,6 | 607,571 | 362,264 | |
| EXPECTED L | OSSES | | 4,892,242 | 2 2,3 | 340,116 | 276,252 | |
| CREDIBILITY | | | .04 | Į. | .10 | .11 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | T) | .372 | 2 | 1.001 | .226 | 1.599 |
| INDICAT | ED (POST-TE | ST) | .452 | 2 | 1.215 | .274 | 1.941 |
| PRES. C | N RATE LEVE | L | 2.99 ⁻ | | 1.431 | .169 | 4.591 |
| DERIVE | D BY FORMUL | .A | 2.889 |) | 1.409 | .181 | 4.479 |
| UNDERI | YING PRES. F | RATE | 3.040 | 6 | 1.457 | .172 | 4.675 |
| PROPOS | PROPOSED | | |) | 1.409 | .181 | 4.479 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 7.024 |
| IND. RATES | ID. RATES | | | 7.02 | MINIMUM PREMIUM | | 2000 |
| MAN. RATES | 6.37 | 7.04 | 7.06 | + 7.02 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | | NU | MBER OF | CASES | | - |
|--------|----------|-------------|------------|--|-----------------|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 1,021 | 69,898 | 6.846 | | 1,021 | | | | 1 | | 1 |
| 2011 | 1,629 | 95,369 | 5.854 | | 1,629 | | | | 1 | 1 | 2 |
| 2012 | 1,186 | 494 | .041 | | 1,186 | | | | | | |
| 2013 | 1,176 | 796 | .067 | | 1,176 | | | | | | |
| 2014 | 1,426 | 950 | .066 | | 1,426 | | | | | | |
| TOTAL | 6,438 | 167,507 | 2.602 | | 6,438 | | | | 2 | 1 | 3 |
| | | | | | | | | | | | |

| | | | | | REP(| ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|---------|-------|--------------|------|-------|--------|-------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | - |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 2011 | | | | 50,965 | | | | | 18,906 | | 27 |
| | | | | 62,936 | 3,074 | | | | 23,668 | 4,631 | 1,060 |
| 2012 2013 | | | | | | | | | | | 494 |
| | | | | | | | | | | | 796 |
| 2014 | | | | | | | | | | | 950 |
| TOTAL | | | | 113,901 | 3,074 | | | | 42,574 | 4,631 | 3,327 |
| | · | | · | | | | · | | | | |

| | | | | | TRANS | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|---------|-------|---------------|------|-------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 104,682 | | | | | 43,541 | | 27 |
| 2011 | | | 5,269 | 117,968 | 8,355 | | | 2,331 | 54,072 | 11,487 | 1,127 |
| 2012 | | | | | | | | | | | 528 |
| 2013 | | | | | | | | | | | 790 |
| 2014 | | | | | | | | | | | 992 |
| TOTAL | | | 5,269 | 222,650 | 8,355 | | | 2,331 | 97,613 | 11,487 | 3,464 |
| | | | | | | | | | | | |

| - | | | SERIOUS | NON-SEF | RIOUS | MED. ONLY | TOTAL |
|-------------|----------------------|------|---------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | G B | 7,60 | 0 3 | 340,105 | 3,464 | |
| TOTAL TRAN | S. LOSSES PO | G A | • | | | • | Ì |
| IBNR + FREQ | UENCY ADJU | ST. | -79,28 | 0 | -29,595 | 53 | Ì |
| TOTAL LOSS | ES | | | 3 | 310,510 | 3,517 | Ì |
| EXPECTED LO | OSSES | | 175,11 | 3 1 | 110,733 | 7,468 | Ì |
| CREDIBILITY | | | .0 | 0 | .01 | .01 | Ì |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | 4.823 | .055 | 4.878 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | 5.855 | .067 | 5.922 |
| PRES. O | N RATE LEVE | ĒL | 2.67 | 1 | 1.689 | .114 | 4.474 |
| DERIVE | D BY FORMUI | LA | 2.67 | 1 | 1.731 | .114 | 4.516 |
| UNDERL | YING PRES. | RATE | 2.72 | 0 | 1.720 | .116 | 4.556 |
| PROPOS | PROPOSED | | | 1 | 1.731 | .114 | 4.516 |
| | | | | | | | |
| YEAR | YEAR 12-1-14 12-1-15 | | | 12-1-17 | IND. R | | 7.082 |
| IND. RATES | ND. RATES | | | 7.08 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | AN. RATES 5.92 6. | | | + 7.08 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|-----------------|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 1,548 | 26,135 | 1.688 | | 1,548 | | | | 1 | | 1 |
| 2011 | 1,572 | 323 | .020 | | 1,572 | | | | | | |
| 2012 | 1,542 | 121,192 | 7.859 | | 1,542 | | | 1 | | 1 | 2 |
| 2013 | 1,609 | | | | 1,609 | | | | | | |
| 2014 | 1,637 | 89,259 | 5.452 | | 1,637 | | | | 1 | | 1 |
| TOTAL | 7,908 | 236,909 | 2.996 | | 7,908 | | | 1 | 2 | 1 | 4 |
| | | | | | | | | | | - | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|--------|------|--------------|------|--------|--------|-------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 6,861 | | | | | 18,047 | | 1,227 |
| 2011 | | | | | | | | | | | 323 |
| 2012 | | | 94,305 | | 826 | | | 21,200 | | 1,302 | 3,559 |
| | | | | | | | | | | | |
| 2014 | | | | 21,629 | | | | | 65,949 | | 1,681 |
| TOTAL | | | 94,305 | 28,490 | 826 | | | 21,200 | 83,996 | 1,302 | 6,790 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|--------|--------|---------------|-------|---------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 14,092 | | | | | 41,562 | | 1,223 |
| 2011 | | | | | | | | | | | 343 |
| 2012 | | 6,849 | 179,982 | 3,254 | 6,819 | | 3,397 | 60,939 | 1,690 | 3,594 | 3,805 |
| | | | | | | | | | | | |
| 2014 | 28 | 671 | 39,657 | 25,905 | 4,047 | 506 | 1,263 | 128,274 | 91,190 | 14,360 | 1,755 |
| TOTAL | 28 | 7,520 | 219,639 | 43,251 | 10,866 | 506 | 4,660 | 189,213 | 134,442 | 17,954 | 7,126 |
| | | | | | | | | | | | |

| | - | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|--------------|---------|----------|-------------|---------|------------|--------|
| TOTAL TRAN | S. LOSSES P | G B | 421,566 | 3 | 206,513 | 7,126 | |
| TOTAL TRAN | S. LOSSES PO | A A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -170,959 |) | -58,108 | 139 | |
| TOTAL LOSS | ES | | 250,607 | 7 | 148,405 | 7,265 | |
| EXPECTED L | OSSES | | 375,393 | 3 2 | 213,280 | 19,849 | |
| CREDIBILITY | | | .01 | | .01 | .01 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | T) | 3.169 |) | 1.877 | .092 | 5.138 |
| INDICAT | ED (POST-TE | ST) | 3.847 | 7 | 2.279 | .112 | 6.238 |
| PRES. C | N RATE LEVE | L | 4.662 | 2 | 2.648 | .246 | 7.556 |
| DERIVE | D BY FORMUL | .A | 4.654 | Į. | 2.644 | .245 | 7.543 |
| UNDERL | YING PRES. F | RATE | 4.747 | 7 | 2.697 | .251 | 7.695 |
| PROPOS | PROPOSED | | | Į. | 2.644 | .245 | 7.543 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 11.830 |
| IND. RATES | ND. RATES | | | 11.83 MININ | | UM PREMIUM | 2000 |
| MAN. RATES | 9.93 | 11.62 | + 11.83 | PRESE | NT | 2000 | |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 1,594 | 433 | .027 | | | | | | | | |
| 2011 | 1,499 | 1,676 | .111 | | | | | | | | |
| 2012 | 1,713 | 3,069 | .179 | | | | | | | | |
| 2013 | 1,351 | 15,485 | 1.146 | | | | | | | 2 | 2 |
| 2014 | 1,389 | 922 | .066 | | | | | | | | |
| TOTAL | 7,546 | 21,585 | .286 | | | | | | | 2 | 2 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|-------|-------|--------------|------|-------|-------|-------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | - |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 433 |
| 2011 | | | | | | | | | | | 1,676 |
| 2012 2013 | | | | | | | | | | | 3,069 |
| 2013 | | | | | 6,219 | | | | | 9,266 | |
| 2014 | | | | | | | | | | | 922 |
| TOTAL | | | | | 6,219 | | | | | 9,266 | 6,100 |
| | | | | | | | | | | | _ |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|-------|-------|---------------|------|-------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 431 |
| 2011 | | | | | | | | | | | 1,782 |
| 2012 | | | | | | | | | | | 3,281 |
| 2013 | 2 | 133 | 4,368 | 2,563 | 9,021 | 128 | 147 | 4,810 | 4,376 | 14,825 | |
| 2014 | | | | | | | | | | | 963 |
| TOTAL | 2 | 133 | 4,368 | 2,563 | 9,021 | 128 | 147 | 4,810 | 4,376 | 14,825 | 6,457 |
| | | | | | | | | | | | |

| - | | T | SERIOUS | NON-SEF | RIOUS | MED. ONLY | TOTAL |
|-------------|------------------|------|---------|---------|----------|------------|-------|
| TOTAL TRAN | S. LOSSES F | PG B | 9.58 | | 30.785 | 6.457 | |
| TOTAL TRAN | | | | | | , | |
| IBNR + FREQ | UENCY ADJU | ST. | -67,03 | 2 . | -30,110 | 60 | |
| TOTAL LOSS | ES | | • | | 675 | 6,517 | |
| EXPECTED L | OSSES | | 145,93 | 9 1 | 10,246 | 9,132 | |
| CREDIBILITY | | | 0. | 1 | .01 | .01 | |
| PURE PREMI | UMS | | | | - | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .009 | .086 | .095 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .011 | .104 | .115 |
| PRES. C | N RATE LEVE | EL | 1.89 | 9 | 1.435 | .119 | 3.453 |
| DERIVE | D BY FORMUI | _A | 1.88 | 0 | 1.421 | .119 | 3.420 |
| UNDERI | YING PRES. | RATE | 1.93 | 4 | 1.461 .1 | | 3.516 |
| PROPOS | PROPOSED | | | 0 | 1.421 | .119 | 3.420 |
| | | | | | | | |
| YEAR | | | | 12-1-17 | IND. R | ATE | 5.363 |
| IND. RATES | ND. RATES | | | 5.36 | MINIM | UM PREMIUM | 1715 |
| MAN. RATES | AN. RATES 4.55 5 | | | + 5.36 | PRESE | NT | 1740 |

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| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 3,023 | 82,216 | 2.719 | | | | | | | 3 | 3 |
| 2011 | 3,982 | 62,478 | 1.569 | | | | | | 1 | 1 | 2 |
| 2012 | 4,474 | 24,469 | .546 | | | | | | | | |
| 2013 | 5,089 | 24,168 | .474 | | | | | | | 1 | 1 |
| 2014 | 5,658 | 7,658 | .135 | | | | | | | 1 | 1 |
| TOTAL | 22,226 | 200,989 | .904 | | | | | | 1 | 6 | 7 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|--------|--------|--------------|------|-------|--------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 2011 | | | | | 55,947 | | | | | 22,642 | 3,627 |
| 2011 | | | | 11,166 | 607 | | | | 34,066 | 10,611 | 6,028 |
| 2012 2013 | | | | | | | | | | | 24,469 |
| 2013 | | | | | 1,764 | | | | | 19,688 | 2,716 |
| 2014 | | | | | 5,209 | | | | | | 2,449 |
| TOTAL | | | | 11,166 | 63,527 | | | | 34,066 | 52,941 | 39,289 |
| | | | | | | | | | | | |

| | | | | | TRANS | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|--------|---------|---------------|------|--------|---------|---------|--------------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | - |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 137,238 | | | | | 54,997 | 3,616 |
| 2011 | | | 940 | 20,934 | 1,629 | | | 3,594 | 78,235 | 25,822 | 6,408 |
| 2012 | | | | | | | | | | | 26,157 |
| 2013 | | 41 | 1,237 | 728 | 2,557 | 223 | 288 | 10,234 | 9,307 | 31,502 | 2,694 |
| 2014 | 6 | 155 | 8,659 | 5,159 | 6,031 | | | | | | 2,557 |
| TOTAL | 6 | 196 | 10,836 | 26,821 | 147,455 | 223 | 288 | 13,828 | 87,542 | 112,321 | 41,432 |
| | | | · | · | · | | · | | | | · |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|----------------------|------|---------|---------|-----------|------------|-------|
| TOTAL TRAN | S. LOSSES F | PG B | 25,37 | 7 : | 374,139 | 41,432 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -256,28 | | 130,007 | 407 | |
| TOTAL LOSS | ES | | | | 244,132 | 41,839 | |
| EXPECTED L | OSSES | | 585,65 | 55 | 494,307 | 51,786 | |
| CREDIBILITY | | | .0 |)1 | .03 | .03 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | FED (PRE-TES | ST) | .00 | 00 | 1.098 | .188 | 1.286 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | 1.333 | .228 | 1.561 |
| PRES. C | N RATE LEVE | EL | 2.58 | 37 | 2.184 | .229 | 5.000 |
| DERIVE | D BY FORMUI | LA | 2.56 | 51 | 2.158 | .229 | 4.948 |
| UNDERI | LYING PRES. | RATE | 2.63 | 35 | 2.224 | .233 | 5.092 |
| PROPOS | PROPOSED | | 2.56 | 51 | 2.158 | .229 | 4.948 |
| | | | | | - | | |
| YEAR | YEAR 12-1-14 12-1-15 | | | 12-1-17 | IND. RATE | | 7.760 |
| IND. RATES | RATES | | | 7.76 | MINIMU | JM PREMIUM | 2000 |
| MAN. RATES | AN. RATES 6.94 7.7 | | | + 7.76 | PRESE | 2000 | |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 1,980 | 10,498 | .530 | | | | | | | 2 | 2 |
| 2011 | 1,326 | 1,382,770 | 104.281 | | | | | 1 | | 1 | 2 |
| 2012 | 1,896 | 71,026 | 3.746 | | | | | | 1 | | . 1 |
| 2013 | 2,657 | 202,324 | 7.614 | | | | | | 1 | 5 | 6 |
| 2014 | 2,760 | 201,261 | 7.292 | | | | | 1 | | 1 | 2 |
| TOTAL | 10,619 | 1,867,879 | 17.590 | | | | | 2 | 2 | 9 | 13 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|--------|--------|--------------|------|---------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 639 | | | | | 4,499 | 5,360 |
| 2011 | | | 545,760 | | 838 | | | 830,727 | | 2,574 | 2,871 |
| 2012 2013 | | | | 22,776 | | | | | 48,250 | | |
| 2013 | | | | 1,814 | 20,499 | | | | 86,152 | 85,645 | 8,214 |
| 2014 | | | 93,513 | | 910 | | | 101,500 | | 584 | 4,754 |
| TOTAL | | | 639,273 | 24,590 | 22,886 | | | 932,227 | 134,402 | 93,302 | 21,199 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | | |
|--------|-------|--------|-----------|--------|--------|---------------|--------|-----------|---------|---------|-----------|--|
| MANUAL | | | INDEMNITY | | | MEDICAL | | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | |
| 2010 | | | | | 1,568 | | | | | 10,928 | 5,344 | |
| 2011 | | 3,162 | 334,673 | 1,805 | 9,112 | | 6,050 | 627,226 | 7,950 | 17,198 | 3,052 | |
| 2012 | | 142 | 8,423 | 39,730 | 942 | | 302 | 22,058 | 95,995 | 2,647 | | |
| 2013 | 8 | 477 | 16,166 | 11,309 | 29,902 | 953 | 3,921 | 151,629 | 195,570 | 148,336 | 8,148 | |
| 2014 | 436 | 9,705 | 172,526 | 14,561 | 12,070 | 6,109 | 6,196 | 347,250 | 30,888 | 15,534 | 4,963 | |
| TOTAL | 444 | 13,486 | 531,788 | 67,405 | 53,594 | 7,062 | 16,469 | 1,148,163 | 330,403 | 194,643 | 21,507 | |
| | | | | | | | | | | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|----------|---------|---------|------------|--------|
| TOTAL TRAN | S. LOSSES F | PG B | 1,717,41 | 2 (| 646,045 | 21,507 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -164,96 | 55 | -61,255 | 220 | |
| TOTAL LOSS | ES | | 1,552,44 | 17 | 584,790 | 21,727 | |
| EXPECTED L | OSSES | | 374,10 |)7 2 | 227,990 | 27,291 | |
| CREDIBILITY | | | .0 |)1 | .02 | .02 | |
| PURE PREMI | UMS | | | • | | | |
| INDICAT | ED (PRE-TE | ST) | 14.62 | 20 | 5.507 | .205 | 20.332 |
| INDICAT | ED (POST-TE | ST) | 17.74 | 19 | 6.685 | .249 | 24.683 |
| PRES. C | N RATE LEVI | EL | 3.46 | 60 | 2.108 | .252 | 5.820 |
| DERIVE | D BY FORMU | LA | 3.60 |)3 | 2.200 | .252 | 6.055 |
| UNDERI | YING PRES. | RATE | 3.52 | 23 | 2.147 | .257 | 5,927 |
| | PROPOSED | | |)3 | 2.200 | .252 | 6.055 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 9.496 |
| IND. RATES | ND. RATES | | | 9.50 | MINIM | JM PREMIUM | 2000 |
| MAN. RATES | 7.83 | 8.8 | 5 8.95 | + 9.50 | PRESE | NT | 2000 |

2000

MAN. RATES

5.68

6.35

CODE

| MANUAL | PAYROLL | TOTAL REPT. | PURE | PREM. | | | | | | NL | JMBER OF | CASES | | |
|----------------|----------|----------------------|---------------|--------|----------------|----------------|---------------|----------------|-------|-----------------|----------|-------|------|---------|
| YEAR | IN THOUS | LOSSES | | ORTED | | | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 196 | | | | | | | | | | | | | |
| 2011 | 78 | | | | | | | | | | | | | |
| 2012 | 118 | | | | | | | | | | | | | |
| 2013 | 257 | | | | | | | | | | | | | |
| 2014 | 257 | | | | | | | | | | | | | |
| TOTAL | 906 | | | | | | | | | | | | | |
| | | | | | | | 1 | | | | II. | | | |
| IANUAL | | | IND | EMNITY | | REPO | ORTED LOSSES | | MEDIC | 241 | | | | |
| YEAR | DEATH | P.T. | | AJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | | TEMP | MED | O. ONLY |
| 7 27 111 | | | | | | . = | | | | | | | | |
| TOTAL | | | | | | | | | | | | | | |
| | | | | | | TRANS | SLATED LOSSES | | | | | | | |
| IANUAL YEAR | DEATH | P.T. | | AJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | EDICAL MINOR | | TEMP | | D. ONLY |
| | | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | TOTAL TRANS. | LOSSES F | PGB | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | | | | | |
| | | TOTAL TRANS. | | | | | | | | | | | | |
| | | IBNR + FREQUE | | | -7.691 | -5,059 | 22 | | | | | | | |
| | | TOTAL LOSSES | | | 1,001 | 0,009 | 22 | | | | | | | |
| | | EXPECTED LOS | | | 17,432 | 18,546 | 2,602 | | | | | | | |
| | | CREDIBILITY | | | .00 | .00 | .00 | | | | | | | |
| | | PURE PREMIUM | S | J | .00 | | .00 | | | | | | | |
| | | INDICATED | | ST) | .000 | .000 | .002 | .002 | | | | | | |
| | | INDICATED | | | .000 | .000 | .002 | .002 | | | | | | |
| | | PRES. ON | | | 1.889 | 2.010 | .282 | 4.181 | | | | | | |
| | | | | | 1.889 | 2.010 | .282 | 4.181 | | | | | | |
| | | DERIVED | SYFORWIN | | | 2.010 | .202 | | | | | | | |
| | | DERIVED E | | | | 2 047 | 287 | 4 258 | | | | | | |
| | | UNDERLYI PROPOSEI | NG PRES. | | 1.924 1.889 | 2.047 2.010 | .287 .282 | 4.258 4.181 | | | | | | |
| | | UNDERLYI PROPOSEI | NG PRES. D | RATE | 1.924 1.889 | 2.010 | .282 | 4.181 | | | | | | |
| | | UNDERLYI PROPOSEI | NG PRES. | | 1.924 | | .282 ATE | | | | | | | |

+PROPOSED

6.56 MINIMUM PREMIUM 6.43 + 6.56 PRESENT

111

| //ANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | TOTAL PAYROLL | | N | JMBER OF | CASES | | |
|---------|----------|-------------|------------|--------|------|--------------|-----------------|-------|--------|----------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 66 | | | | | | 66 | | | | | | |
| 2011 | 65 | | | | | | 65 | | | | | | ł |
| 2012 | 63 | | | | | | 63 | | | | | | ł |
| 2013 | 66 | | | | | | 66 | | | | | | ĺ |
| 2014 | 74 | | | | | | 74 | | | | | | |
| OTAL | 334 | | | | | | 334 | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | REP | ORTED LOSSES | | | | | | | |
| ANUAL | | • | INDEMNITY | | | · | | MEDIC | AL | • | • | • | |
| VEAD | DEXTH | РΤ | MA IOD | MINIOD | TEMD | DEATH | D T MA | IOD | MINIOR | | TEMD | MED | |

| · | REPORTED LOSSES | | | | | | | | | | | | |
|--------|-----------------|------|-----------|-------|------|---------|------|-------|-------|------|-----------|--|--|
| MANUAL | | | INDEMNITY | | | MEDICAL | | | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | 1 | | | | | 1 | | | 1 | I. | | |

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

| - | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|--------------|------------------------------------------|---------|---------|------------|--------|------------|-------|
| TOTAL TRANS | S. LOSSES P | G B | | | | | |
| TOTAL TRANS | S. LOSSES PO | G A | | | | | |
| IBNR + FREQU | JENCY ADJU | ST. | -3,45 | 51 | -3,482 | 4 | |
| TOTAL LOSSI | ES | | | | | 4 | |
| EXPECTED LO | OSSES | | 7,61 | 1 | 12,863 | 801 | |
| CREDIBILITY | | | .0 | 00 | .00 | .00 | |
| PURE PREMIL | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 00 | .000 | .001 | .001 |
| INDICAT | ED (POST-TE | ST) | .00 | 00 | .000 | .001 | .001 |
| PRES. O | N RATE LEVE | EL | 2.23 | 88 | 3.782 | .235 | 6.255 |
| DERIVE | BY FORMUL | _A | 2.23 | 88 | 3.782 | .235 | 6.255 |
| UNDERL | YING PRES. | RATE | 2.27 | ' 9 | 3.851 | .240 | 6.370 |
| PROPOS | SED | | 2.23 | 88 | 3.782 | .235 | 6.255 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 9.810 |
| IND. RATES | | | | 9.81 | MINIM | JM PREMIUM | 2000 |
| MAN. RATES | IAN. RATES 6.46 8.18 9.62 + 9.81 PRESENT | | | | 2000 | | |

+PROPOSED

| 112 | PAGE | 25 |
|-----|------|----|
| | | |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|-----------------|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 7,425 | 335,353 | 4.516 | | 7,425 | | | 1 | 1 | 8 | 10 |
| 2011 | 9,872 | 321,416 | 3.255 | | 9,872 | | | | 5 | 10 | 15 |
| 2012 | 10,135 | 140,355 | 1.384 | | 10,135 | | | | 1 | 12 | 13 |
| 2013 | 10,280 | 698,949 | 6.799 | | 10,280 | | | | 1 | 13 | 14 |
| 2014 | 10,405 | 92,973 | .893 | | 10,405 | | | | | 14 | 14 |
| TOTAL | 48,117 | 1,589,046 | 3.302 | | 48,117 | | | 1 | 8 | 57 | 66 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | | |
|--------|-------|------|-----------|---------|---------|--------------|------|--------|---------|---------|-----------|--|
| MANUAL | | | INDEMNITY | | | MEDICAL | | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | |
| 2010 | | | 178,802 | 34,974 | 9,947 | | | 64,147 | 15,157 | 13,454 | 18,872 | |
| 2011 | | | | 91,815 | 29,688 | | | | 145,403 | 34,290 | 20,220 | |
| 2012 | | | | 35,500 | 16,104 | | | | 14,102 | 42,794 | 31,855 | |
| 2013 | | | | 4,039 | 207,322 | | | | 3,997 | 474,360 | 9,231 | |
| 2014 | | | | | 26,070 | | | | | 40,633 | 26,270 | |
| TOTAL | | | 178,802 | 166,328 | 289,131 | | | 64,147 | 178,659 | 605,531 | 106,448 | |
| | | | | | | | | | · | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | | |
|--------|-------|-------|-----------|---------|---------|---------------|-------|---------|---------|-----------|--------------|--|
| MANUAL | | | INDEMNITY | | | MEDICAL | | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | |
| 2010 | | | 317,195 | 71,837 | 24,401 | | | 150,425 | 34,907 | 32,680 | 18,815 | |
| 2011 | | | 10,113 | 173,988 | 71,776 | | | 14,672 | 332,797 | 84,326 | 21,494 | |
| 2012 | | 264 | 17,670 | 64,927 | 31,390 | | 188 | 15,517 | 38,077 | 84,191 | 34,053 | |
| 2013 | 49 | 4,400 | 149,467 | 91,866 | 301,112 | 5,277 | 7,109 | 251,517 | 231,501 | 759,504 | 9,157 | |
| 2014 | 26 | 772 | 43,344 | 25,830 | 30,187 | 181 | 475 | 50,590 | 44,178 | 48,680 | 27,426 | |
| TOTAL | 75 | 5,436 | 537,789 | 428,448 | 458,866 | 5,458 | 7,772 | 482,721 | 681,460 | 1,009,381 | 110,945 | |
| | | | | | | | | | | | - | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|------------------------|-------------------|------------|-----------|-----------------|---------|-----------|--------|
| TOTAL TRAN | S. LOSSES F | G B | 1,039,25 | 1 2, | 578,155 | 110,945 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -1,658,59 | 4 -(| 668,559 | 1,977 | |
| TOTAL LOSS | ES | | | 1,9 | 909,596 | 112,922 | |
| EXPECTED L | OSSES | | 3,704,52 | 8 2,4 | 195,829 | 274,268 | |
| CREDIBILITY | | | .0. | 2 | .05 | .05 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | 3.969 | .235 | 4.204 |
| INDICAT | ED (POST-TE | ST) | .00. | 0 | 4.818 | .285 | 5.103 |
| PRES. C | N RATE LEVE | <u>E</u> L | 7.56 | 0 | 5.094 | .560 | 13.214 |
| DERIVE | D BY FORMUI | LA . | 7.40 | 9 | 5.080 | .546 | 13.035 |
| UNDERL | YING PRES. | RATE | 7.69 | 9 | 5.187 | .570 | 13.456 |
| PROPOS | PROPOSED | | | 9 | 5.080 | .546 | 13.035 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 20.444 |
| IND. RATES | | | 20.44 | MINIMUM PREMIUM | | 2000 | |
| MAN. RATES 17.76 19.89 | | 20.32 | + 20.44 | PRESE | NT | 2000 | |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NUMBER OF CASES | | | | |
|--------|----------|-------------|------------|--|--|-------|-----------------|-------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 5,747 | 83,161 | 1.447 | | | | | | | 2 | 2 |
| 2011 | 6,660 | 91,000 | 1.366 | | | | | | 1 | 5 | 6 |
| 2012 | 6,817 | 62,871 | .922 | | | | | | | 3 | 3 |
| 2013 | 305 | | | | | | | | | | |
| 2014 | 118 | | | | | | | | | | |
| TOTAL | 19,647 | 237,032 | 1.206 | | | | | | 1 | 10 | 11 |
| | | | | | | | | | | | |

| | REPORTED LOSSES | | | | | | | | | | | | |
|--------|-----------------|------|-----------|-------|--------|-------|------|-------|--------|--------|-----------|--|--|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | |
| 2010 | | | | | 28,087 | | | | | 39,606 | 15,468 | | |
| 2011 | | | | 8,594 | 29,614 | | | | 16,510 | 30,753 | 5,529 | | |
| 2012 | | | | | 12,840 | | | | | 19,557 | 30,474 | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| TOTAL | | | | 8,594 | 70,541 | | | | 16,510 | 89,916 | 51,471 | | |
| | | | | | | | | | | | | | |

| | | | | | TRANS | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|--------|---------|---------------|------|-------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 68,898 | | | | | 96,203 | 15,422 |
| 2011 | | | 3,530 | 18,296 | 70,161 | | | 3,276 | 40,538 | 72,819 | 5,877 |
| 2012 | | 50 | 3,620 | 2,390 | 23,860 | | 44 | 4,140 | 4,584 | 38,124 | 32,577 |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| TOTAL | | 50 | 7,150 | 20,686 | 162,919 | | 44 | 7,416 | 45,122 | 207,146 | 53,876 |
| | | | | | | | | | | | |

| - | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|--------------------|---------|---------|----------------------|---------|-----------|-------|
| TOTAL TRAN | S. LOSSES F | G B | 14.66 | | 135.873 | 53.876 | |
| TOTAL TRAN | | | , | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -169,79 | 1 | -69,618 | 148 | |
| TOTAL LOSS | ES | | | 3 | 366,255 | 54,024 | |
| EXPECTED L | OSSES | | 337,73 | 1 2 | 244,212 | 49,119 | |
| CREDIBILITY | | | .0 | 1 | .03 | .03 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | 1.864 | .275 | 2.139 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | 2.263 | .334 | 2.597 |
| PRES. C | N RATE LEVE | EL | 1.68 | 7 | 1.221 | .246 | 3.154 |
| DERIVE | D BY FORMUI | _A | 1.67 | 0 | 1.252 | .249 | 3.171 |
| UNDERI | YING PRES. | RATE | 1.71 | 9 | 1.243 | .250 | 3.212 |
| PROPOS | PROPOSED | | | 1 | 1.245 | .248 | 3.154 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 4.946 |
| IND. RATES | | | | 4.95 MINIMUM PREMIUM | | | 1605 |
| MAN. RATES | MAN. RATES 4.17 4. | | 4.85 | + 4.95 | PRESE | NT | 1615 |

| MANUAL | PAYROLL | TOTAL REPT. | PURF | PREM. | | I | I | | | NI | UMBER OF | CASES | | |
|--------|---------------------------|---------------------------|-------------|---------|---------|-------------------------------|---------------|--------|-------|---------|----------|-------|---------|--------|
| YEAR | IN THOUS | LOSSES | | ORTED | | | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 105 | | | | | | | | | | | | | |
| 2011 | 99 | | | | | | | | | | | | | |
| 2012 | 101 | | | | | | | | | | | | | |
| 2013 | 114 | | | | | | | | | | | | | |
| 2014 | 104 | | | | | | | | | | | | | |
| TOTAL | 523 | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | REPO | ORTED LOSSES | | | | | | | |
| MANUAL | | | | EMNITY | | | | | MEDIC | | | | | |
| YEAR | DEATH | P.T. | M/ | AJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | 2 | TEMP | MED | . ONLY |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | + | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | TDANG | SLATED LOSSES | | | | | | | |
| MANUAL | | | INDE | -MNITY | | IRANS | SLATED LOSSES | | м | EDICAL | | | | |
| YEAR | INDEMNIT DEATH P.T. MAJOR | | | | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | · I | TEMP | MED | . ONLY |
| ILAK | DEATH | | 1417 | TOOK | MINON | I LIVII | DEATH | | MAOOK | Militor | ` | | · · · · | · OIIL |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| TOTAL | | | | | | | | + | | | | | + | |
| TOTAL | | | | | | | | | | | | | - | |
| | | | | | | | | | | | <u> </u> | | l l | |
| | | | | | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | | | | | |
| | | TOTAL TRANS. LO | | | | | | | | | | | | |
| | | TOTAL TRANS. LO | | | | | | | | | | | | |
| | | IBNR + FREQUEN | CY ADJU | ST. | -10,913 | -6,255 | 15 | | | | | | | |
| | | TOTAL LOSSES | | | 20.004 | 00.750 | 15 | | | | | | | |
| | | EXPECTED LOSSI | ES | | 23,891 | 22,752 | 2,228 | | | | | | | |
| | | CREDIBILITY PURE PREMIUMS | | | .00 | .00 | .00 | | | | | | | |
| | | INDICATED | | ST) | .000 | .000 | .003 | .003 | | | | | | |
| | | INDICATED (| | | .000 | .000 | .003 | .004 | | | | | | |
| | | PRES. ON R | | | 4.486 | 4.272 | .418 | 9.176 | | | | | | |
| | | DERIVED BY | | | 4.486 | 4.272 | .418 | 9.176 | | | | | | |
| | | UNDERLYIN | | | 4.568 | 4.350 | .426 | 9.344 | | | | | | |
| | | PROPOSED | - · · · · · | | 4.486 | 4.272 | .418 | 9.176 | | | | | | |
| | | V=4= | | | 101:5 | | | | | | | | | |
| | | | 2-1-14 | 12-1-15 | 12-1-16 | 12-1-17 IND. R | | 14.391 | | | | | | |
| | | IND. RATES MAN. RATES | 40.00 | 444 | - 4444 | 14.39 MINIMU + 14.39 PRESE | UM PREMIUM | 2000 | | | | | | |
| | | WAN. KATES | 12.80 | 14.1 | | + 14.39 PRESE | IN I | 2000 | | | | | | |

4.223

1415

1420

YEAR

IND. RATES

MAN. RATES

12-1-14

3.40

12-1-15

3.93

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | | | N | JMBER OF | CASES | | |
|--------|----------|-----------------|------------|---------|-------------|---------------|-------|----------|---------|----------|-------|------|--------|
| YEAR | IN THOUS | LOSSES | REPORTED | | | | | DEATH | | MAJOR | MINOR | TEMP | ALL |
| 2010 | 218 | | | | | | | | | | | | |
| 2011 | 153 | | | | | | | | | | | | |
| 2012 | 165 | | | | | | | | | | | | |
| 2013 | | | | | | | | | | | | | |
| 2014 | | | | | | | | | | | | | |
| TOTAL | 536 | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | REPO | RTED LOSSES | | | | | | | |
| MANUAL | | | INDEMNITY | | | | | MED | CAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | 2 | TEMP | MED | ONLY |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | TDANG | SLATED LOSSES | | | | | | | |
| MANUAL | | | INDEMNITY | | IRANS | LATED LUSSES | | N | MEDICAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | . 1 | TEMP | MED | ONLY |
| 12,41 | DEXIII | | III/ COTC | min Cit | | DEXIII | | III (OCI | | | | | . OILL |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | 1 | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | | | | | |
| | | TOTAL TRANS. LO | SSES PG B | 32 | | | | | | | | | |
| | | TOTAL TRANS. LO | | | | | | | | | | | |
| | | IBNR + FREQUENC | | -3,353 | -1,917 | 5 | | | | | | | |
| | | TOTAL LOSSES | | -, | ,• | 5 | | | | | | | |
| | | EXPECTED LOSSE | S | 6,474 | 6,486 | 1,737 | | | | | | | |
| | | CREDIBILITY | | .00 | .00 | .00 | | | | | | | |
| | | PURE PREMIUMS | | | | | | | | | | | |
| | | INDICATED (| PRE-TEST) | .000 | .000 | .001 | .001 | | | | | | |
| | | INDICATED (F | POST-TEST) | .000 | .000 | .001 | .001 | | | | | | |
| | | PRES. ON RA | TE LEVEL | 1.187 | 1.188 | .318 | 2.693 | | | | | | |
| | | DERIVED BY | FORMULA | 1.187 | 1.188 | .318 | 2.693 | | | | | | |
| | | UNDERLYING | PRES. RATE | 1.208 | 1.210 | .324 | 2.742 | | | | | | |
| | | | | 1.187 | 1.2.0 | .318 | 2.693 | | | | | | |

+PROPOSED

12-1-16

12-1-17 IND. RATE

4.22 MINIMUM PREMIUM + 4.22 PRESENT

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | NUMBER OF CASES | | | | | |
|--------|----------|-------------|------------|--|-----------------|-----------------|------------------------|--|------|-----|---|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | DEATH P.T. MAJOR MINOR | | TEMP | ALL | |
| 2010 | 721 | | | | 721 | | | | | | |
| 2011 | 844 | 14,418 | 1.708 | | 844 | | | | | 2 | 2 |
| 2012 | 781 | | | | 781 | | | | | | |
| 2013 | 775 | 25,001 | 3.225 | | 775 | | | | | 1 | 1 |
| 2014 | 864 | 4,242 | .490 | | 864 | | | | | | |
| TOTAL | 3,985 | 43,661 | 1.096 | | 3,985 | | | | | 3 | 3 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|-------|--------|--------------|------|-------|-------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2011 | | | | | 3,652 | | | | | 10,766 | |
| 2013 2014 | | | | | 25,000 | | | | | 1 | 4,242 |
| TOTAL | | | | | 28,652 | | | | | 10,767 | 4,242 |
| | | | | | | | | | | | • |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------------|-------|------|---------------|--------|--------|---------------|------|-------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2011 | | 528 | 352 17.544 | 274 | 8,636 | | | 646 | 1,102 | 25,350 | |
| 2013 2014 | э | 528 | 17,544 | 10,314 | 36,266 | | | | | 2 | 4,429 |
| TOTAL | 5 | 528 | 17,896 | 10,588 | 44,902 | | | 646 | 1,102 | 25,352 | 4,429 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|--------------|---------|---------|---------|---------|-----------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 19,07 | 5 | 81,944 | 4,429 | |
| TOTAL TRAN | S. LOSSES PO | Α | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -55,17 |) | -20,404 | 124 | |
| TOTAL LOSS | ES | | | | 61,540 | 4,553 | |
| EXPECTED L | OSSES | | 121,86 | 2 | 75,715 | 17,494 | |
| CREDIBILITY | | | .0 |) | .01 | .01 | |
| PURE PREMI | JMS | | | | - | | |
| INDICAT | ED (PRE-TES | T) | .00 |) | 1.544 | .114 | 1.658 |
| INDICAT | ED (POST-TE | ST) | .00 |) | 1.874 | .138 | 2.012 |
| PRES. C | N RATE LEVE | L | 3.00 | 3 | 1.866 | .431 | 5.300 |
| DERIVE | D BY FORMUL | .A | 3.00 | 3 | 1.866 | .428 | 5.297 |
| UNDERI | YING PRES. F | RATE | 3.05 | 3 | 1.900 | .439 | 5.397 |
| PROPOS | SED | | 3.00 | 3 | 1.866 | .428 | 5.297 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 8.307 |
| IND. RATES | | • | | 8.31 | MINIM | 2000 | |
| MAN. RATES | 7.61 | 8.30 | 8.15 | + 8.31 | PRESE | 2000 | |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 145 | 76,665 | 52.872 | | | | | | 2 | | 2 |
| 2011 | 127 | | | | | | | | | | |
| 2012 | 61 | | | | | | | | | | |
| 2013 | | | | | | | | | | | |
| 2014 | | | | | | | | | | | |
| TOTAL | 333 | 76,665 | 23.023 | | | | | | 2 | | 2 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|--------|------|--------------|------|-------|--------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 49,045 | | | | | 27,620 | | |
| | | | | | | | | | | | |
| TOTAL | | | | 49,045 | | | | | 27,620 | | |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|---------|------|---------------|------|-------|---------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 100,738 | | | | | 63,609 | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| TOTAL | | | | 100,738 | | | | | 63,609 | | |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------|-----------------------|---------|---------|---------|---------|------------|--------|
| TOTAL TRAN | S. LOSSES F | G B | | , | 164,347 | | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -9,43 | 2 | -2,041 | | |
| TOTAL LOSS | ES | | | | 162,306 | | |
| EXPECTED LO | OSSES | | 17,57 | 6 | 6,681 | 220 | |
| CREDIBILITY | | | .0 | 0 | .00 | .00 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | 48.741 | .000 | 48.741 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | 59.172 | .000 | 59.172 |
| PRES. O | N RATE LEVE | EL | 5.18 | 3 | 1.970 | .065 | 7.218 |
| DERIVE | D BY FORMUI | _A | 5.18 | 3 | 1.970 | .065 | 7.218 |
| UNDERL | YING PRES. | RATE | 5.27 | 8 | 2.006 | .066 | 7.350 |
| PROPOS | SED | | 5.18 | 3 | 1.970 | .065 | 7.218 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 11.320 |
| IND. RATES | | • | | 11.32 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | MAN. RATES 9.56 10.85 | | 11.10 | + 11.32 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|---|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 11,392 | | | | | | | | | | |
| 2011 | 11,878 | 191 | .001 | | | | | | | | |
| 2012 | 11,848 | 424 | .003 | | | | | | | | |
| 2013 | 11,783 | | | | | | | | | | |
| 2014 | 12,175 | | | | | | | | | | |
| TOTAL | 59,076 | 615 | .001 | | | | | | | | |
| | | | | | · | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|-------|------|--------------|------|-------|-------|------|------------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2011 2012 | | | | | | | | | | | 191 424 |
| TOTAL | | | | | | | | | | | 615 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------------|-------|------|-----------|-------|------|---------------|------|-------|---------|------|------------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | _ |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2011 2012 | | | | | | | | | | | 203 453 |
| TOTAL | | | | | | | | | | | 656 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------|---------|---------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | PG B | 02000 | 1.0 | | 656 | |
| TOTAL TRAN | | | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -304,81 | 2 -1 | 21,698 | 581 | |
| TOTAL LOSS | ES | | | | | 1,237 | |
| EXPECTED L | OSSES | | 669,92 | 2 4 | 147,796 | 83,298 | |
| CREDIBILITY | | | .0: | 2 | .05 | .06 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .000 | .002 | .002 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .000 | .002 | .002 |
| PRES. C | N RATE LEVI | ĒL | 1.11 | 4 | .744 | .138 | 1.996 |
| DERIVE | D BY FORMU | LA | 1.09 | 2 | .707 | .130 | 1.929 |
| UNDERI | YING PRES. | RATE | 1.13 | 4 | .758 | .141 | 2.033 |
| PROPOS | SED | | 1.09 | 2 | .707 | .130 | 1.929 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 3.025 |
| IND. RATES | | | | 3.03 | MINIM | UM PREMIUM | 1100 |
| MAN. RATES | 2.77 | 3.06 | 3.07 | + 3.03 | PRESE | NT | 1130 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | JMBER OF | CASES | | - |
|--------|----------|-------------|------------|--|--|-------|------|----------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 861 | 5,069 | .588 | | | | | | | | |
| 2011 | 840 | 1,133 | .134 | | | | | | | 1 | 1 |
| 2012 | 763 | | | | | | | | | | |
| 2013 | 652 | | | | | | | | | | |
| 2014 | 853 | 3,966 | .464 | | | | | | | | |
| TOTAL | 3,969 | 10,168 | .256 | | | | | | | 1 | 1 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|-------|------|--------------|------|-------|-------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 2011 | | | | | | | | | | | 5,069 |
| 2011 | | | | | 165 | | | | | 279 | 689 |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| 2014 | | | | | | | | | | | 3,966 |
| TOTAL | | | | | 165 | | | | | 279 | 9,724 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|---------------|------|-------|---------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 5,054 |
| 2011 | | | 15 | 13 | 391 | | | 18 | 29 | 657 | 732 |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| 2014 | | | | | | | | | | | 4,141 |
| TOTAL | | | 15 | 13 | 391 | | | 18 | 29 | 657 | 9,927 |
| | | | | | | | | | | | |

| - | | | SERIOUS | NON-SEF | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|---------|---------|--------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 3 | 3 | 1,090 | 9,927 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -50,58 | 0 . | 15,860 | 117 | |
| TOTAL LOSS | ES | | | | | 10,044 | |
| EXPECTED LO | OSSES | | 110,37 | 7 | 58,582 | 16,868 | |
| CREDIBILITY | | | .0 | 0 | .01 | .01 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .000 | .253 | .253 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .000 | .307 | .307 |
| PRES. O | N RATE LEVE | EL . | 2.73 | 1 | 1.450 | .417 | 4.598 |
| DERIVE | D BY FORMUL | _A | 2.73 | 1 | 1.436 | .416 | 4.583 |
| UNDERL | YING PRES. | RATE | 2.78 | 1 | 1.476 | .425 | 4.682 |
| PROPOS | SED | | 2.73 | 1 | 1.436 | .416 | 4.583 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 7.187 |
| IND. RATES | | | | 7.19 | MINIMU | UM PREMIUM | 2000 |
| MAN. RATES | AN. RATES 6.22 7. | | | + 7.19 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|---|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 241 | | | | | | | | | | |
| 2011 | 204 | | | | | | | | | | |
| 2012 | 328 | | | | | | | | | | |
| 2013 | 398 | | | | | | | | | | |
| 2014 | 482 | | | | | | | | | | |
| TOTAL | 1,653 | | | | | | | | | | |
| | | | | | | | | | | | |
| | • | • | | • | | • | • | • | • | • | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|--------------|------|-------|-------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|---------------|------|-------|---------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | |
| | | | | | | | | | | | |

| 1 | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|---------|---------|-------------------|-----------|-------|
| TOTAL TRAN | S. LOSSES F | G B | | | | | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -12,20 | 9 | -6,516 | 43 | |
| TOTAL LOSS | ES | | | | | 43 | |
| EXPECTED LO | OSSES | | 28,46 | 5 | 25,093 | 5,108 | |
| CREDIBILITY | | | .0 | 0 | .00 | .01 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .000 | .003 | .003 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .000 | .004 | .004 |
| PRES. O | N RATE LEVE | EL | 1.69 | 1 | 1.491 | .303 | 3.485 |
| DERIVE | D BY FORMUI | _A | 1.69 | 1 | 1.491 | .300 | 3.482 |
| UNDERL | YING PRES. | RATE | 1.72 | 2 | 1.518 | .309 | 3.549 |
| PROPOS | PROPOSED | | | 1 | 1.491 | .300 | 3.482 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 5.461 |
| IND. RATES | ID. RATES | | | 5.46 | 6 MINIMUM PREMIUM | | 1740 |
| MAN. RATES | 4.61 | 5.23 | 5.36 | + 5.46 | PRESE | ENT | 1755 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 847 | 829 | .097 | | | | | | | | |
| 2011 | 987 | 419 | .042 | | | | | | | | |
| 2012 | 1,006 | 47,501 | 4.721 | | | | | | 1 | | 1 |
| 2013 | 1,086 | 4,277 | .393 | | | | | | | | |
| 2014 | 965 | 247,760 | 25.674 | | | | | 1 | | | 1 |
| TOTAL | 4,891 | 300,786 | 6.150 | | | | | 1 | 1 | | 2 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|--------|------|--------------|------|---------|--------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 2011 | | | | | | | | | | | 829 |
| 2011 | | | | | | | | | | | 419 |
| 2012 2013 | | | | 12,270 | | | | | 32,639 | | 2,592 |
| 2013 | | | | | | | | | | | 4,277 |
| 2014 | | | 143,554 | | | | | 102,639 | | | 1,567 |
| TOTAL | | | 143,554 | 12,270 | | | | 102,639 | 32,639 | | 9,684 |
| | • | | | • | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|--------|--------|---------------|-------|---------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 827 |
| 2011 | | | | | | | | | | | 445 |
| 2012 | | 71 | 4,540 | 21,404 | 510 | | 204 | 14,922 | 64,937 | 1,790 | 2,771 |
| 2013 | | | | | | | | | | | 4,243 |
| 2014 | 671 | 14,857 | 262,529 | 20,965 | 16,914 | 6,175 | 6,256 | 350,414 | 30,594 | 15,005 | 1,636 |
| TOTAL | 671 | 14,928 | 267,069 | 42,369 | 17,424 | 6,175 | 6,460 | 365,336 | 95,531 | 16,795 | 9,922 |
| - | · | | | • | · | | | | · | | |

| - | | | SERIOUS | NON-SEF | PIOLIS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|---------|---------|--------|------------|--------|
| TOTAL TRAN | e loeere r | C P | 660.63 | | 72.119 | 9,922 | IOIAL |
| | | | 000,03 | 9 1 | 72,119 | 9,922 | |
| TOTAL TRAN | | | | | | | |
| IBNR + FREQ | <u>UENCY ADJU</u> | ST. | -66,55 | 2 . | 32,032 | 101 | |
| TOTAL LOSS | ES | | 594,08 | 7 1 | 40,087 | 10,023 | |
| EXPECTED L | OSSES | | 146,77 | 9 1 | 17,531 | 14,575 | |
| CREDIBILITY | | | .0 | 0 | .01 | .01 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | 12.14 | 7 | 2.864 | .205 | 15.216 |
| INDICAT | ED (POST-TE | ST) | 14.74 | 6 | 3.477 | .249 | 18.472 |
| PRES. C | N RATE LEVE | EL | 2.94 | 7 | 2.360 | .292 | 5.599 |
| DERIVE | D BY FORMU | _A | 2.94 | 7 | 2.371 | .292 | 5.610 |
| UNDERI | YING PRES. | RATE | 3.00 | 1 | 2.403 | .298 | 5.702 |
| PROPOS | PROPOSED | | 2.94 | 7 | 2.371 | .292 | 5.610 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 8.798 |
| IND. RATES | | | | 8.80 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | AN. RATES 7.52 8. | | 8.61 | + 8.80 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|-----------------|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 11,166 | 553,239 | 4.954 | | 11,166 | | | 1 | 2 | 2 | 5 |
| 2011 | 15,883 | 948,181 | 5.969 | | 15,883 | | | | 6 | 6 | 12 |
| 2012 | 13,821 | 207,722 | 1.502 | | 13,821 | | | | 1 | 3 | 4 |
| 2013 | 13,233 | 231,775 | 1.751 | | 13,233 | | | | 1 | 5 | 6 |
| 2014 | 13,126 | 215,209 | 1.639 | | 13,126 | | | | | 5 | 5 |
| TOTAL | 67,229 | 2,156,126 | 3.207 | | 67,229 | | | 1 | 10 | 21 | 32 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|---------|--------------|------|----------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 172,121 | 49,395 | 523 | | | 255,411 | 50,401 | 2,407 | 22,981 |
| 2011 | | | | 134,286 | 12,641 | | | | 757,385 | 11,583 | 32,286 |
| 2012 | | | | 33,907 | 44,683 | | | | 71,356 | 33,866 | 23,910 |
| 2013 | | | | 1,689 | 84,095 | | | | 2,030 | 102,723 | 41,238 |
| 2014 | | | | | 97,829 | | | | | 90,316 | 27,064 |
| TOTAL | | | 172,121 | 219,277 | 239,771 | | | 255,411 | 881,172 | 240,895 | 147,479 |
| | | | | | | | | <u> </u> | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|---------|---------|---------------|-------|---------|-----------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 295,971 | 101,458 | 1,283 | | | 580,557 | 116,073 | 5,847 | 22,912 |
| 2011 | | | 11,232 | 238,043 | 32,075 | | | 56,161 | 1,448,058 | 43,009 | 34,320 |
| 2012 | | 377 | 25,133 | 67,469 | 84,434 | | 532 | 39,791 | 149,903 | 69,925 | 25,560 |
| 2013 | 22 | 1,793 | 60,677 | 37,346 | 122,142 | 1,113 | 1,570 | 55,906 | 52,226 | 164,625 | 40,908 |
| 2014 | 108 | 2,964 | 162,633 | 96,933 | 113,301 | 415 | 1,053 | 112,433 | 98,211 | 108,226 | 28,255 |
| TOTAL | 130 | 5,134 | 555,646 | 541,249 | 353,235 | 1,528 | 3,155 | 844,848 | 1,864,471 | 391,632 | 151,955 |
| | | | | | | <u> </u> | | | | | |

| | | | SERIOUS | NON-SEF | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|------------|-----------|---------|--------|------------|--------|
| TOTAL TRAN | S. LOSSES F | G B | 1,410,44 | 1 3,1 | 50,587 | 151,955 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -1,060,87 | 4 -5 | 07,179 | 1,244 | |
| TOTAL LOSS | ES | | 349,56 | 7 2,6 | 43,408 | 153,199 | |
| EXPECTED LO | OSSES | | 2,329,48 | 5 1,8 | 72,999 | 182,864 | |
| CREDIBILITY | | | .0 | 2 | .06 | .06 | |
| PURE PREMI | JMS | | | | • | | |
| INDICAT | ED (PRE-TES | ST) | .52 | 0 | 3.932 | .228 | 4.680 |
| INDICAT | ED (POST-TE | ST) | .63 | 1 | 4.773 | .277 | 5.681 |
| PRES. O | N RATE LEVE | <u>E</u> L | 3.40 | 3 | 2.736 | .267 | 6.406 |
| DERIVE | D BY FORMUI | LA | 3.34 | 8 | 2.858 | .268 | 6.474 |
| UNDERL | YING PRES. | RATE | 3.46 | 5 | 2.786 | .272 | 6.523 |
| PROPOS | PROPOSED | | | 3 | 2.828 | .265 | 6.406 |
| | | | | | - | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 10.047 |
| IND. RATES | | | | 10.05 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | N. RATES 8.49 9. | | | + 10.05 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | NUMBER OF CASES | | | | | |
|--------|----------|-------------|------------|--|--|-----------------|------|-------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 3,309 | | | | | | | | | | |
| 2011 | 2,967 | 1,236 | .041 | | | | | | | | |
| 2012 | 2,832 | 116,532 | 4.114 | | | | | | 1 | | 1 |
| 2013 | 2,786 | 26,352 | .945 | | | | | | 1 | | 1 |
| 2014 | 2,367 | 23,590 | .996 | | | | | | | 1 | 1 |
| TOTAL | 14,261 | 167,710 | 1.176 | | | | | | 2 | 1 | 3 |
| | • | · | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|------------------------------|-------|------|-----------|------------------|--------|--------------|------|-------|------------------|--------|-----------------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2011 2012 2013 2014 | | | | 17,338 10,934 | 10,000 | | | | 35,815 15,418 | 13,590 | 1,236 63,379 |
| TOTAL | | | | 28,272 | 10,000 | | | | 51,233 | 13,590 | 64,615 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|--------|--------|---------------|------|--------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | | |
| 2011 | | | | | | | | | | | 1,314 |
| 2012 | | 102 | 6,414 | 30,246 | 718 | | 222 | 16,372 | 71,256 | 1,962 | 67,752 |
| 2013 | | 197 | 10,759 | 17,218 | 1,010 | | 478 | 19,173 | 27,754 | 2,024 | |
| 2014 | 12 | 306 | 16,627 | 9,908 | 11,581 | 66 | 158 | 16,920 | 14,775 | 16,288 | |
| TOTAL | 12 | 605 | 33,800 | 57,372 | 13,309 | 66 | 858 | 52,465 | 113,785 | 20,274 | 69,066 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|---------|---------|--------------------|-----------|-------|
| TOTAL TRAN | S. LOSSES F | PG B | 87,80 |)6 | 204,740 | 69,066 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -116,81 | 2 | -43,129 | 102 | |
| TOTAL LOSS | ES | | | | 161,611 | 69,168 | |
| EXPECTED L | OSSES | | 249,85 | 54 · | 154,161 | 16,256 | |
| CREDIBILITY | | | .0 |)1 | .02 | .02 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 00 | 1.133 | .485 | 1.618 |
| INDICAT | ED (POST-TE | ST) | .00 | 00 | 1.375 | .589 | 1.964 |
| PRES. C | N RATE LEVE | EL | 1.72 | 20 | 1.062 | .112 | 2.894 |
| DERIVE | D BY FORMU | LA. | 1.70 |)3 | 1.068 | .122 | 2.893 |
| UNDERI | YING PRES. | RATE | 1.75 | 52 | 1.081 | .114 | 2.947 |
| PROPOS | PROPOSED | | |)3 | 1.068 | .122 | 2.893 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 4.537 |
| IND. RATES | ND. RATES | | | 4.54 | 4.54 MINIMUM PREMI | | 1500 |
| MAN. RATES | AN. RATES 3.71 4. | | | + 4.54 | PRESE | 1505 | |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | IMBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|----------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 2,324 | 11,259 | .484 | | | | | | | 1 | |
| 2011 | 1,894 | 699 | .036 | | | | | | | , l | |
| 2012 | 1,726 | 212 | .012 | | | | | | | , l | |
| 2013 | 1,627 | 118 | .007 | | | | | | | , l | |
| 2014 | 321 | | | | | | | | | , l | |
| TOTAL | 7,892 | 12,288 | .156 | | | | | | | | |
| | | | | | | | | | | 1 | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|-------|------|--------------|------|-------|-------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 11,259 |
| 2011 | | | | | | | | | | | 699 |
| 2012 2013 | | | | | | | | | | | 212 |
| 2013 | | | | | | | | | | | 118 |
| | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | 12,288 |
| • | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|---------------|------|-------|---------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 11,225 |
| 2011 | | | | | | | | | | | 743 |
| 2012 | | | | | | | | | | | 227 |
| 2013 | | | | | | | | | | | 117 |
| | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | 12,312 |
| | | | | | | | | | | | |

| - | | | SERIOUS | NON-SER | RIOUS | MED. ONLY | TOTAL |
|-------------------|---------------------|---------|---------|---------|--------|------------|-------|
| TOTAL TRAN | S. LOSSES F | G B | | | | 12,312 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | ŕ | |
| IBNR + FREQ | UENCY ADJU | ST. | -52,65 | 3 - | 30,204 | 40 | |
| TOTAL LOSS | ES | | | | | 12,352 | |
| EXPECTED L | OSSES | | 105,83 | 3 1 | 00,624 | 8,839 | |
| CREDIBILITY | | | .0 | 1 | .01 | .01 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .000 | .157 | .157 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .000 | .191 | .191 |
| PRES. C | N RATE LEVE | EL | 1.31 | 7 | 1.252 | .110 | 2.679 |
| DERIVE | D BY FORMUI | LA | 1.30 | 4 | 1.239 | .111 | 2.654 |
| UNDERI | YING PRES. | RATE | 1.34 | 1 | 1.275 | .112 | 2.728 |
| PROPOS | PROPOSED | | 1.30 | 4 | 1.239 | .111 | 2.654 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 4.162 |
| IND. RATES | | | | 4.16 | MINIM | UM PREMIUM | 1395 |
| MAN. RATES | MAN. RATES 3.78 4.1 | | | + 4.16 | PRESE | NT | 1415 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 9,498 | 135,954 | 1.431 | | | | | | 1 | 5 | 6 |
| 2011 | 10,102 | 896,583 | 8.875 | | | | | 1 | 1 | 3 | 5 |
| 2012 | 11,852 | 110,943 | .936 | | | | | | | 4 | 4 |
| 2013 | 15,915 | 131,521 | .826 | | | | | | 2 | 2 | 4 |
| 2014 | 16,346 | 34,799 | .212 | | | | | | | 3 | 3 |
| TOTAL | 63,713 | 1,309,800 | 2.056 | | | | | 1 | 4 | 17 | 22 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|--------|--------------|------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 39,210 | 15,050 | | | | 22,439 | 39,462 | 19,793 |
| 2011 | | | 310,770 | 42,460 | 7,210 | | | 397,709 | 96,500 | 31,936 | 9,998 |
| 2012 | | | | | 49,799 | | | | | 36,311 | 24,833 |
| 2013 | | | | 24,753 | 6,476 | | | | 28,750 | 23,641 | 47,901 |
| 2014 | | | | | 6,996 | | | | | 11,627 | 16,176 |
| TOTAL | | | 310,770 | 106,423 | 85,531 | | | 397,709 | 147,689 | 142,977 | 118,701 |
| | | | | | | | | | | | _ |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|---------|---------|---------------|-------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 80,537 | 36,917 | | | | 51,677 | 95,853 | 19,734 |
| 2011 | | 3,099 | 331,825 | 81,680 | 24,764 | | 4,983 | 526,764 | 228,142 | 86,747 | 10,628 |
| 2012 | | 193 | 14,033 | 9,277 | 92,535 | | 89 | 7,690 | 8,506 | 70,776 | 26,546 |
| 2013 | 2 | 575 | 28,902 | 41,646 | 11,687 | 254 | 1,238 | 48,032 | 62,927 | 41,595 | 47,518 |
| 2014 | 6 | 210 | 11,627 | 6,935 | 8,098 | 50 | 137 | 14,470 | 12,636 | 13,937 | 16,888 |
| TOTAL | 8 | 4,077 | 386,387 | 220,075 | 174,001 | 304 | 6,447 | 596,956 | 363,888 | 308,908 | 121,314 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|---------------------|---------|----------|---------|---------|------------|-------|
| TOTAL TRAN | S LOSSES E | G B | 994.17 | | 066,872 | 121,314 | TOTAL |
| TOTAL TRAN | | | 00-1,11 | .,. | ,00,012 | 121,014 | |
| IBNR + FREQ | | | -586,04 | 9 -: | 545,528 | 1,753 | |
| TOTAL LOSS | ES | | 408,13 | 0 5 | 21,344 | 123,067 | |
| EXPECTED L | OSSES | | 1,336,69 | 9 2,0 | 51,558 | 219,173 | |
| CREDIBILITY | | | 0. | 2 | .06 | .06 | |
| PURE PREMI | UMS | | | | - | | |
| INDICAT | ED (PRE-TES | ST) | .64 | 1 | .818 | .193 | 1.652 |
| INDICAT | ED (POST-TE | ST) | .77 | 8 | .993 | .234 | 2.005 |
| PRES. C | N RATE LEVE | EL | 2.06 | 0 | 3.162 | .338 | 5.560 |
| DERIVE | D BY FORMUI | _A | 2.03 | 4 | 3.032 | .332 | 5.398 |
| UNDERI | YING PRES. | RATE | 2.09 | 8 | 3.220 | .344 | 5.662 |
| PROPOS | PROPOSED | | 2.03 | 4 | 3.032 | .332 | 5.398 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 8.466 |
| IND. RATES | | | | 8.47 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | IAN. RATES 7.15 8.3 | | 8.55 | + 8.47 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 1,160 | 8,479 | .730 | | | | | | | 1 | 1 |
| 2011 | 1,222 | 1,353 | .110 | | | | | | | 1 | 1 |
| 2012 | 1,196 | 1,059 | .088 | | | | | | | | |
| 2013 | 1,197 | 7,000 | .584 | | | | | | | 1 | 1 |
| 2014 | 1,259 | | | | | | | | | | |
| TOTAL | 6,034 | 17,891 | .297 | | | | | | | 3 | 3 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|-------|-------|--------------|------|-------|-------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | - |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 1,511 | | | | | 6,968 | |
| 2011 | | | | | 430 | | | | | 923 | |
| 2012 2013 | | | | | | | | | | | 1,059 |
| 2013 | | | | | 4,000 | | | | | 3,000 | |
| | | | | | | | | | | | |
| TOTAL | | | | | 5,941 | | | | | 10,891 | 1,059 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|-------|--------|---------------|------|-------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 3,706 | | | | | 16,925 | |
| 2011 | | | 41 | 32 | 1,017 | | | 55 | 96 | 2,175 | |
| 2012 | | | | | | | | | | | 1,132 |
| 2013 | 2 | 75 | 2,809 | 1,648 | 5,803 | 32 | 43 | 1,562 | 1,420 | 4,801 | |
| | | | | | | | | | | | |
| TOTAL | 2 | 75 | 2,850 | 1,680 | 10,526 | 32 | 43 | 1,617 | 1,516 | 23,901 | 1,132 |
| | | | | | | | | | | · | |

| - | | | SERIOUS | NON-SEF | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------|---------|---------|---------|---------|------------|--------|
| TOTAL TRAN | S. LOSSES F | PG B | 4.61 | | 37,623 | 1,132 | |
| TOTAL TRAN | | | ., | • | 0.,020 | ., | |
| IBNR + FREQ | | | -92.30 | 7 | -53.123 | 157 | |
| TOTAL LOSS | ES | | 1 | | | 1,289 | |
| EXPECTED L | OSSES | | 202,98 | 3 1 | 195,682 | 22,507 | |
| CREDIBILITY | | | .0 | 0 | .01 | .01 | |
| PURE PREMI | JMS | | | • | | | 1 |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .000 | .021 | .021 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .000 | .025 | .025 |
| PRES. C | N RATE LEVE | EL | 3.30 | 3 | 3.185 | .366 | 6.854 |
| DERIVE | D BY FORMU | LA . | 3.30 | 3 | 3.153 | .363 | 6.819 |
| UNDERI | YING PRES. | RATE | 3.36 | 4 | 3.243 | .373 | 6.980 |
| PROPOS | SED | | 3.30 | 3 | 3.153 | .363 | 6.819 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 10.694 |
| IND. RATES | | | | 10.69 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | 8.53 | 9.95 | 10.54 | + 10.69 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 231 | 1,934 | .837 | | | | | | | | |
| 2011 | 255 | | | | | | | | | | |
| 2012 | 283 | | | | | | | | | | |
| 2013 | 288 | | | | | | | | | | |
| 2014 | 386 | | | | | | | | | | |
| TOTAL | 1,443 | 1,934 | .134 | | | | | | | | |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|--------------|------|-------|-------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 1,934 |
| TOTAL | | | | | | | | | | | 1,934 |
| | • | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|---------------|------|-------|---------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | _ |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 1,928 |
| TOTAL | | | | | | | | | | | 1,928 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SEF | RIOUS | MED. ONLY | TOTAL |
|--------------|--------------|---------|---------|---------|--------|------------|-------|
| TOTAL TRANS | S. LOSSES P | G B | | | | 1,928 | |
| TOTAL TRANS | S. LOSSES PO | A € | | | | | |
| IBNR + FREQU | JENCY ADJU | ST. | -11,16 | 3 | -7,342 | 35 | |
| TOTAL LOSSE | ES | | | | | 1,963 | |
| EXPECTED LO | DSSES | | 25,42 | 5 | 28,067 | 4,415 | |
| CREDIBILITY | | | .0 | 0 | .00 | .00 | |
| PURE PREMIL | JMS | | | - | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .000 | .136 | .136 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .000 | .165 | .165 |
| PRES. O | N RATE LEVE | L | 1.73 | 0 | 1.910 | .301 | 3.941 |
| DERIVE | BY FORMUL | -A | 1.73 | 0 | 1.910 | .301 | 3.941 |
| UNDERL | YING PRES. I | RATE | 1.76 | 2 | 1.945 | .306 | 4.013 |
| PROPOS | SED | | 1.73 | 0 | 1.910 | .301 | 3.941 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | | 6.181 |
| IND. RATES | | | | 6.18 | MINIM | JM PREMIUM | 1935 |
| MAN. RATES | 5.20 | 5.89 | 6.06 | + 6.18 | PRESE | NT | 1945 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 553 | 44,532 | 8.052 | | | | | | | 2 | 2 |
| 2011 | 948 | 408 | .043 | | | | | | | | |
| 2012 | 904 | 187,428 | 20.733 | | | | | | 1 | 1 | 2 |
| 2013 | 795 | 37,546 | 4.722 | | | | | | | 2 | 2 |
| 2014 | 228 | | | | | | | | | | |
| TOTAL | 3,428 | 269,914 | 7.874 | | | | | | 1 | 5 | 6 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|--------|--------|--------------|------|-------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 8,858 | | | | | 35,324 | 350 |
| 2011 | | | | | | | | | | | 408 |
| 2012 2013 | | | | 28,332 | 3,500 | | | | 150,559 | 4,216 | 821 |
| 2013 | | | | | 18,351 | | | | | 19,195 | |
| | | | | | | | | | | | |
| TOTAL | | | | 28,332 | 30,709 | | | | 150,559 | 58,735 | 1,579 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|--------|--------|---------------|-------|--------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | _ |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 21,729 | | | | | 85,802 | 349 |
| 2011 | | | | | | | | | | | 434 |
| 2012 | | 183 | 11,468 | 50,077 | 7,678 | | 958 | 69,725 | 300,531 | 16,473 | 878 |
| 2013 | 3 | 377 | 12,877 | 7,572 | 26,619 | 223 | 288 | 9,978 | 9,077 | 30,713 | |
| | | | | | | | | | | | |
| TOTAL | 3 | 560 | 24,345 | 57,649 | 56,026 | 223 | 1,246 | 79,703 | 309,608 | 132,988 | 1,661 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|---------|---------|---------|------------|--------|
| TOTAL TRAN | S. LOSSES P | G B | 106,08 | 0 : | 556,271 | 1,661 | |
| TOTAL TRAN | S. LOSSES PO | 3 A | • | | | • | |
| IBNR + FREQ | UENCY ADJU | ST. | -52,81 | 8 | -12,475 | 27 | |
| TOTAL LOSS | ES | | 53,26 | 2 | 543,796 | 1,688 | |
| EXPECTED L | OSSES | | 111,20 | 4 | 43,638 | 5,416 | |
| CREDIBILITY | | | .0 | 0 | .01 | .01 | |
| PURE PREMI | UMS | | | | - | | |
| INDICAT | ED (PRE-TES | ST) | 1.55 | 4 | 15.863 | .049 | 17.466 |
| INDICAT | ED (POST-TE | ST) | 1.88 | 7 | 19.258 | .059 | 21.204 |
| PRES. C | N RATE LEVE | EL | 3.18 | 6 | 1.250 | .155 | 4.591 |
| DERIVE | D BY FORMUL | _A | 3.18 | 6 | 1.430 | .154 | 4.770 |
| UNDERI | YING PRES. | RATE | 3.24 | 4 | 1.273 | .158 | 4.675 |
| PROPOS | SED | | 3.18 | 6 | 1.430 | .154 | 4.770 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 7.481 |
| IND. RATES | | | | 7.48 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | 6.37 | 7.04 | 7.06 | + 7.48 | PRESE | NT | 2000 |

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| | | | SERIOUS | NON-SEF | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|---------|---------|--------|------------|-------|
| TOTAL TRAN | S. LOSSES F | G B | | | | | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -3,64 | 0 | -1,253 | 3 | |
| TOTAL LOSS | ES | | | | | 3 | |
| EXPECTED L | OSSES | | 10,65 | 2 | 6,836 | 303 | |
| CREDIBILITY | | | .0 | 0 | .00 | .00 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .000 | .001 | .001 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .000 | .001 | .001 |
| PRES. C | N RATE LEVE | EL | 2.06 | 7 | 1.327 | .059 | 3.453 |
| DERIVE | D BY FORMUI | _A | 2.06 | 7 | 1.327 | .059 | 3.453 |
| UNDERL | YING PRES. | RATE | 2.10 | 5 | 1.351 | .060 | 3.516 |
| PROPOS | SED | | 2.06 | 7 | 1.327 | .059 | 3.453 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 5.415 |
| IND. RATES | | | | 5.42 | MINIM | UM PREMIUM | 1730 |
| MAN RATES | 4 55 | 5 15 | 5 31 | + 5 42 | PRESE | NT | 1740 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|-----|--------------|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 304 | | | | | | | | | | 1 |
| 2011 | 34 | | | | | | | | | | 1 |
| 2012 | 25 | | | | | | | | | | 1 |
| 2013 | 17 | | | | | | | | | | 1 |
| 2014 | | | | | | | | | | | 1 |
| TOTAL | 380 | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | REP | ORTED LOSSES | | | | | | |

| MANUAL | | | INDEMNITY | | MEDICAL | | | | | | | |
|--------|-------|------|-----------|-------|---------|-------|------|-------|-------|------|-----------|--|
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | |
| | | | | | | | | | | | | |
| | | | | | | | | | | | | |
| | | | | | | | | | | | | |
| | | | | | | | | | | | | |
| | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | |
| | | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | | |
|--------|-------|------|-----------|-------|------|---------------|------|-------|-------|------|-----------|--|
| MANUAL | | | INDEMNITY | | | MEDICAL | | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | |
| | | | | | | | | | | | | |
| | | | | | | | | | | | | |
| | | | | | | | | | | | | |
| | | | | | | | | | | | | |
| | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | |
| | | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|---------------------|---------|---------|---------|--------|-----------|-------|
| TOTAL TRAN | S. LOSSES P | G B | | | | | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -3,18 | 4 | -1,487 | 1 | |
| TOTAL LOSS | ES | | | | | 1 | |
| EXPECTED LO | OSSES | | 5,56 | 7 | 4,347 | 452 | |
| CREDIBILITY | | | .0 | 0 | .00 | .00 | |
| PURE PREMI | JMS | • | | • | - | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .000 | .000 | .000 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .000 | .000 | .000 |
| PRES. O | N RATE LEVE | EL | 1.43 | 9 | 1.123 | .117 | 2.679 |
| DERIVE | D BY FORMUL | _A | 1.43 | 9 | 1.123 | .117 | 2.679 |
| UNDERL | YING PRES. | RATE | 1.46 | 5 | 1.144 | .119 | 2.728 |
| PROPOS | SED | | 1.43 | 9 | 1.123 | .117 | 2.679 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | | 4.201 |
| IND. RATES | | | | 4.20 | MINIM | 1410 | |
| MAN. RATES | MAN. RATES 3.78 4.1 | | | + 4.20 | PRESE | NT | 1415 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | | | NUMBER OF CASES | | | | | | |
|--------|----------|-----------------|------------|---------|-------------|---------------|-------|-------|-----------------|-------|-------|-------|------|-----------|--|
| YEAR | IN THOUS | LOSSES | REPORTED | | | | | DE | EATH | P.T. | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 167 | | | | | | | | | | | | | | |
| 2011 | 162 | | | | | | | | | | | | | | |
| 2012 | 163 | | | | | | | | | | | | | | |
| 2013 | 164 | | | | | | | | | | | | | | |
| 2014 | 168 | | | | | | | | | | | | | | |
| TOTAL | 824 | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | |
| | | | | | REPO | ORTED LOSSES | | | | | | | | | |
| MANUAL | | | INDEMNITY | | 1121 | SKILD LOCOLO | | | MEDIC | ΔΙ | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | | MINOR | | TEMP | MED | MED. ONLY | |
| | | | | | | | | | | | | | | | |
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| | | | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | | | |
| 101712 | | | | | | | | | | | | | | | |
| | | I | | | | | I | | | | u | | | | |
| | | | | | TRANS | SLATED LOSSES | | | | | | | | | |
| MANUAL | | | INDEMNITY | | | | | | | DICAL | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | | MINOR | | TEMP | MED | O. ONLY | |
| | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | - | | | | | | |
| | | | | | | | | | | | | | | | |
| | | | | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | | | | | | | |
| | | TOTAL TRANS. LO | SSES PG B | | | | | | | | | | | | |
| | | TOTAL TRANS. LO | | | | | | | | | | | | | |
| | | IBNR + FREQUENC | | -5,015 | -4,123 | 18 | | | | | | | | | |
| | | TOTAL LOSSES | | - / | , | 18 | | | | | | | | | |
| | | EXPECTED LOSSES | | 10,983 | 15,103 | 2,562 | | | | | | | | | |
| | | CREDIBILITY | | .00 | .00 | .00 | | | | | | | | | |
| | | PURE PREMIUMS | | | | | | | | | | | | | |
| | | INDICATED (| PRE-TEST) | .000 | .000 | .002 | .002 | | | | | | | | |
| | | INDICATED (F | | .000 | .000 | .002 | .002 | | | | | | | | |
| | | PRES. ON RA | TE LEVEL | 1.309 | 1.800 | .305 | 3.414 | | | | | | | | |
| | | | | | | | | | | | | | | | |

12-1-17

1.800

1.833

1.800

IND. RATE

5.35 MINIMUM PREMIUM + 5.35 PRESENT

.305

.311

.305

3.414

3.477

3.414

5.354

1715

1725

1.309

1.333

1.309

5.25

12-1-16

DERIVED BY FORMULA UNDERLYING PRES. RATE

12-1-14

4.45

12-1-15

5.05

PROPOSED

YEAR

IND. RATES

MAN. RATES

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 75 | 7,086 | 9.448 | | | | | | | 1 | 1 |
| 2011 | 88 | | | | | | | | | | |
| 2012 | 106 | 2,208 | 2.083 | | | | | | | 1 | 1 |
| 2013 | 124 | | | | | | | | | | |
| 2014 | 131 | 2,637 | 2.012 | | | | | | | | |
| TOTAL | 524 | 11,931 | 2.277 | | | | | | | 2 | 2 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|--------------|------|-------|-------|-------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 132 | | | | | 6,954 | |
| 2012 | | | | | 743 | | | | | 1,465 | |
| 2014 | | | | | | | | | | | 2,637 |
| TOTAL | | | | | 875 | | | | | 8,419 | 2,637 |
| | | | | | | | | | | | _ |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|-------|-------|---------------|------|-------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 324 | | | | | 16,891 | |
| 2012 | | | 210 | 138 | 1,380 | | | 311 | 344 | 2,856 | |
| 2014 | | | | | | | | | | | 2,753 |
| TOTAL | | | 210 | 138 | 1,704 | | | 311 | 344 | 19,747 | 2,753 |
| | | | | | | | | | | | _ |

| - | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------|----------------------|---------|---------|---------|--------|------------|-------|
| TOTAL TRAN | S. LOSSES F | PG B | 52 | | 21.933 | 2,753 | |
| TOTAL TRAN | | | | | | _, | Ì |
| IBNR + FREQ | UENCY ADJU | ST. | -5,27 | 1 | -2,127 | 12 | 1 |
| TOTAL LOSS | ES | | • | | 19,806 | 2,765 | Ì |
| EXPECTED L | OSSES | | 12,02 | 2 | 8,039 | 1,419 | Ì |
| CREDIBILITY | | | .0 | 0 | .00 | .00 | 1 |
| PURE PREMI | PURE PREMIUMS | | | | - | | |
| INDICAT | INDICATED (PRE-TEST) | | | 0 | 3.780 | .528 | 4.308 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | 4.589 | .641 | 5.230 |
| PRES. C | N RATE LEVE | EL | 2.25 | 3 | 1.506 | .266 | 4.025 |
| DERIVE | D BY FORMUI | _A | 2.25 | 3 | 1.506 | .266 | 4.025 |
| UNDERI | YING PRES. | RATE | 2.29 | 4 | 1.534 | .271 | 4.099 |
| PROPOS | PROPOSED | | 2.25 | 3 | 1.506 | .266 | 4.025 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 6.312 |
| IND. RATES | | | | 6.31 | MINIM | UM PREMIUM | 1965 |
| MAN. RATES | 5.19 | 5.97 | 6.19 | + 6.31 | PRESE | NT | 1980 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 7,242 | 275,112 | 3.798 | | | | | 1 | 2 | | 3 |
| 2011 | 9,042 | 228,443 | 2.526 | | | | | | 3 | | 3 |
| 2012 | 11,528 | 194,502 | 1.687 | | | | | | 1 | 2 | 3 |
| 2013 | 8,008 | 34,253 | .427 | | | | | | 2 | | 2 |
| 2014 | 7,080 | 29,843 | .421 | | | | | | | 3 | 3 |
| TOTAL | 42,900 | 762,153 | 1.777 | | | | | 1 | 8 | 5 | 14 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|--------|--------------|------|---------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 94,387 | 27,770 | | | | 109,011 | 38,297 | | 5,647 |
| 2011 | | | | 91,372 | | | | | 131,664 | | 5,407 |
| 2012 | | | | 59,147 | 12,399 | | | | 41,417 | 71,199 | 10,340 |
| 2013 | | | | 11,507 | | | | | 21,803 | | 943 |
| 2014 | | | | | 11,606 | | | | | 15,422 | 2,815 |
| TOTAL | | | 94,387 | 189,796 | 24,005 | | | 109,011 | 233,181 | 86,621 | 25,152 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|---------|--------|---------------|-------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | ı | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 167,443 | 57,040 | | | | 255,631 | 88,198 | | 5,630 |
| 2011 | | | 7,220 | 170,936 | 1,581 | | | 11,433 | 298,174 | 3,242 | 5,748 |
| 2012 | | 417 | 25,373 | 105,483 | 25,488 | | 426 | 34,015 | 99,084 | 141,057 | 11,053 |
| 2013 | | 209 | 11,322 | 18,115 | 1,065 | | 668 | 27,108 | 39,247 | 2,859 | 935 |
| 2014 | 11 | 353 | 19,294 | 11,497 | 13,442 | 76 | 179 | 19,196 | 16,769 | 18,478 | 2,939 |
| TOTAL | 11 | 979 | 230,652 | 363,071 | 41,576 | 76 | 1,273 | 347,383 | 541,472 | 165,636 | 26,305 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|---------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 580,37 | '4 1,' | 111,755 | 26,305 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -343,46 | 2 - | 159,506 | 368 | |
| TOTAL LOSS | ES | | 236,91 | 2 | 952,249 | 26,673 | |
| EXPECTED L | OSSES | | 755,04 | 0 ! | 589,876 | 58,344 | |
| CREDIBILITY | | | .0 | 2 | .04 | .05 | |
| PURE PREMI | UMS | | | | | | • |
| INDICAT | ED (PRE-TES | ST) | .55 | 2 | 2.220 | .062 | 2.834 |
| INDICAT | ED (POST-TE | ST) | .67 | 0 | 2.695 | .075 | 3.440 |
| PRES. C | N RATE LEVE | EL | 1.72 | 8 | 1.350 | .134 | 3.212 |
| DERIVE | D BY FORMUL | _A | 1.70 | 7 | 1.404 | .131 | 3.242 |
| UNDERI | YING PRES. I | RATE | 1.76 | 0 | 1.375 | .136 | 3.271 |
| PROPOS | SED | | 1.70 | 7 | 1.404 | .131 | 3.242 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 5.084 |
| IND. RATES | | | | 5.08 | MINIM | UM PREMIUM | 1640 |
| MAN. RATES | 4.38 | 5.1 | 5 4.94 | + 5.08 | PRESE | NT | 1640 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | , |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 34,128 | 1,106,162 | 3.241 | | | | | 3 | 2 | 4 | 9 |
| 2011 | 33,911 | 964,881 | 2.845 | | | | | 1 | 2 | 3 | 6 |
| 2012 | 33,994 | 1,568,254 | 4.613 | | | | | 4 | 1 | 3 | 8 |
| 2013 | 38,698 | 280,834 | .725 | | | | | 1 | | 4 | 5 |
| 2014 | 36,717 | 301,240 | .820 | | | | | 1 | | 4 | 5 |
| TOTAL | 177,448 | 4,221,371 | 2.379 | | | | | 10 | 5 | 18 | 33 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|---------|--------------|------|-----------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 353,051 | 51,227 | 16,699 | | | 558,978 | 77,711 | 23,013 | 25,483 |
| 2011 | | | 288,637 | 57,965 | 3,222 | | | 470,037 | 99,655 | 3,667 | 41,698 |
| 2012 | | | 460,426 | 11,048 | 10,726 | | | 925,784 | 24,611 | 92,777 | 42,882 |
| 2013 | | | 81,824 | | 63,479 | | | 19,304 | | 90,240 | 25,987 |
| 2014 | | | 130,318 | | 36,924 | | | 54,844 | | 22,537 | 56,617 |
| TOTAL | | | 1,314,256 | 120,240 | 131,050 | | | 2,028,947 | 201,977 | 232,234 | 192,667 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|---------|---------|---------------|---------|-----------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | ı | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 626,313 | 105,220 | 40,963 | | | 1,310,804 | 178,968 | 55,899 | 25,407 |
| 2011 | | 3,025 | 324,890 | 110,350 | 15,442 | | 6,189 | 650,486 | 233,925 | 22,485 | 44,325 |
| 2012 | | 28,530 | 752,335 | 34,122 | 42,299 | | 111,730 | 2,021,309 | 116,055 | 216,851 | 45,841 |
| 2013 | 200 | 5,600 | 204,107 | 32,837 | 97,824 | 3,212 | 3,856 | 112,869 | 45,808 | 145,771 | 25,779 |
| 2014 | 644 | 14,597 | 299,704 | 55,620 | 58,120 | 3,398 | 3,603 | 215,295 | 40,860 | 35,027 | 59,108 |
| TOTAL | 844 | 51,752 | 2,207,349 | 338,149 | 254,648 | 6,610 | 125,378 | 4,310,763 | 615,616 | 476,033 | 200,460 |
| | | • | | | · | | · | | | | |

| <u> </u> | • | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|-----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 6,702,69 | 6 1,6 | 84,446 | 200,460 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -2,619,88 | 5 -7 | 721,660 | 2,648 | |
| TOTAL LOSS | ES | | 4,082,81 | 1 9 | 962,786 | 203,108 | |
| EXPECTED L | OSSES | | 5,763,51 | 0 2,6 | 640,427 | 374,415 | |
| CREDIBILITY | | | .0 | 4 | .11 | .12 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | TED (PRE-TES | ST) | 2.30 | 1 | .543 | .114 | 2.958 |
| INDICAT | ED (POST-TE | ST) | 2.79 | 3 | .659 | .138 | 3.590 |
| PRES. C | N RATE LEVE | EL . | 3.19 | 0 | 1.461 | .207 | 4.858 |
| DERIVE | D BY FORMUL | _A | 3.17 | 4 | 1.373 | .199 | 4.746 |
| UNDERI | LYING PRES. I | RATE | 3.24 | 8 | 1.488 | .211 | 4.947 |
| PROPOS | SED | | 3.17 | 4 | 1.373 | .199 | 4.746 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 7.443 |
| IND. RATES | | | | 7.44 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | 6.62 | 7.32 | 7.47 | + 7.44 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 3,029 | 4,387 | .144 | | | | | | | | |
| 2011 | 2,972 | 709 | .023 | | | | | | | | |
| 2012 | 3,419 | 1,842 | .053 | | | | | | | | |
| 2013 | 3,427 | 1,156 | .033 | | | | | | | | |
| 2014 | 3,468 | 84,000 | 2.422 | | | | | | 1 | 1 | 2 |
| TOTAL | 16,315 | 92,094 | .564 | | | | | | 1 | 1 | 2 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|-------|-------|--------------|------|-------|-------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | <u> </u> |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 2011 | | | | | | | | | | | 4,387 |
| 2011 | | | | | | | | | | | 709 |
| 2012 2013 | | | | | | | | | | | 1,842 |
| 2013 | | | | | | | | | | | 1,156 |
| 2014 | | | | 9,916 | 6,598 | | | | 8,433 | 46,587 | 12,466 |
| TOTAL | | | | 9,916 | 6,598 | | | | 8,433 | 46,587 | 20,560 |
| | | | | | | | | | | | _ |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|--------|-------|---------------|------|--------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 4,374 |
| 2011 | | | | | | | | | | | 754 |
| 2012 | | | | | | | | | | | 1,969 |
| 2013 | | | | | | | | | | | 1,147 |
| 2014 | 20 | 508 | 29,146 | 18,412 | 9,494 | 283 | 703 | 74,393 | 62,312 | 57,662 | 13,015 |
| TOTAL | 20 | 508 | 29,146 | 18,412 | 9,494 | 283 | 703 | 74,393 | 62,312 | 57,662 | 21,259 |
| | | · | | | | | | | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|---------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 105,05 | 3 | 47,880 | 21,259 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | • | |
| IBNR + FREQ | UENCY ADJU | ST. | -214,98 | 8 | -30,581 | 154 | |
| TOTAL LOSS | ES | | | • | 17,299 | 21,413 | |
| EXPECTED L | OSSES | | 476,72 | 4 | 13,063 | 21,699 | |
| CREDIBILITY | | | .0. | 1 | .02 | .02 | |
| PURE PREMI | UMS | • | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .719 | .131 | .850 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .873 | .159 | 1.032 |
| PRES. C | N RATE LEVE | EL | 2.869 | 9 | .681 | .131 | 3.681 |
| DERIVE | D BY FORMUL | _A | 2.84 | 0 | .685 | .132 | 3.657 |
| UNDERL | YING PRES. | RATE | 2.92 | 2 | .693 | .133 | 3.748 |
| PROPOS | SED | | 2.84 | 0 | .685 | .132 | 3.657 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 5.735 |
| IND. RATES | | | | 5.74 | MINIM | JM PREMIUM | 1815 |
| MAN. RATES | 5.28 | 5.76 | 5.66 | + 5.74 | PRESE | NT | 1835 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|--------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 27,655 | 1,300,977 | 4.704 | | | | | 2 | | 1 | 3 |
| 2011 | 27,006 | 516 | .001 | | | | | | | | |
| 2012 | 27,364 | 16,670 | .001 .060 | | | | | | | 2 | 2 |
| 2013 | 36,426 | 2,654 | .007 | | | | | | | | |
| 2014 | 38,433 | 785 | .002 | | | | | | | | |
| TOTAL | 156,884 | 1,321,602 | .842 | | | | | 2 | | 3 | 5 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-------|--------|--------------|------|---------|-------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 594,687 | | 11,083 | | | 658,666 | | 33,570 | 2,971 |
| 2011 | | | | | | | | | | | 516 |
| 2012 | | | | | 1,107 | | | | | 2,793 | 12,770 |
| 2013 | | | | | | | | | | | 2,654 |
| 2014 | | | | | | | | | | | 785 |
| TOTAL | | | 594,687 | | 12,190 | | | 658,666 | | 36,363 | 19,696 |
| | | | | | | | | | | | |

| | | | | | TRANS | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|-------|--------|---------------|------|---------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 822,461 | | 27,187 | | | 844,809 | | 81,542 | 2,962 |
| 2011 | | | | | | | | | | | 549 |
| 2012 | | | 312 | 203 | 2,058 | | 9 | 595 | 654 | 5,443 | 13,651 |
| 2013 | | | | | | | | | | | 2,633 |
| 2014 | | | | | | | | | | | 820 |
| TOTAL | | | 822,773 | 203 | 29,245 | | 9 | 845,404 | 654 | 86,985 | 20,615 |
| | | | | | | | | | | | <u> </u> |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|-----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 1,668,18 | 6 | 117,087 | 20,615 | |
| TOTAL TRAN | S. LOSSES PO | Aβ | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -1,695,34 | 8 -2 | 238,918 | 1,079 | |
| TOTAL LOSS | ES | | | | | 21,694 | |
| EXPECTED L | OSSES | | 3,802,86 | 7 8 | 387,963 | 139,626 | |
| CREDIBILITY | | | .0 | 4 | .10 | .11 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .000 | .014 | .014 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .000 | .017 | .017 |
| PRES. C | N RATE LEVE | L | 2.38 | 0 | .556 | .088 | 3.024 |
| DERIVE | D BY FORMUL | Α | 2.28 | 5 | .500 | .080 | 2.865 |
| UNDERI | YING PRES. | RATE | 2.42 | 4 | .566 | .089 | 3.079 |
| PROPOS | SED | | 2.28 | 5 | .500 | .080 | 2.865 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 4.493 |
| IND. RATES | | | | 4.49 | MINIM | JM PREMIUM | 1485 |
| MAN. RATES | 4.46 | 4.75 | 5 4.65 | + 4.49 | PRESE | NT | 1560 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | IMBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|----------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | | | | | | | | | | | |
| 2011 | | | | | | | | | | | |
| 2012 | | | | | | | | | | | |
| 2013 | 3,632 | 1,795 | .049 | | | | | | | | |
| 2014 | 3,491 | 70,426 | 2.017 | | | | | | | 2 | 2 |
| TOTAL | 7,123 | 72,221 | 1.014 | | | | | | | 2 | 2 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-------|-------|--------------|------|-------|-------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| 2013 | | | | | | | | | | | 1,795 |
| 2014 | | | | | 8,240 | | | | | 57,999 | 4,187 |
| TOTAL | | | | | 8,240 | | | | | 57,999 | 5,982 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|-------|-------|---------------|------|--------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| 2013 | | | | | | | | | | | 1,781 |
| 2014 | 8 | 248 | 13,698 | 8,164 | 9,541 | 273 | 674 | 72,199 | 63,065 | 69,502 | 4,371 |
| TOTAL | 8 | 248 | 13,698 | 8,164 | 9,541 | 273 | 674 | 72,199 | 63,065 | 69,502 | 6,152 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------|---------|---------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | G B | 87.10 | | 50.272 | 6,152 | |
| TOTAL TRAN | | | | | / | , | |
| IBNR + FREQ | UENCY ADJU | ST. | -55,83 | 6 | -23,146 | 174 | |
| TOTAL LOSS | ES | | 31,26 | 4 1 | 27,126 | 6,326 | |
| EXPECTED LO | OSSES | | 147,23 | 2 | 91,958 | 13,605 | |
| CREDIBILITY | | | 0. | 0 | .01 | .01 | |
| PURE PREMI | JMS | • | | | - | | |
| INDICAT | ED (PRE-TES | ST) | .43 | 9 | 1.785 | .089 | 2.313 |
| INDICAT | ED (POST-TE | ST) | .53 | 3 | 2.167 | .108 | 2.808 |
| PRES. O | N RATE LEVE | EL | 2.03 | 0 | 1.268 | .187 | 3.485 |
| DERIVE | D BY FORMUI | _A | 2.03 | 0 | 1.277 | .186 | 3.493 |
| UNDERL | YING PRES. | RATE | 2.06 | 7 | 1.291 | .191 | 3.549 |
| PROPOS | SED | | 2.02 | 5 | 1.274 | .186 | 3.485 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 5.465 |
| IND. RATES | | | | 5.47 | MINIM | UM PREMIUM | 1745 |
| MAN. RATES | 4.41 | 5.11 | 5.36 | + 5.47 | PRESE | NT | 1755 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 1,946 | 184,026 | 9.456 | | | | | | | 3 | 3 |
| 2011 | 1,278 | | | | | | | | | | |
| 2012 | 747 | | | | | | | | | | |
| 2013 | 103 | | | | | | | | | | |
| 2014 | 110 | | | | | | | | | | |
| TOTAL | 4,184 | 184,026 | 4.398 | | | | | | | 3 | 3 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-------|--------|--------------|------|-------|-------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 78,644 | | | | | 98,510 | 6,872 |
| TOTAL | | | | | 78,644 | | | | | 98,510 | 6,872 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|-------|---------|---------------|------|-------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 192,913 | | | | | 239,280 | 6,851 |
| TOTAL | | | | | 192,913 | | | | | 239,280 | 6,851 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SER | RIOUS | MED. ONLY | TOTAL |
|-------------|--------------|---------|---------|---------|---------|------------|--------|
| TOTAL TRAN | S. LOSSES P | G B | | 4 | 132,193 | 6,851 | |
| TOTAL TRAN | S. LOSSES PO | 3 A | | | | • | |
| IBNR + FREQ | UENCY ADJU | ST. | -48,25 | 7 . | -15,579 | 34 | |
| TOTAL LOSS | ES | | | 4 | 116,614 | 6,885 | |
| EXPECTED LO | OSSES | | 90,87 | ô | 50,920 | 10,293 | |
| CREDIBILITY | | | .0 |) | .01 | .01 | |
| PURE PREMI | JMS | | | • | | | |
| INDICAT | ED (PRE-TES | ST) | .00 |) | 9.957 | .165 | 10.122 |
| INDICAT | ED (POST-TE | ST) | .00 |) | 12.088 | .200 | 12.288 |
| PRES. O | N RATE LEVE | L | 2.13 | 3 | 1.195 | .242 | 3.570 |
| DERIVE | D BY FORMUL | _A | 2.13 | 3 | 1.304 | .242 | 3.679 |
| UNDERL | YING PRES. I | RATE | 2.17 | 2 | 1.217 | .246 | 3.635 |
| PROPOS | SED | | 2.13 | 3 | 1.304 | .242 | 3.679 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 5.770 |
| IND. RATES | | | | 5.77 | MINIM | JM PREMIUM | 1825 |
| MAN. RATES | 4.69 | 5.33 | 5.49 | + 5.77 | PRESE | NT | 1790 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|---|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 12,351 | 139,370 | 1.128 | | | | | | 1 | | 1 |
| 2011 | 12,622 | 124,156 | .983 | | | | | | 1 | 1 | 2 |
| 2012 | 13,261 | 42,782 | .322 | | | | | | 1 | 1 | 2 |
| 2013 | 14,189 | 274,391 | 1.933 | | | | | 1 | 1 | | 2 |
| 2014 | 10,951 | 87,119 | .795 | | | | | | | 3 | 3 |
| TOTAL | 63,374 | 667,818 | 1.054 | | | | | 1 | 4 | 5 | 10 |
| | - | | | | • | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|--------|--------|--------------|------|--------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 40,270 | | | | | 95,492 | | 3,608 |
| 2011 | | | | 28,758 | 975 | | | | 33,336 | 20,034 | 41,053 |
| 2012 | | | | 1,618 | 1,516 | | | | 9,845 | 29,079 | 724 |
| 2013 | | | 151,011 | 13,048 | | | | 85,908 | 3,447 | | 20,977 |
| 2014 | | | | | 14,100 | | | | | 51,215 | 21,804 |
| TOTAL | | | 151,011 | 83,694 | 16,591 | | | 85,908 | 142,120 | 100,328 | 88,166 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|---------|--------|---------------|--------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 82,715 | | | | | 219,918 | | 3,597 |
| 2011 | | | 2,367 | 53,872 | 2,802 | | | 4,093 | 77,548 | 47,993 | 43,639 |
| 2012 | | 20 | 1,024 | 3,103 | 2,882 | | 133 | 10,662 | 26,402 | 57,225 | 774 |
| 2013 | 345 | 8,117 | 307,324 | 32,831 | 11,801 | 9,664 | 11,335 | 297,866 | 20,184 | 6,630 | 20,809 |
| 2014 | 16 | 427 | 23,436 | 13,970 | 16,325 | 237 | 597 | 63,755 | 55,689 | 61,370 | 22,763 |
| TOTAL | 361 | 8,564 | 334,151 | 186,491 | 33,810 | 9,901 | 12,065 | 376,376 | 399,741 | 173,218 | 91,582 |
| - | | • | · | · | · | | · | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|--------------|---------|-----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 741,418 | 3 | 793,260 | 91,582 | |
| TOTAL TRAN | S. LOSSES PO | Α | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -612,406 | · - | 127,731 | 882 | |
| TOTAL LOSS | ES | | 129,012 | 2 | 665,529 | 92,464 | |
| EXPECTED L | OSSES | | 1,331,489 |) 4 | 460,729 | 133,720 | |
| CREDIBILITY | | | .02 | 2 | .06 | .06 | |
| PURE PREMI | JMS | • | | | - | | |
| INDICAT | ED (PRE-TES | ST) | .204 | l I | 1.050 | .146 | 1.400 |
| INDICAT | ED (POST-TE | ST) | .248 | 3 | 1.275 | .177 | 1.700 |
| PRES. C | N RATE LEVE | L | 2.063 | 3 | .714 | .207 | 2.984 |
| DERIVE | D BY FORMUL | .A | 2.027 | 7 | .748 | .205 | 2.980 |
| UNDERI | YING PRES. F | RATE | 2.101 | | .727 | .211 | 3.039 |
| PROPOS | SED | | 2.027 | 7 | .748 | .205 | 2.980 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 4.673 |
| IND. RATES | | | | 4.67 | MINIM | UM PREMIUM | 1535 |
| MAN. RATES | 3.98 | 4.49 | 4.59 | + 4.67 | PRESE | NT | 1545 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 4,306 | 48,556 | 1.127 | | | | | | | 2 | 2 |
| 2011 | 4,584 | 26,402 | .575 | | | | | | 1 | | 1 |
| 2012 | 3,908 | 491 | .012 | | | | | | | | |
| 2013 | 3,856 | | | | | | | | | | |
| 2014 | 119 | | | | | | | | | | |
| TOTAL | 16,773 | 75,449 | .450 | | | | | | 1 | 2 | 3 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-------|--------|--------------|------|-------|--------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 12,100 | | | | | 35,167 | 1,289 |
| 2011 | | | | 7,501 | | | | | 16,996 | | 1,905 |
| 2012 | | | | | | | | | | | 491 |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| TOTAL | | | | 7,501 | 12,100 | | | | 16,996 | 35,167 | 3,685 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|--------|--------|---------------|------|-------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 29,682 | | | | | 85,421 | 1,285 |
| 2011 | | | 593 | 14,033 | 130 | | | 1,475 | 38,489 | 418 | 2,025 |
| 2012 | | | | | | | | | | | 525 |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| TOTAL | | | 593 | 14,033 | 29,812 | | | 1,475 | 38,489 | 85,839 | 3,835 |
| | | | | • | • | | | | • | · | |

| | • | _ | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|--------------|---------|---------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 2,06 | 8 | 168,173 | 3,835 | |
| TOTAL TRAN | S. LOSSES PO | 3 A | | | | • | |
| IBNR + FREQ | UENCY ADJU | ST. | -221,35 | 9 | -55,134 | 107 | |
| TOTAL LOSS | ES | | | | 113,039 | 3,942 | |
| EXPECTED L | OSSES | | 443,31 | 0 ' | 182,323 | 26,334 | |
| CREDIBILITY | | | .0 | 1 | .02 | .02 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .674 | .024 | .698 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .818 | .029 | .847 |
| PRES. C | N RATE LEVE | EL | 2.59 | 5 | 1.068 | .154 | 3.817 |
| DERIVE | D BY FORMUL | _A | 2.56 | 9 | 1.063 | .152 | 3.784 |
| UNDERI | YING PRES. I | RATE | 2.64 | 3 | 1.087 | .157 | 3.887 |
| PROPOS | SED | | 2.56 | 9 | 1.063 | .152 | 3.784 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 5.934 |
| IND. RATES | | • | | 5.93 | MINIM | JM PREMIUM | 1865 |
| MAN. RATES | 5.47 | 5.94 | 5.87 | + 5.93 | PRESE | NT | 1895 |

12-1-14

4.46

12-1-15

4.81

YEAR

IND. RATES

MAN. RATES

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | | | | | JMBER OF | | | |
|----------|----------|-----------------------------|------------|---------|-------------|---------------|-------|-----|-------|--------|----------|-------|------|---------|
| YEAR | IN THOUS | LOSSES | REPORTED | | | | | | DEATH | P.T. | MAJOR | MINOR | TEMP | AL |
| 2010 | 178 | | | | | | | | | | | | | |
| 2011 | 187 | | | | | | | | | | | | | |
| 2012 | 352 | | | | | | | | | | | | | |
| 2013 | 400 | | | | | | | | | | | | | |
| 2014 | 381 | | | | | | | | | | | | | ļ |
| TOTAL | 1,498 | | | | | | | | | | | | | |
| <u> </u> | | | I . | | DED | | | | | I | I | | | |
| ANUAL | | | INDEMNITY | | KEP | ORTED LOSSES | | | MEDIC | :ΔΙ | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJ | | MINOR | ! | TEMP | MED | ONLY |
| | | | | | | | | | | | | | | |
| OTAL | | | | | | | | | | | | | | |
| | | | | | TRAN | SLATED LOSSES | | | | | | | | |
| ANUAL | | | INDEMNITY | | | | | | | EDICAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJ | lOK | MINOR | | TEMP | MIEL | O. ONLY |
| OTAL | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | | | | | | |
| | | TOTAL TRANS. LO | | | | | | | | | | | | |
| | | TOTAL TRANS. LO | | 40.000 | 0.000 | | | | | | | | | |
| | | IBNR + FREQUENC | JY ADJUST. | -13,079 | -3,209 | 32 | | | | | | | | |
| | | TOTAL LOSSES EXPECTED LOSSE | -0 | 30,483 | 12,254 | 32 4,090 | | | | | | | | |
| | | CREDIBILITY | :0 | .00 | .00 | .00 | | | | | | | | |
| | | PURE PREMIUMS | | .00 | .00 | .00 | | | | | | | | |
| | • | INDICATED (| PRE-TEST) | .000 | .000 | .002 | .002 | | | | | | | |
| | | INDICATED (I | POST-TEST) | .000 | .000 | .002 | .002 | | | | | | | |
| | | PRES. ON RA | | 1.999 | .803 | .268 | 3.070 | | | | | | | |
| | | DERIVED BY | | 1.999 | .803 | .268 | 3.070 | | | | | | | |
| | | | PRES. RATE | 2.035 | .818 | .273 | 3.126 | | | | | | | |
| | | DDODOSED | | 1 000 | 803 | 269 | 2 070 | | | | | | | |

+PROPOSED

12-1-17

.803

4.81 MINIMUM PREMIUM + 4.81 PRESENT

IND. RATE

.268

3.070

4.814

1570

1580

1.999

12-1-16

| MANUAL | PAYROLL | TOTAL REPT | . PUR | E PREM. | | | | | | N | UMBER OF | CASES | | |
|--------|----------|-------------------------------------------|------------------|---------|---------|----------------|-----------------|-------|-------|---------|----------|-----------|-----------------------------------------|---------|
| YEAR | IN THOUS | LOSSES | | PORTED | | | | | DEATH | | MAJOR | | TEMP | ALL |
| 2010 | | | | | | | | | | | | | | |
| 2011 | | | | | | | | | | | | | | |
| 2012 | | | | | | | | | | | | | | |
| 2013 | 4 | | | | | | | | | | | | | |
| 2014 | | | | | | | | | | | | | | |
| TOTAL | 4 | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | REP | ORTED LOSSES | | | | | | | |
| MANUAL | | | | EMNITY | | | | _ | MEDI | | | | | |
| YEAR | DEATH | P.T. | M | AJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOF | ₹ | TEMP | MED | O. ONLY |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | TDAN | 01 ATED 000E0 | | | | | | | |
| MANUAL | | | IND | EMNITY | | IKAN | SLATED LOSSES | | | MEDICAL | | | | |
| YEAR | DEATH | P.T. | | AJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOF | 2 | TEMP | MED | O. ONLY |
| ILAK | DEATH | | | AUUK | MINTOR | 1 = 1111 | DEATH | | MAOOK | MINTO | ` | . | .,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,, |). OIIL |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | | |
| IOIAL | | | | | | | | | | | | | | |
| l l | | | 1 | I | | 1 | | ı | | | | | | |
| | | | | | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | | | | | |
| | | TOTAL TRANS. | | | | | | | | | | | | |
| | | TOTAL TRANS. | | | | | | | | | | | | |
| | | IBNR + FREQUE | | JST. | -29 | -25 | | | | | | | | |
| | | TOTAL LOSSES | | | | | | | | | | | | |
| | | EXPECTED LOS | SSES | | 64 | | 14 | | | | | | | |
| | | CREDIBILITY PURE PREMIUN | 10 | | .00 | .00 | .00 | | | | | | | |
| | | | VIS D (PRE-TE | ST/ | .000 | .000 | .000 | .000 | | | | | | |
| | | | | | .000 | | .000 | .000 | | | | | | |
| | | INDICATED (POST-TEST) PRES. ON RATE LEVEL | | | 1.580 | | .340 | 3.693 | | | | | | |
| | | | BY FORMU | | 1.580 | | .340 | 3.693 | | | | | | |
| | | | ING PRES. | | 1.610 | | .346 | 3.761 | | | | | | |
| | | PROPOSE | | | 1.580 | | .340 | 3.693 | | | | | | |
| | | | | | 1.500 | | | | | | | | | |
| | | YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 IND. R | | 5.792 | | | | | | |
| | | IND. RATES | | | | | UM PREMIUM | 1830 | | | | | | |
| | | MAN. RATES | 5.06 | 5.6 | 5.68 | + 5.79 PRESI | ENT | 1840 | | | | | | |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | , |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 2,369 | 59,459 | 2.509 | | | | | | 1 | 1 | 2 |
| 2011 | 2,008 | 3,261 | .162 | | | | | | 1 | 1 | 2 |
| 2012 | 1,055 | 5,677 | .538 | | | | | | 1 | | 1 |
| 2013 | 700 | | | | | | | | | | |
| 2014 | 988 | 50,397 | 5.100 | | | | | | 1 | 2 | 3 |
| TOTAL | 7,120 | 118,794 | 1.668 | | | | | | 4 | 4 | 8 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|--------|-------|--------------|------|-------|--------|-------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 22,738 | 5,600 | | | | 19,360 | 7,054 | 4,707 |
| 2011 | | | | 906 | 268 | | | | 1,562 | 525 | |
| 2012 | | | | 165 | | | | | 366 | | 5,146 |
| | | | | | | | | | | | |
| 2014 | | | | 27,135 | 1,611 | | | | 15,774 | 1,679 | 4,198 |
| TOTAL | | | | 50,944 | 7,479 | • | | | 37,062 | 9,258 | 14,051 |
| | | | | | | | | | | | |

| | TRANSLATED LOSSES | | | | | | | | | | | | |
|--------|-------------------|------|-----------|--------|--------|-------|------|--------|---------|--------|-----------|--|--|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | |
| 2010 | | | | 46,704 | 13,737 | | | | 44,586 | 17,134 | 4,693 | | |
| 2011 | | | 98 | 1,717 | 649 | | | 168 | 3,590 | 1,274 | | | |
| 2012 | | | 61 | 288 | 6 | | | 167 | 728 | 22 | 5,501 | | |
| | | | | | | | | | | | | | |
| 2014 | 38 | 893 | 52,423 | 34,096 | 6,949 | 131 | 320 | 32,768 | 23,638 | 5,450 | 4,383 | | |
| TOTAL | 38 | 893 | 52,582 | 82,805 | 21,341 | 131 | 320 | 33,103 | 72,542 | 23,880 | 14,577 | | |
| | | | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL | | | | |
|---------------|----------------------|------|---------|----------------------|---------|-----------|-------|--|--|--|--|
| TOTAL TRAN | S. LOSSES P | G B | 87,06 | 57 | 200,568 | 14,577 | | | | | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -65,25 | 55 | -25,297 | 70 | | | | | |
| TOTAL LOSS | ES | | 21,81 | 12 | 175,271 | 14,647 | | | | | |
| EXPECTED L | OSSES | | 131,93 | 34 | 87,861 | 13,101 | | | | | |
| CREDIBILITY | | | .0 | 00 | .01 | .01 | | | | | |
| PURE PREMIUMS | | | | | | | | | | | |
| INDICAT | TED (PRE-TES | ST) | .30 |)6 | 2.462 | .206 | 2.974 | | | | |
| INDICAT | ED (POST-TE | ST) | .37 | ' 1 | 2.989 | .250 | 3.610 | | | | |
| PRES. C | N RATE LEVE | EL | 1.81 | 9 | 1.212 | .181 | 3.212 | | | | |
| DERIVE | D BY FORMUL | _A | 1.81 | 9 | 1.230 | .182 | 3.231 | | | | |
| UNDERI | LYING PRES. I | RATE | 1.85 | 53 | 1.234 | .184 | 3.271 | | | | |
| PROPOS | SED | | 1.81 | 9 | 1.230 | .182 | 3.231 | | | | |
| | | • | | | - | | | | | | |
| YEAR | YEAR 12-1-14 12-1-15 | | 12-1-16 | 12-1-17 | IND. R | ATE | 5.067 | | | | |
| IND. RATES | | | | 5.07 MINIMUM PREMIUM | | 1640 | | | | | |
| MAN. RATES | MAN. RATES 4.38 5. | | 5 4.94 | + 5.07 | PRESE | NT | 1640 | | | | |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | NUMBER OF CASES | | | | | |
|--------|----------|-------------|------------|--|--|-----------------|------|-------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 430 | 225 | .052 | | | | | | | | |
| 2011 | 1,079 | | | | | | | | | | |
| 2012 | 1,175 | 212,885 | 18.117 | | | | | 1 | | 1 | 2 |
| 2013 | 1,867 | 115,094 | 6.164 | | | | | | 1 | | 1 |
| 2014 | 527 | 3,370 | .639 | | | | | | | 1 | 1 |
| TOTAL | 5,078 | 331,574 | 6.530 | | | | | 1 | 1 | 2 | 4 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|--------|-------|--------------|------|--------|--------|--------|--------------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 225 |
| 2012 2013 | | | 125,367 | 43,841 | 4,608 | | | 57,340 | 71,000 | 23,879 | 1,691 253 |
| 2014 | | | | | 1,128 | | | | | 1,788 | 454 |
| TOTAL | | | 125,367 | 43,841 | 5,736 | | | 57,340 | 71,000 | 25,667 | 2,623 |
| | | | | | | | | | | | |

| | TRANSLATED LOSSES | | | | | | | | | | | | | |
|--------|-------------------|-------|-----------|--------|--------|-------|--------|---------|---------|--------|-----------|--|--|--|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | | |
| 2010 | | | | | | | | | | | 224 | | | |
| 2012 | | 9,128 | 240,258 | 4,977 | 15,587 | | 9,241 | 169,139 | 9,335 | 49,404 | 1,808 | | | |
| 2013 | | 794 | 43,139 | 69,028 | 4,063 | | 2,183 | 88,274 | 127,799 | 9,311 | 250 | | | |
| 2014 | 2 | 35 | 1,875 | 1,120 | 1,308 | 10 | 21 | 2,229 | 1,946 | 2,141 | 474 | | | |
| TOTAL | 2 | 9,957 | 285,272 | 75,125 | 20,958 | 10 | 11,445 | 259,642 | 139,080 | 60,856 | 2,756 | | | |
| | | | · | | | | · | | | | | | | |

| | - | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|---------------------|---------|---------|----------------------|---------|-----------|--------|
| TOTAL TRAN | S. LOSSES P | G B | 566,328 | 3 2 | 296,019 | 2,756 | |
| TOTAL TRAN | S. LOSSES PO | Α | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -71,907 | 7 | -23,090 | 77 | |
| TOTAL LOSS | ES | | 494,421 | 1 2 | 272,929 | 2,833 | |
| EXPECTED L | OSSES | | 157,927 | 7 | 80,843 | 12,442 | |
| CREDIBILITY | | | .00 |) | .01 | .01 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | 9.737 | 7 | 5.375 | .056 | 15.168 |
| INDICAT | ED (POST-TE | ST) | 11.821 | 1 | 6.525 | .068 | 18.414 |
| PRES. C | N RATE LEVE | L | 3.054 | l l | 1.563 | .241 | 4.858 |
| DERIVE | D BY FORMUL | Α. | 3.054 | Į. | 1.613 | .239 | 4.906 |
| UNDERI | YING PRES. I | RATE | 3.110 |) | 1.592 | .245 | 4.947 |
| PROPOS | SED | | 3.054 | l l | 1.613 | .239 | 4.906 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 7.694 |
| IND. RATES | | • | | 7.69 MINIMUM PREMIUM | | | 2000 |
| MAN. RATES | IAN. RATES 6.62 7.3 | | 7.47 | + 7.69 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | IMBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|----------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 4,013 | 485 | .012 | | | | | | | | |
| 2011 | 3,802 | 3,870 | .101 | | | | | | | 1 | 1 |
| 2012 | 4,115 | 16,837 | .409 | | | | | | 1 | | 1 |
| 2013 | 4,086 | 1,541 | .037 | | | | | | | | |
| 2014 | 3,829 | 5,074 | .132 | | | | | | | | |
| TOTAL | 19,845 | 27,807 | .140 | | | | | | 1 | 1 | 2 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|--------|-------|--------------|------|-------|-------|-------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 485 |
| 2011 | | | | | 1,244 | | | | | 2,626 | |
| 2012 | | | | 16,687 | | | | | | | 150 |
| 2013 | | | | | | | | | | | 1,541 |
| 2014 | | | | | | | | | | | 5,074 |
| TOTAL | | | | 16,687 | 1,244 | | | | | 2,626 | 7,250 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------------|-------|------|-----------|--------|-------|---------------|------|-------|---------|-------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 484 |
| 2011 2012 | | | 120 | 93 | 2,942 | | | 158 | 269 | 6,183 | |
| 2012 | | 102 | 6,172 | 29,108 | 692 | | | | | | 160 |
| 2013 | | | | | | | | | | | 1,529 |
| 2014 | | | | | | | | | | | 5,297 |
| TOTAL | | 102 | 6,292 | 29,201 | 3,634 | | | 158 | 269 | 6,183 | 7,470 |
| | · | | | · | · | | | | | | <u> </u> |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|---------|---------|--------------------|-----------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 6,55 | 2 | 39,287 | 7,470 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -164,24 | 9 | -56,199 | 177 | |
| TOTAL LOSS | ES | | | | | 7,647 | |
| EXPECTED LO | OSSES | | 359,19 | 5 2 | 204,999 | 25,800 | |
| CREDIBILITY | | | .0 | 1 | .03 | .03 | |
| PURE PREMI | JMS | | | | | | • |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .000 | .039 | .039 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .000 | .047 | .047 |
| PRES. O | N RATE LEVE | EL | 1.77 | 7 | 1.014 | .128 | 2.919 |
| DERIVE | D BY FORMUL | _A | 1.75 | 9 | .984 | .126 | 2.869 |
| UNDERL | YING PRES. | RATE | 1.81 | 0 | 1.033 | .130 | 2.973 |
| PROPOS | PROPOSED | | | 9 | .984 | .126 | 2.869 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 4.499 |
| IND. RATES | ND. RATES | | | 4.50 | 50 MINIMUM PREMIUM | | 1490 |
| MAN. RATES | AN. RATES 4.02 4. | | | + 4.50 | PRESE | NT | 1515 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 2,523 | 22,245 | .881 | | | | | | | 2 | 2 |
| 2011 | 2,124 | 1,604,614 | 75.546 | | | | 1 | | | 5 | 6 |
| 2012 | 1,960 | 2,348 | .119 | | | | | | | | |
| 2013 | 1,934 | 9,443 | .488 | | | | | | | 2 | 2 |
| 2014 | 2,007 | 23,486 | 1.170 | | | | | | 1 | 1 | 2 |
| TOTAL | 10,548 | 1,662,136 | 15.758 | | | | 1 | | 1 | 10 | 12 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|---------|-----------|-------|--------|--------------|-----------|-------|-------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 3,662 | | | | | 10,179 | 8,404 |
| 2011 | | 343,892 | | | 14,523 | | 1,226,405 | | | 9,898 | 9,896 |
| 2012 | | | | | | | | | | | 2,348 |
| 2013 | | | | | 2,414 | | | | | 5,956 | 1,073 |
| 2014 | | | | 887 | 4,674 | | | | 2,497 | 8,105 | 7,323 |
| TOTAL | | 343,892 | | 887 | 25,273 | | 1,226,405 | | 2,497 | 34,138 | 29,044 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|---------|-----------|-------|--------|---------------|---------|--------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 8,983 | | | | | 24,725 | 8,379 |
| 2011 | | 239,269 | 9,347 | 1,089 | 34,332 | | 863,392 | 21,702 | 1,016 | 23,305 | 10,519 |
| 2012 | | | | | | | | | | | 2,510 |
| 2013 | | 52 | 1,690 | 994 | 3,498 | 64 | 92 | 3,093 | 2,812 | 9,531 | 1,064 |
| 2014 | 7 | 167 | 9,398 | 5,697 | 5,578 | 50 | 142 | 14,950 | 12,263 | 10,259 | 7,645 |
| TOTAL | 7 | 239,488 | 20,435 | 7,780 | 52,391 | 114 | 863,626 | 39,745 | 16,091 | 67,820 | 30,117 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|----------|---------|---------|------------|--------|
| TOTAL TRAN | S. LOSSES F | G B | 1,163,41 | 5 | 144,082 | 30,117 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -221,44 | 8 | -99,427 | 326 | |
| TOTAL LOSS | ES | | 941,96 | 7 | 44,655 | 30,443 | |
| EXPECTED LO | OSSES | | 476,34 | 8 : | 358,737 | 49,154 | |
| CREDIBILITY | | | .0 | 1 | .02 | .02 | |
| PURE PREMI | JMS | • | | • | • | | |
| INDICAT | ED (PRE-TES | ST) | 8.93 | 0 | .423 | .289 | 9.642 |
| INDICAT | ED (POST-TE | ST) | 10.84 | 1 | .514 | .351 | 11.706 |
| PRES. O | N RATE LEVE | EL | 4.43 | 5 | 3.340 | .457 | 8.232 |
| DERIVE | D BY FORMUI | LA | 4.49 | 9 | 3.283 | .455 | 8.237 |
| UNDERL | YING PRES. | RATE | 4.51 | 6 | 3.401 | .466 | 8.383 |
| PROPOS | SED | | 4.49 | 9 | 3.283 | .455 | 8.237 |
| | | • | | - | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 12.918 |
| IND. RATES | | | | 12.92 | MINIM | JM PREMIUM | 2000 |
| MAN. RATES | 10.35 | 12.18 | 12.66 | + 12.92 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 4,633 | 1,973 | .042 | | | | | | | | |
| 2011 | 3,938 | 1,919 | .048 | | | | | | | | |
| 2012 | 4,272 | 12,778 | .299 | | | | | | | 2 | 2 |
| 2013 | 4,410 | 7,632 | .173 | | | | | | | | |
| 2014 | 4,320 | 53,628 | 1.241 | | | | | | | 2 | 2 |
| TOTAL | 21,573 | 77,930 | .361 | | | | | | | 4 | 4 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|-------|--------|--------------|------|-------|-------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | <u> </u> |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 1,973 |
| 2011 | | | | | | | | | | | 1,919 |
| 2012 2013 | | | | | 3,351 | | | | | 5,740 | 3,687 |
| 2013 | | | | | | | | | | | 7,632 |
| 2014 | | | | | 19,310 | | | | | 26,421 | 7,897 |
| TOTAL | | | | | 22,661 | | | | | 32,161 | 23,108 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|--------|--------|---------------|------|--------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 1,967 |
| 2011 | | | | | | | | | | | 2,040 |
| 2012 | | 10 | 947 | 623 | 6,226 | | 18 | 1,216 | 1,345 | 11,191 | 3,941 |
| 2013 | | | | | | | | | | | 7,571 |
| 2014 | 22 | 582 | 32,102 | 19,131 | 22,365 | 127 | 307 | 32,892 | 28,730 | 31,663 | 8,244 |
| TOTAL | 22 | 592 | 33,049 | 19,754 | 28,591 | 127 | 325 | 34,108 | 30,075 | 42,854 | 23,763 |
| | | | | | | | | | | | |

| | - | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|--------------|---------|----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 68,223 | 3 1 | 21,274 | 23,763 | |
| TOTAL TRAN | S. LOSSES PO | A G | • | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -218,911 | | -77,484 | 184 | |
| TOTAL LOSS | ES | | | | 43,790 | 23,947 | |
| EXPECTED L | OSSES | | 478,273 | 3 2 | 282,176 | 26,750 | |
| CREDIBILITY | | | .01 | | .03 | .03 | |
| PURE PREMI | UMS | • | | | | | |
| INDICAT | ED (PRE-TES | ST) | .000 |) | .203 | .111 | .314 |
| INDICAT | ED (POST-TE | ST) | .000 |) | .246 | .135 | .381 |
| PRES. C | N RATE LEVE | L | 2.177 | ' | 1.284 | .122 | 3.583 |
| DERIVE | D BY FORMUL | Α | 2.155 | 5 | 1.253 | .122 | 3.530 |
| UNDERI | YING PRES. F | RATE | 2.217 | 7 | 1.308 | .124 | 3.649 |
| PROPOS | SED | | 2.155 | 5 | 1.253 | .122 | 3.530 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 5.536 |
| IND. RATES | | | | 5.54 | MINIM | UM PREMIUM | 1765 |
| MAN. RATES | 4.73 | 5.40 | 5.51 | + 5.54 | PRESE | ENT | 1795 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 815 | 6,107 | .749 | | | | | | | 1 | 1 |
| 2011 | 506 | | | | | | | | | | |
| 2012 | 771 | | | | | | | | | | |
| 2013 | 778 | | | | | | | | | | |
| 2014 | 835 | 1,460 | .174 | | | | | | | | |
| TOTAL | 3,705 | 7,567 | .204 | | | | | | | 1 | 1 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|--------------|------|-------|-------|-------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | _ |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 88 | | | | | 3,436 | 2,583 |
| 2014 | | | | | | | | | | | 1,460 |
| TOTAL | • | | | | 88 | | | | | 3,436 | 4,043 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|---------------|------|-------|---------|-------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 216 | | | | | 8,346 | 2,575 |
| 2014 | | | | | | | | | | | 1,524 |
| TOTAL | | | | | 216 | | | | | 8,346 | 4,099 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|---------------------|-------------------|---------|---------|---------|----------------------|-----------|-------|
| TOTAL TRAN | S. LOSSES P | G B | | | 8,562 | 4,099 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -30,02 | 9 | -10,135 | 44 | |
| TOTAL LOSS | ES | | | | | 4,143 | |
| EXPECTED LO | OSSES | | 66,69 | 0 | 37,346 | 6,114 | |
| CREDIBILITY | | | .0 | 0 | .01 | .01 | |
| PURE PREMI | JMS | | | | | | • |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .000 | .112 | .112 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .000 | .136 | .136 |
| PRES. O | N RATE LEVE | EL | 1.76 | 8 | .990 | .161 | 2.919 |
| DERIVE | D BY FORMUL | _A | 1.76 | 8 | .980 | .161 | 2.909 |
| UNDERL | YING PRES. | RATE | 1.80 | 0 | 1.008 | .165 | 2.973 |
| PROPOS | SED | | 1.76 | 8 | .980 | .161 | 2.909 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 4.562 |
| IND. RATES | | | | 4.56 | 4.56 MINIMUM PREMIUM | | |
| MAN. RATES 4.02 4.4 | | | 4.49 | + 4.56 | PRESE | NT | 1515 |

+PROPOSED

301

| MANUAL | PAYROLL | TOTAL REP | T. PUR | E PREM. | | | | | | N | UMBER OF | CASES | | |
|--------|----------|--------------------------|-------------|---------|---------|----------------|---------------|--------|---------------------------------------|---------|----------|----------|---------------|---------|
| YEAR | IN THOUS | LOSSES | | PORTED | | | | | DEATH | P.T. | MAJOR | | TEMP | ALL |
| 2010 | 12 | | | | | | | | | | | | 1 | |
| 2011 | 30 | | | | | | | | | | | | | |
| 2012 | 28 | | | | | | | | | | | | | |
| 2013 | | | | | | | | | | | | | | |
| 2014 | | | | | | | | | | | | | | |
| TOTAL | 70 | | | | | | | | | | | | | |
| TOTAL | 70 | | | | | | | | | | | | | |
| \ | | | II. | | | | 00750 00050 | | · · · · · · · · · · · · · · · · · · · | | | | | L |
| MANUAL | | | IND | EMNITY | | REP | ORTED LOSSES | | MEDI | CAL | | | | |
| YEAR | DEATH | P.T. | | AJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOF | 2 | TEMP | MET | O. ONLY |
| TEAN | DEAIII | | | HOOK | MINTOIX | 1,5,000 | DEATH | | MAOOK | Militor | <u> </u> | 1 = 1411 | | , OILI |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| TOTAL | | | | | | + | | + | | | | | + | |
| JIAL | | | | | | | | | | | | | $\overline{}$ | |
| | | | | | | - I | <u>I</u> | I | I | | 1 | | | |
| | | | | | | TRAN | SLATED LOSSES | | | | | | | |
| MANUAL | | | | EMNITY | | | | | | IEDICAL | | | | |
| YEAR | DEATH | P.T. | M | AJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOF | 2 | TEMP | MEC | O. ONLY |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | - | | | | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | | | | | |
| | : | TOTAL TRANS | LOSSES | PG B | SERIOUS | 14014-3EN1003 | MED. UNLI | IOIAL | | | | | | |
| | | TOTAL TRANS | | | | + | | | | | | | | |
| | | IBNR + FREQU | | | -1,30 | 4 -688 | | | | | | | | |
| | | TOTAL LOSSE | | JJ 1. | -1,30 | -000 | | | | | | | | |
| | | EXPECTED LO | | | 2,66 | 0 2,522 | 144 | | | | | | | |
| | | CREDIBILITY | JULU | | .0 | | .00 | | | | | | | |
| | | PURE PREMIU | MS | | | .00 | .00 | | | | | | | |
| | | | ED (PRE-TE | ST) | .00 | .000 | .000 | .000 | | | | | | |
| | | | ED (POST-TI | | .00 | | .000 | .000 | | | | | | |
| | | | N RATE LEV | | 3.73 | | .201 | 7.472 | | | | | | |
| | | | BY FORMU | | 3.73 | 3 3.538 | .201 | 7.472 | | | | | | |
| | | | YING PRES. | | 3.80 | | .205 | 7.609 | | | | | | |
| | | PROPOS | | | 3.73 | | .201 | 7.472 | | | | | | |
| | - | | | | 0.10 | J. 0.000 | | 1.712 | | | | | | |
| | - | YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 IND. R | ATE | 11.719 | | | | | | |
| | | | | | | | | | | | | | | |
| | | IND. RATES MAN. RATES | 9.91 | | | | UM PREMIUM | 2000 | | | | | | |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | NUMBER OF CASES | | | | | |
|--------|----------|-------------|------------|--|--|-----------------|------|-------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 7,291 | 388,901 | 5.333 | | | | | 1 | 3 | 3 | 7 |
| 2011 | 8,133 | 573,063 | 7.046 | | | | | 1 | 2 | 7 | 10 |
| 2012 | 8,258 | 381,269 | 4.616 | | | | | | 4 | 5 | 9 |
| 2013 | 8,167 | 79,787 | .976 | | | | | | 2 | 3 | 5 |
| 2014 | 8,896 | 207,937 | 2.337 | | | | | | 1 | 4 | 5 |
| TOTAL | 40,745 | 1,630,957 | 4.003 | | | | | 2 | 12 | 22 | 36 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | | |
|--------|-------|------|-----------|---------|--------|--------------|------|---------|---------|---------|-----------|--|
| MANUAL | | | INDEMNITY | | | MEDICAL | | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | |
| 2010 | | | 135,987 | 41,223 | 1,054 | | | 132,895 | 62,557 | 6,630 | 8,555 | |
| 2011 | | | 212,964 | 43,851 | 21,326 | | | 92,311 | 94,247 | 92,185 | 16,179 | |
| 2012 | | | | 58,690 | 45,115 | | | | 115,597 | 125,136 | 36,731 | |
| 2013 | | | | 10,088 | 3,984 | | | | 9,068 | 4,292 | 52,355 | |
| 2014 | | | | 42,568 | 24,951 | | | | 40,336 | 67,806 | 32,276 | |
| TOTAL | | | 348,951 | 196,420 | 96,430 | | | 225,206 | 321,805 | 296,049 | 146,096 | |
| | | | | | | | | | | | | |

| | TRANSLATED LOSSES | | | | | | | | | | | |
|--------|-------------------|-------|-----------|---------|---------|-------|-------|---------|---------|---------|-----------|--|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | |
| 2010 | | | 241,241 | 84,672 | 2,586 | | | 311,639 | 144,069 | 16,103 | 8,530 | |
| 2011 | | 3,528 | 378,643 | 85,577 | 59,131 | | 1,920 | 212,836 | 225,320 | 222,919 | 17,198 | |
| 2012 | | 538 | 34,420 | 110,775 | 86,265 | | 1,029 | 79,355 | 259,313 | 250,268 | 39,265 | |
| 2013 | | 279 | 12,728 | 17,526 | 6,715 | 32 | 341 | 13,496 | 18,348 | 8,056 | 51,936 | |
| 2014 | 81 | 2,072 | 119,522 | 75,706 | 36,866 | 621 | 1,560 | 162,872 | 129,504 | 90,032 | 33,696 | |
| TOTAL | 81 | 6,417 | 786,554 | 374,256 | 191,563 | 653 | 4,850 | 780,198 | 776,554 | 587,378 | 150,625 | |
| | | | | · | · | | | | | | | |

| | | | SERIOUS | NON-SEF | RIOUS | MED. ONLY | TOTAL |
|-------------|---------------------------|---------|----------|---------|---------|-----------|--------|
| TOTAL TRAN | S. LOSSES F | G B | 1,578,75 | 3 1,9 | 929,751 | 150,625 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -617,24 | 9 -3 | 325,841 | 826 | |
| TOTAL LOSS | ES | | 961,50 | 4 1,€ | 603,910 | 151,451 | |
| EXPECTED L | OSSES | | 1,369,03 | 3 1,2 | 210,942 | 115,309 | |
| CREDIBILITY | | | .0 | 2 | .04 | .04 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | 2.36 | 0 | 3.936 | .372 | 6.668 |
| INDICAT | ED (POST-TE | ST) | 2.86 | 5 | 4.778 | .452 | 8.095 |
| PRES. C | N RATE LEVE | EL | 3.30 | 0 | 2.918 | .278 | 6.496 |
| DERIVE | D BY FORMUI | _A | 3.29 | 1 | 2.992 | .285 | 6.568 |
| UNDERL | YING PRES. | RATE | 3.36 | 0 | 2.972 | .283 | 6.615 |
| PROPOS | SED | | 3.29 | 1 | 2.992 | .285 | 6.568 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | | 10.301 |
| IND. RATES | TES 10.30 MINIMUM PREMIUM | | | 2000 | | | |
| MAN. RATES | 10.58 | 10.71 | 9.99 | + 10.30 | PRESE | NT | 2000 |

12-1-14

7.19

12-1-15

8.18

YEAR

IND. RATES

MAN. RATES

306

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | | | NU | JMBER OF | CASES | | |
|--------|----------|-------------------------------------------|-------------------------|---------------|---------------|---------------|---------------|-------|--------|----------|-------|------|---------|
| YEAR | IN THOUS | LOSSES | REPORTED | | | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | | | | | | | | | | | | | |
| 2011 | | | | | | | | | | | | | |
| 2012 | | | | | | | | | | | | | |
| 2013 | | | | | | | | | | | | | |
| 2014 | 23 | | | | | | | | | | | | |
| TOTAL | 23 | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | REPO | ORTED LOSSES | | | | | | | |
| MANUAL | | | INDEMNITY | | | | | MEDIC | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | | TEMP | MED | O. ONLY |
| | | | | | | | | | | | | | |
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| | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | TRANS | SLATED LOSSES | | | | | | | |
| MANUAL | | | INDEMNITY | | IIVAII | DEATED EGGGEG | | М | EDICAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | | TEMP | MED | O. ONLY |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
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| | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | · | | | | | |
| | | | | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | | | | | |
| | | TOTAL TRANS. LO | | | | | | | | | | | |
| | | TOTAL TRANS. LO | | | | | | | | | | | |
| | | IBNR + FREQUENC | JY ADJUST. | -161 | -99 | 2 | | | | | | | |
| | | TOTAL LOSSES | | | | 2 | | | | | | | |
| | | EXPECTED LOSSE | :5 | 542 | 646 | 85 | | | | | | | |
| | | CREDIBILITY | | .00 | .00 | .00 | | | | | | | |
| | | PURE PREMIUMS | | .000 | .000 | .009 | 000 | | | | | | |
| | | | | | | .009 | .009 | | | | | | |
| | | INDICATED (| | | | | | | | | | | |
| | | INDICATED (F | POST-TEST) | .000 | .000 | .011 | .011 | | | | | | |
| | | INDICATED (F | POST-TEST) ATE LEVEL | .000 2.316 | .000 2.756 | .011 .364 | .011 5.436 | | | | | | |
| | | INDICATED (F PRES. ON RA DERIVED BY | POST-TEST) ATE LEVEL | .000 | .000 | .011 | .011 | | | | | | |

+PROPOSED

12-1-17

2.756

IND. RATE

8.53 MINIMUM PREMIUM + 8.53 PRESENT

.364

5.436

8.525

2000

2000

2.316

12-1-16

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 4,331 | 48,617 | 1.122 | | | | | | 1 | 3 | 4 |
| 2011 | 3,843 | 18,620 | .484 | | | | | | | 2 | 2 |
| 2012 | 4,852 | 58,425 | 1.204 | | | | | | 1 | 3 | 4 |
| 2013 | 5,094 | 17,005 | .333 | | | | | | | 2 | 2 |
| 2014 | 4,511 | 6,639 | .147 | | | | | | | 1 | 1 |
| TOTAL | 22,631 | 149,306 | .660 | | | | | | 2 | 11 | 13 |
| , | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|--------|--------|--------------|------|-------|--------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 2,825 | 7,905 | | | | 15,272 | 19,261 | 3,354 |
| 2011 | | | | | 2,816 | | | | | 9,670 | 6,134 |
| 2012 | | | | 16,860 | 3,732 | | | | 11,597 | 20,361 | 5,875 |
| 2013 | | | | | 5,012 | | | | | 5,147 | 6,846 |
| 2014 | | | | | 186 | | | | | 3,104 | 3,349 |
| TOTAL | | | | 19,685 | 19,651 | | | | 26,869 | 57,543 | 25,558 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|--------|--------|---------------|------|--------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 5,803 | 19,391 | | | | 35,171 | 46,785 | 3,344 |
| 2011 | | | 270 | 211 | 6,656 | | | 580 | 991 | 22,768 | 6,520 |
| 2012 | | 122 | 7,287 | 30,109 | 7,632 | | 115 | 9,620 | 27,845 | 40,328 | 6,280 |
| 2013 | 2 | 104 | 3,520 | 2,067 | 7,274 | 64 | 76 | 2,674 | 2,435 | 8,238 | 6,791 |
| 2014 | | 8 | 308 | 184 | 218 | 15 | 38 | 3,863 | 3,372 | 3,720 | 3,496 |
| TOTAL | 2 | 234 | 11,385 | 38,374 | 41,171 | 79 | 229 | 16,737 | 69,814 | 121,839 | 26,431 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|---------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | G B | 28,6 | 66 | 271,198 | 26,431 | |
| TOTAL TRAN | S. LOSSES PO | GΑ | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -239,3 | 98 - | 104,691 | 214 | |
| TOTAL LOSS | ES | | | | 166,507 | 26,645 | |
| EXPECTED L | OSSES | | 528,8 | 86 | 383,142 | 30,552 | |
| CREDIBILITY | | | | 01 | .03 | .03 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .0 | 00 | .736 | .118 | .854 |
| INDICAT | ED (POST-TE | ST) | .0 | 00 | .894 | .143 | 1.037 |
| PRES. C | N RATE LEVE | EL . | 2.29 | 95 | 1.663 | .132 | 4.090 |
| DERIVE | D BY FORMUI | LA. | 2.2 | 72 | 1.640 | .132 | 4.044 |
| UNDERI | YING PRES. | RATE | 2.33 | 37 | 1.693 | .135 | 4.165 |
| PROPOS | SED | | 2.2 | 72 | 1.640 | .132 | 4.044 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. RA | \TE | 6.342 |
| IND. RATES | | | | 6.34 | MINIMU | JM PREMIUM | 1975 |
| MAN. RATES | 6.46 | 6.6 | 6.29 | + 6.34 | PRESE | NT | 2000 |

2000

IND. RATES MAN. RATES

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | | | NL | JMBER OF | | | |
|----------|----------|-----------------|----------------|---------|----------------|---------------------|-------|-------|--------|----------|------|------|------|
| YEAR | IN THOUS | LOSSES | REPORTED | | | | | DEATH | | MAJOR | | TEMP | ALL |
| 2010 | | | | | | | | | | | | | |
| 2011 | | | | | | | | | | | | | |
| 2012 | | | | | | | | | | | | | |
| 2013 | | | | | | | | | | | | | |
| 2014 | 55 | | | | | | | | | | | | |
| TOTAL | 55 | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | REPO | ORTED LOSSES | | | | | | | |
| MANUAL | | | INDEMNITY | | | 5= | | MEDIC | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | | TEMP | MED | ONLY |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| TOTAL | | | | | | | | + | | | | | |
| TOTAL | | | | | | | | | | | | | |
| | | | | | TDAN | SLATED LOSSES | | | | | | | |
| MANUAL | | | INDEMNITY | | IIAN | SLATED LOGGES | | М | EDICAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | | TEMP | MED | ONLY |
| | | | | | | | | | | | | | |
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| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | + | |
| IOIAL | | | | | | | | | | | | - | |
| <u> </u> | | | | | | | | | | | | | |
| | | | | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | | | | | |
| | | TOTAL TRANS. LC | | | | | | | | | | | |
| | | TOTAL TRANS. LC | | | | | | | | | | | |
| | | IBNR + FREQUENC | CY ADJUST. | -331 | -244 | 6 | | | | | | | |
| | | TOTAL LOSSES | | | | 6 | | | | | | | |
| | | EXPECTED LOSSE | ES | 1,111 | | 330 | | | | | | | |
| | | CREDIBILITY | | .00 | .00 | .00 | | | | | | | |
| | | PURE PREMIUMS | | I | 1 | | | | | | | | |
| | | INDICATED (| | .000 | | .011 | .011 | | | | | | |
| | | INDICATED (| | .000 | | .013 | .013 | | | | | | |
| | | PRES. ON RA | | 1.984 | | .589 | 5.404 | | | | | | |
| | | DERIVED BY | | 1.984 | 2.831 | .589 | 5.404 | | | | | | |
| | | UNDERLYING | 3 PRES. RATE | 2.020 | 2.883 | .600 | 5.503 | | | | | | |
| | | PROPOSED | | 1.984 | 2.831 | .589 | 5.404 | | | | | | |
| | | YEAR 12 | 2-1-14 12-1-15 | 12-1-16 | 12-1-17 IND. R | ΔTF | 8.475 | | | | | | |
| | | IND DATES | -1-1-13 | 12-1-10 | | HIE IIM DDEMIIIM | 2000 | | | | | | |

8.24

8.48 MINIMUM PREMIUM
8.31 + 8.48 PRESENT

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | IMBER OF | CASES | | |
|--------|----------|-------------|------------|-----|--------------|-------|------|----------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 226 | | | | | | | | | | |
| 2011 | 356 | | | | | | | | | | İ |
| 2012 | 293 | | | | | | | | | | İ |
| 2013 | 334 | | | | | | | | | | İ |
| 2014 | 260 | | | | | | | | | | |
| TOTAL | 1,469 | | | | | | | | | | |
| | | | | | | | | | | | |
| - | | | | | | | | | | | |
| | | | | REP | ORTED LOSSES | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|--------------|------|-------|-------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | | |
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| TOTAL | | | | | | | | | | | |
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| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|---------------|------|-------|---------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | | |
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| | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SER | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|---------|---------|--------|-----------|-------|
| TOTAL TRAN | S. LOSSES F | G B | | | | | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -16,80 | 7 | -9,413 | 22 | |
| TOTAL LOSS | ES | | | | | 22 | |
| EXPECTED LO | OSSES | | 36,74 | 0 | 34,287 | 3,289 | |
| CREDIBILITY | | | .0 | 0 | .00 | .00 | |
| PURE PREMI | JMS | | | | - | | • |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .000 | .001 | .001 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .000 | .001 | .001 |
| PRES. O | N RATE LEVE | EL | 2.45 | 6 | 2.292 | .220 | 4.968 |
| DERIVE | D BY FORMU | _A | 2.45 | 6 | 2.292 | .220 | 4.968 |
| UNDERL | YING PRES. | RATE | 2.50 | 1 | 2.334 | .224 | 5.059 |
| PROPOS | PROPOSED | | | 6 | 2.292 | .220 | 4.968 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 7.791 |
| IND. RATES | | | | 7.79 | MINIM | 2000 | |
| MAN. RATES | 5.77 | 7.07 | 7.64 | + 7.79 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|-----------------|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 361 | | | | 361 | | | | | | |
| 2011 | 407 | | | | 407 | | | | | | |
| 2012 | 446 | | | | 446 | | | | | | |
| 2013 | 520 | | | | 520 | | | | | | |
| 2014 | 553 | 17,394 | 3.145 | | 553 | | | | | | |
| TOTAL | 2,287 | 17,394 | .761 | | 2,287 | | | | | | |
| | | | | | _ | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|--------------|------|-------|-------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| 2014 | | | | | | | | | | | 17,394 |
| TOTAL | | | | | | | | | | | 17,394 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|---------------|------|-------|---------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| 2014 | | | | | | | | | | | 18,159 |
| TOTAL | | | | | | | | | | | 18,159 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|--------------|---------|---------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | | | | 18,159 | |
| TOTAL TRAN | S. LOSSES PO | A A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -14,26 | 4 | -17,235 | 64 | |
| TOTAL LOSS | ES | | | | | 18,223 | |
| EXPECTED L | OSSES | | 32,20 | 2 | 64,652 | 8,394 | |
| CREDIBILITY | | | .0 | 0 | .01 | .01 | |
| PURE PREMI | UMS | | | | | • | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .000 | .797 | .797 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .000 | .968 | .968 |
| PRES. C | N RATE LEVE | L | 1.38 | 3 | 2.776 | .360 | 4.519 |
| DERIVE | D BY FORMUL | Α. | 1.38 | 3 | 2.748 | .366 | 4.497 |
| UNDERI | YING PRES. I | RATE | 1.40 | 8 | 2.827 | .367 | 4.602 |
| PROPOS | SED | | 1.38 | 3 | 2.748 | .366 | 4.497 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 7.053 |
| IND. RATES | | | | 7.05 | MINIMU | JM PREMIUM | 2000 |
| MAN RATES | 6 17 | 6 96 | 6 95 | + 7.05 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 645 | | | | | | | | | | |
| 2011 2012 | 855 | | | | | | | | | | |
| 2012 | 881 | | | | | | | | | | |
| 2013 | 987 | 19,303 | 1.955 | | | | | | | 1 | 1 |
| 2014 | 1,192 | 68,414 | 5.739 | | | | | | 1 | | 1 |
| TOTAL | 4,560 | 87,717 | 1.924 | | | | | | 1 | 1 | 2 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|--------|-------|--------------|------|-------|--------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| ' | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| 2013 | | | | | 4,322 | | | | | 14,981 | |
| 2014 | | | | 36,376 | | | | | 32,038 | | |
| TOTAL | | | | 36,376 | 4,322 | | | | 32,038 | 14,981 | |
| ' | | | | | | | | | | | |

| | | | | | TRANS | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|--------|--------|---------------|------|--------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | ı | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| 2013 | 2 | 93 | 3,033 | 1,783 | 6,269 | 159 | 217 | 7,782 | 7,080 | 23,968 | |
| 2014 | 47 | 1,125 | 66,694 | 43,569 | 6,810 | 243 | 613 | 62,317 | 44,299 | 6,976 | |
| TOTAL | 49 | 1,218 | 69,727 | 45,352 | 13,079 | 402 | 830 | 70,099 | 51,379 | 30,944 | |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SEF | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|---------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | G B | 142,32 | 5 1 | 140,754 | | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -71,94 | 5 | -28,342 | 94 | |
| TOTAL LOSS | ES | | 70,38 |) 1 | 112,412 | 94 | |
| EXPECTED LO | OSSES | | 164,114 | 4 1 | 108,073 | 11,947 | |
| CREDIBILITY | | | .00 |) | .01 | .01 | |
| PURE PREMI | JMS | | | • | | | |
| INDICAT | ED (PRE-TES | ST) | 1.543 | 3 | 2.465 | .002 | 4.010 |
| INDICAT | ED (POST-TE | ST) | 1.87 | 3 | 2.993 | .002 | 4.868 |
| PRES. O | N RATE LEVE | EL | 3.53 | 4 | 2.328 | .257 | 6.119 |
| DERIVE | D BY FORMUI | _A | 3.53 | 4 | 2.335 | .254 | 6.123 |
| UNDERL | YING PRES. | RATE | 3.599 | 9 | 2.370 | .262 | 6.231 |
| PROPOS | SED | | 3.53 | 2 | 2.333 | .254 | 6.119 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 9.597 |
| IND. RATES | | | | 9.60 | MINIM | JM PREMIUM | 2000 |
| MAN. RATES | 8.70 | 9.56 | 9.41 | + 9.60 | PRESE | NT | 2000 |

5.374

1720

1730

YEAR

IND. RATES

MAN. RATES

12-1-14

4.82

12-1-15

5.28

| PAG | E | 70 |
|-----|---|----|
| | | |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | | T | | NU | JMBER OF | CASES | | |
|--------|----------|-----------------|------------|----------------|----------------|---------------|----------------|------|-------|--------|----------|---------|-------|---------|
| YEAR | IN THOUS | LOSSES | REPORTED | | | | | | DEATH | P.T. | MAJOR | | TEMP | ALL |
| 2010 | 145 | | | | | | | | | | | | | |
| 2011 | | | | | | | | | | | | | | |
| 2012 | | | | | | | | | | | | | | |
| 2013 | | | | | | | | | | | | | | |
| 2014 | | | | | | | | | | | | | | |
| TOTAL | 145 | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | REPO | ORTED LOSSES | | | | | | | | |
| IANUAL | | | INDEMNITY | | | | | | MEDIC | CAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJO | OR | MINOR | 1 | TEMP | MED | O. ONLY |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | TDANG | SLATED LOSSES | | | | | | | | |
| IANUAL | | | INDEMNITY | | IKANG | SLATED LUGGES | | | М | EDICAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJO | | MINOR | | TEMP | MED | O. ONLY |
| IEAR | DEATH | F.I. | WAJOR | WIINUR | I EIVIF | DEATH | F.I. | WAJC | JK | WINOR | · | I CIVIF | IVIEL | J. UNLT |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | | | | | | |
| | | TOTAL TRANS. LO | SSES PG B | | | | | | | | | | | |
| | | TOTAL TRANS. LO | | | | | | | | | | | | |
| | | IBNR + FREQUENC | | -1.541 | -756 | 1 | | | | | | | | |
| | | TOTAL LOSSES | | 1,041 | 700 | 1 | | | | | | | | |
| | | EXPECTED LOSSE | :S | 2,581 | 2,111 | 368 | | | | | | | | |
| | | CREDIBILITY | .5 | .00 | .00 | .00 | | | | | | | | |
| | | PURE PREMIUMS | | .00 | .00 | .00 | | | | | | | | |
| | | INDICATED (| DDE-TEST) | .000 | .000 | .001 | .001 | | | | | | | |
| | | INDICATED (| | .000 | .000 | .001 | .001 | | | | | | | |
| | | | | | | | | | | | | | | |
| | | PRES. ON RA | | 1.748 | 1.430 | .249 | 3.427 | | | | | | | |
| | | DERIVED BY | FORMULA | 1.748 | 1.430 | .249 | 3.427 | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | PRES. RATE | 1.780 1.748 | 1.456 1.430 | .254 .249 | 3.490 3.427 | | | | | | | |

+PROPOSED

12-1-16 12-1-17 IND. RATE

5.37 MINIMUM PREMIUM 5.27 + 5.37 PRESENT

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 13,815 | 79,342 | .574 | | | | | | | 2 | 2 |
| 2011 | 13,252 | 92,352 | .696 | | | | | | | 4 | 4 |
| 2012 | 13,680 | 225,362 | 1.647 | | | | | | 1 | 5 | 6 |
| 2013 | 14,679 | 16,947 | .115 | | | | | | | | |
| 2014 | 10,619 | 195,027 | 1.836 | | | | | | | 4 | 4 |
| TOTAL | 66,045 | 609,030 | .922 | | | | | | 1 | 15 | 16 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|--------|---------|--------------|------|-------|--------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | - |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 7,609 | | | | | 33,160 | 38,573 |
| 2011 | | | | | 21,337 | | | | | 68,279 | 2,736 |
| 2012 | | | | 32,805 | 73,512 | | | | 52,884 | 39,664 | 26,497 |
| 2013 | | | | | | | | | | | 16,947 |
| 2014 | | | | | 79,537 | | | | | 111,363 | 4,127 |
| TOTAL | | | | 32,805 | 181,995 | | | | 52,884 | 252,466 | 88,880 |
| | | | | | | <u> </u> | | | · | | |

| | TRANSLATED LOSSES | | | | | | | | | | | | | | |
|--------|-------------------|-------|-----------|---------|---------|-------|-------|---------|---------|---------|-----------|--|--|--|--|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | | | |
| 2010 | | | | | 18,665 | | | | | 80,546 | 38,457 | | | | |
| 2011 | | | 2,055 | 1,599 | 50,443 | | | 4,090 | 6,995 | 160,774 | 2,908 | | | | |
| 2012 | | 488 | 32,851 | 70,922 | 137,958 | | 426 | 32,580 | 114,509 | 80,217 | 28,325 | | | | |
| 2013 | | | | | | | | | | | 16,811 | | | | |
| 2014 | 85 | 2,408 | 132,228 | 78,809 | 92,116 | 511 | 1,296 | 138,636 | 121,089 | 133,452 | 4,309 | | | | |
| TOTAL | 85 | 2,896 | 167,134 | 151,330 | 299,182 | 511 | 1,722 | 175,306 | 242,593 | 454,989 | 90,810 | | | | |
| | | | | | | | | | | | | | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 347,65 | 54 1, | 148,094 | 90,810 | |
| TOTAL TRAN | S. LOSSES PO | ЭА | • | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -685,96 | 69 | 426,634 | 1,104 | |
| TOTAL LOSS | ES | | | | 721,460 | 91,914 | |
| EXPECTED L | OSSES | | 1,478,08 | 37 1, | 524,318 | 173,038 | |
| CREDIBILITY | | | .(|)2 | .06 | .06 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 00 | 1.092 | .139 | 1.231 |
| INDICAT | ED (POST-TE | ST) | .00 | 00 | 1.326 | .169 | 1.495 |
| PRES. C | N RATE LEVE | EL | 2.19 | 98 | 2.266 | .257 | 4.721 |
| DERIVE | D BY FORMUI | _A | 2.15 | 54 | 2.210 | .252 | 4.616 |
| UNDERI | YING PRES. | RATE | 2.23 | 38 | 2.308 | .262 | 4.808 |
| PROPOS | PROPOSED | | | 54 | 2.210 | .252 | 4.616 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 7.239 |
| IND. RATES | | | | 7.24 | MINIMU | JM PREMIUM | 2000 |
| MAN. RATES | 6.57 | 7.2 | 7.26 | + 7.24 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 7,340 | 285,277 | 3.886 | | | | | 1 | 1 | 3 | 5 |
| 2011 | 8,257 | 16,214 | .196 | | | | | | | 2 | 2 |
| 2012 | 6,717 | 2,159,490 | 32.149 | | | | | 3 | 2 | 3 | . 8 |
| 2013 | 6,166 | 274,257 | 4.447 | | | | | 1 | | | . 1 |
| 2014 | 5,646 | 23,477 | .415 | | | | | | | 1 | . 1 |
| TOTAL | 34,126 | 2,758,715 | 8.084 | | | | | 5 | 3 | 9 | 17 |
| | | | | | | | | | | | |

| | REPORTED LOSSES | | | | | | | | | | | | | | |
|--------|-----------------|------|-----------|---------|--------|-------|------|-----------|---------|--------|-----------|--|--|--|--|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | | | |
| 2010 | | | 106,421 | 38,448 | 7,619 | | | 108,491 | 11,819 | 8,371 | 4,108 | | | | |
| 2011 | | | | | 2,475 | | | | | 3,799 | 9,940 | | | | |
| 2012 | | | 715,533 | 127,434 | 2,753 | | | 978,704 | 302,063 | 21,747 | 11,256 | | | | |
| 2013 | | | 186,067 | | | | | 86,312 | | | 1,878 | | | | |
| 2014 | | | | | 5,000 | | | | | 12,500 | 5,977 | | | | |
| TOTAL | | | 1,008,021 | 165,882 | 17,847 | | | 1,173,507 | 313,882 | 46,417 | 33,159 | | | | |
| - | | | | | | | | | | | | | | | |

| | TRANSLATED LOSSES | | | | | | | | | | | | | | |
|--------|-------------------|--------|-----------|---------|--------|-------|---------|-----------|---------|---------|-----------|--|--|--|--|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | | | |
| 2010 | | | 188,791 | 78,972 | 18,690 | | | 254,411 | 27,219 | 20,333 | 4,096 | | | | |
| 2011 | | | 238 | 186 | 5,851 | | | 228 | 391 | 8,945 | 10,566 | | | | |
| 2012 | | 34,844 | 940,244 | 238,191 | 36,630 | | 99,179 | 1,880,974 | 645,661 | 89,206 | 12,033 | | | | |
| 2013 | 424 | 9,706 | 362,850 | 15,141 | 13,052 | 9,728 | 11,286 | 294,959 | 14,049 | 6,208 | 1,863 | | | | |
| 2014 | 6 | 151 | 8,313 | 4,953 | 5,791 | 61 | 145 | 15,561 | 13,593 | 14,979 | 6,240 | | | | |
| TOTAL | 430 | 44,701 | 1,500,436 | 337,443 | 80,014 | 9,789 | 110,610 | 2,446,133 | 700,913 | 139,671 | 34,798 | | | | |
| - | | • | | · | • | | · | | | | | | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------|--------------|---------|-----------|---------|---------|------------|--------|
| TOTAL TRAN | S. LOSSES P | G B | 4,112,099 | 1,2 | 258,041 | 34,798 | |
| TOTAL TRAN | S. LOSSES PO | Α | | | | | |
| IBNR + FREQ | UENCY ADJUS | ST. | -871,145 | -2 | 254,664 | 433 | |
| TOTAL LOSS | ES | | 3,240,954 | 1,0 | 003,377 | 35,231 | |
| EXPECTED L | OSSES | | 1,861,572 | : 9 | 916,625 | 69,276 | |
| CREDIBILITY | | | .01 | | .04 | .04 | |
| PURE PREMI | JMS | | | • | | | |
| INDICAT | ED (PRE-TES | ST) | 9.497 | · | 2.940 | .103 | 12.540 |
| INDICAT | ED (POST-TE | ST) | 11.529 |) | 3.569 | .125 | 15.223 |
| PRES. C | N RATE LEVE | L | 5.357 | , | 2.638 | .199 | 8.194 |
| DERIVE | D BY FORMUL | .Α | 5.419 |) | 2.675 | .196 | 8.290 |
| UNDERI | YING PRES. F | RATE | 5.455 | i | 2.686 | .203 | 8.344 |
| PROPOS | SED | | 5.419 |) | 2.675 | .196 | 8.290 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 13.002 |
| IND. RATES | | | | 13.00 | MINIMU | JM PREMIUM | 2000 |
| MAN. RATES | 13.61 | 13.52 | 12.60 | + 13.00 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 10,210 | 764,675 | 7.489 | | | | | 1 | 1 | 1 | 3 |
| 2011 | 9,746 | 230,616 | 2.366 | | | | | 1 | | 4 | 5 |
| 2012 | 10,682 | 5,880 | .055 | | | | | | | 1 | 1 |
| 2013 | 10,024 | 52,263 | .521 | | | | | | | 1 | 1 |
| 2014 | 10,649 | 103,248 | .969 | | | | | | 1 | 3 | 4 |
| TOTAL | 51,311 | 1,156,682 | 2.254 | | | | | 2 | 2 | 10 | 14 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|--------|--------------|------|---------|--------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 393,250 | 53,256 | 1,951 | | | 264,935 | 3,133 | 1,240 | 46,910 |
| 2011 | | | 113,245 | | 7,751 | | | 39,177 | | 48,456 | 21,987 |
| 2012 | | | | | 737 | | | | | 1,484 | 3,659 |
| 2013 | | | | | 4,664 | | | | | 31,700 | 15,899 |
| 2014 | | | | 58,123 | 4,860 | | | | 15,344 | 18,634 | 6,287 |
| TOTAL | | | 506,495 | 111,379 | 19,963 | | | 304,112 | 18,477 | 101,514 | 94,742 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|---------|--------|---------------|-------|---------|---------|---------|--------------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | - |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 674,913 | 109,388 | 4,786 | | | 601,046 | 7,215 | 3,012 | 46,769 |
| 2011 | | 1,876 | 199,157 | 1,614 | 22,552 | | 817 | 87,414 | 5,999 | 115,595 | 23,372 |
| 2012 | | | 208 | 136 | 1,368 | | | 315 | 348 | 2,893 | 3,911 |
| 2013 | 2 | 93 | 3,271 | 1,926 | 6,765 | 350 | 467 | 16,474 | 14,990 | 50,721 | 15,772 |
| 2014 | 80 | 1,947 | 114,643 | 74,426 | 16,510 | 207 | 510 | 53,041 | 41,476 | 25,670 | 6,564 |
| TOTAL | 82 | 3,916 | 992,192 | 187,490 | 51,981 | 557 | 1,794 | 758,290 | 70,028 | 197,891 | 96,388 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------|---------|-----------|---------|---------|------------|--------|
| TOTAL TRAN | S. LOSSES F | PG B | 1,756,83 | 31 | 507,390 | 96,388 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -1,414,98 | 37 -: | 352,616 | 1,016 | |
| TOTAL LOSS | ES | | 341,84 | 14 | 154,774 | 97,404 | |
| EXPECTED L | OSSES | | 3,114,57 | 77 1,2 | 299,707 | 145,723 | |
| CREDIBILITY | | |). |)2 | .05 | .05 | |
| PURE PREMI | JMS | | | | | | ! |
| INDICAT | ED (PRE-TE | ST) | .66 | 66 | .302 | .190 | 1.158 |
| INDICAT | ED (POST-TE | ST) | .80 | 9 | .367 | .231 | 1.407 |
| PRES. C | N RATE LEVI | EL | 5.96 | 51 | 2.487 | .279 | 8.727 |
| DERIVE | D BY FORMU | LA | 5.85 | 58 | 2.381 | .277 | 8.516 |
| UNDERL | YING PRES. | RATE | 6.07 | 70 | 2.533 | .284 | 8.887 |
| PROPOS | SED | | 5.85 | 58 | 2.381 | .277 | 8.516 |
| | | | | | - | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 13.356 |
| IND. RATES | | | | 13.36 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | 11.70 | 13.1 | 9 13.42 | + 13.36 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 1,664 | 4,204,924 | 252.699 | | | 1 | | 1 | | | 2 |
| 2011 | 940 | 4,557 | .484 | | | | | | | | |
| 2012 | 1,299 | 69,900 | 5.381 | | | | | | 1 | | 1 |
| 2013 | 1,241 | 14,489 | 1.167 | | | | | | | 1 | 1 |
| 2014 | 1,260 | | | | | | | | | | |
| TOTAL | 6,404 | 4,293,870 | 67.050 | | | 1 | | 1 | 1 | 1 | 4 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|--------|-------|--------------|------|---------|--------|-------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 347,245 | | | 3,610,709 | | 241,629 | | | 5,341 |
| 2011 | | | | | | | | | | | 4,557 |
| 2012 | | | | 38,007 | | | | | 30,687 | | 1,206 |
| 2013 | | | | | 8,304 | | | | | 6,185 | |
| | | | | | | | | | | | |
| TOTAL | | | 347,245 | 38,007 | 8,304 | 3,610,709 | | 241,629 | 30,687 | 6,185 | 11,104 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|--------|--------|---------------|------|---------|---------|--------|--------------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | - |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 616,013 | | | 998,577 | | 566,620 | | | 5,325 |
| 2011 | | | | | | | | | | | 4,844 |
| 2012 | | 234 | 14,060 | 66,298 | 1,573 | | 195 | 14,031 | 61,054 | 1,682 | 1,289 |
| 2013 | 2 | 174 | 5,828 | 3,426 | 12,045 | 95 | 92 | 3,218 | 2,925 | 9,894 | |
| | | | | | | | | | | | |
| TOTAL | 2 | 408 | 635,901 | 69,724 | 13,618 | 998,672 | 287 | 583,869 | 63,979 | 11,576 | 11,458 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|----------|---------|---------|------------|--------|
| TOTAL TRAN | S. LOSSES F | G B | 2,219,13 | 9 1 | 158,897 | 11,458 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -91,59 | 2 | -21,405 | 95 | |
| TOTAL LOSS | ES | | 2,127,54 | 7 1 | 137,492 | 11,553 | |
| EXPECTED L | OSSES | | 198,46 | 0 | 77,168 | 14,025 | |
| CREDIBILITY | | | .0 | 0 | .01 | .01 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | 33.22 | 2 | 2.147 | .180 | 35.549 |
| INDICAT | ED (POST-TE | ST) | 40.33 | 2 | 2.606 | .219 | 43.157 |
| PRES. C | N RATE LEVE | EL | 3.04 | 3 | 1.184 | .215 | 4.442 |
| DERIVE | D BY FORMUI | _A | 3.04 | 3 | 1.198 | .215 | 4.456 |
| UNDERI | YING PRES. | RATE | 3.09 | 9 | 1.205 | .219 | 4.523 |
| PROPOS | SED | | 3.04 | 3 | 1.198 | .215 | 4.456 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 6.988 |
| IND. RATES | | | | 6.99 | MINIM | JM PREMIUM | 2000 |
| MAN. RATES | 5.75 | 6.56 | 6.83 | + 6.99 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | IMBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|----------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 2,016 | 50,381 | 2.499 | | | | | | 1 | | 1 |
| 2011 | 2,082 | 3,529 | .169 | | | | | | | | |
| 2012 | 2,209 | • | | | | | | | | | |
| 2013 | 3,098 | | | | | | | | | | |
| 2014 | 3,147 | 72,340 | 2.298 | | | | | | | 2 | 2 |
| TOTAL | 12,552 | 126,250 | 1.006 | | | | | | 1 | 2 | 3 |
| | • | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-------|--------|--------------|------|-------|--------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 3,408 | | | | | 46,973 | | |
| 2011 | | | | | | | | | | | 3,529 |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| 2014 | | | | | 33,731 | | | | | 38,609 | |
| TOTAL | | | | 3,408 | 33,731 | | | | 46,973 | 38,609 | 3,529 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|--------|--------|---------------|------|--------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 7,000 | | | | | 108,179 | | |
| 2011 | | | | | | | | | | | 3,751 |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| 2014 | 36 | 1,021 | 56,074 | 33,418 | 39,063 | 182 | 450 | 48,067 | 41,979 | 46,265 | |
| TOTAL | 36 | 1,021 | 56,074 | 40,418 | 39,063 | 182 | 450 | 48,067 | 150,158 | 46,265 | 3,751 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SEF | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------|---------|---------|---------|--------|------------|-------|
| TOTAL TRAN | S. LOSSES F | G B | 105,83 | 0 2 | 75,904 | 3,751 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -117,15 | 3 - | 38,915 | 75 | |
| TOTAL LOSS | ES | | | 2 | 36,989 | 3,826 | |
| EXPECTED LO | OSSES | | 264,97 | 3 1 | 45,227 | 9,539 | |
| CREDIBILITY | | | .0 | 1 | .02 | .02 | |
| PURE PREMI | JMS | | | | | | · |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | 1.888 | .030 | 1.918 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | 2.292 | .036 | 2.328 |
| PRES. O | N RATE LEVE | EL | 2.07 | 3 | 1.136 | .075 | 3.284 |
| DERIVE | D BY FORMU | _A | 2.05 | 2 | 1.159 | .074 | 3.285 |
| UNDERL | YING PRES. | RATE | 2.11 | 1 | 1.157 | .076 | 3.344 |
| PROPOS | SED | | 2.05 | 1 | 1.159 | .074 | 3.284 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 5.150 |
| IND. RATES | _ | | | 5.15 | MINIM | UM PREMIUM | 1660 |
| MAN. RATES | 6.11 | 5.75 | 5.05 | + 5.15 | PRESE | NT | 1670 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 211 | | | | | | | | | | |
| 2011 | 226 | 957 | .423 | | | | | | | | |
| 2012 | 286 | | | | | | | | | | |
| 2013 | 348 | | | | | | | | | | |
| 2014 | 307 | | | | | | | | | | |
| TOTAL | 1,378 | 957 | .069 | | | | | | | | |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|--------------|------|-------|-------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2011 | | | | | | | | | | | 957 |
| TOTAL | | | | | | | | | | | 957 |
| | • | | | | | | | | | | |

| | | | | TRAN | SLATED LOSSES | | | | | |
|-------|------|-----------|-------|------|---------------|------|-------|---------|------|-----------|
| | | INDEMNITY | | | | | | MEDICAL | | |
| DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | 1,017 |
| | | | | | | | | | | 1,017 |
| DE | EATH | EATH P.T. | | | | | | | | |

| | | | SERIOUS | NON-SEF | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|---------|---------|--------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | | | | 1,017 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -14,76 | 5 | -5,756 | 19 | |
| TOTAL LOSS | ES | | | | | 1,036 | |
| EXPECTED LO | OSSES | | 33,29 | 3 | 21,360 | 2,384 | |
| CREDIBILITY | | | .0 | 0 | .00 | .00 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .000 | .075 | .075 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .000 | .091 | .091 |
| PRES. O | N RATE LEVE | EL . | 2.37 | 3 | 1.521 | .170 | 4.064 |
| DERIVE | D BY FORMUL | _A | 2.37 | 3 | 1.521 | .170 | 4.064 |
| UNDERL | YING PRES. | RATE | 2.41 | 6 | 1.550 | .173 | 4.139 |
| PROPOS | SED | | 2.37 | 3 | 1.521 | .170 | 4.064 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 6.373 |
| IND. RATES | D. RATES | | | 6.37 | MINIM | UM PREMIUM | 1985 |
| MAN. RATES | N. RATES 5.61 6. | | 6.25 | + 6.37 | PRESE | NT | 1995 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|---|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 329 | | | | | | | | | | |
| 2011 | 428 | | | | | | | | | | |
| 2012 | 444 | | | | | | | | | | |
| 2013 | 430 | 810 | .188 | | | | | | | | |
| 2014 | 671 | | | | | | | | | | |
| TOTAL | 2,302 | 810 | .035 | | | | | | | | |
| | | | | | · | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|--------------|------|-------|-------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| 2013 | | | | | | | | | | | 810 |
| | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | 810 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|---------------|------|-------|---------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | _ |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| 2013 | | | | | | | | | | | 804 |
| | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | 804 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|--------------|--------------|---------|---------|---------|--------|------------|-------|
| TOTAL TRANS | S. LOSSES P | G B | | | | 804 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQU | UENCY ADJU | ST. | -9,34 | 5 | -4,461 | 25 | |
| TOTAL LOSSI | ES | | | | | 829 | |
| EXPECTED LO | OSSES | | 21,54 | 7 | 17,380 | 2,992 | |
| CREDIBILITY | | | .0 | 0 | .01 | .01 | |
| PURE PREMIL | JMS | | | | - | | • |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .000 | .036 | .036 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .000 | .044 | .044 |
| PRES. O | N RATE LEVE | EL | .91 | 9 | .741 | .128 | 1.788 |
| DERIVE | D BY FORMUL | _A | .91 | 9 | .734 | .127 | 1.780 |
| UNDERL | YING PRES. | RATE | .93 | 6 | .755 | .130 | 1.821 |
| PROPOS | SED | | .91 | 9 | .734 | .127 | 1.780 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 2.791 |
| IND. RATES | | | | 2.79 | MINIM | UM PREMIUM | 1035 |
| MAN. RATES | 2.51 | 2.76 | 2.75 | + 2.79 | PRESE | NT | 1040 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 3,262 | 33,981 | 1.041 | | | | | | 1 | | 1 |
| 2011 | 3,567 | 10,429 | .292 | | | | | | | | |
| 2012 | 3,654 | 11,734 | .321 | | | | | | | 1 | 1 |
| 2013 | 3,067 | 12,116 | .395 | | | | | | | 1 | 1 |
| 2014 | 3,207 | 72,634 | 2.264 | | | | | | | 2 | 2 |
| TOTAL | 16,757 | 140,894 | .841 | | | | | | 1 | 4 | 5 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-------|--------|--------------|------|-------|--------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | - |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 3,840 | | | | | 27,058 | | 3,083 |
| 2011 | | | | | | | | | | | 10,429 |
| 2012 | | | | | 591 | | | | | 6,658 | 4,485 |
| 2013 | | | | | 905 | | | | | 5,642 | 5,569 |
| 2014 | | | | | 22,167 | | | | | 47,009 | 3,458 |
| TOTAL | | | | 3,840 | 23,663 | | | | 27,058 | 59,309 | 27,024 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|--------|--------|---------------|------|--------|---------|--------|--------------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 7,887 | | | | | 62,315 | | 3,074 |
| 2011 | | | | | | | | | | | 11,086 |
| 2012 | | | 168 | 109 | 1,099 | | 18 | 1,410 | 1,561 | 12,979 | 4,794 |
| 2013 | | 23 | 637 | 372 | 1,312 | 64 | 81 | 2,932 | 2,671 | 9,027 | 5,524 |
| 2014 | 24 | 667 | 36,852 | 21,963 | 25,673 | 218 | 548 | 58,522 | 51,115 | 56,334 | 3,610 |
| TOTAL | 24 | 690 | 37,657 | 30,331 | 28,084 | 282 | 647 | 62,864 | 117,662 | 78,340 | 28,088 |
| | | | | | | | | | | | - |

| | - | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|--------------|---------|----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 102,164 | 1 2 | 254,417 | 28,088 | |
| TOTAL TRAN | S. LOSSES PO | Α | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -184,592 | 2 | -74,454 | 292 | |
| TOTAL LOSS | ES | | | , | 179,963 | 28,380 | |
| EXPECTED L | OSSES | | 403,508 | 3 2 | 273,976 | 43,736 | |
| CREDIBILITY | | | .01 | | .02 | .02 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | T) | .000 |) | 1.074 | .169 | 1.243 |
| INDICAT | ED (POST-TE | ST) | .000 |) | 1.304 | .205 | 1.509 |
| PRES. C | N RATE LEVE | L | 2.36 | 5 | 1.606 | .256 | 4.227 |
| DERIVE | D BY FORMUL | Α. | 2.341 | | 1.600 | .255 | 4.196 |
| UNDERL | YING PRES. F | RATE | 2.408 | 3 | 1.635 | .261 | 4.304 |
| PROPOS | SED | | 2.341 | | 1.600 | .255 | 4.196 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 6.581 |
| IND. RATES | | | | 6.58 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | 6.42 | 6.79 | 6.50 | + 6.58 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | - |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 2,572 | 399 | .015 | | | | | | | | |
| 2011 | 2,562 | 9,012 | .351 | | | | | | | 2 | 2 |
| 2012 | 2,355 | · | | | | | | | | | |
| 2013 | 2,471 | 2,384 | .096 | | | | | | | | |
| 2014 | 2,458 | 181 | .007 | | | | | | | | |
| TOTAL | 12,418 | 11,976 | .096 | | | | | | | 2 | 2 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-------|---------|--------------|------|-------|-------|-------|-----------|
| MANUAL | | | INDEMNITY | | MEDICAL | | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 399 |
| 2011 | | | | | 2,229 | | | | | 6,783 | |
| | | | | | | | | | | | |
| 2013 | | | | | | | | | | | 2,384 |
| 2014 | | | | | | | | | | | 181 |
| TOTAL | | | | | 2,229 | | | | | 6,783 | 2,964 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|---------|-------|---------------|------|-------|-------|--------|-----------|
| MANUAL | | | INDEMNITY | MEDICAL | | | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 398 |
| 2011 | | | 216 | 167 | 5,270 | | | 406 | 696 | 15,971 | |
| | | | | | | | | | | | |
| 2013 | | | | | | | | | | | 2,365 |
| 2014 | | | | | | | | | | | 189 |
| TOTAL | | | 216 | 167 | 5,270 | | | 406 | 696 | 15,971 | 2,952 |
| | | | | | | | | | | | |

| - | | | SERIOUS | NON-SEI | SIOUS | MED. ONLY | TOTAL | |
|----------------------|-------------|---------|---------|---------|----------------------|-----------|-------|--|
| TOTAL TRAN | S LOSSES E | OG B | 62 | | 22,104 | 2,952 | TOTAL | |
| TOTAL TRAN | | | 02 | _ | 22,104 | 2,332 | | |
| IBNR + FREQ | | | -66.11 | 0 | -30.648 | | | |
| TOTAL LOSS | ES | | | | | 3,082 | | |
| EXPECTED L | OSSES | | 143,92 | 4 | 111,636 | 19,123 | | |
| CREDIBILITY | | | .0 | 1 | .02 | .02 | | |
| PURE PREMI | JMS | | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .000 | .025 | .025 | |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .000 | .030 | .030 | |
| PRES. C | N RATE LEVE | EL | 1.13 | 8 | .883 | .151 | 2.172 | |
| DERIVE | D BY FORMUI | LA | 1.12 | 7 | .865 | .149 | 2.141 | |
| UNDERI | YING PRES. | RATE | 1.15 | 9 | .899 | .154 | 2.212 | |
| PROPOS | SED | | 1.12 | 7 | .865 | .149 | 2.141 | |
| | | | | | | | | |
| YEAR 12-1-14 12-1-15 | | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 3.357 | |
| IND. RATES | | | | 3.36 | 3.36 MINIMUM PREMIUM | | | |
| MAN. RATES 3.10 3.4 | | | 3.34 | + 3.36 | PRESE | NT | 1205 | |

| MANUAL | PAYROLL | TOTAL REP | T. PUR | E PREM. | | | | | | N | UMBER OF | CASES | | |
|--------|--------------------------|-----------------------|------------|---------|------------------|----------------------------|----------------|--------------|---------|---------|-----------|-------|------|---------|
| YEAR | IN THOUS | LOSSES | | ORTED | | | | | DEATH | P.T. | MAJOR | | TEMP | ALL |
| 2010 | 1,234 | 200020 | | OKTED | | | | | DE/(III | | in to ort | tort | | 7,_, |
| 2011 | 971 | | | | | | | | | | | | | |
| 2012 | 486 | | | | | | | | | | | | | |
| 2013 | 240 | | | | | | | | | | | | | |
| 2014 | 213 | | | | | | | | | | | | | |
| TOTAL | 3,144 | | | | | | | | | | | | | |
| 101712 | 0,144 | | | | | | | | | | | | | |
| | | | | | | DED | ORTED LOSSES | | | | | | | |
| MANUAL | | | IND | EMNITY | | KLF | JKTED LOGGES | | MEDI | CAL | | | | |
| YEAR | DEATH | P.T. | | AJOR | MINOR TEMP DEATH | | | P.T. | MAJOR | MINOF | 2 | TEMP | MED | O. ONLY |
| | | | | | - | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | | |
| | | | | | | TR ANS | SLATED LOSSES | | | | | | | |
| MANUAL | | | IND | EMNITY | | 110.00 | JEXTILD EGGGEG | | N | IEDICAL | | | | |
| YEAR | DEATH | P.T. | M | AJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOF | 2 | TEMP | MED | O. ONLY |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | - | | | | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | | | | | |
| | TOTAL TRANS. LOSSES PG B | | | | | | | | | | | | | |
| | | TOTAL TRANS | | | | | | | | | | | | |
| | | BNR + FREQU | | | -29,280 | -10,776 | 20 | | | | | | | |
| | | TOTAL LOSSE | | | _2, | 12,1.0 | 20 | | | | | | | |
| | | EXPECTED LO | | | 56,750 | 35,937 | 4,968 | | | | | | | |
| | | CREDIBILITY | - | | .00 | | .01 | | | | | | | |
| | | PURE PREMIU | MS | | | | | | | | | | | |
| | • | | D (PRE-TE | | .000 | | .001 | .001 | | | | | | |
| | | INDICATED (POST-TEST) | | | .000 | | .001 | .001 | | | | | | |
| | | | NRATE LEV | | 1.773 | | .155 | 3.050 | | | | | | |
| | | | BY FORMU | | 1.773 | 1.111 | .153 | 3.037 | | | | | | |
| | | | YING PRES. | RATE | 1.805 | 1.143 | .158 | 3.106 | | | | | | |
| | - | PROPOS | ED | | 1.773 | 1.111 | .153 | 3.037 | | | | | | |
| | - | YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 IND. R | | 4.763 | | | | | | |
| | | IND. RATES | | | | 4 7C MINUM | | | | | | | | |
| | | MAN. RATES | 4.51 | | 34 4.69 | 4.76 MINIM + 4.76 PRESE | UM PREMIUM | 1555 1570 | | | | | | |

451

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 617 | 1,010 | .163 | | | | | | | | |
| 2011 | 741 | 58,996 | 7.961 | | | | | | 1 | | 1 |
| 2012 | 784 | 610 | .077 | | | | | | | | |
| 2013 | 735 | 76,989 | 10.474 | | | | | | 2 | | 2 |
| 2014 | 593 | | | | | | | | | | |
| TOTAL | 3,470 | 137,605 | 3.966 | | | | | | 3 | | 3 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|--------|------|--------------|------|-------|--------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 1,010 |
| 2011 | | | | 19,761 | | | | | 35,766 | | 3,469 |
| 2012 | | | | | | | | | | | 610 |
| 2013 | | | | 22,583 | | | | | 53,978 | | 428 |
| | | | | | | | | | | | |
| TOTAL | | | | 42,344 | | | | | 89,744 | | 5,517 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|--------|-------|---------------|-------|--------|---------|-------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 1,007 |
| 2011 | | | 1,561 | 36,969 | 341 | | | 3,106 | 80,999 | 881 | 3,688 |
| 2012 | | | | | | | | | | | 652 |
| 2013 | | 412 | 22,219 | 35,558 | 2,090 | | 1,667 | 67,117 | 97,165 | 7,076 | 425 |
| | | | | | | | | | | | |
| TOTAL | | 412 | 23,780 | 72,527 | 2,431 | | 1,667 | 70,223 | 178,164 | 7,957 | 5,772 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|---------|----------------|---------|------------|--------|
| TOTAL TRAN | S. LOSSES P | G B | 96,08 | 2 2 | 261,079 | 5,772 | |
| TOTAL TRAN | S. LOSSES PO | A £ | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -42,44 | 7 | -15,820 | 58 | |
| TOTAL LOSS | ES | | 53,63 | 5 2 | 245,259 | 5,830 | |
| EXPECTED L | OSSES | | 92,68 | 4 | 57,636 | 8,918 | |
| CREDIBILITY | | | .0 | 0 | .01 | .01 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | 1.54 | 6 | 7.068 | .168 | 8.782 |
| INDICAT | ED (POST-TE | ST) | 1.87 | 7 | 8.581 | .204 | 10.662 |
| PRES. C | N RATE LEVE | L | 2.62 | 3 | 1.631 | .252 | 4.506 |
| DERIVE | D BY FORMUL | -A | 2.62 | 3 | 1.701 | .252 | 4.576 |
| UNDERL | YING PRES. | RATE | 2.67 | 1 | 1.661 | .257 | 4.589 |
| PROPOS | SED | | 2.62 | 3 | 1.701 | .252 | 4.576 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 7.176 |
| IND. RATES | | | | 7.18 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | 6.41 | 7.00 | 6.93 | + 7.18 PRESENT | | | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 15,592 | 504,187 | 3.233 | | | | | 1 | 1 | 5 | 7 |
| 2011 | 16,424 | 180,298 | 1.097 | | | | | | 1 | 5 | 6 |
| 2012 | 17,396 | 135,678 | .779 | | | | | | 1 | 3 | 4 |
| 2013 | 16,826 | 390,088 | 2.318 | | | | | | 4 | 2 | 6 |
| 2014 | 17,177 | 252,300 | 1.468 | | | | | | 1 | 3 | 4 |
| TOTAL | 83,415 | 1,462,551 | 1.753 | | | | | 1 | 8 | 18 | 27 |
| | | | | | | | | | | - | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|--------|--------------|------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 183,008 | 37,314 | 3,298 | | | 148,549 | 76,013 | 34,902 | 21,103 |
| 2011 | | | | 4,906 | 13,529 | | | | 9,005 | 128,396 | 24,462 |
| 2012 | | | | 21,744 | 5,946 | | | | 23,386 | 11,753 | 72,849 |
| 2013 | | | | 36,222 | 44,799 | | | | 198,307 | 56,684 | 54,076 |
| 2014 | | | | 38,443 | 31,233 | | | | 86,622 | 42,252 | 53,750 |
| TOTAL | | | 183,008 | 138,629 | 98,805 | | | 148,549 | 393,333 | 273,987 | 226,240 |
| | | | | | | • | | | | · | · |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|---------|---------|---------------|-------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | ı | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 324,656 | 76,643 | 8,089 | | | 348,347 | 175,058 | 84,777 | 21,040 |
| 2011 | | | 1,689 | 10,191 | 32,069 | | | 8,474 | 33,546 | 302,546 | 26,003 |
| 2012 | | 162 | 9,717 | 39,041 | 11,953 | | 178 | 13,185 | 49,284 | 24,188 | 77,876 |
| 2013 | 10 | 1,588 | 67,084 | 75,502 | 68,341 | 636 | 6,946 | 276,026 | 383,759 | 116,707 | 53,643 |
| 2014 | 85 | 2,130 | 122,405 | 76,988 | 43,370 | 866 | 2,154 | 221,092 | 165,721 | 69,494 | 56,115 |
| TOTAL | 95 | 3,880 | 525,551 | 278,365 | 163,822 | 1,502 | 9,278 | 867,124 | 807,368 | 597,712 | 234,677 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|----------------------|---------|-----------|---------|------------|-----------|--------|
| TOTAL TRAN | S. LOSSES F | PG B | 1,407,43 | 30 1,8 | 347,267 | 234,677 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -1,628,93 | 31 - | 664,609 | 2,918 | |
| TOTAL LOSS | ES | | | 1, | 182,658 | 237,595 | |
| EXPECTED L | OSSES | | 3,592,68 | 34 2,4 | 152,401 | 417,909 | |
| CREDIBILITY | | |). |)2 | .07 | .07 | |
| PURE PREMI | UMS | | | | • | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 00 | 1.418 | .285 | 1.703 |
| INDICAT | ED (POST-TE | ST) | .00 | 00 | 1.721 | .346 | 2.067 |
| PRES. C | N RATE LEVI | EL | 4.23 | 30 | 2.887 | .492 | 7.609 |
| DERIVE | D BY FORMU | LA | 4.14 | 15 | 2.805 | .482 | 7.432 |
| UNDERL | YING PRES. | RATE | 4.30 | 07 | 2.940 | .501 | 7,748 |
| PROPOS | SED | | 4.14 | 15 | 2.805 | .482 | 7.432 |
| | | | | | - | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 11.656 |
| IND. RATES | | | 11.66 | MINIM | UM PREMIUM | 2000 | |
| MAN. RATES | IAN. RATES 10.38 11. | | 3 11.70 | + 11.66 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | IMBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|----------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 16,459 | 732,295 | 4.449 | | | | | 1 | 8 | 1 | 10 |
| 2011 | 16,926 | 1,599,951 | 9.452 | | | | | 2 | 9 | 5 | 16 |
| 2012 | 16,290 | 2,685,824 | 16.487 | | | | | 1 | 8 | 1 | 10 |
| 2013 | 11,224 | 108,167 | .963 | | | | | | 2 | 2 | 4 |
| 2014 | 15,994 | 47,746 | .298 | | | | | | | 1 | 1 |
| TOTAL | 76,893 | 5,173,983 | 6.729 | | | | | 4 | 27 | 10 | 41 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|--------|--------------|------|-----------|-----------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 78,403 | 136,186 | 1,085 | | | 49,803 | 409,751 | 24,454 | 32,613 |
| 2011 | | | 252,388 | 158,882 | 8,637 | | | 699,567 | 349,059 | 38,290 | 93,128 |
| 2012 | | | 435,661 | 212,532 | 6,702 | | | 1,707,799 | 275,495 | 22,949 | 24,686 |
| 2013 | | | | 28,042 | 2,911 | | | | 60,439 | 10,229 | 6,546 |
| 2014 | | | | | 675 | | | | | 24,804 | 22,267 |
| TOTAL | | | 766,452 | 535,642 | 20,010 | | | 2,457,169 | 1,094,744 | 120,726 | 179,240 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|-----------|--------|---------------|--------|-----------|-----------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 139,087 | 279,727 | 2,662 | | | 116,788 | 943,657 | 59,399 | 32,515 |
| 2011 | | 4,182 | 455,586 | 300,182 | 32,588 | | 14,562 | 1,541,718 | 812,918 | 125,567 | 98,995 |
| 2012 | | 7,064 | 230,686 | 374,575 | 25,677 | | 51,214 | 1,014,649 | 573,623 | 75,228 | 26,389 |
| 2013 | | 569 | 29,637 | 45,352 | 6,821 | 95 | 2,015 | 80,474 | 113,629 | 24,299 | 6,494 |
| 2014 | | 19 | 1,118 | 667 | 781 | 116 | 288 | 30,874 | 26,967 | 29,722 | 23,247 |
| TOTAL | | 11,834 | 856,114 | 1,000,503 | 68,529 | 211 | 68,079 | 2,784,503 | 2,470,794 | 314,215 | 187,640 |
| | | | | | | | | | · | | |

| - | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|--------------|---------|-----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 3,720,74 | | 354,041 | 187,640 | |
| TOTAL TRAN | S. LOSSES PO | G A | -, -, | | , | | |
| IBNR + FREQ | UENCY ADJU | ST. | -1,028,61 | 3 -: | 534,513 | 2,891 | |
| TOTAL LOSS | ES | | 2,692,12 | 8 3, | 319,528 | 190,531 | |
| EXPECTED L | OSSES | | 2,243,73 | 8 1,9 | 986,147 | 429,063 | |
| CREDIBILITY | | | .0 | 2 | .06 | .07 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | 3.50 | 1 | 4.317 | .248 | 8.066 |
| INDICAT | ED (POST-TE | ST) | 4.25 | 0 | 5.241 | .301 | 9.792 |
| PRES. C | N RATE LEVE | EL | 2.86 | 5 | 2.537 | .548 | 5.950 |
| DERIVE | D BY FORMUL | _A | 2.89 | 3 | 2.699 | .531 | 6.123 |
| UNDERI | YING PRES. | RATE | 2.91 | 8 | 2.583 | .558 | 6.059 |
| PROPOS | SED | | 2.89 | 3 | 2.699 | .531 | 6.123 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 9.603 |
| IND. RATES | | | | 9.60 | MINIMU | UM PREMIUM | 2000 |
| MAN. RATES | 6.99 | 8.55 | 9.15 | + 9.60 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 4,728 | 135,104 | 2.857 | | | | | | 1 | | 1 |
| 2011 | 3,114 | 1,205,409 | 38.709 | | | | | 1 | | 1 | 2 |
| 2012 | 2,470 | 21,518 | .871 | | | | | | | 1 | 1 |
| 2013 | 2,183 | 1,172 | .053 | | | | | | | | |
| 2014 | 2,108 | 892 | .042 | | | | | | | | |
| TOTAL | 14,603 | 1,364,095 | 9.341 | | | | | 1 | 1 | 2 | 4 |
| | | | | | | | | | | | |

| | REPORTED LOSSES | | | | | | | | | | | | |
|--------------|-----------------|------|-----------|--------|------|-------|------|-----------|--------|-------|-----------|--|--|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | |
| 2010 | | | | 26,205 | | | | | 53,865 | | 55,034 | | |
| 2011 | | | 140,373 | | 290 | | | 1,063,850 | | 110 | 786 | | |
| 2012 2013 | | | | | 518 | | | | | 6,741 | 14,259 | | |
| 2013 | | | | | | | | | | | 1,172 | | |
| 2014 | | | | | | | | | | | 892 | | |
| TOTAL | | | 140,373 | 26,205 | 808 | | | 1,063,850 | 53,865 | 6,851 | 72,143 | | |
| | | | | | | | | | | | | | |

| | TRANSLATED LOSSES | | | | | | | | | | | | | |
|--------|-------------------|------|-----------|--------|-------|-------|-------|---------|---------|--------|-----------|--|--|--|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | | |
| 2010 | | | | 53,825 | | | | | 124,051 | | 54,869 | | | |
| 2011 | | 878 | 93,026 | 505 | 2,669 | | 8,371 | 867,814 | 10,648 | 15,672 | 836 | | | |
| 2012 | | | 147 | 96 | 963 | | 18 | 1,426 | 1,579 | 13,142 | 15,243 | | | |
| 2013 | | | | | | | | | | | 1,163 | | | |
| 2014 | | | | | | | | | | | 931 | | | |
| TOTAL | | 878 | 93,173 | 54,426 | 3,632 | | 8,389 | 869,240 | 136,278 | 28,814 | 73,042 | | | |
| | | | | | | | | | | | | | | |

| - | | T | SERIOUS | NON-SEF | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|-----------------------------------------|---------|----------------------|-----------|-------|
| TOTAL TRAN | S. LOSSES F | G B | 971.68 | | 223,150 | 73.042 | |
| TOTAL TRAN | | | , , , , , , , , , , , , , , , , , , , , | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -229,26 | 8 . | -61,726 | 109 | |
| TOTAL LOSS | ES | | 742,41 | 2 1 | 161,424 | 73,151 | |
| EXPECTED L | OSSES | | 471,82 | 3 2 | 214,079 | 18,983 | |
| CREDIBILITY | | | .0 | 1 | .02 | .02 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | 5.08 | 4 | 1.105 | .501 | 6.690 |
| INDICAT | ED (POST-TE | ST) | 6.17 | 2 | 1.341 | .608 | 8.121 |
| PRES. C | N RATE LEVE | EL | 3.17 | 3 | 1.440 | .127 | 4.740 |
| DERIVE | D BY FORMU | LA. | 3.20 | 3 | 1.438 | .137 | 4.778 |
| UNDERI | YING PRES. | RATE | 3.23 | 1 | 1.466 | .130 | 4.827 |
| PROPOS | PROPOSED | | | 3 | 1.438 | .137 | 4.778 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 7.493 |
| IND. RATES | | | | | 7.49 MINIMUM PREMIUM | | |
| MAN. RATES | MAN. RATES 7.01 7 | | | + 7.49 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURI | E PREM. | | | | | | NI | JMBER OF | CASES | | |
|--------|----------|----------------|---------|---------|----------|------------------|-----------------|--------|-------|--------|----------|-------|-------|---------|
| YEAR | IN THOUS | LOSSES | | ORTED | | | | | DEATH | P.T. | MAJOR | | TEMP | ALL |
| 2010 | 409 | | | | | | | | | | | | | |
| 2011 | 365 | | | | | | | | | | | | | |
| 2012 | 472 | | | | | | | | | | | | | |
| 2013 | 457 | | | | | | | | | | | | | |
| 2014 | 518 | | | | | | | | | | | | | |
| TOTAL | 2,221 | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | REPO | ORTED LOSSES | | | | | | | |
| MANUAL | | | | EMNITY | | | | | MEDIO | CAL | | | | |
| YEAR | DEATH | P.T. | M | AJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | R | TEMP | MED | . ONLY |
| | | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | TD 41/ | 01 ATED 000E0 | | | | | | | |
| MANUAL | | | IND | EMNITY | | IRAN | SLATED LOSSES | | | EDICAL | | | | |
| YEAR | DEATH | P.T. | | AJOR | MINIOD | TEMP | DEATH | P.T. | | MINOR | | TEMP | MED | ONLY |
| TEAR | DEATH | P.I. | IVI | AJUK | MINOR | I EIVIP | DEATH | P.I. | MAJOR | WINOR | 1 | IEWIP | IVIEL | . UNL I |
| | | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | 0==10110 | | | | | | | | | |
| | | TOTAL TO AND 1 | 00050 | 20.0 | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | | | | | |
| | | TOTAL TRANS. L | | | | | | | | | | | | |
| | | IBNR + FREQUE | | | -15,519 | 0.547 | 40 | | | | | | | |
| | | TOTAL LOSSES | | JS1. | -15,519 | -6,547 | 13 13 | | | | | | | |
| | | EXPECTED LOS | | + | 34,803 | 24,498 | 1,599 | | | | | | | |
| | | CREDIBILITY | 363 | + | .00 | .01 | .01 | | | | | | | |
| | | PURE PREMIUM | S | | .00 | .01 | .01 | | | | | | | |
| | | INDICATED | | ST) | .000 | .000 | .001 | .001 | | | | | | |
| | | INDICATED | | | .000 | .000 | .001 | .001 | | | | | | |
| | | PRES. ON F | | | 1.539 | 1.083 | .071 | 2.693 | | | | | | |
| | | DERIVED B | | | 1.539 | 1.072 | .070 | 2.681 | | | | | | |
| | | UNDERLYII | | | 1.567 | 1.103 | .072 | 2.742 | | | | | | |
| | | PROPOSED | | | 1.539 | 1.072 | .070 | 2.681 | | | | | | |
| | | VEAD | 10.1.11 | 40.4.4= | 10440 | 40.4.47 19:5.5 | | 4.00.1 | | | | | | |
| | | | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 IND. R | | 4.204 | | | | | | |
| | | IND. RATES | 2.07 | 4.22 | 144 | | UM PREMIUM | 1410 | | | | | | |
| | | MAN. RATES | 3.87 | 4.22 | | + 4.20 PRESE | IN I | 1420 | | | | | | |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 1,995 | 2,642 | .132 | | | | | | | | |
| 2011 | 1,595 | 469 | .029 | | | | | | | | |
| 2012 | 1,546 | 145 | .009 | | | | | | | | |
| 2013 | 1,646 | 547 | .033 | | | | | | | | |
| 2014 | 1,586 | 325 | .020 | | | | | | | | |
| TOTAL | 8,368 | 4,128 | .049 | | | | | | | | |
| | | | | | | | | | | | |

| | REPORTED LOSSES | | | | | | | | | | | | |
|--------|-----------------|------|-----------|-------|------|-------|------|-------|-------|------|-----------|--|--|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | |
| 2010 | | | | | | | | | | | 2,642 | | |
| 2011 | | | | | | | | | | | 469 | | |
| 2012 | | | | | | | | | | | 145 | | |
| 2013 | | | | | | | | | | | 547 | | |
| 2014 | | | | | | | | | | | 325 | | |
| TOTAL | | | | | | | | | | | 4,128 | | |
| | | | | | | | | | | | | | |

| | TRANSLATED LOSSES | | | | | | | | | | | | | |
|--------|-------------------|------|-----------|-------|------|-------|------|-------|---------|------|-----------|--|--|--|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | | |
| 2010 | | | | | | | | | | | 2,634 | | | |
| 2011 | | | | | | | | | | | 499 | | | |
| 2012 | | | | | | | | | | | 155 | | | |
| 2013 | | | | | | | | | | | 543 | | | |
| 2014 | | | | | | | | | | | 339 | | | |
| TOTAL | | | | | | | | | | | 4,170 | | | |
| | | | | | | | • | | | | | | | |

| - | | | SERIOUS | NON-SEF | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|---------|----------------------|---------|-----------|-------|
| TOTAL TRAN | S. LOSSES F | G B | | | | 4,170 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -29,82 | 7 | -14,845 | 54 | |
| TOTAL LOSS | ES | | | | | 4,224 | |
| EXPECTED LO | OSSES | | 64,26 | 6 | 53,387 | 8,117 | |
| CREDIBILITY | | | .0 | 1 | .01 | .02 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .000 | .050 | .050 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .000 | .061 | .061 |
| PRES. O | N RATE LEVE | EL . | .75 | 4 | .627 | .095 | 1.476 |
| DERIVE | D BY FORMU | _A | .74 | 6 | .621 | .094 | 1.461 |
| UNDERL | YING PRES. | RATE | .76 | 8 | .638 | .097 | 1.503 |
| PROPOS | PROPOSED | | | 6 | .621 | .094 | 1.461 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ••• | 2.291 |
| IND. RATES | | | | 2.29 MINIMUM PREMIUM | | | 900 |
| MAN. RATES | 2.19 | 2.34 | 2.27 | + 2.29 | PRESE | NT | 910 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | IMBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|----------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 15,185 | 198,138 | 1.304 | | | | | | 1 | 5 | 6 |
| 2011 | 18,631 | 493,176 | 2.647 | | | | | 1 | 1 | 3 | 5 |
| 2012 | 20,182 | 257,368 | 1.275 | | | | | | 1 | 4 | 5 |
| 2013 | 19,733 | 400,771 | 2.030 | | | | | 2 | 2 | 3 | 7 |
| 2014 | 21,503 | 208,900 | .971 | | | | | | | 5 | 5 |
| TOTAL | 95,234 | 1,558,353 | 1.636 | | | | | 3 | 5 | 20 | 28 |
| | | | | | | | | | | | |

| | REPORTED LOSSES | | | | | | | | | | | | |
|--------|-----------------|------|-----------|--------|---------|-------|------|---------|---------|---------|-----------|--|--|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | |
| 2010 | | | | 11,072 | 14,942 | | | | 91,794 | 46,885 | 33,445 | | |
| 2011 | | | 146,968 | 53,877 | 7,590 | | | 188,244 | 71,563 | 9,316 | 15,618 | | |
| 2012 | | | | 4,053 | 76,951 | | | | 15,869 | 123,159 | 37,336 | | |
| 2013 | | | 230,991 | 18,792 | 14,658 | | | 81,501 | 12,086 | 38,263 | 4,480 | | |
| 2014 | | | | | 87,616 | | | | | 87,546 | 33,738 | | |
| TOTAL | | | 377,959 | 87,794 | 201,757 | | | 269,745 | 191,312 | 305,169 | 124,617 | | |
| | | | | | | | | | | | | | |

| | TRANSLATED LOSSES | | | | | | | | | | | | | |
|--------|-------------------|--------|-----------|---------|---------|--------|--------|---------|---------|---------|-----------|--|--|--|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | | |
| 2010 | | | | 22,742 | 36,653 | | | | 211,402 | 113,883 | 33,345 | | | |
| 2011 | | 2,435 | 262,485 | 102,701 | 24,363 | | 3,919 | 412,855 | 167,999 | 30,909 | 16,602 | | | |
| 2012 | | 315 | 23,181 | 21,401 | 143,150 | | 391 | 33,346 | 60,436 | 240,948 | 39,912 | | | |
| 2013 | 531 | 12,691 | 479,234 | 54,436 | 39,209 | 9,633 | 11,594 | 313,423 | 53,102 | 68,662 | 4,444 | | | |
| 2014 | 100 | 2,650 | 145,652 | 86,807 | 101,467 | 404 | 1,019 | 108,980 | 95,191 | 104,906 | 35,222 | | | |
| TOTAL | 631 | 18,091 | 910,552 | 288,087 | 344,842 | 10,037 | 16,923 | 868,604 | 588,130 | 559,308 | 129,525 | | | |
| | | | | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL | | |
|-------------|-------------|---------|-----------|---------|---------|------------|-------|--|--|
| TOTAL TRAN | S. LOSSES F | PG B | 1,824,83 | 38 1, | 780,367 | 129,525 | | | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -1,290,23 | 36 -: | 398,998 | 1,570 | | | |
| TOTAL LOSS | ES | | 534,60 |)2 1,3 | 381,369 | 131,095 | | | |
| EXPECTED L | OSSES | | 2,892,25 | 55 1,4 | 497,078 | 214,277 | | | |
| CREDIBILITY | | | .(|)3 | .07 | .08 | | | |
| PURE PREMI | JMS | - | | | | | | | |
| INDICAT | ED (PRE-TE | ST) | .56 | 61 | 1.450 | .138 | 2.149 | | |
| INDICAT | ED (POST-TE | ST) | .68 | 31 | 1.760 | .168 | 2.609 | | |
| PRES. C | N RATE LEV | EL | 2.98 | 32 | 1.544 | .221 | 4.747 | | |
| DERIVE | D BY FORMU | LA | 2.91 | 13 | 1.559 | .217 | 4.689 | | |
| UNDERI | YING PRES. | RATE | 3.03 | 37 | 1.572 | .225 | 4.834 | | |
| PROPOS | SED | | 2.91 | 13 | 1.559 | .217 | 4.689 | | |
| | | - | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 7.354 | | |
| IND. RATES | | | | 7.35 | MINIM | UM PREMIUM | 2000 | | |
| MAN. RATES | 6.29 | 7.1 | | | | ESENT 20 | | | |

| MANUAL | PAYROLL | TOTAL REPT. | PURE | PREM. | | | Ī | | | NI | JMBER OF | CASES | | |
|--------|----------|-----------------|---------|---------|---------|----------------|---------------|---------------|-------|--------|----------|-------|------|------|
| YEAR | IN THOUS | LOSSES | | ORTED | | | | | DEATH | P.T. | MAJOR | | TEMP | ALL |
| 2010 | | | | | | | | | | | | | | |
| 2011 | | | | | | | | | | | | | | |
| 2012 | 761 | | | | | | | | | | | | | |
| 2013 | | | | | | | | | | | | | | |
| 2014 | 108 | | | | | | | | | | | | | |
| TOTAL | 869 | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | REPO | ORTED LOSSES | | | | | | | |
| MANUAL | | | INDE | MNITY | | | | | MEDIO | CAL | | | | |
| YEAR | DEATH | P.T. | MA | JOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | | TEMP | MED | ONLY |
| | | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | | |
| IOIAL | | | 1 | | | | | | | | | | + | |
| | | I | 1 | | | | ı | | I . | | | | | |
| | | | | | | TRANS | SLATED LOSSES | | | | | | | |
| MANUAL | | | | MNITY | | | | | M | EDICAL | | | | |
| YEAR | DEATH | H P.T. MAJOR | | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | | TEMP | MED | ONLY | |
| | | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | OFFICIA | NON OFFICIA | MED ONLY | TOTAL | | | | | | |
| | | TOTAL TRANS. LO | OCCEC D | C B | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | | | | | |
| | | TOTAL TRANS. LO | | | | | | | | | | | | |
| | | IBNR + FREQUEN | | | -5,071 | -3,570 | 13 | | | | | | | |
| | | TOTAL LOSSES | CI ADJU | 31. | -5,071 | -3,370 | 13 | | | | | | | |
| | | EXPECTED LOSS | FS | - | 13,157 | 16,650 | 2,477 | | | | | | | |
| | | CREDIBILITY | | | .00 | .00 | .00 | | | | | | | |
| | | PURE PREMIUMS | | | | | .00 | | | | | | | |
| | | INDICATED | | iT) | .000 | .000 | .001 | .001 | | | | | | |
| | | INDICATED (| | | .000 | .000 | .001 | .001 | | | | | | |
| | | PRES. ON R. | | | 1.487 | 1.881 | .280 | 3.648 | | | | | | |
| | | DERIVED BY | | | 1.487 | 1.881 | .280 | 3.648 | | | | | | |
| | | UNDERLYIN | | | 1.514 | 1.916 | .285 | 3.715 | | | | | | |
| | | | | - | | 1.881 | .280 | 3.648 | | | | | | |
| | | PROPOSED | | | 1.487 | 1.001 | .200 | 0.040 | | | | | | |
| | | | | 12-1-15 | | | | | | | | | | |
| | | | 2-1-14 | 12-1-15 | | 12-1-17 IND. R | | 5.721 1810 | | | | | | |

+PROPOSED

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | NUMBER OF CASES | | | | | |
|--------|----------|-------------|------------|---|--|-----------------|------|-------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 1,149 | | | | | | | | | | |
| 2011 | 193 | 501 | .259 | | | | | | | | |
| 2012 | 223 | 18,432 | 8.265 | | | | | | | | |
| 2013 | 159 | 3,110 | 1.955 | | | | | | | | |
| 2014 | 345 | | | | | | | | | | |
| TOTAL | 2,069 | 22,043 | 1.065 | | | | | | | | |
| | | | | · | | | | | | | |

| | REPORTED LOSSES | | | | | | | | | | | | |
|----------------------|-----------------|------|-----------|-------|------|---------|------|-------|-------|------|------------------------|--|--|
| MANUAL | | | INDEMNITY | | | MEDICAL | | | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | |
| 2011 2012 2013 | | | | | | | | | | | 501 18,432 3,110 | | |
| TOTAL | | | | | | | | | | | 22,043 | | |
| · | | | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|----------------------|-------|------|-----------|-------|------|---------------|------|-------|---------|------|------------------------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | _ |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2011 2012 2013 | | | | | | | | | | | 533 19,704 3,085 |
| TOTAL | | | | | | | | | | | 23,322 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|--------------|---------|---------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | | | | 23,322 | |
| TOTAL TRAN | S. LOSSES PO | 3 A | | | | · | |
| IBNR + FREQ | UENCY ADJU | ST. | -26,89 | 8 | -7,664 | 28 | |
| TOTAL LOSS | ES | | | | | 23,350 | |
| EXPECTED L | OSSES | | 52,84 | 1 | 25,408 | 4,779 | |
| CREDIBILITY | | | .0 | 0 | .01 | .01 | |
| PURE PREMI | UMS | - | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .000 | 1.129 | 1.129 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .000 | 1.371 | 1.371 |
| PRES. C | N RATE LEVE | EL | 2.50 | 8 | 1.206 | .227 | 3.941 |
| DERIVE | D BY FORMUL | _A | 2.50 | 8 | 1.194 | .238 | 3.940 |
| UNDERI | YING PRES. I | RATE | 2.55 | 4 | 1.228 | .231 | 4.013 |
| PROPOS | SED | | 2.50 | 8 | 1.194 | .238 | 3.940 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. RA | ATE | 6.179 |
| IND. RATES | | | | 6.18 | MINIMU | JM PREMIUM | 1935 |
| MAN RATES | 5 39 | 6.00 | 6.06 | + 618 | PRESE | NT | 1945 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | NUMBER OF CASES | | | | | |
|--------|----------|-------------|------------|--|--|-----------------|------|-------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 3,236 | 303,862 | 9.390 | | | | | 1 | | 1 | 2 |
| 2011 | 4,407 | 1,009 | .022 | | | | | | | | |
| 2012 | 2,300 | | | | | | | | | | |
| 2013 | 1,915 | | | | | | | | | | |
| 2014 | 864 | | | | | | | | | | |
| TOTAL | 12,722 | 304,871 | 2.396 | | | | | 1 | | 1 | 2 |
| | | | | | | | | | | | |

| | REPORTED LOSSES | | | | | | | | | | | | | |
|--------|-----------------|------|-----------|-------|--------|-------|------|---------|-------|--------|-----------|--|--|--|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | | |
| 2010 | | | 97,395 | | 11,552 | | | 144,508 | | 30,229 | 20,178 | | | |
| 2011 | | | | | | | | | | | 1,009 | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| TOTAL | | | 97,395 | | 11,552 | | | 144,508 | | 30,229 | 21,187 | | | |
| | | | | | · | | | | | | • | | | |

| | TRANSLATED LOSSES | | | | | | | | | | | | | | |
|--------|-------------------|------|-----------|-------|--------|-------|------|---------|---------|--------|-----------|--|--|--|--|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | | | |
| 2010 | | | 172,779 | | 28,337 | | | 338,871 | | 73,426 | 20,117 | | | | |
| 2011 | | | | | | | | | | | 1,073 | | | | |
| | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | |
| TOTAL | | | 172,779 | | 28,337 | | | 338,871 | | 73,426 | 21,190 | | | | |
| | | | , | | , | | | | | , | • | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|--------------|---------|---------|---------|---------|------------|--------|
| TOTAL TRAN | S. LOSSES P | G B | 511.65 | | 101.763 | 21,190 | 101712 |
| | S. LOSSES PO | | , | - | , | ,, | |
| IBNR + FREQ | UENCY ADJU | ST. | -52,08 | 0 | -17,203 | 63 | |
| TOTAL LOSS | ES | | 459,57 | 0 | 84,560 | 21,253 | |
| EXPECTED L | OSSES | | 104,57 | 5 | 58,775 | 13,612 | |
| CREDIBILITY | | | .0 | 1 | .02 | .02 | |
| PURE PREMI | UMS | • | | • | | | |
| INDICAT | ED (PRE-TES | ST) | 3.61 | 2 | .665 | .167 | 4.444 |
| INDICAT | ED (POST-TE | ST) | 4.38 | 5 | .807 | .203 | 5.395 |
| PRES. C | N RATE LEVE | L | .80 | 7 | .454 | .105 | 1.366 |
| DERIVE | D BY FORMUL | -A | .84 | 3 | .461 | .107 | 1.411 |
| UNDERI | YING PRES. I | RATE | .82 | 2 | .462 | .107 | 1.391 |
| PROPOS | SED | | .84 | 3 | .461 | .107 | 1.411 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 2.213 |
| IND. RATES | | | | 2.21 | MINIM | UM PREMIUM | 880 |
| MAN. RATES | 1.92 | 2.11 | 2.10 | + 2.21 | PRESE | NT | 865 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | NUMBER OF CASES | | | | | |
|--------|----------|-------------|------------|--|--|-----------------|------|-------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 3,639 | 2,051 | .056 | | | | | | | 1 | 1 |
| 2011 | 2,544 | 4,448 | .174 | | | | | | | | |
| 2012 | 2,379 | 17,770 | .746 | | | | | | | 1 | 1 |
| 2013 | 2,127 | | | | | | | | | | |
| 2014 | 2,212 | 5,011 | .226 | | | | | | | | |
| TOTAL | 12,901 | 29,280 | .227 | | | | | | | 2 | 2 |
| | | | | | | | | | | | |

| | REPORTED LOSSES | | | | | | | | | | | | | |
|--------|-----------------|------|-----------|-------|--------|-------|------|-------|-------|-------|-----------|--|--|--|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | | |
| 2010 | | | | | 964 | | | | | 255 | 832 | | | |
| 2011 | | | | | | | | | | | 4,448 | | | |
| 2012 | | | | | 11,149 | | | | | 6,621 | | | | |
| | | | | | | | | | | | | | | |
| 2014 | | | | | | | | | | | 5,011 | | | |
| TOTAL | | | | | 12,113 | | | | | 6,876 | 10,291 | | | |
| | | | | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|-------|--------|---------------|------|-------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 2,365 | | | | | 619 | 830 |
| 2011 | | | | | | | | | | | 4,728 |
| 2012 | | 41 | 3,141 | 2,078 | 20,717 | | 18 | 1,402 | 1,550 | 12,908 | |
| | | | | | | | | | | | |
| 2014 | | | | | | | | | | | 5,231 |
| TOTAL | | 41 | 3,141 | 2,078 | 23,082 | | 18 | 1,402 | 1,550 | 13,527 | 10,789 |
| | | | | | | | | | | | |

| | - | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|---------------------|---------|---------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 4,60 | 2 | 40,237 | 10,789 | |
| TOTAL TRAN | S. LOSSES PO | 3 A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -56,39 | 9 | -20,462 | 100 | |
| TOTAL LOSS | ES | | | | 19,775 | 10,889 | |
| EXPECTED L | OSSES | | 119,07 | 6 | 72,634 | 15,868 | |
| CREDIBILITY | | | .0 | 1 | .02 | .02 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .153 | .084 | .237 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .186 | .102 | .288 |
| PRES. C | N RATE LEVE | EL . | .90 | 6 | .553 | .121 | 1.580 |
| DERIVE | D BY FORMUL | -A | .89 | 7 | .546 | .121 | 1.564 |
| UNDERL | YING PRES. I | RATE | .92 | 3 | .563 | .123 | 1.609 |
| PROPOS | SED | | .89 | 7 | .546 | .121 | 1.564 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. RA | ATE | 2.452 |
| IND. RATES | IND. RATES | | | 2.45 | MINIMU | JM PREMIUM | 945 |
| MAN. RATES | AN. RATES 2.40 2.52 | | | + 2.45 | PRESE | NT | 960 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 6,519 | 9,677 | .148 | | | | | | | 1 | 1 |
| 2011 | 6,993 | 725 | .010 | | | | | | | | |
| 2012 | 7,087 | 1,503 | .021 | | | | | | | | |
| 2013 | 7,990 | 208 | .002 | | | | | | | | |
| 2014 | 7,925 | 15,883 | .200 | | | | | | | 2 | 2 |
| TOTAL | 36,514 | 27,996 | .077 | | | | | | | 3 | 3 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|-------|-------|--------------|------|-------|-------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 1,554 | | | | | 6,992 | 1,131 |
| 2011 | | | | | | | | | | | 725 |
| 2012 2013 | | | | | | | | | | | 1,503 |
| 2013 | | | | | | | | | | | 208 |
| 2014 | | | | | 916 | | | | | 13,227 | 1,740 |
| TOTAL | | | | | 2,470 | | | | | 20,219 | 5,307 |
| | · | | | | | | | · | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|-------|-------|---------------|------|--------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 3,812 | | | | | 16,984 | 1,128 |
| 2011 | | | | | | | | | | | 771 |
| 2012 | | | | | | | | | | | 1,607 |
| 2013 | | | | | | | | | | | 206 |
| 2014 | | 31 | 1,522 | 904 | 1,061 | 61 | 152 | 16,467 | 14,380 | 15,852 | 1,817 |
| TOTAL | | 31 | 1,522 | 904 | 4,873 | 61 | 152 | 16,467 | 14,380 | 32,836 | 5,529 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|--------------|---------|-------------------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 18,23 | 3 | 52,993 | 5,529 | |
| TOTAL TRAN | S. LOSSES PO | 3 A | • | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -266,72 | 3 | -97,125 | 438 | |
| TOTAL LOSS | ES | | | | | 5,967 | |
| EXPECTED L | OSSES | | 591,52 | 7 : | 358,568 | 60,613 | |
| CREDIBILITY | | | .0. | 1 | .04 | .04 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .000 | .016 | .016 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .000 | .019 | .019 |
| PRES. C | N RATE LEVE | L | 1.59 ⁻ | 1 | .964 | .163 | 2.718 |
| DERIVE | D BY FORMUL | Α | 1.57 | 5 | .925 | .157 | 2.657 |
| UNDERI | YING PRES. F | RATE | 1.62 | 0 | .982 | .166 | 2.768 |
| PROPOS | PROPOSED | | | 5 | .925 | .157 | 2.657 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 4.167 |
| IND. RATES | | • | | 4.17 | MINIMU | JM PREMIUM | 1400 |
| MAN RATES | 3 59 | 3 98 | 4 18 | + 4 17 | PRESE | NT | 1430 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | | | | | | | | | | | |
| 2011 | | | | | | | | | | | |
| 2012 | | | | | | | | | | | |
| 2013 | 963 | | | | | | | | | | |
| 2014 | 2,100 | 13,402 | .638 | | | | | | | 1 | 1 |
| TOTAL | 3,063 | 13,402 | .438 | | | | | | | 1 | 1 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-------|-------|--------------|------|-------|-------|-------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| 2014 | | | | | 5,949 | | | | | 7,453 | |
| TOTAL | | | | | 5,949 | • | | | | 7,453 | |
| | | | | | | • | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|-------|-------|---------------|------|-------|---------|-------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| 2014 | 6 | 178 | 9,889 | 5,896 | 6,889 | 30 | 86 | 9,276 | 8,106 | 8,931 | |
| TOTAL | 6 | 178 | 9,889 | 5,896 | 6,889 | 30 | 86 | 9,276 | 8,106 | 8,931 | |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|---------|---------|-----------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 19,46 | 5 | 29,822 | | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -14,86 | 8 | -4,527 | 49 | |
| TOTAL LOSS | ES | | 4,59 | 7 | 25,295 | 49 | |
| EXPECTED LO | OSSES | | 42,72 | 9 | 21,135 | 3,277 | |
| CREDIBILITY | | | .0 | 0 | .01 | .01 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .15 | 0 | .826 | .002 | .978 |
| INDICAT | ED (POST-TE | ST) | .18: | 2 | 1.003 | .002 | 1.187 |
| PRES. O | N RATE LEVE | EL | 1.37 | 0 | .678 | .105 | 2.153 |
| DERIVE | D BY FORMUL | _A | 1.37 | 0 | .681 | .104 | 2.155 |
| UNDERL | YING PRES. I | RATE | 1.39 | 5 | .690 | .107 | 2.192 |
| PROPOS | SED | | 1.36 | 9 | .680 | .104 | 2.153 |
| VEAD | 40.4.44 | 40.4.45 | 40.4.40 | 40 4 47 | IND D | A T.C | 2.270 |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | | 3.376 |
| IND. RATES | | | | 3.38 | | JM PREMIUM | 1190 |
| MAN. RATES | 2.18 | 2.92 | 3.31 | + 3.38 | 8 PRESENT | | 1195 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 18,517 | 10,596 | .057 | | | | | | | | |
| 2011 | 20,345 | 231,866 | 1.139 | | | | | 1 | | | 1 |
| 2012 | 17,372 | 6,053 | .034 | | | | | | | | |
| 2013 | 16,867 | 40,791 | .241 | | | | | | 1 | | 1 |
| 2014 | 17,051 | 84,497 | .495 | | | | | | | 1 | 1 |
| TOTAL | 90,152 | 373,803 | .415 | | | | | 1 | 1 | 1 | 3 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|-------|--------|--------------|------|--------|-------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 10,596 |
| 2011 | | | 193,790 | | | | | 21,963 | | | 16,113 |
| 2012 2013 | | | | | | | | | | | 6,053 |
| 2013 | | | | 4,659 | | | | | | | 36,132 |
| 2014 | | | | | 22,520 | | | | | 52,200 | 9,777 |
| TOTAL | | | 193,790 | 4,659 | 22,520 | | | 21,963 | | 52,200 | 78,671 |
| | | | | | | | | | | | |

| | | | | | TRANS | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|--------|--------|---------------|-------|---------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 10,564 |
| 2011 | | 3,210 | 339,532 | 1,768 | 7,235 | | 456 | 47,378 | 580 | 841 | 17,128 |
| 2012 | | | | | | | | | | | 6,471 |
| 2013 | | 81 | 4,583 | 7,334 | 434 | | | | | | 35,843 |
| 2014 | 25 | 683 | 37,439 | 22,309 | 26,079 | 243 | 609 | 64,979 | 56,757 | 62,550 | 10,207 |
| TOTAL | 25 | 3,974 | 381,554 | 31,411 | 33,748 | 243 | 1,065 | 112,357 | 57,337 | 63,391 | 80,213 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------------|--------------|---------|------------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 499,218 | 3 | 185,887 | 80,213 | |
| TOTAL TRAN | S. LOSSES PO | A | • | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -1,154,510 | -2 | 202,790 | 1,011 | |
| TOTAL LOSS | ES | | | | | 81,224 | |
| EXPECTED L | OSSES | | 2,499,915 | 7 | 738,346 | 152,357 | |
| CREDIBILITY | | | .03 | 3 | .07 | .08 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TES | T) | .000 |) | .000 | .090 | .090 |
| INDICAT | ED (POST-TE | ST) | .000 |) | .000 | .109 | .109 |
| PRES. C | N RATE LEVE | L | 2.723 | 3 | .804 | .166 | 3.693 |
| DERIVE | D BY FORMUL | .A | 2.641 | | .748 | .161 | 3.550 |
| UNDERI | YING PRES. F | RATE | 2.773 | 3 | .819 | .169 | 3.761 |
| PROPOS | SED | | 2.641 | | .748 | .161 | 3.550 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 5.567 |
| IND. RATES | | | | 5.57 | MINIMU | JM PREMIUM | 1770 |
| MAN. RATES | 5.11 | 5.68 | 5.68 | + 5.57 | PRESE | NT | 1840 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 747 | 388 | .051 | | | | | | | | |
| 2011 | 824 | 8,555 | 1.038 | | | | | | | 1 | . 1 |
| 2012 | 946 | 725 | .076 | | | | | | | | |
| 2013 | 952 | 705 | .074 | | | | | | | | |
| 2014 | 993 | 783 | .078 | | | | | | | | 1 |
| TOTAL | 4,462 | 11,156 | .250 | | | | | | | 1 | 1 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|-------|------|--------------|------|-------|-------|-------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 388 |
| 2011 | | | | | 171 | | | | | 7,739 | 645 |
| 2012 2013 | | | | | | | | | | | 725 |
| 2013 | | | | | | | | | | | 705 |
| 2014 | | | | | | | | | | | 783 |
| TOTAL | | | | | 171 | | | | | 7,739 | 3,246 |
| · | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------------|-------|------|-----------|-------|------|---------------|------|-------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 387 |
| 2011 2012 | | | 17 | 13 | 403 | | | 464 | 793 | 18,222 | 686 |
| 2012 | | | | | | | | | | | 775 |
| 2013 | | | | | | | | | | | 699 |
| 2014 | | | | | | | | | | | 817 |
| TOTAL | | | 17 | 13 | 403 | | | 464 | 793 | 18,222 | 3,364 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|---------------|---------|---------|---------|--------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 48 | 1 | 19,431 | 3,364 | |
| TOTAL TRAN | S. LOSSES PO | A G | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -23,17 | 0 | -7,375 | 35 | |
| TOTAL LOSS | ES | | | | 12,056 | 3,399 | |
| EXPECTED L | OSSES | | 51,84 | 9 | 27,531 | 4,819 | |
| CREDIBILITY | | | .0 | 0 | .01 | .01 | |
| PURE PREMI | UMS | • | | | - | | |
| INDICAT | TED (PRE-TES | ST) | .00 | 0 | .270 | .076 | .346 |
| INDICAT | TED (POST-TE | ST) | .00 | 0 | .328 | .092 | .420 |
| PRES. C | N RATE LEVE | L | 1.14 | 1 | .606 | .106 | 1.853 |
| DERIVE | D BY FORMUL | -A | 1.14 | 1 | .603 | .106 | 1.850 |
| UNDERI | LYING PRES. F | RATE | 1.16 | 2 | .617 | .108 | 1.887 |
| PROPOS | SED | | 1.14 | 1 | .603 | .106 | 1.850 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 2.901 |
| IND. RATES | | _ | | 2.90 | MINIM | UM PREMIUM | 1065 |
| MAN. RATES | 2.38 | 2.75 | 2.85 | + 2.90 | PRESE | NT | 1070 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 576 | | | | | | | | | | |
| 2011 | 460 | | | | | | | | | | |
| 2012 | 227 | | | | | | | | | | |
| 2013 | 413 | 133 | .032 | | | | | | | | |
| 2014 | 591 | 1,897 | .320 | | | | | | | | |
| TOTAL | 2,267 | 2,030 | .090 | | | | | | | | |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|--------------|------|-------|-------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| 2013 | | | | | | | | | | | 133 |
| 2014 | | | | | | | | | | | 1,897 |
| TOTAL | | | | | | | | | | | 2,030 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|---------------|------|-------|---------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| 2013 | | | | | | | | | | | 132 |
| 2014 | | | | | | | | | | | 1,980 |
| TOTAL | | | | | | | | | | | 2,112 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SER | RIOUS | MED. ONLY | TOTAL |
|-------------|--------------|---------|---------|---------|--------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | | | | 2,112 | |
| TOTAL TRAN | S. LOSSES PO | 3 A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -16,63 | 6 | -7,244 | 26 | |
| TOTAL LOSS | ES | | | | | 2,138 | |
| EXPECTED L | OSSES | | 36,09 | 1 | 26,410 | 3,402 | |
| CREDIBILITY | | | .0 | 0 | .01 | .01 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .000 | .094 | .094 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .000 | .114 | .114 |
| PRES. C | N RATE LEVE | EL . | 1.56 | 4 | 1.144 | .147 | 2.855 |
| DERIVE | D BY FORMUL | -A | 1.56 | 4 | 1.133 | .147 | 2.844 |
| UNDERL | YING PRES. I | RATE | 1.59 | 2 | 1.165 | .150 | 2.907 |
| PROPOS | SED | | 1.56 | 4 | 1.133 | .147 | 2.844 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 4.460 |
| IND. RATES | | | | 4.46 | MINIMU | JM PREMIUM | 1475 |
| MAN. RATES | 4.01 | 4.41 | 4.39 | + 4.46 | PRESE | NT | 1490 |

TOTAL

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | 1 | | | NL | JMBER OF | CASES | | |
|----------------|----------|-------------|------------|---------|---------|---------------|------|-------|----------|----------|---------|---------|--------|
| YEAR | IN THOUS | LOSSES | REPORTED | | | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 414 | | | | | | | | | | | | |
| 2011 | 276 | | | | | | | | | | | | |
| 2012 | 286 | | | | | | | | | | | | |
| 2013 | 453 | | | | | | | | | | | | |
| 2014 | 425 | | | | | | | | | | | | |
| TOTAL | 1,854 | | | | | | | | | | | | |
| | | | | | | | | | | | | , | |
| | | | | | DED | ORTED LOSSES | | | | | | | |
| MANUAL | | | INDEMNITY | | KEP | I LUSSES | | MEDI | CAI | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | | TEMP | MED | . ONLY |
| ILAN | DEATH | 1.1. | MAJOR | WIIIION | I EIVII | DEATH | 1 | WAJOK | WIIIVOIN | | I LIVII | - WILD. | . OILI |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | TRAN | SLATED LOSSES | | | | | | | |
| | | | INDEMNITY | | | Í | | M | IEDICAL | | | | |
| MANUAL YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | | TEMP | | . ONLY |

| | | | CERIOUS | NON-SEI | noue I | MED. ONLY | TOTAL |
|-------------|--------------------|---------|---------|---------|--------|------------|----------|
| TOTAL TRANS | 0 1 00050 5 | | SERIOUS | NON-SEI | tious | MED. UNLT | TOTAL |
| TOTAL TRAN | | | | | | | |
| TOTAL TRANS | <u>S. LOSSES P</u> | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -7,21 | 7 | -4,799 | 20 | |
| TOTAL LOSSI | ES | | | | | 20 | |
| EXPECTED LO | OSSES | | 15,88 | 8 | 17,353 | 2,726 | |
| CREDIBILITY | | | .0 | 0 | .01 | .01 | |
| PURE PREMIL | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .000 | .001 | .001 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .000 | .001 | .001 |
| PRES. O | N RATE LEVE | EL | .84 | .2 | .919 | .144 | 1.905 |
| DERIVE | D BY FORMU | _A | .84 | .2 | .910 | .143 | 1.895 |
| UNDERL | YING PRES. | RATE | .85 | 7 | .936 | .147 | 1.940 |
| PROPOS | SED | | .84 | 2 | .910 | .143 | 1.895 |
| , | | | | | | | <u> </u> |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 2.972 |
| IND. RATES | | | | 2.97 | MINIMU | UM PREMIUM | 1080 |
| MAN. RATES | 2.42 | 2.80 | 2.93 | + 2.97 | PRESE | NT | 1095 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 361 | 1,648 | .456 | | | | | | | 1 | 1 |
| 2011 | 366 | | | | | | | | | | |
| 2012 | 373 | | | | | | | | | | |
| 2013 | 366 | | | | | | | | | | |
| 2014 | 534 | | | | | | | | | | |
| TOTAL | 2,000 | 1,648 | .082 | | | | | | | 1 | 1 |
| | | | | | | | | | | | |

| | REPORTED LOSSES | | | | | | | | | | | | | |
|--------|-----------------|------|-----------|-------|------|-------|------|-------|-------|------|-----------|--|--|--|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | | |
| 2010 | | | | | 664 | | | | | 984 | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| TOTAL | | | | | 664 | | | | | 984 | | | | |
| | | | | | | | | | | | | | | |

| | TRANSLATED LOSSES | | | | | | | | | | | | | |
|--------|-------------------|------|-----------|-------|-------|-------|------|-------|---------|-------|-----------|--|--|--|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | | |
| 2010 | | | | | 1,629 | | | | | 2,390 | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| TOTAL | | | | | 1,629 | | | | | 2,390 | | | | |
| | | | | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------|---------|---------|----------------------|--------|-----------|-------|
| TOTAL TRAN | S. LOSSES F | G B | | | 4,019 | | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -10,36 | 6 | -3,026 | 16 | |
| TOTAL LOSS | ES | | | | 993 | 16 | |
| EXPECTED LO | OSSES | | 23,40 | 0 | 11,519 | 2,039 | |
| CREDIBILITY | | | .0 | 0 | .01 | .01 | |
| PURE PREMI | JMS | • | | | - | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .050 | .001 | .051 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .061 | .001 | .062 |
| PRES. O | N RATE LEVE | EL | 1.14 | 9 | .566 | .100 | 1.815 |
| DERIVE | D BY FORMU | _A | 1.14 | 9 | .561 | .099 | 1.809 |
| UNDERL | YING PRES. | RATE | 1.17 | 0 | .576 | .102 | 1.848 |
| PROPOS | PROPOSED | | | 9 | .561 | .099 | 1.809 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 2.837 |
| IND. RATES | | | | 2.84 MINIMUM PREMIUM | | | 1050 |
| MAN. RATES | 2.42 | 2.77 | 2.79 | + 2.84 PRESENT | | | 1055 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE | PREM. | | | | | | N | UMBER OF | CASES | | |
|--------|----------|----------------|-----------------------------------------------|---------|----------------|----------------|---------------|----------------|-------|--------|----------|-------|------|--------|
| YEAR | IN THOUS | LOSSES | REP | ORTED | | | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | | | | | | | | | | | | | | |
| 2011 | | | | | | | | | | | | | | |
| 2012 | | | | | | | | | | | | | | |
| 2013 | | | | | | | | | | | | | | |
| 2014 | 150 | | | | | | | | | | | | | |
| TOTAL | 150 | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | REPO | ORTED LOSSES | | | | | | | |
| IANUAL | | | | MNITY | | | | | MEDI | | • | | • | |
| YEAR | DEATH | P.T. | M/ | AJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOF | ₹ | TEMP | MED | . ONLY |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | TRAN | SLATED LOSSES | | | | | | | |
| MANUAL | | | INDE | MNITY | | | | | M | EDICAL | | | | |
| YEAR | DEATH | P.T. | M/ | AJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOF | 2 | TEMP | MED | . ONLY |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| TOTAL | | | + | | | | | | | | | | | |
| IOIAL | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | • | | | | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | | | | | |
| | | TOTAL TRANS. L | | | | | | | | | | | | |
| | | TOTAL TRANS. L | | | | | | | | | | | | |
| | | IBNR + FREQUE | NCY ADJU | ST. | -568 | -194 | 5 | | | | | | | |
| | | TOTAL LOSSES | | | | | 5 | | | | | | | |
| | | EXPECTED LOSS | SES | | 1,907 | | 276 | | | | | | | |
| | | CREDIBILITY | | | .00. | .00 | .00 | | | | | | | |
| | | PURE PREMIUMS | |) T | | 200 | 000 | | | | | | | |
| | | INDICATED | | | .000 | | .003 | .003 | | | | | | |
| | | INDICATED | (PUSI-IE | 31) | .000 | | .004 | .004 | | | | | | |
| | | PRES. ON F | | | 1.248 | | .181 | 2.257 | | | | | | |
| | | DERIVED B | | | 1.248 | | .181 | 2.257 | | | | | | |
| | | UNDERLYIN | | KAIE | 1.271 1.248 | | .184 .181 | 2.298 2.257 | | | | | | |
| | • | PRUPUSEL | <u>, </u> | | 1.248 | .828 | .181 | 2.231 | | | | | | |
| | • | | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 IND. R | | 3.539 | | | | | | |
| | | IND. RATES | | | | | UM PREMIUM | 1235 | | | | | | |
| | | MAN. RATES | 3.29 | 3.5 | 6 3.47 | + 3.54 PRESI | INIT | 1240 | | | | | | |

487

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | IMBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|----------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 3,053 | | | | | | | | | l | ĺ |
| 2011 | 3,116 | | | | | | | | | 1 | ĺ |
| 2012 | 3,025 | | | | | | | | | 1 | ĺ |
| 2013 | 2,846 | 1,102 | .038 | | | | | | | 1 | ĺ |
| 2014 | 2,800 | | | | | | | | | 1 | ĺ |
| TOTAL | 14,840 | 1,102 | .007 | | | | | | | | |
| | | | | | | | | | | 1 | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|--------------|------|-------|-------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| 2013 | | | | | | | | | | | 1,102 |
| | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | 1,102 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|---------------|------|-------|---------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| 2013 | | | | | | | | | | | 1,093 |
| | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | 1,093 |
| | | | | | | | | | | | 1 |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|----------------------|------|---------|----------------------|---------|-----------|-------|
| TOTAL TRAN | S. LOSSES F | G B | | | | 1,093 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -67,11 | 4 | -17,343 | 67 | |
| TOTAL LOSS | ES | | | | | 1,160 | |
| EXPECTED LO | OSSES | | 145,87 | 7 | 63,219 | 10,091 | |
| CREDIBILITY | | | .0 | 1 | .02 | .02 | |
| PURE PREMI | JMS | | | | | <u>.</u> | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .000 | .008 | .008 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .000 | .010 | .010 |
| PRES. O | N RATE LEVE | EL | .96 | 5 | .418 | .067 | 1.450 |
| DERIVE | D BY FORMU | _A | .95 | 5 | .410 | .066 | 1.431 |
| UNDERL | YING PRES. | RATE | .98 | 3 | .426 | .068 | 1.477 |
| PROPOS | PROPOSED | | | 5 | .410 | .066 | 1.431 |
| | | | | | | | |
| YEAR | YEAR 12-1-14 12-1-15 | | | 12-1-17 | IND. R | ATE | 2.244 |
| IND. RATES | _ | | | 2.24 MINIMUM PREMIUM | | | 890 |
| MAN. RATES | MAN. RATES 1.91 2.18 | | | + 2.24 | PRESE | NT | 900 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 21,232 | 25,032 | .117 | | | | | | | 2 | 2 |
| 2011 | 20,850 | 21,423 | .102 | | | | | | | 1 | 1 |
| 2012 | 20,487 | 23,046 | .112 | | | | | | | 2 | 2 |
| 2013 | 21,356 | 6,208 | .029 | | | | | | | | |
| 2014 | 23,477 | 134,024 | .570 | | | | | | 1 | 1 | 2 |
| TOTAL | 107,402 | 209,733 | .195 | | | | | | 1 | 6 | 7 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|--------|-------|--------------|------|-------|--------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | - |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 1,198 | | | | | 5,025 | 18,809 |
| 2011 | | | | | 73 | | | | | 4,348 | 17,002 |
| 2012 | | | | | 548 | | | | | 11,524 | 10,974 |
| 2013 | | | | | | | | | | | 6,208 |
| 2014 | | | | 35,341 | 7,465 | | | | 20,173 | 13,000 | 58,045 |
| TOTAL | | | | 35,341 | 9,284 | | | | 20,173 | 33,897 | 111,038 |
| | | | | | | | | | | | |

| | TRANSLATED LOSSES | | | | | | | | | | | | | |
|--------|-------------------|-------|-----------|--------|--------|-------|------|--------|---------|--------|--------------|--|--|--|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | - | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | | |
| 2010 | | | | | 2,939 | | | | | 12,206 | 18,753 | | | |
| 2011 | | | 7 | 6 | 173 | | | 259 | 444 | 10,238 | 18,073 | | | |
| 2012 | | | 156 | 104 | 1,016 | | 27 | 2,439 | 2,701 | 22,465 | 11,731 | | | |
| 2013 | | | | | | | | | | | 6,158 | | | |
| 2014 | 55 | 1,315 | 77,208 | 49,723 | 15,262 | 218 | 537 | 55,415 | 42,030 | 19,977 | 60,599 | | | |
| TOTAL | 55 | 1,315 | 77,371 | 49,833 | 19,390 | 218 | 564 | 58,113 | 45,175 | 64,886 | 115,314 | | | |
| | | | | | | | | | | | | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------|---------|---------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | PG B | 137,63 | 36 | 179,284 | 115,314 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -309,93 | 30 | -73,361 | 654 | |
| TOTAL LOSS | ES | | | • | 105,923 | 115,968 | |
| EXPECTED L | OSSES | | 683,07 | 77 | 270,653 | 91,292 | |
| CREDIBILITY | | | .(|)3 | .08 | .09 | |
| PURE PREMI | JMS | | | | | | • |
| INDICAT | ED (PRE-TES | ST) | .00 | 00 | .099 | .108 | .207 |
| INDICAT | ED (POST-TE | ST) | .00 | 00 | .120 | .131 | .251 |
| PRES. C | N RATE LEVI | EL | .62 | 25 | .247 | .083 | .955 |
| DERIVE | D BY FORMU | LA | .60 |)6 | .237 | .087 | .930 |
| UNDERI | YING PRES. | RATE | .63 | 36 | .252 | .085 | .973 |
| PROPOS | PROPOSED | | |)6 | .237 | .087 | .930 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 1.458 |
| IND. RATES | | | | 1.46 | MINIM | UM PREMIUM | 680 |
| MAN. RATES | 1.36 | 1.4 | 8 1.47 | + 1.46 | PRESE | ENT | 695 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 2,916 | 128,555 | 4.408 | | | | 1 | | 1 | 2 | 4 |
| 2011 | 2,636 | 574 | .021 | | | | | | | | 1 |
| 2012 | 2,273 | 196,213 | 8.632 | | | | | 1 | | | . 1 |
| 2013 | 2,392 | 1,107 | .046 | | | | | | | | 1 |
| 2014 | 2,321 | 7,400 | .318 | | | | | | 1 | | . 1 |
| TOTAL | 12,538 | 333,849 | 2.663 | | | | 1 | 1 | 2 | 2 | 6 |
| | · | | · | | | | | | | - | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|-------|-----------|--------|-------|--------------|--------|---------|-------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | 4,658 | | 25,355 | 1,575 | | 75,478 | | 2,521 | 18,783 | 185 |
| 2011 | | | | | | | | | | | 574 |
| 2012 | | | 85,635 | | | | | 109,314 | | | 1,264 |
| 2013 | | | | | | | | | | | 1,107 |
| 2014 | | | | 7,400 | | | | | | | |
| TOTAL | | 4,658 | 85,635 | 32,755 | 1,575 | | 75,478 | 109,314 | 2,521 | 18,783 | 3,130 |
| | | | | | | | | | | | _ |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|--------|--------|---------------|---------|---------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | 14,118 | | 52,079 | 3,863 | | 197,601 | | 5,806 | 45,624 | 184 |
| 2011 | | | | | | | | | | | 610 |
| 2012 | | 6,218 | 163,226 | 2,815 | 4,799 | | 17,499 | 312,801 | 7,127 | 5,443 | 1,351 |
| 2013 | | | | | | | | | | | 1,098 |
| 2014 | 9 | 229 | 13,567 | 8,863 | 1,385 | | | | | | |
| TOTAL | 9 | 20,565 | 176,793 | 63,757 | 10,047 | | 215,100 | 312,801 | 12,933 | 51,067 | 3,243 |
| | | | | | | | | | | | |

| | • | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|--------------|---------|---------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 725,26 | 8 | 137,804 | 3,243 | |
| TOTAL TRAN | S. LOSSES PO | A A | • | | | • | |
| IBNR + FREQ | UENCY ADJU | ST. | -70,30 | 7 | -28,242 | 66 | |
| TOTAL LOSS | ES | | 654,96 | 1 | 109,562 | 3,309 | |
| EXPECTED L | OSSES | | 150,95 | 8 | 101,558 | 9,906 | |
| CREDIBILITY | | | .0 | 1 | .02 | .02 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TES | T) | 5.22 | 4 | .874 | .026 | 6.124 |
| INDICAT | ED (POST-TE | ST) | 6.34 | 2 | 1.061 | .032 | 7.435 |
| PRES. C | N RATE LEVE | L | 1.18 | 2 | .795 | .078 | 2.055 |
| DERIVE | D BY FORMUL | Α | 1.23 | 4 | .800 | .077 | 2.111 |
| UNDERI | YING PRES. I | RATE | 1.20 | 4 | .810 | .079 | 2.093 |
| PROPOS | PROPOSED | | | 4 | .800 | .077 | 2.111 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. RA | ATE | 3.310 |
| IND. RATES | | | | 3.31 | MINIMU | JM PREMIUM | 1170 |
| MAN. RATES | 3.07 | 3.3 | 0 3.16 | + 3.31 | PRESE | NT | 1155 |

YEAR

IND. RATES

MAN. RATES

12-1-14

4.82

12-1-15

5.28

5.374

1720

1730

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | | | NU | JMBER OF | CASES | | |
|---------|----------|-----------------|-----------------------------------------|---------------|-------------|---------------|-------|-------|--------|----------|-------|------|---------|
| YEAR | IN THOUS | LOSSES | REPORTED | | | | | DEATH | | MAJOR | | TEMP | ALL |
| 2010 | | | | | | | | | | | | | |
| 2011 | | | | | | | | | | | | | |
| 2012 | | | | | | | | | | | | | |
| 2013 | 339 | | | | | | | | | | | | |
| 2014 | 6 | | | | | | | | | | | | |
| TOTAL | 345 | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | REPO | ORTED LOSSES | | | | | | | |
| //ANUAL | | | INDEMNITY | | | | | MEDIC | CAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | | TEMP | MED | ONLY |
| | | | | | | | | | | | | | |
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| TOTAL | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | TRANS | SLATED LOSSES | | | | | | | |
| MANUAL | | | INDEMNITY | | | | | | EDICAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | | TEMP | MED | O. ONLY |
| | | | | | | | | | | | | | |
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| | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | | | | | |
| | | TOTAL TRANS. LC | SSES PG B | | | | | | | | | | |
| | | TOTAL TRANS. LC | SSES PG A | | | | | | | | | | |
| | | IBNR + FREQUENC | CY ADJUST. | -2,573 | -1,972 | 5 | | | | | | | |
| | | TOTAL LOSSES | | | | 5 | | | | | | | |
| | | EXPECTED LOSSE | S | 5,658 | 5,758 | 625 | | | | | | | |
| | | CREDIBILITY | | .00 | .00 | .00 | | | | | | | |
| | | PURE PREMIUMS | | • | | | | | | | | | |
| | | INDICATED (| | .000 | .000 | .001 | .001 | | | | | | |
| | | | D 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | | .000 | .001 | .001 | | | | | | |
| | | INDICATED (| | .000 | .000 | .001 | .001 | | | | | | |
| | | PRES. ON RA | ATE LEVEL | .000 1.610 | 1.639 | .178 | 3.427 | | | | | | |
| | | | ATE LEVEL | | | | | | | | | | |
| | | PRES. ON RA | ATE LEVEL | 1.610 | 1.639 | .178 | 3.427 | | | | | | |

+PROPOSED

12-1-16 12-1-17 IND. RATE

5.37 MINIMUM PREMIUM + 5.37 PRESENT

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | | | NU | MBER OF | CASES | | |
|--------------|-----------------|-------------|------------|--|--|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | | | | | | | | | | | | | |
| 2011 | 63 | | | | | | | | | | | | 1 |
| 2011 2012 | | | | | | | | | | | | | 1 |
| 2013 2014 | | | | | | | | | | | | | 1 |
| 2014 | 116 | | | | | | | | | | | | 1 |
| TOTAL | 179 | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | - | | | | | | | | | | | | |
| | REPORTED LOSSES | | | | | | | | | | | | |

| | | | | IVEI | ORTED LOSSES | | | | | |
|-------|-------|------------|------------------|------|--------------|------|-------|-------|------|-----------|
| | | INDEMNITY | | | | | MED | ICAL | | |
| DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | |
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| | | | | | | | | | | |
| | DEATH | DEATH P.T. | DEATH P.T. MAJOR | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|---------------|------|-------|---------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
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| | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SER | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------|---------|---------|---------|----------|------------|-------|
| TOTAL TRAN | S. LOSSES F | G B | | | | | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -1,86 | 1 | -578 | 5 | |
| TOTAL LOSS | ES | | | | | 5 | |
| EXPECTED LO | OSSES | | 4,88 | 5 | 2,886 | 444 | |
| CREDIBILITY | | | .0 | 0 | .00 | .00 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .000 | .003 | .003 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .000 | .004 | .004 |
| PRES. O | N RATE LEVE | EL | 2.68 | 0 | 1.583 | .243 | 4.506 |
| DERIVE | D BY FORMU | LA | 2.68 | 0 | 1.583 | .243 | 4.506 |
| UNDERL | YING PRES. | RATE | 2.72 | 9 | 1.612 .2 | | 4.589 |
| PROPOS | SED | | 2.68 | 0 | 1.583 | .243 | 4.506 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 7.067 |
| IND. RATES | _ | | | 7.07 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | 6.41 | 7.00 | 6.93 | + 7.07 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 1,037 | 6,484 | .625 | | | | | | | 1 | 1 |
| 2011 | 795 | 125,841 | 15.829 | | | | | | 1 | | . 1 |
| 2012 | 521 | | | | | | | | | | 1 |
| 2013 | 500 | | | | | | | | | | 1 |
| 2014 | 2,990 | | | | | | | | | | 1 |
| TOTAL | 5,843 | 132,325 | 2.265 | | | | | | 1 | 1 | 2 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|--------|------|--------------|------|-------|--------|-------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 213 | | | | | 1,296 | 4,975 |
| 2011 | | | | 56,063 | | | | | 66,816 | | 2,962 |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| TOTAL | | | | 56,063 | 213 | | | | 66,816 | 1,296 | 7,937 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|---------|-------|---------------|------|-------|---------|-------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 522 | | | | | 3,148 | 4,960 |
| 2011 | | | 4,429 | 104,882 | 970 | | | 5,800 | 151,316 | 1,645 | 3,149 |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| TOTAL | | | 4,429 | 104,882 | 1,492 | | | 5,800 | 151,316 | 4,793 | 8,109 |
| | | | | • | | | | | • | | • |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|---------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 10,22 | 9 2 | 262,483 | 8,109 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -20,54 | 9 | -8,822 | 55 | |
| TOTAL LOSS | ES | | | | 253,661 | 8,164 | |
| EXPECTED LO | OSSES | | 50,65 | 9 | 38,272 | 5,083 | |
| CREDIBILITY | | | .0 | 0 | .01 | .01 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | 4.341 | .140 | 4.481 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | 5.270 | .170 | 5.440 |
| PRES. O | N RATE LEVE | EL | .85 | 1 | .643 | .086 | 1.580 |
| DERIVE | D BY FORMUL | _A | .85 | 1 | .689 | .087 | 1.627 |
| UNDERL | YING PRES. | RATE | .86 | 7 | .655 | .087 | 1.609 |
| PROPOS | SED | | .85 | 1 | .689 | .087 | 1.627 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 2.551 |
| IND. RATES | | | | 2.55 | MINIMU | JM PREMIUM | 970 |
| MAN. RATES | 2.40 | 2.52 | 2.43 | + 2.55 | PRESE | NT | 960 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------------|----------|-------------|------------|--|--|-------|------|---------|-------|------|----------|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | | | | | | | | | | | <u>.</u> |
| 2011 2012 | 131 | | | | | | | | | | |
| 2012 | 40 | | | | | | | | | | |
| 2013 | | | | | | | | | | | |
| 2014 | 34 | 78,684 | 231.423 | | | | | | 1 | | 1 |
| TOTAL | 205 | 78,684 | 38.382 | | | | | | 1 | | 1 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|--------|------|--------------|------|-------|--------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| 2014 | | | | 29,684 | | | | | 49,000 | | |
| TOTAL | • | | | 29,684 | | | | | 49,000 | | |
| | • | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|--------|-------|---------------|------|--------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| 2014 | 39 | 915 | 54,421 | 35,551 | 5,556 | 379 | 941 | 95,307 | 67,758 | 10,668 | |
| TOTAL | 39 | 915 | 54,421 | 35,551 | 5,556 | 379 | 941 | 95,307 | 67,758 | 10,668 | |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------|-------------------|---------|---------|----------------|--------------|---------|
| TOTAL TRANS | S. LOSSES F | G B | 152,002 | 2 119,533 | | |
| TOTAL TRANS | S. LOSSES P | G A | | | | |
| IBNR + FREQU | JENCY ADJU | ST. | -2,47 | 5 -528 | 2 | |
| TOTAL LOSSI | ES | | 149,527 | 7 119,005 | 2 | |
| EXPECTED LO | OSSES | | 5,28 | 1 2,099 | 330 | |
| CREDIBILITY | | | .00 | .00 | .00 | |
| PURE PREMIL | JMS | | | | | |
| INDICAT | ED (PRE-TES | ST) | 72.940 | 58.051 | .001 | 130.992 |
| INDICAT | ED (POST-TE | ST) | 88.549 | 70.474 | .001 | 159.024 |
| PRES. O | N RATE LEVE | EL | 2.530 | 1.006 | .157 | 3.693 |
| DERIVE | BY FORMU | _A | 2.530 | 1.006 | .157 | 3.693 |
| UNDERL | YING PRES. | RATE | 2.570 | 1.024 | .161 | 3.761 |
| PROPOS | SED | | 2.530 | 1.006 | .157 | 3.693 |
| | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 IND. I | RATE | 5.792 |
| IND. RATES | | | | 5.79 MININ | /IUM PREMIUM | 1830 |
| MAN. RATES | 5.11 | 5.68 | 5.68 | + 5.79 PRES | ENT | 1840 |

501

| | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | IMBER OF | CASES | | |
|--------------|----------|-------------|------------|--|--|-------|------|----------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 33 | | | | | | | | | | |
| 2011 | 61 | | | | | | | | | | |
| 2011 2012 | 75 | | | | | | | | | | |
| 2013 | 71 | | | | | | | | | | |
| 2014 | 251 | 170 | .067 | | | | | | | | |
| TOTAL | 491 | 170 | .035 | | | | | | | | |
| | | · | | | | | | | | | |
| | | | | | | | | | | | |

| · | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|--------------|------|-------|-------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| 2014 | | | | | | | | | | | 170 |
| TOTAL | | | | | | | | | | | 170 |
| | | | | | | | | • | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|---------------|------|-------|---------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| 2014 | | | | | | | | | | | 177 |
| TOTAL | | | | | | | | | | | 177 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|---------|---------|--------|------------|-------|
| TOTAL TRAN | S. LOSSES F | PG B | | | | 177 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -4,617 | | -1,828 | 8 | |
| TOTAL LOSS | ES | | | | | 185 | |
| EXPECTED L | OSSES | | 11,971 | | 8,229 | 771 | |
| CREDIBILITY | | | .00 | | .00 | .00 | |
| PURE PREMI | UMS | • | | | | | |
| INDICAT | ED (PRE-TE | ST) | .000 | 1 | .000 | .038 | .038 |
| INDICAT | ED (POST-TE | ST) | .000 | | .000 | .046 | .046 |
| PRES. C | N RATE LEV | EL | 2.394 | | 1.646 | .154 | 4.194 |
| DERIVE | D BY FORMU | LA | 2.394 | | 1.646 | .154 | 4.194 |
| UNDERI | YING PRES. | RATE | 2.438 | | 1.676 | .157 | 4.271 |
| PROPOS | SED | | 2.394 | | 1.646 | .154 | 4.194 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 6.577 |
| IND. RATES | | | | 6.58 | MINIMU | JM PREMIUM | 2000 |

MAN. RATES 5.21 6.10 6.45 + 6.58 PRESENT 2000

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 6,593 | 1,099,815 | 16.681 | | | | | 3 | | | 3 |
| 2011 | 3,215 | 51,322 | 1.596 | | | | | | 1 | | 1 |
| 2012 | 2,387 | 44,637 | 1.870 | | | | | | 1 | | 1 |
| 2013 | 2,924 | 155,493 | 5.317 | | | | | | 1 | | 1 |
| 2014 | 2,236 | 5,166 | .231 | | | | | | | | |
| TOTAL | 17,355 | 1,356,433 | 7.816 | | | | | 3 | 3 | | 6 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|--------|------|--------------|------|---------|---------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 663,019 | | | | | 418,160 | | | 18,636 |
| 2011 | | | | 9,000 | | | | | 40,496 | | 1,826 |
| 2012 2013 | | | | 22,913 | | | | | 21,724 | | |
| 2013 | | | | 40,638 | | | | | 113,103 | | 1,752 |
| 2014 | | | | | | | | | | | 5,166 |
| TOTAL | | | 663,019 | 72,551 | | | | 418,160 | 175,323 | | 27,380 |
| | | | | | | | | | | | |

| | TRANSLATED LOSSES | | | | | | | | | | | |
|--------|-------------------|------|-----------|---------|-------|-------|-------|---------|---------|--------|-----------|--|
| MANUAL | | | INDEMNITY | | | | | ı | MEDICAL | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | |
| 2010 | | | 927,915 | | | | | 749,437 | | | 18,580 | |
| 2011 | | | 711 | 16,837 | 155 | | | 3,516 | 91,711 | 998 | 1,941 | |
| 2012 | | 142 | 8,477 | 39,969 | 951 | | 133 | 9,929 | 43,222 | 1,191 | | |
| 2013 | | 736 | 39,990 | 63,981 | 3,763 | | 3,487 | 140,627 | 203,586 | 14,837 | 1,738 | |
| 2014 | | | | | | | | | | | 5,393 | |
| TOTAL | | 878 | 977,093 | 120,787 | 4,869 | | 3,620 | 903,509 | 338,519 | 17,026 | 27,652 | |
| | | | | | | | | | | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------|--------------|---------|----------|---------|---------|------------|--------|
| TOTAL TRAN | S. LOSSES P | G B | 1,885,10 | 0 4 | 181,201 | 27,652 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -118,09 | 2 | -62,178 | 160 | |
| TOTAL LOSS | ES | | 1,767,00 | 8 | 119,023 | 27,812 | |
| EXPECTED L | OSSES | | 238,11 | 1 2 | 208,954 | 28,809 | |
| CREDIBILITY | | | .0 | 1 | .02 | .03 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | 10.18 | 2 | 2.414 | .160 | 12.756 |
| INDICAT | ED (POST-TE | ST) | 12.36 | 1 | 2.931 | .194 | 15.486 |
| PRES. C | N RATE LEVE | EL | 1.34 | 7 | 1.183 | .163 | 2.693 |
| DERIVE | D BY FORMUL | _A | 1.45 | 7 | 1.218 | .164 | 2.839 |
| UNDERL | YING PRES. I | RATE | 1.37 | 2 | 1.204 | .166 | 2.742 |
| PROPOS | PROPOSED | | 1.45 | 7 | 1.218 | .164 | 2.839 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R. | ATE | 4.452 |
| IND. RATES | ND. RATES | | | 4.45 | MINIM | UM PREMIUM | 1475 |
| MAN. RATES | 4.39 | 4.4 | 2 4.14 | + 4.45 | PRESE | ENT | 1420 |

1615

1625

IND. RATES

MAN. RATES

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | | NUMBER OF CASES DEATH P.T. MAJOR MINOR TEMP ALL | | | | | | | |
|---------|----------|-------------------------------|----------------|---------|----------------|---------------|-------|-----------------------------------------------------------|--------|-------|-------|----------|------|--|--|
| YEAR | IN THOUS | LOSSES | REPORTED | | | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALI | | |
| 2010 | | | | | | | | | | | | | | | |
| 2011 | | | | | | | | | | | | | | | |
| 2012 | | | | | | | | | | | | | | | |
| 2013 | | | | | | | | | | | | | | | |
| 2014 | 119 | | | | | | | | | | | | | | |
| TOTAL | 119 | | | | | | | | | 1 | | <u> </u> | | | |
| | | | | | | | | | | | | L | | | |
| | | | | | REPO | ORTED LOSSES | | | | | | | | | |
| MANUAL | | | INDEMNITY | | | | | MEDIO | | | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | | TEMP | MED | ONLY | | |
| | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | | | |
| IOIAL | | | | | | | | | | | | | | | |
| | | | | | TRANS | SLATED LOSSES | | | | | | | | | |
| //ANUAL | | | INDEMNITY | | | | | | EDICAL | | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | | TEMP | MED | ONLY | | |
| | | | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | | | |
| 101742 | | | | | | | | | | | | | | | |
| | | | | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | | | | | | | |
| | | TOTAL TRANS. LO | | | | | | | | | | | | | |
| | | TOTAL TRANS. LO | | | | | | | | | | | | | |
| | | IBNR + FREQUENC | JY ADJUST. | -713 | -192 | 4 | | | | | | | | | |
| | | TOTAL LOSSES | -0 | 0.007 | 4.040 | 4 | | | | | | | | | |
| | | EXPECTED LOSSE CREDIBILITY | :5 | 2,397 | 1,248 | 208 .00 | | | | | | | | | |
| | | PURE PREMIUMS | | .00 | .00 | .00 | | | | | | | | | |
| | | INDICATED (| DDE TEST\ | .000 | .000 | .003 | .003 | | | | | | | | |
| | | INDICATED (| | .000 | .000 | .003 | .003 | | | | | | | | |
| | | PRES. ON RA | | 1.978 | 1.030 | .004 | 3.180 | | | | | | | | |
| | | DERIVED BY | | 1.978 | 1.030 | .172 | 3.180 | | | | | | | | |
| | | | PRES. RATE | 2.014 | 1.030 | .172 | 3.238 | | | | | | | | |
| | | PROPOSED | FRES. KAIE | 1.978 | 1.049 | .175 | 3.238 | | | | | | | | |
| | | FRUFUSED | | 1.970 | 1.030 | .1/2 | 3.100 | | | | | | | | |
| | • | YEAR 12 | 2-1-14 12-1-15 | 12-1-16 | 12-1-17 IND. R | ATE | 4.987 | | | | | | | | |
| | | | | | | | | | | | | | | | |

+PROPOSED

4.92

4.99 MINIMUM PREMIUM
4.89 + 4.99 PRESENT

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | NUMBER OF CASES | | | | | |
|--------|----------|-------------|------------|--|--|-----------------|------|-------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 4,787 | 519,197 | 10.845 | | | | | 1 | 2 | 3 | 6 |
| 2011 | 3,886 | 363,295 | 9.348 | | | | | 1 | | 1 | 2 |
| 2012 | 4,197 | 30,655 | .730 | | | | | | | 2 | 2 |
| 2013 | 4,916 | 111,543 | 2.268 | | | | | | | 3 | 3 |
| 2014 | 5,034 | 448,174 | 8.902 | | | | | 1 | | 3 | 4 |
| TOTAL | 22,820 | 1,472,864 | 6.454 | | | | | 3 | 2 | 12 | 17 |
| | | | | | | | | | | | |

| | REPORTED LOSSES | | | | | | | | | | | |
|--------|-----------------|------|-----------|-------|---------|-------|------|---------|-------|---------|-----------|--|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | |
| 2010 | | | 144,608 | 8,695 | 10,820 | | | 256,599 | 5,030 | 83,478 | 9,967 | |
| 2011 | | | 91,688 | | 4,615 | | | 231,246 | | 31,888 | 3,858 | |
| 2012 | | | | | 3,710 | | | | | 23,747 | 3,198 | |
| 2013 | | | | | 63,828 | | | | | 23,170 | 24,545 | |
| 2014 | | | 74,847 | | 59,975 | | | 250,000 | | 28,327 | 35,025 | |
| TOTAL | | | 311,143 | 8,695 | 142,948 | | | 737,845 | 5,030 | 190,610 | 76,593 | |
| | | | | | | | | | | | | |

| | TRANSLATED LOSSES | | | | | | | | | | |
|--------|-------------------|--------|-----------|---------|---------|--------|--------|-----------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | N | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 256,535 | 17,860 | 26,541 | | | 601,725 | 11,584 | 202,768 | 9,937 |
| 2011 | | 1,518 | 161,089 | 1,182 | 14,334 | | 4,815 | 500,759 | 9,381 | 83,945 | 4,101 |
| 2012 | | 10 | 1,043 | 693 | 6,893 | | 53 | 5,034 | 5,562 | 46,289 | 3,419 |
| 2013 | 17 | 1,345 | 44,792 | 26,327 | 92,587 | 254 | 347 | 12,044 | 10,956 | 37,075 | 24,349 |
| 2014 | 415 | 9,557 | 236,584 | 70,361 | 78,285 | 15,171 | 15,571 | 888,770 | 105,313 | 70,492 | 36,566 |
| TOTAL | 432 | 12,430 | 700,043 | 116,423 | 218,640 | 15,425 | 20,786 | 2,008,332 | 142,796 | 440,569 | 78,372 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SER | RIOUS | MED. ONLY | TOTAL |
|-------------------|--------------|---------|-----------|----------|---------|------------|--------|
| TOTAL TRAN | S. LOSSES P | G B | 2,757,448 | 3 9 | 18,428 | 78,372 | |
| TOTAL TRAN | S. LOSSES PO | A G | • | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -517,319 | -1 | 55,178 | 466 | |
| TOTAL LOSS | ES | | 2,240,129 |) 7 | 763,250 | 78,838 | |
| EXPECTED L | OSSES | | 1,140,315 | 5 5 | 68,217 | 64,125 | |
| CREDIBILITY | | | .01 | | .03 | .03 | |
| PURE PREMI | UMS | | | | - | | |
| INDICAT | ED (PRE-TES | ST) | 9.817 | <i>'</i> | 3.345 | .345 | 13.507 |
| INDICAT | ED (POST-TE | ST) | 11.918 | 3 | 4.061 | .419 | 16.398 |
| PRES. C | N RATE LEVE | L | 4.907 | ' | 2.445 | .276 | 7.628 |
| DERIVE | D BY FORMUL | -A | 4.977 | <i>'</i> | 2.493 | .280 | 7.750 |
| UNDERI | YING PRES. F | RATE | 4.997 | 7 | 2.490 | .281 | 7.768 |
| PROPOS | SED | | 4.977 | 7 | 2.493 | .280 | 7.750 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 12.155 |
| IND. RATES | ND. RATES | | | 12.16 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | 10.16 | 11.50 | 11.73 | + 12.16 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | NUMBER OF CASES | | | | | |
|--------|----------|-------------|------------|--|--|-----------------|------|-------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 460 | 5,613 | 1.220 | | | | | | | | |
| 2011 | 410 | | | | | | | | | | |
| 2012 | 414 | | | | | | | | | | |
| 2013 | 396 | 2,604 | .657 | | | | | | | | |
| 2014 | 309 | | | | | | | | | | |
| TOTAL | 1,989 | 8,217 | .413 | | | | | | | | |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | | | |
|--------|-------|------|-----------|-------|------|--------------|--|-----|------|--|-------|--|--|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | | | | | | | | |
| 2010 | | | | | | | | | | | 5,613 | | |
| 2013 | | | | | | | | | | | 2,604 | | |
| TOTAL | | | | | | | | | | | 8,217 | | |
| | · | | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|-------|-------|---------------|-------|-------|---------|-----------|-------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | |
| 2010 | | | | | | | | | | | 5,596 |
| 2013 | | | | | | | | | | | 2,583 |
| TOTAL | | | | | | | | | | | 8,179 |
| | | | | | | | | | | | 1 |

| - | | | SERIOUS | NON-SEF | RIOUS | MED. ONLY | TOTAL |
|-------------|--------------------|---------|---------|---------|-----------------|-----------|--------|
| TOTAL TRAN | S. LOSSES F | G B | | | | 8,179 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | • | |
| IBNR + FREQ | UENCY ADJU | ST. | -29,59 | 8 | -19,951 | 57 | |
| TOTAL LOSS | ES | | | | | 8,236 | |
| EXPECTED LO | OSSES | | 63,19 | 1 | 71,067 | 9,170 | |
| CREDIBILITY | | | .0 | 0 | .01 | .01 | |
| PURE PREMI | JMS | - | | - | | | • |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .000 | .414 | .414 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .000 | .503 | .503 |
| PRES. O | N RATE LEVE | EL | 3.12 | :0 | 3.509 | .452 | 7.081 |
| DERIVE | D BY FORMU | _A | 3.12 | 0 | 3.474 | .453 | 7.047 |
| UNDERL | YING PRES. | RATE | 3.17 | 7 | 3.573 .461 | | 7.211 |
| PROPOS | PROPOSED | | | :0 | 3.474 | .453 | 7.047 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 11.052 |
| IND. RATES | | | | 11.05 | MINIMUM PREMIUM | | 2000 |
| MAN. RATES | AN. RATES 9.07 10. | | | + 11.05 | PRESE | NT | 2000 |

544

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | NUMBER OF CASES | | | | | |
|--------|----------|-------------|------------|--|--|-----------------|------|-------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 7,625 | 78,601 | 1.030 | | | | | | 1 | 7 | 8 |
| 2011 | 9,063 | 415,369 | 4.583 | | | | | 1 | 4 | 4 | 9 |
| 2012 | 14,326 | 469,512 | 3.277 | | | | | | 5 | 12 | 17 |
| 2013 | 16,417 | 414,025 | 2.521 | | | | | | 11 | 12 | 23 |
| 2014 | 16,501 | 170,647 | 1.034 | | | | | | 2 | 8 | 10 |
| TOTAL | 63,932 | 1,548,154 | 2.422 | | | | | 1 | 23 | 43 | 67 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|---------|--------------|------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 17,175 | 4,392 | | | | 15,143 | 20,843 | 21,048 |
| 2011 | | | 78,357 | 74,948 | 16,938 | | | 164,755 | 14,604 | 55,360 | 10,407 |
| 2012 | | | | 103,045 | 69,165 | | | | 177,202 | 94,965 | 25,135 |
| 2013 | | | | 178,743 | 11,329 | | | | 148,887 | 23,876 | 51,190 |
| 2014 | | | | 42,510 | 22,829 | | | | 46,984 | 31,753 | 26,571 |
| TOTAL | | | 78,357 | 416,421 | 124,653 | | | 164,755 | 402,820 | 226,797 | 134,351 |
| | | | | • | | | | | · | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|---------|---------|---------------|--------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 35,277 | 10,774 | | | | 34,874 | 50,629 | 20,985 |
| 2011 | | 1,298 | 144,841 | 142,196 | 44,266 | | 3,428 | 360,000 | 43,100 | 137,027 | 11,063 |
| 2012 | | 906 | 57,604 | 192,630 | 132,789 | | 1,340 | 101,131 | 374,801 | 194,829 | 26,869 |
| 2013 | 2 | 3,466 | 183,837 | 286,101 | 32,989 | 255 | 4,942 | 197,521 | 279,288 | 57,738 | 50,780 |
| 2014 | 79 | 2,013 | 115,885 | 73,530 | 34,393 | 500 | 1,269 | 130,922 | 99,495 | 48,272 | 27,740 |
| TOTAL | 81 | 7,683 | 502,167 | 729,734 | 255,211 | 755 | 10,979 | 789,574 | 831,558 | 488,495 | 137,437 |
| | · | • | | | · | | | | | | |

| | | | | | 1 | | |
|-------------|-------------------|---------|-----------------------------|---------|---------|------------|--------|
| | | | SERIOUS | NON-SER | RIOUS | MED. ONLY | TOTAL |
| TOTAL TRAN | S. LOSSES F | PG B | 1,311,23 | 9 2,3 | 304,998 | 137,437 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -1,224,11 | 7 -6 | 20,635 | 2,116 | |
| TOTAL LOSS | ES | | 87,12 | 2 1,6 | 84,363 | 139,553 | |
| EXPECTED LO | OSSES | | 2,843,69 | 4 2,3 | 372,517 | 262,122 | |
| CREDIBILITY | | | .0 | 2 | .06 | .06 | |
| PURE PREMI | JMS | • | | • | | | |
| INDICAT | ED (PRE-TES | ST) | .13 | 6 | 2.635 | .218 | 2.989 |
| INDICAT | ED (POST-TE | ST) | .16 | 5 | 3.199 | .265 | 3.629 |
| PRES. O | N RATE LEVE | EL | 4.36 | 8 | 3.644 | .403 | 8.415 |
| DERIVE | D BY FORMU | _A | 4.28 | 4 | 3.617 | .395 | 8.296 |
| UNDERL | YING PRES. | RATE | 4.44 | 8 | 3.711 | .410 | 8.569 |
| PROPOS | SED | | 4.28 | 4 | 3.617 | .395 | 8.296 |
| | | | | • | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 13.011 |
| IND. RATES | | | | 13.01 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | 11.21 | 12.62 | 12.62 12.94 + 13.01 PRESENT | | | | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | IMBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|----------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 50,750 | 426,581 | .840 | | | | | 1 | 4 | 3 | 8 |
| 2011 | 49,616 | 78,802 | .158 | | | | | | 1 | 1 | 2 |
| 2012 | 51,754 | 691,211 | 1.335 | | | | | 1 | 1 | 4 | 6 |
| 2013 | 86,598 | 408,187 | .471 | | | | | 1 | 4 | 2 | 7 |
| 2014 | 92,753 | 241,779 | .260 | | | | | | 3 | 2 | 5 |
| TOTAL | 331,471 | 1,846,560 | .557 | | | | | 3 | 13 | 12 | 28 |
| | | | | | | | | | | - | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|--------|--------------|------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 85,722 | 62,757 | 6,735 | | | 53,388 | 169,068 | 38,376 | 10,535 |
| 2011 | | | | 21,066 | 4,120 | | | | 3,056 | 10,655 | 39,905 |
| 2012 | | | 198,037 | 12,354 | 42,325 | | | 211,277 | 21,609 | 98,227 | 107,382 |
| 2013 | | | 101,982 | 64,922 | 1,677 | | | 103,958 | 98,205 | 9,478 | 27,965 |
| 2014 | | | | 85,051 | 25,591 | | | | 78,479 | 23,527 | 29,131 |
| TOTAL | | | 385,741 | 246,150 | 80,448 | | | 368,623 | 370,417 | 180,263 | 214,918 |
| | | | | · | | | | | · | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|---------|---------|---------------|--------|-----------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | ı | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 152,071 | 128,903 | 16,521 | | | 125,195 | 389,364 | 93,215 | 10,503 |
| 2011 | | | 2,061 | 39,718 | 10,104 | | | 903 | 8,013 | 25,164 | 42,419 |
| 2012 | | 14,655 | 393,967 | 35,942 | 90,256 | | 34,189 | 635,254 | 79,782 | 203,186 | 114,791 |
| 2013 | 234 | 6,535 | 263,933 | 111,209 | 15,603 | 11,826 | 16,766 | 482,291 | 198,179 | 35,513 | 27,742 |
| 2014 | 137 | 3,410 | 198,481 | 127,223 | 45,560 | 722 | 1,779 | 181,937 | 134,101 | 45,289 | 30,413 |
| TOTAL | 371 | 24,600 | 1,010,513 | 442,995 | 178,044 | 12,548 | 52,734 | 1,425,580 | 809,439 | 402,367 | 225,868 |
| - | | | | · | · | | | | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------|--------------|---------|-------------------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 2,526,340 | 1,8 | 332,845 | 225,868 | |
| TOTAL TRAN | S. LOSSES PO | A G | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -1,696,688 | 3 -4 | 172,942 | 2,729 | |
| TOTAL LOSS | ES | | 829,658 | 1,3 | 359,903 | 228,597 | |
| EXPECTED L | OSSES | | 3,888,150 | 1,7 | 780,000 | 324,842 | |
| CREDIBILITY | | | .00 | 6 | .17 | .18 | |
| PURE PREMI | UMS | | | | - | | |
| INDICAT | ED (PRE-TES | ST) | .250 |) | .410 | .069 | .729 |
| INDICAT | ED (POST-TE | ST) | .304 | Į. | .498 | .084 | .886 |
| PRES. C | N RATE LEVE | L | 1.152 | 2 | .527 | .096 | 1.775 |
| DERIVE | D BY FORMUL | Α | 1.10 | | .522 | .094 | 1.717 |
| UNDERI | YING PRES. F | RATE | 1.17 | 3 | .537 | .098 | 1.808 |
| PROPOS | SED | | 1.10 ⁻ | | .522 | .094 | 1.717 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 2.692 |
| IND. RATES | | • | | 2.69 | MINIM | JM PREMIUM | 1010 |
| MAN. RATES | 2.54 | 2.77 | 2.73 | + 2.69 | PRESE | NT | 1035 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 17,256 | 200,340 | 1.160 | | | | | 1 | | 1 | 2 |
| 2011 | 15,199 | 457,361 | 3.009 | | | | | 1 | | 3 | 4 |
| 2012 | 17,658 | 25,790 | .146 | | | | | | | 1 | 1 |
| 2013 | 19,131 | 25,401 | .132 | | | | | | | | |
| 2014 | 17,581 | 265,896 | 1.512 | | | | | | | 2 | 2 |
| TOTAL | 86,825 | 974,788 | 1.123 | | | | | 2 | | 7 | 9 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|-------|---------|--------------|------|--------|-------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MEDI | ICAL | | <u> </u> |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 149,859 | | 4,617 | | | 35,493 | | 2,116 | 8,255 |
| 2011 | | | 212,599 | | 123,702 | | | 56,608 | | 63,449 | 1,003 |
| 2012 2013 | | | | | 10,259 | | | | | 13,226 | 2,305 |
| 2013 | | | | | | | | | | | 25,401 |
| 2014 | | | | | 119,137 | | | | | 146,759 | |
| TOTAL | | | 362,458 | | 257,715 | | | 92,101 | | 225,550 | 36,964 |
| | | | | | | | | | | | _ |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|---------|---------|---------------|-------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | ı | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 265,850 | | 11,326 | | | 83,231 | | 5,140 | 8,230 |
| 2011 | | 3,523 | 384,399 | 11,205 | 300,392 | | 1,178 | 125,916 | 7,997 | 151,570 | 1,066 |
| 2012 | | 41 | 2,891 | 1,910 | 19,061 | | 35 | 2,802 | 3,099 | 25,779 | 2,464 |
| 2013 | | | | | | | | | | | 25,198 |
| 2014 | 129 | 3,603 | 198,061 | 118,042 | 137,973 | 672 | 1,711 | 182,689 | 159,571 | 175,868 | |
| TOTAL | 129 | 7,167 | 851,201 | 131,157 | 468,752 | 672 | 2,924 | 394,638 | 170,667 | 358,357 | 36,958 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|----------------------|---------|-----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 1,256,73 | 1 1, | 128,933 | 36,958 | |
| TOTAL TRAN | S. LOSSES PO | Α | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -1,636,68 | 8 | 187,540 | 610 | |
| TOTAL LOSS | ES | | | 9 | 941,393 | 37,568 | |
| EXPECTED L | OSSES | | 3,603,23 | 9 (| 685,050 | 86,825 | |
| CREDIBILITY | | | .0 | 3 | .07 | .07 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | T) | .00 | 0 | 1.084 | .043 | 1.127 |
| INDICAT | NDICATED (POST-TEST) | | .00 | 0 | 1.316 | .052 | 1.368 |
| PRES. C | N RATE LEVE | L | 4.07 | 5 | .775 | .098 | 4.948 |
| DERIVE | D BY FORMUL | Α. | 3.95 | 3 | .813 | .095 | 4.861 |
| UNDERL | YING PRES. F | RATE | 4.15 | 0 | .789 | .100 | 5.039 |
| PROPOS | SED | | 3.95 | 3 | .813 | .095 | 4.861 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 7.623 |
| IND. RATES | | | | 7.62 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | N. RATES 6.74 7.52 | | 7.61 | + 7.62 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 56,255 | 509,417 | .905 | | | | | 1 | 2 | 2 | 5 |
| 2011 | 54,566 | 233,501 | .427 | | | | | | 4 | 1 | 5 |
| 2012 | 81,786 | 184,207 | .225 | | | | | | 3 | | 3 |
| 2013 | 79,809 | 453,982 | .568 | | | | | | 1 | 5 | 6 |
| 2014 | 63,137 | 201,305 | .318 | | | | | | | 5 | 5 |
| TOTAL | 335,553 | 1,582,412 | .472 | | | | | 1 | 10 | 13 | 24 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|---------|--------------|------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 215,606 | 37,821 | 1,893 | | | 127,706 | 57,081 | 23,120 | 46,190 |
| 2011 | | | | 88,611 | 3,223 | | | | 76,050 | 3,966 | 61,651 |
| 2012 | | | | 55,319 | | | | | 13,739 | | 115,149 |
| 2013 | | | | 33,500 | 119,833 | | | | 31,877 | 184,829 | 83,943 |
| 2014 | | | | | 26,429 | | | | | 59,855 | 115,021 |
| TOTAL | | | 215,606 | 215,251 | 151,378 | | | 127,706 | 178,747 | 271,770 | 421,954 |
| | | | · | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|------------------------|-------|---------|---------|---------|---------------|-------|---------|---------|---------|-----------|
| MANUAL | IUAL INDEMNITY MEDICAL | | | | | | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 382,485 | 77,684 | 4,644 | | | 299,471 | 131,458 | 56,159 | 46,051 |
| 2011 | | | 7,311 | 166,014 | 9,155 | | | 6,843 | 172,634 | 11,210 | 65,535 |
| 2012 | | 337 | 20,461 | 96,495 | 2,294 | | 80 | 6,281 | 27,336 | 755 | 123,094 |
| 2013 | 30 | 3,114 | 117,063 | 102,170 | 176,937 | 2,067 | 3,688 | 135,691 | 144,778 | 299,914 | 83,272 |
| 2014 | 27 | 799 | 43,937 | 26,190 | 30,604 | 272 | 697 | 74,514 | 65,081 | 71,730 | 120,082 |
| TOTAL | 57 | 4,250 | 571,257 | 468,553 | 223,634 | 2,339 | 4,465 | 522,800 | 541,287 | 439,768 | 438,034 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|-----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | PG B | 1,105,16 | 68 1,0 | 673,242 | 438,034 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -1,076,81 | 4 | 402,403 | 2,664 | |
| TOTAL LOSS | ES | | 28,35 | 54 1,2 | 270,839 | 440,698 | |
| EXPECTED L | OSSES | | 2,399,20 | 1,4 | 179,789 | 385,886 | |
| CREDIBILITY | | | .(|)6 | .17 | .18 | |
| PURE PREMI | UMS | | | | - | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 8 | .379 | .131 | .518 |
| INDICAT | ED (POST-TE | ST) | .01 | 0 | .460 | .159 | .629 |
| PRES. C | N RATE LEVI | EL | .70 |)2 | .433 | .113 | 1.248 |
| DERIVE | D BY FORMU | LA | .66 | 60 | .438 | .121 | 1.219 |
| UNDERI | YING PRES. | RATE | .71 | 5 | .441 | .115 | 1.271 |
| PROPOS | SED | | .66 | 60 | .438 | .121 | 1.219 |
| | | | | | | | - |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 1.911 |
| IND. RATES | | | | 1.91 | MINIM | UM PREMIUM | 800 |
| MAN. RATES | 1.64 | 1.8 | 9 1.92 | + 1.91 | PRESE | ENT | 815 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 17,748 | 69,042 | .389 | | | | | | 1 | | 1 |
| 2011 | 20,631 | 14,308 | .069 | | | | | | | 1 | 1 |
| 2012 | 22,466 | 2,557 | .011 | | | | | | | | |
| 2013 | 22,398 | 84,171 | .375 | | | | | | | 2 | 2 |
| 2014 | 18,884 | 6,497 | .034 | | | | | | | 1 | 1 |
| TOTAL | 102,127 | 176,575 | .173 | | | | | | 1 | 4 | 5 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|--------|--------|--------------|------|-------|--------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | <u> </u> |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 2011 | | | | 40,248 | | | | | 18,957 | | 9,837 |
| 2011 | | | | | 711 | | | | | 2,406 | 11,191 |
| 2012 2013 | | | | | | | | | | | 2,557 |
| 2013 | | | | | 19,163 | | | | | 39,518 | 25,490 |
| 2014 | | | | | 1,331 | | | | | 3,123 | 2,043 |
| TOTAL | | | | 40,248 | 21,205 | | | | 18,957 | 45,047 | 51,118 |
| | | | | | | | | | | | • |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-----------------------|------|--------|--------|--------|---------------|------|--------|--------|--------|-----------|
| MANUAL | ALI INDEMNITY MEDICAL | | | | | | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 82,669 | | | | | 43,658 | | 9,807 |
| 2011 | | | 68 | 53 | 1,682 | | | 144 | 247 | 5,665 | 11,896 |
| 2012 | | | | | | | | | | | 2,733 |
| 2013 | 3 | 400 | 13,444 | 7,905 | 27,797 | 445 | 581 | 20,538 | 18,686 | 63,224 | 25,286 |
| 2014 | 2 | 43 | 2,216 | 1,319 | 1,542 | 15 | 38 | 3,887 | 3,396 | 3,745 | 2,133 |
| TOTAL | 5 | 443 | 15,728 | 91,946 | 31,021 | 460 | 619 | 24,569 | 65,987 | 72,634 | 51,855 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|--------------|---------|----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 41,82 | 4 : | 261,588 | 51,855 | |
| TOTAL TRAN | S. LOSSES PO | A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -709,47 | 2 | -78,949 | 572 | |
| TOTAL LOSS | ES | | | | 182,639 | 52,427 | |
| EXPECTED L | OSSES | | 1,560,50 |) : | 289,020 | 84,766 | |
| CREDIBILITY | | | .0: | 3 | .08 | .08 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TES | T) | .00 |) | .179 | .051 | .230 |
| INDICAT | ED (POST-TE | ST) | .00 |) | .217 | .062 | .279 |
| PRES. C | N RATE LEVE | L | 1.50 |) | .278 | .082 | 1.860 |
| DERIVE | D BY FORMUL | .A | 1.45 | 5 | .273 | .080 | 1.808 |
| UNDERL | YING PRES. F | RATE | 1.52 | 3 | .283 | .083 | 1.894 |
| PROPOS | SED | | 1.45 | 5 | .273 | .080 | 1.808 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 2.835 |
| IND. RATES | | | | 2.84 | MINIM | UM PREMIUM | 1050 |
| MAN. RATES | 2.59 | 2.85 | 2.86 | + 2.84 | PRESE | ENT | 1075 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 18,161 | 424,152 | 2.335 | | | | | | 3 | | 3 |
| 2011 | 17,059 | 44,844 | .262 | | | | | | | 2 | 2 |
| 2012 | 16,669 | 146,031 | .876 | | | | | | | 2 | 2 |
| 2013 | 17,862 | 26,265 | .147 | | | | | | 1 | 1 | 2 |
| 2014 | 18,418 | 182,577 | .991 | | | | | | | 1 | 1 |
| TOTAL | 88,169 | 823,869 | .934 | | | | | | 4 | 6 | 10 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|---------|--------------|------|-------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 108,639 | | | | | 311,403 | | 4,110 |
| 2011 | | | | | 10,677 | | | | | 30,120 | 4,047 |
| 2012 | | | | | 47,895 | | | | | 96,519 | 1,617 |
| 2013 | | | | 4,470 | 5,989 | | | | 1,387 | 9,539 | 4,880 |
| 2014 | | | | | 113,888 | | | | | 28,473 | 40,216 |
| TOTAL | | | | 113,109 | 178,449 | | | | 312,790 | 164,651 | 54,870 |
| | | | | | | | | | | | |

| | TRANSLATED LOSSES | | | | | | | | | | |
|--------|-------------------|-------|-----------|---------|---------|-------|------|--------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 223,144 | | | | | 717,161 | | 4,098 |
| 2011 | | | 1,028 | 800 | 25,243 | | | 1,803 | 3,086 | 70,920 | 4,302 |
| 2012 | | 183 | 13,493 | 8,921 | 88,996 | | 231 | 20,448 | 22,619 | 188,148 | 1,729 |
| 2013 | 2 | 209 | 8,602 | 9,509 | 9,101 | 95 | 184 | 6,681 | 7,003 | 15,443 | 4,841 |
| 2014 | 123 | 3,448 | 189,333 | 112,842 | 131,894 | 131 | 332 | 35,442 | 30,961 | 34,118 | 41,986 |
| TOTAL | 125 | 3,840 | 212,456 | 355,216 | 255,234 | 226 | 747 | 64,374 | 780,830 | 308,629 | 56,956 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|--------------|---------|-----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 281,768 | 1,6 | 699,909 | 56,956 | |
| TOTAL TRAN | S. LOSSES PO | Α | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -824,674 | -2 | 296,589 | 1,301 | |
| TOTAL LOSS | ES | | | 1,4 | 403,320 | 58,257 | |
| EXPECTED L | OSSES | | 1,806,583 | 1,0 | 085,360 | 185,155 | |
| CREDIBILITY | | | .03 | 3 | .07 | .07 | |
| PURE PREMI | JMS | | | • | - | | |
| INDICAT | ED (PRE-TES | ST) | .000 |) | 1.592 | .066 | 1.658 |
| INDICAT | ED (POST-TE | ST) | .000 |) | 1.933 | .080 | 2.013 |
| PRES. C | N RATE LEVE | L | 2.012 | ? | 1.209 | .206 | 3.427 |
| DERIVE | D BY FORMUL | Α. | 1.952 | ! | 1.260 | .197 | 3.409 |
| UNDERI | YING PRES. F | RATE | 2.049 |) | 1.231 | .210 | 3.490 |
| PROPOS | SED | | 1.952 | 2 | 1.260 | .197 | 3.409 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 5.346 |
| IND. RATES | | • | | 5.35 | MINIM | UM PREMIUM | 1715 |
| MAN. RATES | 4.67 | 5.21 | 5.27 | + 5.35 | PRESE | NT | 1730 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | IMBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|----------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 423 | | | | | | | | | | |
| 2011 | 870 | 1,776 | .204 | | | | | | | | |
| 2012 | 931 | | | | | | | | | | |
| 2013 | 956 | 4,138 | .432 | | | | | | | 1 | 1 |
| 2014 | 1,532 | 5,505 | .359 | | | | | | | | |
| TOTAL | 4,712 | 11,419 | .242 | | | | | | | 1 | 1 |
| - | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|-------|-------|--------------|------|-------|-------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2011 | | | | | | | | | | | 1,776 |
| 2013 2014 | | | | | 3,587 | | | | | 551 | 5,505 |
| TOTAL | | | | | 3,587 | | | | | 551 | 7,281 |
| - | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------------|-------|------|-----------|-------|-------|---------------|------|-------|---------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2011 | | | | | | | | | | | 1,888 |
| 2013 2014 | | 75 | 2,516 | 1,482 | 5,206 | | 11 | 283 | 258 | 881 | 5,747 |
| TOTAL | | 75 | 2,516 | 1,482 | 5,206 | | 11 | 283 | 258 | 881 | 7,635 |

| | | | SERIOUS | NON-SEF | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------|---------|---------|---------|---------|------------|--------|
| TOTAL TRAN | S. LOSSES P | G B | 2.88 | | 7.827 | 7.635 | 101712 |
| TOTAL TRAN | | | _,,,, | | ., | ., | |
| IBNR + FREQ | | | -68.10 | 4 - | -18.622 | 106 | |
| TOTAL LOSS | | | | | | 7,741 | |
| EXPECTED L | OSSES | | 161,95 | 2 | 74,780 | 11,968 | |
| CREDIBILITY | | | .0 | 0 | .01 | .01 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .000 | .164 | .164 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .000 | .199 | .199 |
| PRES. C | N RATE LEVE | EL | 3.37 | 5 | 1.559 | .249 | 5.183 |
| DERIVE | D BY FORMU | LA . | 3.37 | 5 | 1.543 | .249 | 5.167 |
| UNDERI | YING PRES. | RATE | 3.43 | 7 | 1.587 | .254 | 5.278 |
| PROPOS | SED | | 3.37 | 5 | 1.543 | .249 | 5.167 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R. | ATE | 8.103 |
| IND. RATES | | | | 8.10 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | 6.67 | 7.68 | 7.97 | + 8.10 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 25,492 | 1,006,027 | 3.946 | | | | | 2 | 1 | 3 | 6 |
| 2011 | 94,994 | 330,163 | .347 | | | | | | 4 | | 4 |
| 2012 | 68,288 | 70,637 | .103 | | | | | | | 3 | 3 |
| 2013 | 69,181 | 136,063 | .196 | | | | | | 1 | 2 | 3 |
| 2014 | 79,810 | 1,659,211 | 2.078 | | | | | 1 | 1 | 4 | 6 |
| TOTAL | 337,765 | 3,202,101 | .948 | | | | | 3 | 7 | 12 | 22 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|--------|--------------|------|-----------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 424,225 | 18,944 | 4,616 | | | 527,634 | 18,300 | 8,369 | 3,939 |
| 2011 | | | | 98,308 | | | | | 173,825 | | 58,030 |
| 2012 | | | | | 27,799 | | | | | 24,597 | 18,241 |
| 2013 | | | | 3,556 | 8,928 | | | | 2,965 | 29,112 | 91,502 |
| 2014 | | | 153,325 | 40,777 | 29,937 | | | 1,248,912 | 82,306 | 67,080 | 36,874 |
| TOTAL | | | 577,550 | 161,585 | 71,280 | | | 1,776,546 | 277,396 | 129,158 | 208,586 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|---------|---------|---------------|--------|-----------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 752,575 | 38,911 | 11,324 | | | 1,237,301 | 42,145 | 20,328 | 3,927 |
| 2011 | | | 7,767 | 183,913 | 1,699 | | | 15,091 | 393,656 | 4,279 | 61,686 |
| 2012 | | 112 | 7,833 | 5,179 | 51,653 | | 62 | 5,211 | 5,765 | 47,951 | 19,500 |
| 2013 | 2 | 255 | 9,765 | 9,282 | 13,280 | 318 | 527 | 18,818 | 19,101 | 46,969 | 90,770 |
| 2014 | 257 | 5,983 | 191,944 | 83,887 | 46,645 | 19,012 | 20,665 | 1,268,682 | 276,237 | 142,200 | 38,496 |
| TOTAL | 259 | 6,350 | 969,884 | 321,172 | 124,601 | 19,330 | 21,254 | 2,545,103 | 736,904 | 261,727 | 214,379 |
| | · | | | | | | | | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------|--------------|---------|-----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 3,562,18 | 0 1,4 | 144,404 | 214,379 | |
| TOTAL TRAN | S. LOSSES PO | 3 A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -1,958,26 | 9 | 489,093 | 1,466 | |
| TOTAL LOSS | ES | | 1,603,91 | 1 9 | 955,311 | 215,845 | |
| EXPECTED L | OSSES | | 4,451,74 | 4 1,8 | 384,729 | 195,904 | |
| CREDIBILITY | | | .0 | 6 | .17 | .18 | |
| PURE PREMI | UMS | • | | | | | |
| INDICAT | ED (PRE-TES | ST) | .47 | 5 | .283 | .064 | .822 |
| INDICAT | ED (POST-TE | ST) | .57 | 7 | .344 | .078 | .999 |
| PRES. C | N RATE LEVE | EL . | 1.29 | 4 | .548 | .057 | 1.899 |
| DERIVE | D BY FORMUL | -A | 1.25 | 1 | .513 | .061 | 1.825 |
| UNDERL | YING PRES. I | RATE | 1.31 | 8 | .558 | .058 | 1.934 |
| PROPOS | SED | | 1.25 | 1 | .513 | .061 | 1.825 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 2.862 |
| IND. RATES | | | | 2.86 | MINIMU | UM PREMIUM | 1055 |
| MAN. RATES | 2.83 | 3.0 | 2 2.92 | + 2.86 | PRESE | NT | 1090 |

EXPECTED LOSSES

PURE PREMIUMS

CREDIBILITY

MANUAL PAYROLL TOTAL REPT. PURE PREM.

NUMBER OF CASES

| MANUAL | FAIROLL | IOTAL KEFT. | FUNE FREIM. | | | | | | | INC | INIDEK OF | CASES | | |
|--------|----------|-----------------|-------------|---------|-------------|---------------|-------|-------|-------|--------|-----------|-------|-------------|----------|
| YEAR | IN THOUS | LOSSES | REPORTED | | | | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 199 | | | | | | | | | | | | | |
| 2011 | 387 | | | | | | | | | | | | | |
| 2012 | 387 | | | | | | | | | | | | | |
| 2013 | 289 | | | | | | | | | | | | | |
| 2014 | 490 | | | | | | | | | | | | | |
| TOTAL | 1,752 | | | | | | | | | | | | 1 | |
| | ., | | | | | | | | | | | | | |
| • | | • | • | • | | | | | | | | | | ı. |
| | | | INDEMANTY | | REPO | ORTED LOSSES | | | MEDIC | | | | | |
| MANUAL | DEATH | D T | INDEMNITY | MINOR | TEMP | DEATH | ь т | NA 10 | MEDIC | | | TEMP | MEE | · ONII V |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJO |)K | MINOR | | TEMP | MEL | ONLY |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | | |
| IOIAL | | | | | | | | | | | | | | |
| | | | | | | | | I | | | | | | |
| | | | | | TRANS | SLATED LOSSES | | | | | | | | |
| MANUAL | | | INDEMNITY | | | | | | | EDICAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJO | DR | MINOR | | TEMP | MED | ONLY |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | - | | | | | | |
| | | TOTAL TRANS. LO | SSES DO B | SERIOUS | NON-SERIOUS | WED. UNL! | IUIAL | = | | | | | | |
| | | TOTAL TRANS. LO | | | | | | | | | | | | |
| | | IBNR + FREQUENC | | -10,086 | -2,066 | 14 | | | | | | | | |
| | | TOTAL LOSSES | 71 AD0001. | -10,000 | -2,000 | 14 | | | | | | | | |
| | | EVENTED LOSSES | - | 20.000 | 0.400 | 1 000 | | | | | | | | |

8,163

.01

1,698

.01

| INDICATI | ED (PRE-TES | ST) | .00 | 0 | .000 | .001 | .001 |
|------------|--------------|---------|----------------------|---------|-----------|---------|----------|
| INDICATI | ED (POST-TE | ST) | .00 | 0 | .000 | .001 | .001 |
| PRES. O | N RATE LEVE | L | 1.30 | 7 | .458 | .095 | 1.860 |
| DERIVED | BY FORMUL | -A | 1.30 | 7 | .453 | .094 | 1.854 |
| UNDERL | YING PRES. I | RATE | 1.33 | 1 | .466 | .097 | 1.894 |
| PROPOS | ED | | 1.30 | 7 | .453 | .094 | 1.854 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. RATE | | 2.907 |
| IND. RATES | | | 2.91 MINIMUM PREMIUM | | | PREMIUM | 1065 |
| MAN. RATES | 2.59 | 2.85 | 2.86 | + 2.91 | PRESENT | | 1075 |
| | • | | ±PI | ROPOSED | | | <u>.</u> |

23,320

.00

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | NUMBER OF CASES | | | | | |
|--------|----------|-------------|------------|--|--|-----------------|------|-------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 15,553 | 465,164 | 2.990 | | | | | 1 | 3 | 5 | 9 |
| 2011 | 17,563 | 1,287,547 | 7.331 | | | | | 3 | 5 | 5 | 13 |
| 2012 | 19,827 | 1,678,263 | 8.464 | | | | | 2 | 3 | 5 | 10 |
| 2013 | 20,222 | 689,145 | 3.407 | | | | | 2 | 4 | 1 | 7 |
| 2014 | 25,003 | 9,236,840 | 36.942 | | | | 1 | 1 | | 3 | 5 |
| TOTAL | 98,168 | 13,356,959 | 13.606 | | | | 1 | 9 | 15 | 19 | 44 |
| | · | · | | | | | | | | | |

| | REPORTED LOSSES | | | | | | | | | | | | |
|--------|-----------------|---------|-----------|---------|---------|-------|-----------|-----------|---------|---------|-----------|--|--|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | |
| 2010 | | | 79,995 | 65,918 | 33,725 | | | 104,333 | 27,888 | 106,770 | 46,535 | | |
| 2011 | | | 442,522 | 111,978 | 29,718 | | | 498,092 | 85,095 | 36,887 | 83,255 | | |
| 2012 | | | 465,056 | 26,043 | 362,661 | | | 548,585 | 31,214 | 227,467 | 17,237 | | |
| 2013 | | | 344,917 | 109,533 | 1,749 | | | 149,303 | 65,656 | 4,235 | 13,752 | | |
| 2014 | | 518,247 | 350,776 | | 15,029 | | 6,188,036 | 2,042,330 | | 56,091 | 66,331 | | |
| TOTAL | | 518,247 | 1,683,266 | 313,472 | 442,882 | | 6,188,036 | 3,342,643 | 209,853 | 431,450 | 227,110 | | |
| | | | | | | | | | | | | | |

| | TRANSLATED LOSSES | | | | | | | | | | | | |
|--------|-------------------|---------|-----------|---------|---------|---------|---------|-----------|---------|---------|-----------|--|--|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | |
| 2010 | | | 141,911 | 135,395 | 82,727 | | | 244,661 | 64,226 | 259,345 | 46,395 | | |
| 2011 | | 7,329 | 787,036 | 215,756 | 88,716 | | 10,371 | 1,084,093 | 209,657 | 108,036 | 88,500 | | |
| 2012 | | 32,460 | 921,879 | 126,944 | 698,775 | | 79,460 | 1,469,788 | 147,467 | 469,609 | 18,426 | | |
| 2013 | 791 | 20,009 | 781,633 | 201,250 | 36,882 | 16,882 | 21,610 | 594,062 | 144,478 | 26,120 | 13,642 | | |
| 2014 | 6,339 | 167,015 | 148,197 | 24,280 | 24,980 | 922,987 | 543,200 | 1,387,221 | 172,553 | 121,933 | 69,250 | | |
| TOTAL | 7,130 | 226,813 | 2,780,656 | 703,625 | 932,080 | 939,869 | 654,641 | 4,779,825 | 738,381 | 985,043 | 236,213 | | |
| | | • | | | • | | · | | | | | | |

| | | | SERIOUS | NON-SEF | RIOUS | MED. ONLY | TOTAL | | | |
|-------------|-------------------|---------|-----------|---------|---------|------------|--------|--|--|--|
| TOTAL TRAN | S. LOSSES F | G B | 9,388,93 | 4 3,3 | 359,129 | 236,213 | | | | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -2,979,55 | 3 -7 | 755,209 | 2,309 | | | | |
| TOTAL LOSS | ES | | 6,409,38 | 1 2,6 | 603,920 | 238,522 | | | | |
| EXPECTED L | OSSES | | 6,761,81 | 2 2,8 | 369,450 | 297,450 | | | | |
| CREDIBILITY | | | .0 | 3 | .07 | 80. | | | | |
| PURE PREMI | UMS | | | | | | | | | |
| INDICAT | ED (PRE-TES | ST) | 6.52 | 9 | 2.653 | .243 | 9.425 | | | |
| INDICAT | ED (POST-TE | ST) | 7.92 | 6 | 3.221 | .295 | 11.442 | | | |
| PRES. C | N RATE LEVE | EL | 6.76 | 4 | 2.870 | .298 | 9.932 | | | |
| DERIVE | D BY FORMUI | _A | 6.79 | 9 | 2.895 | .298 | 9.992 | | | |
| UNDERI | YING PRES. | RATE | 6.88 | 2.923 | | .303 | 10.114 | | | |
| PROPOS | PROPOSED | | | 9 | 2.895 | .298 | 9.992 | | | |
| | | | | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 14.580 | | | |
| IND. RATES | | | | 14.58 | MINIM | JM PREMIUM | 2000 | | | |
| MAN. RATES | 14.23 | 15.40 | 15.29 | + 14.58 | PRESE | NT | 2000 | | | |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | NUMBER OF CASES | | | | | |
|--------|----------|-------------|------------|--|--|-----------------|------|-------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 11,493 | 179,895 | 1.565 | | | | | | 3 | 5 | 8 |
| 2011 | 6,007 | 476,564 | 7.933 | | | | | 2 | | 2 | 4 |
| 2012 | 7,798 | 82,905 | 1.063 | | | | | | 1 | 3 | 4 |
| 2013 | 10,395 | 42,813 | .411 | | | | | | | 3 | 3 |
| 2014 | 10,668 | 153,113 | 1.435 | | | | | | 2 | | 2 |
| TOTAL | 46,361 | 935,290 | 2.017 | | | | | 2 | 6 | 13 | 21 |
| | | | | | | | | | | | |

| | REPORTED LOSSES | | | | | | | | | | | | |
|--------------|-----------------|------|-----------|---------|--------|-------|------|---------|---------|--------|-----------|--|--|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | |
| 2010 | | | | 47,493 | 16,707 | | | | 44,192 | 55,516 | 15,987 | | |
| 2011 | | | 339,473 | | 1,584 | | | 113,824 | | 6,745 | 14,938 | | |
| 2012 2013 | | | | 36,839 | 4,171 | | | | 27,895 | 10,041 | 3,959 | | |
| 2013 | | | | | 2,799 | | | | | 20,476 | 19,538 | | |
| 2014 | | | | 89,537 | | | | | 56,044 | | 7,532 | | |
| TOTAL | | | 339,473 | 173,869 | 25,261 | | | 113,824 | 128,131 | 92,778 | 61,954 | | |
| | · | | | · | | | | | · | | | | |

| | TRANSLATED LOSSES | | | | | | | | | | | | | |
|--------|-------------------|-------|-----------|---------|--------|-------|-------|---------|---------|---------|-----------|--|--|--|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | | |
| 2010 | | | | 97,551 | 40,982 | | | | 101,774 | 134,848 | 15,939 | | | |
| 2011 | | 5,623 | 594,931 | 3,216 | 16,422 | | 2,368 | 245,948 | 3,701 | 20,243 | 15,879 | | | |
| 2012 | | 234 | 14,801 | 65,038 | 9,272 | | 195 | 14,881 | 57,849 | 21,099 | 4,232 | | | |
| 2013 | | 58 | 1,963 | 1,159 | 4,063 | 190 | 310 | 10,634 | 9,684 | 32,761 | 19,382 | | | |
| 2014 | 116 | 2,774 | 164,160 | 107,237 | 16,760 | 430 | 1,074 | 109,006 | 77,497 | 12,206 | 7,863 | | | |
| TOTAL | 116 | 8,689 | 775,855 | 274,201 | 87,499 | 620 | 3,947 | 380,469 | 250,505 | 221,157 | 63,295 | | | |
| | | | | | | | | | | | | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------|--------------------|---------|----------|----------------------|---------|-----------|-------|
| TOTAL TRAN | S. LOSSES F | PG B | 1,169,69 | 6 8 | 333,362 | 63,295 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -809,85 | 1 -2 | 237,211 | 475 | |
| TOTAL LOSS | ES | | 359,84 | .5 | 96,151 | 63,770 | |
| EXPECTED L | OSSES | | 1,778,87 | 1 8 | 359,069 | 63,978 | |
| CREDIBILITY | | | .0 | 2 | .04 | .05 | |
| PURE PREMI | JMS | • | | | • | | ! |
| INDICAT | ED (PRE-TE | ST) | .77 | 6 | 1.286 | .138 | 2.200 |
| INDICAT | ED (POST-TE | ST) | .94 | 2 | 1.561 | .168 | 2.671 |
| PRES. C | N RATE LEVI | EL | 3.76 | 8 | 1.820 | .135 | 5.723 |
| DERIVE | D BY FORMU | LA | 3.71 | 1 | 1.810 | .137 | 5.658 |
| UNDERL | YING PRES. | RATE | 3.83 | 7 | 1.853 | .138 | 5.828 |
| PROPOS | PROPOSED | | | 1 | 1.810 | .137 | 5.658 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 8.256 |
| IND. RATES | | | | 8.26 MINIMUM PREMIUM | | | 2000 |
| MAN. RATES | MAN. RATES 8.62 9. | | | + 8.26 PRESENT | | | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | NUMBER OF CASES | | | | | |
|--------|----------|-------------|------------|--|--|-----------------|------|-------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 10,955 | 93,694 | .855 | | | | | | 1 | 2 | 3 |
| 2011 | 7,034 | 4,539 | .064 | | | | | | | | |
| 2012 | 4,260 | 58,951 | 1.383 | | | | | | | 2 | 2 |
| 2013 | 4,609 | 86,203 | 1.870 | | | | | | 2 | 1 | 3 |
| 2014 | 5,256 | 21,879 | .416 | | | | | | | 3 | 3 |
| TOTAL | 32,114 | 265,266 | .826 | | | | | | 3 | 8 | 11 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|--------|----------|--------------|------|---------------------------------------|--------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 21,424 | 13,209 | | | | 13,251 | 28,861 | 16,949 |
| 2011 | | | | | | | | | | | 4,539 |
| 2012 2013 | | | | | 18,732 | | | | | 39,014 | 1,205 |
| 2013 | | | | 26,342 | 7,122 | | | | 47,181 | 5,558 | |
| 2014 | | | | | 6,357 | | | | | 13,067 | 2,455 |
| TOTAL | | | | 47,766 | 45,420 | | | | 60,432 | 86,500 | 25,148 |
| | | | | | <u> </u> | | | · · · · · · · · · · · · · · · · · · · | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|--------|--------|---------------|-------|--------|---------|---------|--------------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 44,005 | 32,402 | | | | 30,517 | 70,103 | 16,898 |
| 2011 | | | | | | | | | | | 4,825 |
| 2012 | | 71 | 5,278 | 3,491 | 34,810 | | 88 | 8,268 | 9,144 | 76,050 | 1,288 |
| 2013 | 2 | 626 | 30,921 | 44,412 | 12,772 | 64 | 1,537 | 61,548 | 87,549 | 15,079 | |
| 2014 | 6 | 193 | 10,569 | 6,301 | 7,364 | 61 | 152 | 16,267 | 14,211 | 15,660 | 2,563 |
| TOTAL | 8 | 890 | 46,768 | 98,209 | 87,348 | 125 | 1,777 | 86,083 | 141,421 | 176,892 | 25,574 |
| | | | | | | | | | | | - |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|-----------|-----------------------|---------|-----------|--------|
| TOTAL TRAN | S. LOSSES F | G B | 135,65 | 51 ! | 03,870 | 25,574 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -1,011,65 | 54 | 158,961 | 254 | |
| TOTAL LOSS | ES | | | - ; | 344,909 | 25,828 | |
| EXPECTED L | OSSES | | 2,073,60 | 00 ! | 550,112 | 42,391 | |
| CREDIBILITY | | | .(|)1 | .03 | .04 | |
| PURE PREMI | JMS | | | | - | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 00 | 1.074 | .080 | 1.154 |
| INDICAT | ED (POST-TE | ST) | .00 | 00 | 1.304 | .097 | 1.401 |
| PRES. C | N RATE LEVE | EL Ó | 6.34 | 11 | 1.682 | .130 | 8.153 |
| DERIVE | D BY FORMUI | LA. | 6.27 | 78 | 1.671 | .129 | 8.078 |
| UNDERI | YING PRES. | RATE | 6.45 | 57 | 1.713 | .132 | 8.302 |
| PROPOS | | | 6.27 | 78 | 1.671 | .129 | 8.078 |
| | | | | • | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 11.787 |
| IND. RATES | | | | 11.79 MINIMUM PREMIUM | | 2000 | |
| MAN. RATES | 12.99 | 13.1 | 1 12.55 | + 11.79 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 401 | 185 | .046 | | | | | | | 1 | 1 |
| 2011 | 313 | | | | | | | | | | |
| 2012 | 343 | | | | | | | | | | |
| 2013 | 373 | | | | | | | | | | |
| 2014 | 538 | 21,570 | 4.009 | | | | | | | 1 | 1 |
| TOTAL | 1,968 | 21,755 | 1.105 | | | | | | | 2 | 2 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-------|-------|--------------|------|-------|-------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 185 | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| 2014 | | | | | 6,653 | | | | | 14,917 | |
| TOTAL | • | | | | 6,838 | • | | | | 14,917 | • |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|-------|-------|---------------|------|--------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 454 | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| 2014 | 6 | 202 | 11,058 | 6,592 | 7,704 | 71 | 175 | 18,570 | 16,218 | 17,877 | |
| TOTAL | 6 | 202 | 11,058 | 6,592 | 8,158 | 71 | 175 | 18,570 | 16,218 | 17,877 | |
| | | • | | | | | | | | | |

| | | | SERIOUS | NON-SEF | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|---------|---------|--------|------------|--------|
| TOTAL TRAN | S. LOSSES F | G B | 30,08 | 32 | 48,845 | | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -44,38 | | 17,038 | 40 | |
| TOTAL LOSS | ES | | | | 31,807 | 40 | |
| EXPECTED L | OSSES | | 99,93 | 6 | 64,354 | 4,960 | |
| CREDIBILITY | | | .0 | 00 | .01 | .01 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | FED (PRE-TES | ST) | .00 | 00 | 1.616 | .002 | 1.618 |
| INDICAT | TED (POST-TE | ST) | .00 | 00 | 1.962 | .002 | 1.964 |
| PRES. C | N RATE LEVI | EL | 4.98 | 37 | 3.211 | .247 | 8.445 |
| DERIVE | D BY FORMU | _A | 4.98 | 37 | 3.199 | .245 | 8.431 |
| UNDERI | LYING PRES. | RATE | 5.07 | '8 | 3.270 | .252 | 8.600 |
| PROPOS | SED | | 4.98 | 37 | 3.199 | .245 | 8.431 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 12.302 |
| IND. RATES | | | | 12.30 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | 11.12 | 12.60 | 0 13.00 | + 12.30 | PRESE | -NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 1,868 | 157,268 | 8.419 | | | | | | 2 | 1 | 3 |
| 2011 | 1,486 | 712,004 | 47.914 | | | | | 1 | 1 | | 2 |
| 2012 | 2,193 | 17,939 | .818 | | | | | | | 1 | 1 |
| 2013 | 1,540 | 741 | .048 | | | | | | | | |
| 2014 | 2,357 | 150,576 | 6.388 | | | | | | | 1 | 1 |
| TOTAL | 9,444 | 1,038,528 | 10.997 | | | | | 1 | 3 | 3 | 7 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|--------|--------|--------------|------|---------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 56,183 | 2,352 | | | | 86,941 | 2,495 | 9,297 |
| 2011 | | | 231,100 | 9,629 | | | | 423,644 | 38,185 | | 9,446 |
| 2012 | | | | | 5,261 | | | | | 12,678 | |
| 2013 | | | | | | | | | | | 741 |
| 2014 | | | | | 90,000 | | | | | 58,900 | 1,676 |
| TOTAL | | | 231,100 | 65,812 | 97,613 | | | 423,644 | 125,126 | 74,073 | 21,160 |
| | · | | | · | | • | | | · | | <u> </u> |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|---------|---------|---------------|-------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 115,399 | 5,769 | | | | 200,225 | 6,060 | 9,269 |
| 2011 | | 3,828 | 405,663 | 20,122 | 8,793 | | 8,816 | 917,208 | 97,677 | 17,172 | 10,041 |
| 2012 | | 20 | 1,481 | 980 | 9,776 | | 27 | 2,685 | 2,970 | 24,713 | |
| 2013 | | | | | | | | | | | 735 |
| 2014 | 95 | 2,727 | 149,619 | 89,175 | 104,231 | 278 | 687 | 73,325 | 64,048 | 70,584 | 1,750 |
| TOTAL | 95 | 6,575 | 556,763 | 225,676 | 128,569 | 278 | 9,530 | 993,218 | 364,920 | 118,529 | 21,795 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------------|-----------------------|------|----------|---------|-----------|------------|--------|
| TOTAL TRAN | S. LOSSES F | G B | 1,566,45 | 9 8 | 837,694 | 21,795 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -193,20 | 4 | -59,859 | 100 | |
| TOTAL LOSS | ES | | 1,373,25 | 5 | 777,835 | 21,895 | |
| EXPECTED L | OSSES | | 435,65 | 1 2 | 228,263 | 13,315 | |
| CREDIBILITY | | | .0 | 1 | .02 | .02 | |
| PURE PREMI | IRE PREMIUMS | | | | - | | |
| INDICAT | ED (PRE-TE | ST) | 14.54 | 1 | 8.236 | .232 | 23.009 |
| INDICAT | INDICATED (POST-TEST) | | | 3 | 9.999 | .282 | 27.934 |
| PRES. C | N RATE LEVI | EL | 4.53 | 0 | 2.374 | .138 | 7.042 |
| DERIVE | D BY FORMU | _A | 4.66 | 1 | 2.527 | .141 | 7.329 |
| UNDERI | YING PRES. | RATE | 4.61 | 3 | 2.417 | .141 | 7.171 |
| PROPOS | PROPOSED | | 4.66 | 1 | 2.527 | .141 | 7.329 |
| | | | | | - | | |
| YEAR | EAR 12-1-14 12-1-15 | | | 12-1-17 | IND. RATE | | 10.694 |
| IND. RATES | D. RATES | | | 10.69 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | N. RATES 11.09 11.64 | | 10.84 | + 10.69 | PRESE | NT | 2000 |

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| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 38,293 | 3,444,365 | 8.994 | | | | | 3 | 4 | 13 | 20 |
| 2011 | 39,390 | 734,264 | 1.864 | | | | | 2 | 8 | 6 | 16 |
| 2012 | 44,762 | 684,066 | 1.528 | | | | | | 7 | 12 | 19 |
| 2013 | 40,086 | 838,980 | 2.092 | | | | | 1 | | 9 | 10 |
| 2014 | 42,801 | 842,736 | 1.968 | | | | | 1 | 2 | 7 | 10 |
| TOTAL | 205,332 | 6,544,411 | 3.187 | | | | | 7 | 21 | 47 | 75 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|---------|--------------|------|-----------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 711,799 | 116,951 | 47,845 | | | 2,253,190 | 139,558 | 148,583 | 26,439 |
| 2011 | | | 205,173 | 178,671 | 31,954 | | | 54,938 | 147,146 | 74,241 | 42,141 |
| 2012 | | | | 245,315 | 49,114 | | | | 240,369 | 122,217 | 27,051 |
| 2013 | | | 148,400 | | 170,237 | | | 269,400 | | 229,888 | 21,055 |
| 2014 | | | 104,000 | 87,129 | 62,396 | | | 400,000 | 80,707 | 59,275 | 49,229 |
| TOTAL | | | 1,169,372 | 628,066 | 361,546 | | | 2,977,528 | 607,780 | 634,204 | 165,915 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|-----------|---------|---------------|--------|-----------|-----------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 830,222 | 240,217 | 117,364 | | | 1,648,513 | 321,402 | 360,908 | 26,360 |
| 2011 | | 3,398 | 376,667 | 338,520 | 86,295 | | 1,142 | 135,730 | 342,291 | 180,536 | 44,796 |
| 2012 | | 1,708 | 104,580 | 437,066 | 101,432 | | 1,784 | 135,786 | 506,866 | 251,416 | 28,918 |
| 2013 | 383 | 11,307 | 408,864 | 82,291 | 257,356 | 32,935 | 38,614 | 1,040,098 | 152,544 | 387,196 | 20,887 |
| 2014 | 564 | 13,118 | 414,151 | 178,212 | 98,283 | 19,951 | 21,556 | 1,312,694 | 270,499 | 134,936 | 51,395 |
| TOTAL | 947 | 29,531 | 2,134,484 | 1,276,306 | 660,730 | 52,886 | 63,096 | 4,272,821 | 1,593,602 | 1,314,992 | 172,356 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|--------------------|---------|-----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | G B | 6,553,76 | 5 4,8 | 345,630 | 172,356 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -3,369,82 | 4 -1,1 | 170,511 | 1,379 | |
| TOTAL LOSS | ES | | 3,183,94 | 1 3,6 | 675,119 | 173,735 | |
| EXPECTED L | OSSES | | 7,455,60 | 5 4,3 | 340,719 | 197,119 | |
| CREDIBILITY | | | .0 | 5 | .12 | .13 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | 1.55 | 1 | 1.790 | .085 | 3.426 |
| INDICAT | ED (POST-TE | ST) | 1.88 | 3 | 2.173 | .103 | 4.159 |
| PRES. C | N RATE LEVE | EL | 3.56 | 6 | 2.076 | .094 | 5.736 |
| DERIVE | D BY FORMUI | _A | 3.48 | 2 | 2.088 | .095 | 5.665 |
| UNDERI | YING PRES. | RATE | 3.63 | 1 | 2.114 | .096 | 5.841 |
| PROPOS | PROPOSED | | 3.48 | 2 | 2.088 | .095 | 5.665 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 8.266 |
| IND. RATES | | | | 8.27 | MINIMU | JM PREMIUM | 2000 |
| MAN. RATES | AN. RATES 8.27 9.0 | | 8.83 | + 8.27 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 39,376 | 1,335,440 | 3.391 | | | | | 2 | 7 | 16 | 25 |
| 2011 | 40,250 | 1,649,331 | 4.097 | | | 1 | | 3 | 5 | 7 | 16 |
| 2012 | 44,369 | 423,774 | .955 | | | | | 1 | 2 | 9 | 12 |
| 2013 | 43,358 | 1,086,621 | 2.506 | | | | | 3 | 6 | 6 | 15 |
| 2014 | 51,249 | 3,157,634 | 6.161 | | | 1 | | 2 | 4 | 19 | 26 |
| TOTAL | 218,602 | 7,652,800 | 3.501 | | | 2 | | 11 | 24 | 57 | 94 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|---------|------|-----------|---------|---------|--------------|------|-----------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 252,577 | 200,727 | 142,975 | | | 227,718 | 172,206 | 300,830 | 38,407 |
| 2011 | 14,441 | | 656,641 | 149,899 | 15,039 | | | 676,421 | 100,322 | 23,694 | 12,874 |
| 2012 | | | 120,355 | 14,263 | 28,035 | | | 65,229 | 56,365 | 93,551 | 45,976 |
| 2013 | | | 378,761 | 89,742 | 35,920 | | | 300,553 | 139,945 | 48,790 | 92,910 |
| 2014 | 87,938 | | 839,103 | 104,009 | 191,440 | 1,500 | | 1,445,782 | 128,131 | 256,688 | 103,043 |
| TOTAL | 102,379 | | 2,247,437 | 558,640 | 413,409 | 1,500 | | 2,715,703 | 596,969 | 723,553 | 293,210 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|---------|--------|-----------|-----------|---------|---------------|--------|-----------|-----------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | ı | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 448,072 | 412,293 | 350,719 | | | 533,998 | 396,590 | 730,716 | 38,292 |
| 2011 | 34,536 | 7,991 | 858,773 | 285,958 | 56,167 | | 9,365 | 980,516 | 241,518 | 75,495 | 13,685 |
| 2012 | | 8,934 | 242,587 | 34,065 | 59,424 | | 11,016 | 232,233 | 138,317 | 188,697 | 49,148 |
| 2013 | 876 | 22,142 | 852,145 | 186,939 | 86,981 | 34,367 | 44,334 | 1,226,470 | 323,893 | 118,034 | 92,167 |
| 2014 | 117,626 | 33,234 | 936,922 | 348,421 | 268,739 | 26,930 | 23,541 | 1,582,318 | 544,767 | 378,887 | 107,577 |
| TOTAL | 153,038 | 72,301 | 3,338,499 | 1,267,676 | 822,030 | 61,297 | 88,256 | 4,555,535 | 1,645,085 | 1,491,829 | 300,869 |
| | | | | | | | | | | | |

| | | T | CEDIOLIC | NON CE | 210110 | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|-----------|---------|---------|------------|-------|
| | | | SERIOUS | NON-SEI | | | TOTAL |
| TOTAL TRAN | S. LOSSES P | G B | 8,268,92 | 6 5,2 | 226,620 | 300,869 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -3,812,99 | 2 -8 | 364,097 | 1,766 | |
| TOTAL LOSS | ES | | 4,455,93 | 4 4,3 | 362,523 | 302,635 | |
| EXPECTED L | OSSES | | 8,525,47 | 8 3,2 | 237,497 | 238,276 | |
| CREDIBILITY | | | .0 | 5 | .13 | .14 | |
| PURE PREMI | UMS | | | • | - | | |
| INDICAT | ED (PRE-TES | ST) | 2.03 | 8 | 1.996 | .138 | 4.172 |
| INDICAT | ED (POST-TE | ST) | 2.47 | 4 | 2.423 | .168 | 5.065 |
| PRES. C | N RATE LEVE | EL | 3.83 | 0 | 1.454 | .107 | 5.391 |
| DERIVE | D BY FORMUL | _A | 3.76 | 2 | 1.580 | .116 | 5.458 |
| UNDERI | YING PRES. I | RATE | 3.90 | 0 | 1.481 | .109 | 5.490 |
| PROPOS | SED | | 3.71 | 6 | 1.561 | .114 | 5.391 |
| | | | | • | - | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 7.866 |
| IND. RATES | | | | 7.87 | MINIM | JM PREMIUM | 2000 |
| MAN. RATES | 7.52 | 8.12 | 8.30 | + 7.87 | PRESE | NT | 2000 |

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| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 685 | 12,441 | 1.816 | | | | | | | 2 | 2 |
| 2011 | 589 | | | | | | | | | | |
| 2012 | 431 | | | | | | | | | | |
| 2013 | 531 | | | | | | | | | | |
| 2014 | 355 | | | | | | | | | | |
| TOTAL | 2,591 | 12,441 | .480 | | | | | | | 2 | 2 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-------|-------|--------------|------|-------|-------|-------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 4,530 | | | | | 7,911 | |
| TOTAL | | | | | 4,530 | | | | | 7,911 | |

| | | | | | TRANS | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|-------|--------|---------------|------|-------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 11,112 | | | | | 19,216 | |
| TOTAL | | | | | 11,112 | | | | | 19,216 | |
| ` | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|--------------|---------------------|---------|---------|---------|---------|------------|--------|
| TOTAL TRANS | S. LOSSES P | G B | | | 30,328 | | |
| TOTAL TRANS | S. LOSSES PO | 3 A | | | | | |
| IBNR + FREQU | UENCY ADJU | ST. | -97,51 | 9 | -19,660 | 28 | |
| TOTAL LOSSI | ES | | | | 10,668 | 28 | |
| EXPECTED LO | OSSES | | 203,13 | 4 | 68,144 | 4,845 | |
| CREDIBILITY | | | .0 | 0 | .01 | .01 | |
| PURE PREMIL | JMS | | | • | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .412 | .001 | .413 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .500 | .001 | .501 |
| PRES. O | N RATE LEVE | EL . | 7.69 | 9 | 2.583 | .183 | 10.465 |
| DERIVE | BY FORMUL | _A | 7.69 | 9 | 2.562 | .181 | 10.442 |
| UNDERL | YING PRES. I | RATE | 7.84 | 0 | 2.630 | .187 | 10.657 |
| PROPOS | SED | | 7.69 | 9 | 2.562 | .181 | 10.442 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 15.236 |
| IND. RATES | ID. RATES | | | 15.24 | MINIM | JM PREMIUM | 2000 |
| MAN. RATES | AN. RATES 14.09 15. | | | + 15.24 | PRESE | NT | 2000 |

+PROPOSED

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 197 | 221 | .112 | | | | | | | | |
| 2011 | | | | | | | | | | | |
| 2012 | | | | | | | | | | | |
| 2013 | | | | | | | | | | | |
| 2014 | | | | | | | | | | | |
| TOTAL | 197 | 221 | .112 | | | | | | | | |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|--------------|------|-------|-------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 221 |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | 221 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|---------------|------|-------|---------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 220 |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | 220 |
| | | | | | | | | | | | |

| 1 | | | SERIOUS | NON-SEF | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------|---------|---------|-----------------|--------|------------|--------|
| TOTAL TRAN | S. LOSSES F | G B | | | | 220 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -8,56 | 6 | -2,880 | 2 | |
| TOTAL LOSS | ES | | | | | 222 | |
| EXPECTED LO | OSSES | | 14,35 | 1 | 8,047 | 719 | |
| CREDIBILITY | | | .0 | 0 | .00 | .00 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .000 | .113 | .113 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .000 | .137 | .137 |
| PRES. O | N RATE LEVE | EL | 7.15 | 4 | 4.012 | .358 | 11.524 |
| DERIVE | D BY FORMU | _A | 7.15 | 4 | 4.012 | .358 | 11.524 |
| UNDERL | YING PRES. | RATE | 7.28 | 5 | 4.085 | .365 | 11.735 |
| PROPOS | PROPOSED | | | 4 | 4.012 | .358 | 11.524 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 16.815 |
| IND. RATES | | | | 16.82 | MINIM | JM PREMIUM | 2000 |
| MAN. RATES | 16.38 | 17.78 | 17.74 | + 16.82 PRESENT | | | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | NUMBER OF CASES | | | | | |
|--------|----------|-------------|------------|--|--|-----------------|------|-------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 7,111 | 157,335 | 2.212 | | | | | | 2 | 1 | 3 |
| 2011 | 8,657 | 9,719 | .112 | | | | | | 1 | 2 | 3 |
| 2012 | 10,709 | 31,104 | .290 | | | | | | | 4 | 4 |
| 2013 | 8,695 | 617,436 | 7.101 | | | 1 | | | | 3 | 4 |
| 2014 | 9,928 | 180,192 | 1.814 | | | | | | 2 | | 2 |
| TOTAL | 45,100 | 995,786 | 2.208 | | | 1 | | | 5 | 10 | 16 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|---------|------|-----------|---------|--------|--------------|------|-------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | - |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 83,826 | 622 | | | | 58,039 | 1,799 | 13,049 |
| 2011 | | | | 92 | 2,599 | | | | 358 | 2,070 | 4,600 |
| 2012 | | | | | 9,186 | | | | | 8,190 | 13,728 |
| 2013 | 584,076 | | | | 15,507 | | | | | 15,327 | 2,526 |
| 2014 | | | | 80,376 | | | | | 92,563 | | 7,253 |
| TOTAL | 584,076 | | | 164,294 | 27,914 | • | | | 150,960 | 27,386 | 41,156 |
| · | | | · | | | | · | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|---------|-------|-----------|---------|--------|---------------|-------|---------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 172,179 | 1,526 | | | | 133,664 | 4,370 | 13,010 |
| 2011 | | | 257 | 369 | 6,148 | | | 156 | 1,024 | 4,884 | 4,890 |
| 2012 | | 30 | 2,587 | 1,711 | 17,070 | | 18 | 1,739 | 1,916 | 15,961 | 14,675 |
| 2013 | 809,279 | 325 | 10,883 | 6,395 | 22,494 | 159 | 228 | 7,960 | 7,248 | 24,521 | 2,506 |
| 2014 | 105 | 2,491 | 147,361 | 96,262 | 15,051 | 708 | 1,773 | 180,039 | 127,996 | 20,154 | 7,572 |
| TOTAL | 809,384 | 2,846 | 161,088 | 276,916 | 62,289 | 867 | 2,019 | 189,894 | 271,848 | 69,890 | 42,653 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------|---------|----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | G B | 1,166,09 | 8 (| 680,943 | 42,653 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -761,35 | 1 -1 | 166,636 | 478 | |
| TOTAL LOSS | ES | | 404,74 | 7 | 514,307 | 43,131 | |
| EXPECTED L | OSSES | | 1,711,09 | 3 (| 529,597 | 66,747 | |
| CREDIBILITY | | | .0 | 2 | .04 | .05 | |
| PURE PREMI | JMS | • | | • | | | |
| INDICAT | ED (PRE-TE | ST) | .89 | 7 | 1.140 | .096 | 2.133 |
| INDICAT | ED (POST-TE | ST) | 1.08 | 9 | 1.384 | .117 | 2.590 |
| PRES. C | N RATE LEVI | EL | 3.72 | 6 | 1.371 | .145 | 5.242 |
| DERIVE | D BY FORMU | _A | 3.67 | 3 | 1.372 | .144 | 5.189 |
| UNDERI | YING PRES. | RATE | 3.79 | 4 | 1.396 | .148 | 5.338 |
| PROPOS | PROPOSED | | 3.67 | 3 | 1.372 | .144 | 5.189 |
| | | • | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 7.571 |
| IND. RATES | | | | 7.57 | MINIM | JM PREMIUM | 2000 |
| MAN. RATES | 8.35 | 9.13 | 8.07 | + 7.57 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | , |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|----------|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 3,041 | 262,915 | 8.645 | | | | | | 1 | | 1 |
| 2011 | 3,281 | 3,245 | .098 | | | | | | | | |
| 2012 | 2,982 | 2,454 | .082 | | | | | | | | |
| 2013 | 4,968 | 115,708 | 2.329 | | | | | | 1 | 1 | 2 |
| 2014 | 3,519 | 83,265 | 2.366 | | | | | | | 2 | 2 |
| TOTAL | 17,791 | 467,587 | 2.628 | | | | | | 2 | 3 | 5 |
| | | | | | | | | | | | <u>-</u> |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|---------|--------|--------------|------|-------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 50,119 | | | | | 212,265 | | 531 |
| 2011 | | | | | | | | | | | 3,245 |
| 2012 2013 | | | | | | | | | | | 2,454 |
| 2013 | | | | 55,932 | 1,725 | | | | 54,410 | 2,224 | 1,417 |
| 2014 | | | | | 48,695 | | | | | 34,450 | 120 |
| TOTAL | | | | 106,051 | 50,420 | | | | 266,675 | 36,674 | 7,767 |
| | | | | | | • | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|---------|--------|---------------|-------|---------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 102,944 | | | | | 488,846 | | 529 |
| 2011 | | | | | | | | | | | 3,449 |
| 2012 | | | | | | | | | | | 2,623 |
| 2013 | | 1,044 | 56,249 | 88,772 | 7,682 | 32 | 1,711 | 68,807 | 98,989 | 10,697 | 1,406 |
| 2014 | 53 | 1,474 | 80,955 | 48,247 | 56,398 | 161 | 403 | 42,883 | 37,458 | 41,287 | 125 |
| TOTAL | 53 | 2,518 | 137,204 | 239,963 | 64,080 | 193 | 2,114 | 111,690 | 625,293 | 51,984 | 8,132 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SEF | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|---------|---------|---------|------------|--------|
| TOTAL TRAN | S LOSSES E | G B | 253.77 | | 981.320 | 8,132 | 101712 |
| TOTAL TRAN | | | 200,11 | - | ,01,020 | 0,102 | |
| IBNR + FREQ | | | -360,28 | 6 | 94.914 | 287 | |
| TOTAL LOSS | ES | | | 8 | 386,406 | 8,419 | |
| EXPECTED L | OSSES | | 793,65 | 6 3 | 341,231 | 39,674 | |
| CREDIBILITY | | | | 1 | .02 | .03 | |
| PURE PREMI | JMS | | | | - | | • |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | 4.982 | .047 | 5.029 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | 6.048 | .057 | 6.105 |
| PRES. C | N RATE LEVE | EL | 4.38 | 1 | 1.883 | .219 | 6.483 |
| DERIVE | D BY FORMUI | LA | 4.33 | 7 | 1.966 | .214 | 6.517 |
| UNDERI | YING PRES. | RATE | 4.46 | 1 | 1.918 | .223 | 6.602 |
| PROPOS | PROPOSED | | 4.31 | 4 | 1.956 | .213 | 6.483 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 9.459 |
| IND. RATES | | | | 9.46 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | AN. RATES 9.00 9. | | 9.98 | + 9.46 | PRESE | NT | 2000 |

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| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | IMBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|----------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 1,948 | | | | | | | | | | |
| 2011 | 2,083 | 603,708 | 28.982 | | | | | 1 | 1 | | 2 |
| 2012 | 2,176 | 660 | .030 | | | | | | | | |
| 2013 | 2,625 | | | | | | | | | | |
| 2014 | 3,026 | 9,266 | .306 | | | | | | | | |
| TOTAL | 11,858 | 613,634 | 5.175 | | | | | 1 | 1 | | 2 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|--------|------|--------------|------|---------|--------|------|--------------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2011 2012 | | | 159,501 | 61,508 | | | | 334,674 | 40,078 | | 7,947 660 |
| 2014 | | | | | | | | | | | 9,266 |
| TOTAL | | | 159,501 | 61,508 | | | | 334,674 | 40,078 | | 17,873 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------------|-------|-------|-----------|---------|-------|---------------|-------|---------|---------|--------|--------------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | _ |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2011 2012 | | 2,641 | 284,317 | 116,524 | 7,020 | | 6,966 | 725,445 | 99,612 | 13,811 | 8,448 706 |
| 2014 | | | | | | | | | | | 9,674 |
| TOTAL | | 2,641 | 284,317 | 116,524 | 7,020 | | 6,966 | 725,445 | 99,612 | 13,811 | 18,828 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|----------|--------------|-------------------|-----------|--------|
| TOTAL TRAN | S. LOSSES F | G B | 1,019,36 | 9 2 | 236,967 | 18,828 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -475,78 | 7 -1 | 113,237 | 382 | |
| TOTAL LOSS | ES | | 543,58 | 2 1 | 123,730 | 19,210 | |
| EXPECTED LO | OSSES | | 1,075,87 | 6 | 126,296 | 48,619 | |
| CREDIBILITY | | | .0 | 1 | .02 | .02 | |
| PURE PREMI | UMS | • | | • | - | | |
| INDICAT | ED (PRE-TES | ST) | 4.58 | 4 | 1.043 | .162 | 5.789 |
| INDICAT | ED (POST-TE | ST) | 5.56 | 5 | 1.266 | .197 | 7.028 |
| PRES. O | N RATE LEVE | EL | 8.91 | 0 | 3.530 | .403 | 12.843 |
| DERIVE | D BY FORMUI | _A | 8.87 | 7 | 3.485 | .399 | 12.761 |
| UNDERL | YING PRES. | RATE | 9.07 | 3 | 3.595 | .410 | 13.078 |
| PROPOS | PROPOSED | | | 7 | 3.485 | .399 | 12.761 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 18.620 |
| IND. RATES | ID. RATES | | | 18.62 | 2 MINIMUM PREMIUM | | 2000 |
| MAN. RATES | 16.94 | 19.19 | 19.77 | + 18.62 PRES | | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | NUMBER OF CASES | | | | | |
|--------|----------|-------------|------------|--|--|-----------------|------|-------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 10,664 | 686,190 | 6.434 | | | | | 1 | 3 | 1 | 5 |
| 2011 | 11,836 | 522,883 | 4.417 | | | | | 1 | 1 | 5 | 7 |
| 2012 | 18,177 | 538,026 | 2.959 | | | | | 2 | 2 | 5 | 9 |
| 2013 | 15,529 | 1,003,047 | 6.459 | | | | | 3 | 3 | 1 | 7 |
| 2014 | 15,375 | 191,199 | 1.243 | | | | | | | 7 | 7 |
| TOTAL | 71,581 | 2,941,345 | 4.109 | | | | | 7 | 9 | 19 | 35 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|---------|--------------|------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 85,383 | 139,085 | 55,421 | | | 101,043 | 227,190 | 27,570 | 50,498 |
| 2011 | | | 136,570 | 52,372 | 26,503 | | | 200,742 | 24,327 | 75,623 | 6,746 |
| 2012 | | | 159,663 | 63,809 | 7,597 | | | 140,132 | 127,952 | 21,785 | 17,088 |
| 2013 | | | 482,071 | 19,236 | 38,255 | | | 342,616 | 70,606 | 38,130 | 12,133 |
| 2014 | | | | | 133,352 | | | | | 49,962 | 7,885 |
| TOTAL | | | 863,687 | 274,502 | 261,128 | | | 784,533 | 450,075 | 213,070 | 94,350 |
| - | · | | | · | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|---------|---------|---------------|--------|-----------|-----------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 151,469 | 285,680 | 135,948 | | | 236,946 | 523,218 | 66,968 | 50,347 |
| 2011 | | 2,261 | 245,968 | 101,205 | 68,659 | | 4,178 | 439,686 | 68,147 | 186,354 | 7,171 |
| 2012 | | 12,019 | 330,077 | 117,974 | 25,702 | | 23,300 | 464,097 | 268,807 | 56,463 | 18,267 |
| 2013 | 1,089 | 25,758 | 966,025 | 84,464 | 90,384 | 37,865 | 46,192 | 1,243,772 | 199,238 | 94,176 | 12,036 |
| 2014 | 143 | 4,033 | 221,688 | 132,136 | 154,441 | 227 | 580 | 62,197 | 54,332 | 59,868 | 8,232 |
| TOTAL | 1,232 | 44,071 | 1,915,227 | 721,459 | 475,134 | 38,092 | 74,250 | 2,446,698 | 1,113,742 | 463,829 | 96,053 |
| | · | | | | · | <u> </u> | | <u> </u> | · | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|-----------|---------|---------|------------|--------|
| TOTAL TRAN | S. LOSSES F | G B | 4,519,57 | 0 2,7 | 774,164 | 96,053 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -1,446,04 | 4 -4 | 470,742 | 905 | |
| TOTAL LOSS | ES | | 3,073,52 | 6 2,3 | 303,422 | 96,958 | |
| EXPECTED L | OSSES | | 3,274,83 | 1 1,7 | 775,209 | 125,267 | |
| CREDIBILITY | | | .0 | 2 | .06 | .06 | |
| PURE PREMI | UMS | | | • | - | | |
| INDICAT | ED (PRE-TES | ST) | 4.29 | 4 | 3.218 | .135 | 7.647 |
| INDICAT | ED (POST-TE | ST) | 5.21 | 3 | 3.907 | .164 | 9.284 |
| PRES. C | N RATE LEVE | EL | 4.49 | 3 | 2.435 | .172 | 7.100 |
| DERIVE | D BY FORMUI | _A | 4.50 | 7 | 2.523 | .172 | 7.202 |
| UNDERI | YING PRES. | RATE | 4.57 | 5 | 2.480 | .175 | 7.230 |
| PROPOS | PROPOSED | | | 7 | 2.523 | .172 | 7.202 |
| | | | | • | - | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 10.509 |
| IND. RATES | | | | 10.51 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | AN. RATES 9.51 10 | | | + 10.51 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | NUMBER OF CASES | | | | | |
|--------|----------|-------------|------------|--|--|-----------------|------|-------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 5,350 | 1,078,061 | 20.150 | | | | | 2 | 2 | 1 | 5 |
| 2011 | 5,808 | 855,954 | 14.737 | | | | | 3 | 1 | 1 | 5 |
| 2012 | 5,293 | 484,430 | 9.152 | | | | | 2 | | 3 | 5 |
| 2013 | 5,066 | 186,591 | 3.683 | | | | | | 1 | 1 | 2 |
| 2014 | 4,807 | 427,977 | 8.903 | | | | | 1 | | 2 | 3 |
| TOTAL | 26,324 | 3,033,013 | 11.522 | | | | | 8 | 4 | 8 | 20 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|---------|--------------|------|-----------|--------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 347,144 | 94,789 | 278 | | | 585,306 | 46,193 | 411 | 3,940 |
| 2011 | | | 267,003 | 8,000 | 6,435 | | | 560,541 | | 4,011 | 9,964 |
| 2012 | | | 249,205 | | 2,728 | | | 205,680 | | 21,414 | 5,403 |
| 2013 | | | | 54,821 | 46,702 | | | | 49,850 | 18,491 | 16,727 |
| 2014 | | | 85,992 | | 65,352 | | | 164,932 | | 101,964 | 9,737 |
| TOTAL | | | 949,344 | 157,610 | 121,495 | | | 1,516,459 | 96,043 | 146,291 | 45,771 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|---------|---------|---------------|--------|-----------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 532,234 | 194,697 | 682 | | | 1,144,726 | 106,382 | 998 | 3,928 |
| 2011 | | 4,423 | 469,059 | 17,888 | 25,323 | | 11,664 | 1,209,450 | 15,234 | 30,923 | 10,592 |
| 2012 | | 18,115 | 475,774 | 8,703 | 19,034 | | 32,958 | 593,091 | 18,423 | 51,987 | 5,776 |
| 2013 | 10 | 1,977 | 86,717 | 105,580 | 72,826 | 191 | 1,803 | 71,592 | 98,475 | 36,125 | 16,593 |
| 2014 | 473 | 10,881 | 265,903 | 77,307 | 85,821 | 10,392 | 11,243 | 690,016 | 160,030 | 146,295 | 10,165 |
| TOTAL | 483 | 35,396 | 1,829,687 | 404,175 | 203,686 | 10,583 | 57,668 | 3,708,875 | 398,544 | 266,328 | 47,054 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|---------------------|---------|-----------|------------|---------|------------|--------|
| TOTAL TRAN | S. LOSSES P | G B | 5,642,692 | 2 1,2 | 272,733 | 47,054 | |
| TOTAL TRAN | S. LOSSES PO | A A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -500,952 | 2 - | 154,281 | 331 | |
| TOTAL LOSS | ES | | 5,141,740 | 1, | 118,452 | 47,385 | |
| EXPECTED L | OSSES | | 1,085,076 | 5 ! | 560,701 | 50,279 | |
| CREDIBILITY | | | .01 | | .03 | .03 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | T) | 19.533 | 3 | 4.249 | .180 | 23.962 |
| INDICAT | ED (POST-TE | ST) | 23.713 | 3 | 5.158 | .219 | 29.090 |
| PRES. C | N RATE LEVE | L | 4.048 | 3 | 2.092 | .187 | 6.327 |
| DERIVE | D BY FORMUL | .A | 4.24 | 5 | 2.184 | .188 | 6.617 |
| UNDERI | YING PRES. I | RATE | 4.122 | 2 | 2.130 | .191 | 6.443 |
| PROPOS | PROPOSED | | | 5 | 2.184 | .188 | 6.617 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 9.655 |
| IND. RATES | ND. RATES | | | 9.66 MININ | | UM PREMIUM | 2000 |
| MAN. RATES | AN. RATES 8.21 9.33 | | | + 9.66 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 4,221 | 134,553 | 3.187 | | | | | | 1 | 2 | 3 |
| 2011 | 3,853 | 391,014 | 10.148 | | | | | 1 | 2 | 3 | 6 |
| 2012 | 4,346 | 372,996 | 8.582 | | | | | | 2 | 4 | 6 |
| 2013 | 5,471 | 363,832 | 6.650 | | | | | | 3 | 2 | 5 |
| 2014 | 5,251 | 227,253 | 4.327 | | | | | | 5 | 3 | 8 |
| TOTAL | 23,142 | 1,489,648 | 6.437 | | | | | 1 | 13 | 14 | 28 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|--------|--------------|------|---------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 35,999 | 8,590 | | | | 67,138 | 21,330 | 1,496 |
| 2011 | | | 132,585 | 24,004 | 9,565 | | | 172,342 | 10,713 | 28,464 | 13,341 |
| 2012 | | | | 90,130 | 38,463 | | | | 208,648 | 8,528 | 27,227 |
| 2013 | | | | 68,692 | 827 | | | | 260,083 | 905 | 33,325 |
| 2014 | | | | 58,443 | 5,473 | | | | 132,016 | 4,235 | 27,086 |
| TOTAL | | | 132,585 | 277,268 | 62,918 | | | 172,342 | 678,598 | 63,462 | 102,475 |
| | · | | | | | | | | · | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|---------|---------|---------------|--------|-----------|-----------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 73,942 | 21,071 | | | | 154,619 | 51,810 | 1,492 |
| 2011 | | 2,198 | 235,116 | 46,830 | 27,983 | | 3,585 | 374,415 | 31,731 | 73,892 | 14,181 |
| 2012 | | 691 | 44,174 | 164,381 | 75,209 | | 1,331 | 97,194 | 417,118 | 28,065 | 29,106 |
| 2013 | | 1,265 | 68,175 | 108,499 | 7,565 | | 8,032 | 323,843 | 468,583 | 35,561 | 33,059 |
| 2014 | 83 | 1,985 | 116,247 | 75,410 | 17,275 | 1,041 | 2,580 | 262,047 | 187,145 | 33,816 | 28,278 |
| TOTAL | 83 | 6,139 | 463,712 | 469,062 | 149,103 | 1,041 | 15,528 | 1,057,499 | 1,259,196 | 223,144 | 106,116 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|-----------------------|---------|----------|---------|---------|------------|--------|
| TOTAL TRAN | S. LOSSES F | G B | 1,544,00 | 2, | 100,505 | 106,116 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -515,53 | -: | 219,688 | 435 | |
| TOTAL LOSS | ES | | 1,028,46 | 9 1,8 | 880,817 | 106,551 | |
| EXPECTED L | OSSES | | 1,149,92 | 26 | 809,738 | 58,086 | |
| CREDIBILITY | | | .0 |)1 | .03 | .03 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | FED (PRE-TES | ST) | 4.44 | 4 | 8.127 | .460 | 13.031 |
| INDICAT | ED (POST-TE | ST) | 5.39 | 5 | 9.866 | .558 | 15.819 |
| PRES. C | N RATE LEVE | EL | 4.88 | 80 | 3.436 | .246 | 8.562 |
| DERIVE | D BY FORMUI | _A | 4.88 | 15 | 3.629 | .255 | 8.769 |
| UNDERI | LYING PRES. | RATE | 4.96 | 9 | 3.499 | .251 | 8.719 |
| PROPOS | PROPOSED | | 4.88 | 15 | 3.629 | .255 | 8.769 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 12.795 |
| IND. RATES | | | | 12.80 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | AN. RATES 11.29 12.79 | | | + 12.80 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | IMBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|----------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 11,122 | 575,825 | 5.177 | | | | | 1 | 2 | 3 | 6 |
| 2011 | 11,606 | 1,055,310 | 9.092 | | | | | 1 | | 4 | 5 |
| 2012 | 11,664 | 308,083 | 2.641 | | | | | 1 | 1 | 2 | 4 |
| 2013 | 12,179 | 78,254 | .642 | | | | | | 2 | 3 | 5 |
| 2014 | 13,111 | 129,021 | .984 | | | | | | | 5 | 5 |
| TOTAL | 59,682 | 2,146,493 | 3.597 | | | | | 3 | 5 | 17 | 25 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|--------|--------|--------------|------|---------|--------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 2011 | | | 162,606 | 58,353 | 11,903 | | | 240,399 | 54,070 | 45,573 | 2,921 |
| | | | 552,119 | | 20,880 | | | 434,952 | | 28,277 | 19,082 |
| 2012 2013 | | | 179,402 | 737 | 9,191 | | | 79,559 | 1,841 | 9,300 | 28,053 |
| 2013 | | | | 24,360 | 7,437 | | | | 35,137 | 5,208 | 6,112 |
| 2014 | | | | | 31,015 | | | | | 96,083 | 1,923 |
| TOTAL | | | 894,127 | 83,450 | 80,426 | | | 754,910 | 91,048 | 184,441 | 58,091 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|---------|---------|---------------|--------|-----------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 288,463 | 119,857 | 29,198 | | | 563,736 | 124,523 | 110,698 | 2,912 |
| 2011 | | 6,671 | 707,540 | 5,240 | 64,401 | | 6,602 | 686,028 | 11,286 | 78,738 | 20,284 |
| 2012 | | 13,087 | 344,813 | 8,893 | 27,161 | | 12,754 | 230,469 | 11,024 | 22,195 | 29,989 |
| 2013 | 2 | 585 | 29,189 | 41,422 | 13,043 | 32 | 1,157 | 46,392 | 65,704 | 12,940 | 6,063 |
| 2014 | 31 | 942 | 51,565 | 30,728 | 35,925 | 445 | 1,119 | 119,607 | 104,472 | 115,141 | 2,008 |
| TOTAL | 33 | 21,285 | 1,421,570 | 206,140 | 169,728 | 477 | 21,632 | 1,646,232 | 317,009 | 339,712 | 61,256 |
| | · | | | • | | | | | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | G B | 3,111,22 | 9 1,0 | 032,589 | 61,256 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -978,36 | -: | 340,955 | 903 | |
| TOTAL LOSS | ES | | 2,132,86 | 9 (| 691,634 | 62,159 | |
| EXPECTED L | OSSES | | 2,165,86 | 50 1,2 | 262,275 | 125,332 | |
| CREDIBILITY | | | .0 | 12 | .05 | .06 | |
| PURE PREMI | UMS | | | • | | | |
| INDICAT | ED (PRE-TES | ST) | 3.57 | '4 | 1.159 | .104 | 4.837 |
| INDICAT | ED (POST-TE | ST) | 4.33 | 9 | 1.407 | .126 | 5.872 |
| PRES. C | N RATE LEVE | ĒL | 3.56 | 64 | 2.077 | .206 | 5.847 |
| DERIVE | D BY FORMUI | LA | 3.58 | 30 | 2.044 | .201 | 5.825 |
| UNDERI | LYING PRES. | RATE | 3.62 | 9 | 2.115 | .210 | 5.954 |
| | PROPOSED | | 3.59 | 3 | 2.052 | .202 | 5.847 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 8.531 |
| IND. RATES | | | | 8.53 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | AN. RATES 7.80 8. | | 9.00 | + 8.53 | PRESENT | | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 5,336 | 429,016 | 8.040 | | | | | 2 | | | 2 |
| 2011 | 5,033 | 744 | .014 | | | | | | | | |
| 2012 | 5,318 | 58,605 | 1.102 | | | | | | | 1 | 1 |
| 2013 | 5,886 | 37,938 | .644 | | | | | | 1 | 1 | 2 |
| 2014 | 6,054 | 63,955 | 1.056 | | | | | | | 3 | 3 |
| TOTAL | 27,627 | 590,258 | 2.137 | | | | | 2 | 1 | 5 | 8 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|-------|--------|--------------|------|---------|-------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 310,330 | | | | | 115,558 | | | 3,128 |
| 2011 | | | | | | | | | | | 744 |
| 2012 2013 | | | | | 16,402 | | | | | 39,489 | 2,714 |
| 2013 | | | | 1,236 | 755 | | | | 455 | 7,619 | 27,873 |
| 2014 | | | | | 27,045 | | | | | 31,687 | 5,223 |
| TOTAL | | | 310,330 | 1,236 | 44,202 | | | 115,558 | 455 | 78,795 | 39,682 |
| | | | | | | | | | | | _ |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|--------|--------|---------------|------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 550,525 | | | | | 270,984 | | | 3,119 |
| 2011 | | | | | | | | | | | 791 |
| 2012 | | 61 | 4,622 | 3,056 | 30,476 | | 98 | 8,369 | 9,253 | 76,978 | 2,901 |
| 2013 | | 46 | 1,747 | 2,258 | 1,208 | 95 | 130 | 4,527 | 4,418 | 12,250 | 27,650 |
| 2014 | 30 | 814 | 44,960 | 26,797 | 31,324 | 142 | 369 | 39,441 | 34,451 | 37,970 | 5,453 |
| TOTAL | 30 | 921 | 601,854 | 32,111 | 63,008 | 237 | 597 | 323,321 | 48,122 | 127,198 | 39,914 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|--------------|---------|----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 926,96 | 0 : | 270,439 | 39,914 | |
| TOTAL TRAN | S. LOSSES PO | A A | • | | | • | |
| IBNR + FREQ | UENCY ADJU | ST. | -287,949 | 9 | -88,552 | 156 | |
| TOTAL LOSS | ES | | 639,01° | 1 | 181,887 | 40,070 | |
| EXPECTED L | OSSES | | 637,07 | 8 | 326,276 | 21,549 | |
| CREDIBILITY | | | .0. | 1 | .03 | .03 | |
| PURE PREMI | UMS | • | | | - | | |
| INDICAT | ED (PRE-TES | ST) | 2.31 | 3 | .658 | .145 | 3.116 |
| INDICAT | ED (POST-TE | ST) | 2.80 | В | .799 | .176 | 3.783 |
| PRES. C | N RATE LEVE | L | 2.26 | 4 | 1.160 | .077 | 3.501 |
| DERIVE | D BY FORMUL | Α. | 2.26 | 9 | 1.149 | .080 | 3.498 |
| UNDERI | YING PRES. F | RATE | 2.30 | 6 | 1.181 | .078 | 3.565 |
| PROPOS | SED | | 2.27 | 1 | 1.150 | .080 | 3.501 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 5.108 |
| IND. RATES | | | | 5.11 | MINIM | UM PREMIUM | 1650 |
| MAN. RATES | 4.71 | 5.22 | 5.39 | + 5.11 | PRESE | NT | 1765 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 27,176 | 1,357,437 | 4.994 | | | | | 2 | 5 | 10 | 17 |
| 2011 | 25,867 | 666,967 | 2.578 | | | | | 2 | 1 | 12 | 15 |
| 2012 | 29,695 | 1,493,653 | 5.029 | | | | | 4 | 3 | 12 | 19 |
| 2013 | 32,806 | 840,779 | 2.562 | | | | | 2 | 2 | 12 | 16 |
| 2014 | 34,357 | 270,678 | .787 | | | | | | 4 | 3 | 7 |
| TOTAL | 149,901 | 4,629,514 | 3.088 | | | | | 10 | 15 | 49 | 74 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|---------|--------------|------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 459,223 | 170,658 | 19,821 | | | 287,902 | 195,549 | 106,207 | 118,077 |
| 2011 | | | 176,521 | 21,915 | 100,531 | | | 143,157 | 26,025 | 172,456 | 26,362 |
| 2012 | | | 772,141 | 77,987 | 95,870 | | | 381,168 | 51,383 | 102,538 | 12,566 |
| 2013 | | | 292,292 | 88,136 | 53,738 | | | 56,424 | 138,131 | 193,758 | 18,300 |
| 2014 | | | | 91,206 | 23,590 | | | | 44,653 | 79,433 | 31,796 |
| TOTAL | | | 1,700,177 | 449,902 | 293,550 | | | 868,651 | 455,741 | 654,392 | 207,101 |
| | · | | | • | | | | | · | | |

| | TRANSLATED LOSSES | | | | | | | | | | | |
|--------|-------------------|--------|-----------|---------|---------|---------|--------|-----------|-----------|-----------|--------------|--|
| MANUAL | | | INDEMNITY | | | MEDICAL | | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | |
| 2010 | | | 814,661 | 350,531 | 48,620 | | | 675,130 | 450,350 | 257,978 | 117,723 | |
| 2011 | | 2,923 | 320,688 | 50,139 | 244,640 | | 2,980 | 321,409 | 80,389 | 412,207 | 28,023 | |
| 2012 | | 57,030 | 1,527,627 | 179,275 | 224,639 | | 61,570 | 1,135,919 | 151,104 | 221,677 | 13,433 | |
| 2013 | 683 | 17,951 | 694,437 | 184,719 | 106,628 | 8,553 | 14,488 | 465,259 | 349,444 | 332,195 | 18,154 | |
| 2014 | 138 | 3,538 | 206,436 | 132,613 | 44,394 | 712 | 1,777 | 185,741 | 148,111 | 104,910 | 33,195 | |
| TOTAL | 821 | 81,442 | 3,563,849 | 897,277 | 668,921 | 9,265 | 80,815 | 2,783,458 | 1,179,398 | 1,328,967 | 210,528 | |
| | | | | | | | | | | | - | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|-----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | G B | 6,519,65 | 0 4,0 | 74,563 | 210,528 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -2,712,30 | 3 -9 | 940,309 | 2,036 | |
| TOTAL LOSS | ES | | 3,807,34 | 7 3, | 134,254 | 212,564 | |
| EXPECTED L | OSSES | | 6,058,99 | 9 3,4 | 192,694 | 274,319 | |
| CREDIBILITY | | | .0 | 4 | .10 | .11 | |
| PURE PREMI | UMS | • | | • | | | |
| INDICAT | ED (PRE-TES | ST) | 2.54 | 0 | 2.091 | .142 | 4.773 |
| INDICAT | ED (POST-TE | ST) | 3.08 | 4 | 2.538 | .172 | 5.794 |
| PRES. C | N RATE LEVE | EL | 3.96 | 9 | 2.288 | .180 | 6.437 |
| DERIVE | D BY FORMUI | _A | 3.93 | 4 | 2.313 | .179 | 6.426 |
| UNDERI | YING PRES. | RATE | 4.04 | 2 | 2.330 | .183 | 6.555 |
| PROPOS | SED | | 3.93 | 4 | 2.313 | .179 | 6.426 |
| | | • | | • | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 9.376 |
| IND. RATES | ND. RATES | | | 9.38 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | 9.13 | 9.85 | 9.91 | + 9.38 | PRESE | NT | 2000 |

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|------|-----|
|------|-----|

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 32,527 | 3,007,320 | 9.245 | | | | 1 | 2 | 5 | 23 | 31 |
| 2011 | 31,213 | 1,029,717 | 3.299 | | | | | 1 | 9 | 12 | 22 |
| 2012 | 30,251 | 1,590,543 | 5.257 | | | | | 2 | 8 | 11 | 21 |
| 2013 | 31,901 | 1,770,207 | 5.549 | | | | | 5 | 8 | 14 | 27 |
| 2014 | 32,874 | 1,504,901 | 4.577 | | | | | 1 | 3 | 11 | 15 |
| TOTAL | 158,766 | 8,902,688 | 5.607 | | | | 1 | 11 | 33 | 71 | 116 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | | |
|--------------|-------|---------|-----------|-----------|---------|--------------|-----------|-----------|-----------|---------|-----------|--|
| MANUAL | | | INDEMNITY | | | MEDICAL | | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | |
| 2010 | | 715,314 | 203,640 | 71,387 | 71,035 | | 1,171,298 | 379,520 | 91,977 | 254,768 | 48,381 | |
| 2011 | | | 71,726 | 251,921 | 37,095 | | | 166,811 | 280,255 | 105,994 | 115,915 | |
| 2012 2013 | | | 218,873 | 313,633 | 40,976 | | | 294,317 | 571,957 | 95,384 | 55,403 | |
| 2013 | | | 651,822 | 235,235 | 40,770 | | | 406,264 | 269,794 | 76,321 | 90,001 | |
| 2014 | | | 269,193 | 135,399 | 180,264 | | | 557,969 | 106,058 | 234,433 | 21,585 | |
| TOTAL | | 715,314 | 1,415,254 | 1,007,575 | 370,140 | | 1,171,298 | 1,804,881 | 1,320,041 | 766,900 | 331,285 | |
| | | | | | | | | | | | | |

| | TRANSLATED LOSSES | | | | | | | | | | | |
|--------|-------------------|---------|-----------|-----------|---------|--------|---------|-----------|-----------|-----------|-----------|--|
| MANUAL | | | INDEMNITY | | | | | ı | MEDICAL | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | |
| 2010 | | 597,425 | 361,257 | 146,627 | 174,247 | | 844,963 | 889,975 | 211,823 | 618,831 | 48,236 | |
| 2011 | | 1,186 | 149,144 | 474,725 | 94,733 | | 3,471 | 390,533 | 649,950 | 262,871 | 123,218 | |
| 2012 | | 17,991 | 544,743 | 561,917 | 101,393 | | 50,945 | 1,123,874 | 1,179,475 | 231,958 | 59,226 | |
| 2013 | 1,499 | 39,137 | 1,531,210 | 440,227 | 126,657 | 46,479 | 62,567 | 1,763,444 | 587,852 | 186,719 | 89,281 | |
| 2014 | 1,011 | 23,922 | 800,364 | 360,930 | 250,378 | 19,103 | 22,201 | 1,474,953 | 486,848 | 345,849 | 22,535 | |
| TOTAL | 2,510 | 679,661 | 3,386,718 | 1,984,426 | 747,408 | 65,582 | 984,147 | 5,642,779 | 3,115,948 | 1,646,228 | 342,496 | |
| | | | | | | | | | | | | |

| | | | SERIOUS | NON-SEF | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|-----------|---------|---------|------------|--------|
| TOTAL TRAN | S. LOSSES F | PG B | 10,761,39 | 7 7,4 | 194,010 | 342,496 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -4,208,34 | 1 -1,3 | 371,236 | 2,418 | |
| TOTAL LOSS | ES | | 6,553,05 | 6 6,1 | 122,774 | 344,914 | |
| EXPECTED L | OSSES | | 9,213,19 | 1 5,0 | 18,593 | 346,109 | |
| CREDIBILITY | | | .0. | 4 | .10 | .11 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | 4.12 | 7 | 3.856 | .217 | 8.200 |
| INDICAT | ED (POST-TE | ST) | 5.01 | 0 | 4.681 | .263 | 9.954 |
| PRES. C | N RATE LEVE | EL | 5.69 | 9 | 3.104 | .214 | 9.017 |
| DERIVE | D BY FORMUI | _A | 5.67 | 1 | 3.262 | .219 | 9.152 |
| UNDERI | YING PRES. | RATE | 5.80 | 3 | 3.161 | .218 | 9.182 |
| PROPOS | SED | | 5.67 | 1 | 3.262 | .219 | 9.152 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 13.354 |
| IND. RATES | | | | 13.35 | MINIM | JM PREMIUM | 2000 |
| MAN. RATES | 12.39 | 13.84 | 13.88 | + 13.35 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 19,975 | 374,919 | 1.876 | | | | | 1 | 1 | 7 | 9 |
| 2011 | 19,543 | 854,611 | 4.372 | | | | | 1 | 4 | 5 | 10 |
| 2012 | 21,920 | 448,668 | 2.046 | | | | | 1 | 3 | 7 | 11 |
| 2013 | 19,298 | 991,809 | 5.139 | | | | | 2 | 5 | 1 | 8 |
| 2014 | 18,970 | 200,067 | 1.054 | | | | | | 1 | 2 | 3 |
| TOTAL | 99,706 | 2,870,074 | 2.879 | | | | | 5 | 14 | 22 | 41 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|---------|--------------|------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 69,723 | 65,781 | 68,398 | | | 34,428 | 70,225 | 55,567 | 10,797 |
| 2011 | | | 192,994 | 152,052 | 26,319 | | | 271,321 | 180,517 | 16,846 | 14,562 |
| 2012 | | | 108,829 | 80,292 | 37,015 | | | 57,374 | 99,386 | 64,686 | 1,086 |
| 2013 | | | 276,196 | 179,811 | 2,526 | | | 287,288 | 234,096 | 8,049 | 3,843 |
| 2014 | | | | 30,668 | 60,337 | | | | 22,000 | 78,074 | 8,988 |
| TOTAL | | | 647,742 | 508,604 | 194,595 | | | 650,411 | 606,224 | 223,222 | 39,276 |
| | | | | | _ | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|---------|---------|---------------|--------|-----------|-----------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 123,689 | 135,114 | 167,781 | | | 80,734 | 161,728 | 134,973 | 10,765 |
| 2011 | | 3,197 | 352,687 | 288,186 | 72,056 | | 5,647 | 601,982 | 417,710 | 54,506 | 15,479 |
| 2012 | | 8,548 | 247,568 | 150,530 | 78,196 | | 9,979 | 223,311 | 216,636 | 134,404 | 1,161 |
| 2013 | 632 | 17,725 | 717,326 | 306,629 | 39,699 | 32,395 | 44,898 | 1,277,007 | 471,937 | 64,247 | 3,812 |
| 2014 | 104 | 2,769 | 156,532 | 96,518 | 75,623 | 526 | 1,332 | 139,980 | 115,313 | 98,347 | 9,383 |
| TOTAL | 736 | 32,239 | 1,597,802 | 976,977 | 433,355 | 32,921 | 61,856 | 2,323,014 | 1,383,324 | 486,477 | 40,600 |
| | | | | | | | | | | | |

| | | | | | - | | |
|-------------|-----------------------|---------|-----------|---------|---------|------------|----------|
| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
| TOTAL TRAN | S. LOSSES P | G B | 4,048,56 | 8 3,2 | 280,133 | 40,600 | <u> </u> |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -2,515,40 | 4 -(| 646,359 | 721 | |
| TOTAL LOSS | ES | | 1,533,16 | 4 2,6 | 33,774 | 41,321 | |
| EXPECTED LO | OSSES | | 5,503,77 | 2 2,3 | 369,014 | 107,683 | |
| CREDIBILITY | | | .0 | 3 | .07 | .08 | |
| PURE PREMI | JMS | | | • | | | |
| INDICAT | ED (PRE-TES | ST) | 1.53 | 8 | 2.642 | .041 | 4.221 |
| INDICAT | ED (POST-TE | ST) | 1.86 | 7 | 3.207 | .050 | 5.124 |
| PRES. O | N RATE LEVE | EL | 5.42 | 1 | 2.333 | .106 | 7.860 |
| DERIVE | D BY FORMUL | _A | 5.31 | 4 | 2.394 | .102 | 7.810 |
| UNDERL | YING PRES. | RATE | 5.52 | 0 | 2.376 | .108 | 8.004 |
| PROPOS | | | 5.31 | | 2.394 | .102 | 7.810 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 11.396 |
| IND. RATES | ND. RATES | | | 11.40 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | MAN. RATES 11.10 12.1 | | | + 11.40 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 20,568 | 200,142 | .973 | | | | | 1 | | 1 | 2 |
| 2011 | 13,935 | 104,013 | .746 | | | | | | 1 | 2 | 3 |
| 2012 | 15,138 | 78,954 | .521 | | | | | | 1 | 1 | 2 |
| 2013 | 15,577 | 156,420 | 1.004 | | | | | | | 4 | 4 |
| 2014 | 12,239 | 65,101 | .531 | | | | | | | 1 | 1 |
| TOTAL | 77,457 | 604,630 | .781 | | | | | 1 | 2 | 9 | 12 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|--------|---------|--------------|------|--------|--------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 143,474 | | 2,840 | | | 38,526 | | 4,462 | 10,840 |
| 2011 | | | | 41,990 | 18,507 | | | | 16,005 | 9,923 | 17,588 |
| 2012 | | | | 7,500 | 17,784 | | | | 1,048 | 17,740 | 34,882 |
| 2013 | | | | | 52,863 | | | | | 86,392 | 17,165 |
| 2014 | | | | | 16,311 | | | | | 27,198 | 21,592 |
| TOTAL | | | 143,474 | 49,490 | 108,305 | | | 38,526 | 17,053 | 145,715 | 102,067 |
| | · | · | | | | | | | | · | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|---------|---------|---------------|-------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 254,523 | | 6,967 | | | 90,343 | | 10,838 | 10,807 |
| 2011 | | | 5,099 | 79,938 | 44,482 | | | 1,982 | 37,260 | 23,758 | 18,696 |
| 2012 | | 122 | 7,786 | 16,394 | 33,357 | | 53 | 4,236 | 6,242 | 34,639 | 37,289 |
| 2013 | 12 | 1,119 | 37,097 | 21,801 | 76,679 | 985 | 1,271 | 44,897 | 40,846 | 138,229 | 17,028 |
| 2014 | 17 | 497 | 27,117 | 16,162 | 18,888 | 126 | 317 | 33,857 | 29,571 | 32,595 | 22,542 |
| TOTAL | 29 | 1,738 | 331,622 | 134,295 | 180,373 | 1,111 | 1,641 | 175,315 | 113,919 | 240,059 | 106,362 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|-----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | G B | 511,45 | 6 (| 668,646 | 106,362 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -1,706,59 | 3 -: | 360,499 | 820 | |
| TOTAL LOSS | ES | | | - ; | 308,147 | 107,182 | |
| EXPECTED LO | OSSES | | 3,619,56 | 6 1,2 | 270,295 | 131,678 | |
| CREDIBILITY | | | .0 | 2 | .06 | .07 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .398 | .138 | .536 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .483 | .168 | .651 |
| PRES. O | N RATE LEVE | EL | 4.58 | 9 | 1.610 | .167 | 6.366 |
| DERIVE | D BY FORMU | _A | 4.49 | 7 | 1.542 | .167 | 6.206 |
| UNDERL | YING PRES. | RATE | 4.67 | 3 | 1.640 | .170 | 6.483 |
| PROPOS | SED | | 4.49 | 7 | 1.542 | .167 | 6.206 |
| | | • | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 9.055 |
| IND. RATES | | | | 9.06 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | 9.54 | 10.09 | 9.80 | + 9.06 | PRESE | ENT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 6,458 | 7,687 | .119 | | | | | | | | |
| 2011 | 9,059 | 357,317 | 3.944 | | | | | 1 | | 1 | 2 |
| 2012 | 7,734 | 882,764 | 11.414 | | | | | 3 | 1 | 2 | 6 |
| 2013 | 7,307 | 400,762 | 5.484 | | | | | 1 | 1 | | 2 |
| 2014 | 6,958 | 38,906 | .559 | | | | | | | 3 | 3 |
| TOTAL | 37,516 | 1,687,436 | 4.498 | | | | | 5 | 2 | 6 | 13 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|-------|--------|--------------|------|---------|-------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 7,687 |
| 2010 2011 | | | 189,408 | | 903 | | | 162,739 | | 2,153 | 2,114 |
| 2012 2013 | | | 488,778 | 1,699 | 17,437 | | | 328,242 | 779 | 20,214 | 25,615 |
| 2013 | | | 289,709 | 75 | | | | 93,677 | | | 17,301 |
| 2014 | | | | | 21,721 | | | | | 15,522 | 1,663 |
| TOTAL | | | 967,895 | 1,774 | 40,061 | | | 584,658 | 779 | 37,889 | 54,380 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|--------|---------|---------------|--------|-----------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 7,664 |
| 2011 | | 3,138 | 331,942 | 1,796 | 9,207 | | 3,389 | 351,194 | 4,524 | 11,306 | 2,247 |
| 2012 | | 35,609 | 937,184 | 22,277 | 59,859 | | 52,593 | 943,904 | 27,680 | 55,797 | 27,382 |
| 2013 | 663 | 15,110 | 565,034 | 23,689 | 20,332 | 10,555 | 12,247 | 320,129 | 15,247 | 6,735 | 17,163 |
| 2014 | 24 | 659 | 36,103 | 21,523 | 25,150 | 71 | 180 | 19,314 | 16,873 | 18,598 | 1,736 |
| TOTAL | 687 | 54,516 | 1,870,263 | 69,285 | 114,548 | 10,626 | 68,409 | 1,634,541 | 64,324 | 92,436 | 56,192 |
| | · | | | | · | | | | | | |

| | | • | | | | | |
|-------------|-------------------|---------|-----------|---------|--------|------------|--------|
| | | | SERIOUS | NON-SEF | RIOUS | MED. ONLY | TOTAL |
| TOTAL TRAN | S. LOSSES F | G B | 3,639,04 | 2 3 | 40,593 | 56,192 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -2,259,01 | 1 -2 | 77,812 | 531 | |
| TOTAL LOSS | ES | | 1,380,03 | 1 | 62,781 | 56,723 | |
| EXPECTED L | OSSES | | 4,930,35 | 2 1,0 | 20,059 | 79,910 | |
| CREDIBILITY | | | .0 | 1 | .04 | .04 | |
| PURE PREMI | JMS | • | | • | | | |
| INDICAT | ED (PRE-TES | ST) | 3.67 | 9 | .167 | .151 | 3.997 |
| INDICAT | ED (POST-TE | ST) | 4.46 | 6 | .203 | .183 | 4.852 |
| PRES. C | N RATE LEVE | EL | 12.90 | 6 | 2.670 | .209 | 15.785 |
| DERIVE | D BY FORMUI | _A | 12.82 | 2 | 2.571 | .208 | 15.601 |
| UNDERI | YING PRES. | RATE | 13.14 | 2 | 2.719 | .213 | 16.074 |
| PROPOS | SED | | 12.82 | 2 | 2.571 | .208 | 15.601 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 22.764 |
| IND. RATES | | | | 22.76 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | 21.92 | 23.90 | 24.30 | + 22.76 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 3,728 | 92,729 | 2.487 | | | | | | 1 | 1 | 2 |
| 2011 | 4,946 | 803 | .016 | | | | | | | 1 | 1 |
| 2012 | 6,895 | 188,964 | 2.740 | | | | | 1 | | | 1 |
| 2013 | 6,327 | 854 | .013 | | | | | | | | |
| 2014 | 5,844 | 943 | .016 | | | | | | | | |
| TOTAL | 27,740 | 284,293 | 1.025 | | | | | 1 | 1 | 2 | 4 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|--------|--------|--------------|------|-------|--------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 17,669 | 10,471 | | | | 22,069 | 25,047 | 17,473 |
| 2011 | | | | | 126 | | | | | 677 | |
| 2012 2013 | | | 184,147 | | | | | 3,689 | | | 1,128 |
| 2013 | | | | | | | | | | | 854 |
| 2014 | | | | | | | | | | | 943 |
| TOTAL | | | 184,147 | 17,669 | 10,597 | | | 3,689 | 22,069 | 25,724 | 20,398 |
| | | | | | | | | | | | _ |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|--------|--------|---------------|------|--------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 36,292 | 25,685 | | | | 50,825 | 60,839 | 17,421 |
| 2011 | | | 12 | 10 | 298 | | | 41 | 69 | 1,595 | |
| 2012 | | 13,393 | 350,998 | 6,051 | 10,316 | | 585 | 10,557 | 239 | 185 | 1,206 |
| 2013 | | | | | | | | | | | 847 |
| 2014 | | | | | | | | | | | 984 |
| TOTAL | | 13,393 | 351,010 | 42,353 | 36,299 | | 585 | 10,598 | 51,133 | 62,619 | 20,458 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SER | RIOUS | MED. ONLY | TOTAL |
|-------------------|--------------|---------|----------|---------|---------|------------|--------|
| TOTAL TRAN | S. LOSSES P | G B | 375,58 | 6 1 | 192,404 | 20,458 | |
| TOTAL TRAN | S. LOSSES PO | A A | • | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -787,75 | 3 -1 | 119,389 | 354 | |
| TOTAL LOSS | ES | | | | 73,015 | 20,812 | |
| EXPECTED L | OSSES | | 1,784,23 | 7 4 | 149,388 | 49,100 | |
| CREDIBILITY | | | .0 | 1 | .03 | .03 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .263 | .075 | .338 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .319 | .091 | .410 |
| PRES. C | N RATE LEVE | L | 6.31 | 6 | 1.591 | .174 | 8.081 |
| DERIVE | D BY FORMUL | -A | 6.25 | 3 | 1.553 | .172 | 7.978 |
| UNDERI | YING PRES. I | RATE | 6.43 | 2 | 1.620 | .177 | 8.229 |
| PROPOS | SED | | 6.25 | 3 | 1.553 | .172 | 7.978 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 11.641 |
| IND. RATES | | _ | | 11.64 | MINIMU | UM PREMIUM | 2000 |
| MAN. RATES | 11.20 | 12.42 | 12.44 | + 11.64 | PRESE | NT | 2000 |

9.354

13.649

2000

2000

.125

PROPOSED

12-1-14

12.67

12-1-15

14.09

YEAR

IND. RATES

MAN. RATES

657

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | TOTAL PAYRO | DLL | | | JMBER OF | | | |
|--------|----------|-----------------------|------------|---------|-------------|---------------|---------------|-------|-------|--------|----------|-------|------|------|
| YEAR | IN THOUS | LOSSES | REPORTED | | | | EXCL S/C PG A | λ+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 180 | | | | | | | 180 | | | | | | |
| 2011 | 738 | | | | | | | 738 | | | | | | |
| 2012 | 751 | | | | | | | 751 | | | | | | |
| 2013 | 221 | | | | | | | 221 | | | | | | |
| 2014 | 165 | | | | | | | 165 | | | | | | |
| TOTAL | 2,055 | | | | | | | 2,055 | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | REPO | ORTED LOSSES | | | | | | | | |
| MANUAL | | | INDEMNITY | | | | | | MEDIC | CAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJ | OR | MINOR | | TEMP | MED | ONLY |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | TRANS | SLATED LOSSES | | | | | | | | |
| MANUAL | | | INDEMNITY | | | | | | | EDICAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJ | OR | MINOR | ! | TEMP | MED | ONLY |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | | | | | | |
| | | TOTAL TRANS. LC | SSES PG B | | | | | | | | | | | |
| | | TOTAL TRANS. LC | SSES PG A | | | | | | | | | | | |
| | | IBNR + FREQUENC | CY ADJUST. | -65,484 | -13,813 | 13 | | | | | | | | |
| | | TOTAL LOSSES | | | | 13 | | | | | | | | |
| | | EXPECTED LOSSE | S | 141,508 | 52,155 | 2,630 | | | | | | | | |
| | | CREDIBILITY | | .00 | .01 | .01 | | | | | | | | |
| | | PURE PREMIUMS | | | | | | | | | | | | |
| | | INDICATED (| (PRE-TEST) | .000 | .000 | .001 | .001 | | | | | | | |
| | | INDICATED (| | .000 | .000 | .001 | .001 | | | | | | | |
| | | PRES. ON RA | | 6.762 | 2.492 | .126 | 9.380 | | | | | | | |
| | | DERIVED BY | FORMULA | 6.762 | 2.467 | .125 | 9.354 | | | | | | | |
| | | UNDERLYING | PRES. RATE | 6.886 | 2.538 | .128 | 9.552 | | | | | | | |
| | | PROPOSED | | 6 762 | 2.467 | 125 | 0.354 | | | | | | | |

+PROPOSED

12-1-17

6.762

12-1-16

2.467

13.65 MINIMUM PREMIUM + 13.65 PRESENT

IND. RATE

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|----------|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 4,453 | 346,524 | 7.781 | | | | | 1 | | | 1 |
| 2011 | 4,166 | 90,649 | 2.175 | | | | | | | 1 | 1 |
| 2012 | 5,136 | 62,906 | 1.224 | | | | | | 2 | | 2 |
| 2013 | 5,385 | 3,271 | .060 | | | | | | | | |
| 2014 | 5,004 | 87,751 | 1.753 | | | | | | 2 | 1 | 3 |
| TOTAL | 24,144 | 591,101 | 2.448 | | | | | 1 | 4 | 2 | 7 |
| | | | | | | | | | | | <u>-</u> |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|--------|-------|--------------|------|--------|--------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 249,663 | | | | | 96,861 | | | |
| 2011 | | | | | 4,879 | | | | | 70,480 | 15,290 |
| 2012 2013 | | | | 37,403 | | | | | 13,743 | | 11,760 |
| 2013 | | | | | | | | | | | 3,271 |
| 2014 | | | | 28,320 | 108 | | | | 41,608 | 11,899 | 5,816 |
| TOTAL | | | 249,663 | 65,723 | 4,987 | | | 96,861 | 55,351 | 82,379 | 36,137 |
| - | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|--------|--------|---------------|-------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 442,902 | | | | | 227,139 | | | |
| 2011 | | | 470 | 365 | 11,535 | | | 4,222 | 7,219 | 165,955 | 16,253 |
| 2012 | | 234 | 13,834 | 65,243 | 1,550 | | 89 | 6,281 | 27,344 | 753 | 12,571 |
| 2013 | | | | | | | | | | | 3,245 |
| 2014 | 39 | 877 | 52,104 | 34,024 | 5,427 | 379 | 936 | 95,737 | 70,467 | 23,317 | 6,072 |
| TOTAL | 39 | 1,111 | 509,310 | 99,632 | 18,512 | 379 | 1,025 | 333,379 | 105,030 | 190,025 | 38,141 |
| | | | | · | | | · | | · | | |

| - | | | SERIOUS | NON-SEF | RIOUS | MED. ONLY | TOTAL |
|-------------|----------------------|---------|----------|---------|--------|------------|--------|
| TOTAL TRAN | S. LOSSES P | G B | 845,24 | 3 4 | 13,199 | 38,141 | - |
| TOTAL TRAN | S. LOSSES PO | G A | • | | | , | |
| IBNR + FREQ | UENCY ADJU | ST. | -779,49 | 2 -1 | 93,896 | 481 | |
| TOTAL LOSS | ES | | 65,75 | 1 2 | 19,303 | 38,622 | |
| EXPECTED LO | OSSES | | 1,729,43 | 6 7 | 13,697 | 67,603 | |
| CREDIBILITY | | | .0 | 1 | .03 | .03 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .27 | 2 | .908 | .160 | 1.340 |
| INDICAT | ED (POST-TE | ST) | .33 | 0 | 1.102 | .194 | 1.626 |
| PRES. O | N RATE LEVE | EL | 7.03 | 4 | 2.903 | .275 | 10.212 |
| DERIVE | D BY FORMUL | _A | 6.96 | 7 | 2.849 | .273 | 10.089 |
| UNDERL | YING PRES. | RATE | 7.16 | 3 | 2.956 | .280 | 10.399 |
| PROPOS | PROPOSED | | 6.96 | 7 | 2.849 | .273 | 10.089 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | | 14.721 |
| IND. RATES | | | | 14.72 | MINIMU | JM PREMIUM | 2000 |
| MAN. RATES | AN. RATES 13.17 15.0 | | 15.72 | + 14.72 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | , |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 5,945 | 951,584 | 16.006 | | | | | 2 | 1 | 4 | 7 |
| 2011 | 6,073 | 1,522,492 | 25.069 | | | | | 4 | 3 | 1 | 8 |
| 2012 | 6,111 | 282,175 | 4.617 | | | | | 1 | 2 | 1 | 4 |
| 2013 | 6,353 | 822,768 | 12.950 | | | | | 2 | 3 | 3 | 8 |
| 2014 | 6,010 | 512,373 | 8.525 | | | 1 | | 1 | 1 | 3 | 6 |
| TOTAL | 30,492 | 4,091,392 | 13.418 | | | 1 | | 10 | 10 | 12 | 33 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|---------|------|-----------|---------|--------|--------------|------|-----------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 194,214 | 19,633 | 28,932 | | | 589,483 | 74,702 | 42,426 | 2,194 |
| 2011 | | | 363,353 | 72,859 | 12,885 | | | 837,110 | 114,911 | 114,334 | 7,040 |
| 2012 | | | 116,167 | 13,498 | 525 | | | 71,059 | 64,435 | 3,914 | 12,577 |
| 2013 | | | 339,215 | 76,669 | 8,215 | | | 263,021 | 100,928 | 33,468 | 1,252 |
| 2014 | 184,818 | | 125,395 | 12,000 | 4,424 | 1,068 | | 118,680 | | 8,786 | 57,202 |
| TOTAL | 184,818 | | 1,138,344 | 194,659 | 54,981 | 1,068 | | 1,879,353 | 354,976 | 202,928 | 80,265 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|---------|--------|-----------|---------|---------|---------------|--------|-----------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 344,536 | 40,326 | 70,970 | | | 1,382,338 | 172,039 | 103,054 | 2,187 |
| 2011 | | 6,026 | 643,614 | 140,585 | 45,290 | | 17,420 | 1,822,657 | 294,084 | 304,122 | 7,484 |
| 2012 | | 8,529 | 226,564 | 27,463 | 8,043 | | 11,778 | 233,621 | 133,745 | 14,704 | 13,445 |
| 2013 | 779 | 19,251 | 742,701 | 151,705 | 42,817 | 29,979 | 37,978 | 1,041,715 | 240,303 | 85,698 | 1,242 |
| 2014 | 244,817 | 13,479 | 258,678 | 37,073 | 22,141 | 12,075 | 7,333 | 416,113 | 44,925 | 27,878 | 59,719 |
| TOTAL | 245,596 | 47,285 | 2,216,093 | 397,152 | 189,261 | 42,054 | 74,509 | 4,896,444 | 885,096 | 535,456 | 84,077 |
| | | | | | | <u> </u> | | | · | | |

| | | | SERIOUS | NON-SEF | RIOUS | MED. ONLY | TOTAL |
|-------------|----------------------|---------|-----------|---------|---------|------------|--------|
| TOTAL TRAN | S. LOSSES F | G B | 7,521,98 | 1 2,0 | 006,965 | 84,077 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -1,765,78 | 7 -6 | 323,153 | 537 | |
| TOTAL LOSS | ES | | 5,756,19 | 4 1,3 | 383,812 | 84,614 | |
| EXPECTED LO | OSSES | | 3,867,30 | 0 2,2 | 277,143 | 78,060 | |
| CREDIBILITY | | | .0 | 1 | .03 | .04 | |
| PURE PREMI | JMS | | | | - | | • |
| INDICAT | ED (PRE-TES | ST) | 18.87 | 8 | 4.538 | .277 | 23.693 |
| INDICAT | ED (POST-TE | ST) | 22.91 | 8 | 5.509 | .336 | 28.763 |
| PRES. O | N RATE LEVI | EL . | 12.45 | 5 | 7.334 | .251 | 20.040 |
| DERIVE | D BY FORMU | _A | 12.56 | 0 | 7.279 | .254 | 20.093 |
| UNDERL | YING PRES. | RATE | 12.68 | 3 | 7.468 | .256 | 20.407 |
| PROPOS | SED | | 12.56 | 0 | 7.279 | .254 | 20.093 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 29.319 |
| IND. RATES | _ | | | 29.32 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | AN. RATES 26.79 30.1 | | 30.85 | + 29.32 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | , |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 28,202 | 192,888 | .683 | | | | | | 1 | 6 | 7 |
| 2011 | 27,067 | 115,771 | .427 | | | | | | 1 | 1 | 2 |
| 2012 | 28,740 | 185,590 | .645 | | | | | | 2 | 2 | 4 |
| 2013 | 31,909 | 705,463 | 2.210 | | | | | 1 | 3 | 4 | 8 |
| 2014 | 34,494 | 134,988 | .391 | | | | | | 2 | 3 | 5 |
| TOTAL | 150,412 | 1,334,700 | .887 | | | | | 1 | 9 | 16 | 26 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|--------|--------------|------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 6,098 | 35,069 | | | | 5,460 | 136,445 | 9,816 |
| 2011 | | | | 52,120 | 11,824 | | | | 24,527 | 11,960 | 15,340 |
| 2012 | | | | 69,807 | 2,091 | | | | 89,161 | 5,909 | 18,622 |
| 2013 | | | 246,293 | 79,851 | 9,219 | | | 199,029 | 92,221 | 35,900 | 42,950 |
| 2014 | | | | 25,703 | 18,451 | | | | 51,410 | 29,874 | 9,550 |
| TOTAL | | | 246,293 | 233,579 | 76,654 | | | 199,029 | 262,779 | 220,088 | 96,278 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|---------|---------|---------------|--------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 12,525 | 86,024 | | | | 12,574 | 331,424 | 9,787 |
| 2011 | | | 5,257 | 98,390 | 28,856 | | | 2,845 | 56,770 | 28,767 | 16,306 |
| 2012 | | 427 | 26,408 | 122,157 | 6,781 | | 576 | 42,015 | 178,778 | 16,412 | 19,907 |
| 2013 | 550 | 14,203 | 554,183 | 149,099 | 37,647 | 22,273 | 28,787 | 797,661 | 214,609 | 83,522 | 42,606 |
| 2014 | 54 | 1,358 | 77,798 | 49,065 | 26,186 | 526 | 1,332 | 137,187 | 103,580 | 46,988 | 9,970 |
| TOTAL | 604 | 15,988 | 663,646 | 431,236 | 185,494 | 22,799 | 30,695 | 979,708 | 566,311 | 507,113 | 98,576 |
| | | • | | | · | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|-----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | G B | 1,713,44 | 0 1,6 | 690,154 | 98,576 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -1,152,02 | 6 -3 | 326,947 | 1,146 | |
| TOTAL LOSS | ES | | 561,41 | 4 1,3 | 363,207 | 99,722 | |
| EXPECTED L | OSSES | | 2,563,02 | 1 1,2 | 212,321 | 154,924 | |
| CREDIBILITY | | | .0. | 4 | .10 | .11 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .37 | 3 | .906 | .066 | 1.345 |
| INDICAT | ED (POST-TE | ST) | .45 | 3 | 1.100 | .080 | 1.633 |
| PRES. C | N RATE LEVE | EL | 1.67 | 3 | .792 | .101 | 2.566 |
| DERIVE | D BY FORMUI | _A | 1.62 | 4 | .823 | .099 | 2.546 |
| UNDERI | YING PRES. | RATE | 1.70 | 4 | .806 | .103 | 2.613 |
| PROPOS | SED | | 1.62 | 4 | .823 | .099 | 2.546 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 3.715 |
| IND. RATES | | | | 3.72 | MINIMU | UM PREMIUM | 1280 |
| MAN. RATES | 3.75 | 3.98 | 3.95 | + 3.72 | PRESE | NT | 1370 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 96,606 | 2,061,150 | 2.133 | | | | | 5 | 3 | 11 | 19 |
| 2011 | 89,931 | 5,125,140 | 5.698 | | | | | 3 | | 12 | 15 |
| 2012 | 89,165 | 1,922,296 | 2.155 | | | | | 3 | 5 | 14 | 22 |
| 2013 | 91,557 | 1,604,397 | 1.752 | | | | | 3 | 4 | 9 | 16 |
| 2014 | 93,881 | 1,225,290 | 1.305 | | | 1 | | | 4 | 10 | 15 |
| TOTAL | 461,140 | 11,938,273 | 2.589 | | | 1 | | 14 | 16 | 56 | 87 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|---------|--------------|------|-----------|---------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 753,583 | 65,313 | 29,771 | | | 867,861 | 52,069 | 154,927 | 137,626 |
| 2011 | | | 899,989 | | 37,053 | | | 4,002,485 | | 115,997 | 69,616 |
| 2012 | | | 666,251 | 179,761 | 143,701 | | | 355,243 | 310,589 | 223,548 | 43,203 |
| 2013 | | | 524,574 | 180,465 | 53,263 | | | 398,984 | 177,259 | 204,101 | 65,751 |
| 2014 | 3,500 | | | 63,478 | 300,626 | 141,544 | | | 31,751 | 489,262 | 195,129 |
| TOTAL | 3,500 | | 2,844,397 | 489,017 | 564,414 | 141,544 | | 5,624,573 | 571,668 | 1,187,835 | 511,325 |
| | | | | | | | | | | | |

| | | | | | TRANS | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|-----------|---------|---------------|---------|-----------|-----------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | N | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,227,621 | 134,153 | 73,028 | | | 1,686,047 | 119,915 | 376,316 | 137,213 |
| 2011 | | 5,735 | 610,081 | 5,935 | 100,523 | | 21,415 | 2,226,737 | 39,093 | 312,559 | 74,002 |
| 2012 | | 50,120 | 1,376,902 | 362,239 | 311,795 | | 59,346 | 1,205,881 | 693,472 | 470,482 | 46,184 |
| 2013 | 1,102 | 29,159 | 1,141,122 | 344,758 | 127,294 | 42,260 | 54,940 | 1,540,782 | 473,406 | 375,375 | 65,225 |
| 2014 | 5,031 | 11,070 | 616,150 | 373,905 | 360,036 | 651,903 | 6,302 | 670,812 | 575,894 | 593,212 | 203,715 |
| TOTAL | 6,133 | 96,084 | 4,971,876 | 1,220,990 | 972,676 | 694,163 | 142,003 | 7,330,259 | 1,901,780 | 2,127,944 | 526,339 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SERIOU | S MED. ONLY | TOTAL |
|-------------|--------------|---------|------------|------------|---------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 13,240,518 | 6,223,3 | 90 526,339 | |
| TOTAL TRAN | S. LOSSES PO | A 6 | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -4,482,826 | -1,191,4 | 76 3,002 | |
| TOTAL LOSS | ES | | 8,757,692 | 5,031,9 | 14 529,341 | |
| EXPECTED L | OSSES | | 9,794,613 | 4,353,1 | 63 433,472 | |
| CREDIBILITY | | | .00 | 3 | 21 .22 | |
| PURE PREMI | UMS | | | | - | - |
| INDICAT | ED (PRE-TES | ST) | 1.899 | 1.0 | 91 .115 | 3.105 |
| INDICAT | ED (POST-TE | ST) | 2.30 | 5 1.3 | 24 .140 | 3.769 |
| PRES. C | N RATE LEVE | L | 2.080 | 69 | 27 .092 | 3.105 |
| DERIVE | D BY FORMUL | Α | 2.104 | 1.0 | .103 | 3.217 |
| UNDERI | YING PRES. I | RATE | 2.124 | 1 .9 | 44 .094 | 3.162 |
| PROPOS | SED | | 2.104 | 1.0 | 10 .103 | 3.217 |
| | | | | • | - | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 IN | D. RATE | 4.694 |
| IND. RATES | | • | | 4.69 MI | NIMUM PREMIUM | 1540 |
| MAN. RATES | 4.12 | 4.65 | 4.78 | + 4.69 PR | ESENT | 1595 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | IMBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|----------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 5,930 | 794,109 | 13.391 | | | | | 3 | 1 | 3 | 7 |
| 2011 | 4,159 | 193,776 | 4.659 | | | | | 1 | | 1 | 2 |
| 2012 | 6,233 | 322,581 | 5.175 | | | | | 1 | | 3 | 4 |
| 2013 | 5,982 | 41,717 | .697 | | | | | | 1 | | 1 |
| 2014 | 6,562 | 11,898 | .181 | | | | | | | | |
| TOTAL | 28,866 | 1,364,081 | 4.726 | | | | | 5 | 2 | 7 | 14 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|--------|--------|--------------|------|---------|--------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 304,776 | 2,113 | 12,394 | | | 428,618 | 2,678 | 39,054 | 4,476 |
| 2011 | | | 71,868 | | 18,000 | | | 79,910 | | 5,020 | 18,978 |
| 2012 | | | 121,855 | | 31,948 | | | 87,423 | | 78,604 | 2,751 |
| 2013 | | | | 18,794 | | | | | 21,688 | | 1,235 |
| 2014 | | | | | | | | | | | 11,898 |
| TOTAL | | | 498,499 | 20,907 | 62,342 | | | 595,951 | 24,366 | 122,678 | 39,338 |
| - | | | | | | | | | | | |

| | | | | | TRANS | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|--------|---------|---------------|--------|-----------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | ı | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 540,673 | 4,340 | 30,403 | | | 1,005,109 | 6,167 | 94,862 | 4,463 |
| 2011 | | 1,191 | 127,650 | 2,004 | 45,238 | | 1,665 | 172,683 | 2,626 | 14,883 | 20,174 |
| 2012 | | 8,986 | 241,264 | 9,954 | 66,190 | | 14,191 | 266,813 | 24,122 | 157,574 | 2,941 |
| 2013 | | 342 | 18,493 | 29,593 | 1,743 | | 668 | 26,963 | 39,040 | 2,847 | 1,225 |
| 2014 | | | | | | | | | | | 12,422 |
| TOTAL | | 10,519 | 928,080 | 45,891 | 143,574 | | 16,524 | 1,471,568 | 71,955 | 270,166 | 41,225 |
| | | | | | | | | | | | |

| - | | | SERIOUS | NON-SEI | SIUIS | MED. ONLY | TOTAL |
|-------------------|--------------|---------|----------|---------|---------|------------|--------|
| TOTAL TRAN | 0 1 00000 | 10 D | | | | _ | IUIAL |
| | S. LOSSES P | | 2,426,69 | 1 ; | 531,586 | 41,225 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -426,67 | 9 - | 176,219 | 445 | |
| TOTAL LOSS | ES | | 2,000,01 | 2 : | 355,367 | 41,670 | |
| EXPECTED L | OSSES | | 952,28 | 9 (| 554,104 | 60,618 | |
| CREDIBILITY | | | .0 | 1 | .03 | .04 | |
| PURE PREMI | UMS | • | | | - | | |
| INDICAT | ED (PRE-TES | ST) | 6.92 | 9 | 1.231 | .144 | 8.304 |
| INDICAT | ED (POST-TE | ST) | 8.41 | 2 | 1.494 | .175 | 10.081 |
| PRES. C | N RATE LEVE | EL | 3.24 | 0 | 2.225 | .206 | 5.671 |
| DERIVE | D BY FORMUL | _A | 3.29 | 2 | 2.203 | .205 | 5.700 |
| UNDERI | YING PRES. | RATE | 3.29 | 9 | 2.266 | .210 | 5.775 |
| PROPOS | SED | | 3.29 | 2 | 2.203 | .205 | 5.700 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 8.317 |
| IND. RATES | | | | 8.32 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | 7.01 | 8.15 | 8.73 | + 8.32 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 131,042 | 3,765,821 | 2.873 | | | | | 8 | 8 | 27 | 43 |
| 2011 | 80,654 | 1,275,868 | 1.581 | | | | | 2 | 7 | 18 | 27 |
| 2012 | 76,078 | 1,842,707 | 2.422 | | | | | 3 | 8 | 12 | 23 |
| 2013 | 90,936 | 2,275,583 | 2.502 | | | | | 6 | 4 | 12 | 22 |
| 2014 | 90,195 | 392,788 | .435 | | | | | | 3 | 13 | 16 |
| TOTAL | 468,905 | 9,552,767 | 2.037 | | | | | 19 | 30 | 82 | 131 |
| | | | | | | | | | | | |

| | REPORTED LOSSES | | | | | | | | | | |
|--------|-----------------|------|-----------|---------|---------|-------|------|-----------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,386,844 | 236,612 | 145,116 | | | 1,308,417 | 135,930 | 348,711 | 204,191 |
| 2011 | | | 282,834 | 222,708 | 139,138 | | | 128,493 | 176,097 | 179,464 | 147,134 |
| 2012 | | | 474,854 | 207,776 | 52,742 | | | 435,209 | 435,220 | 153,441 | 83,465 |
| 2013 | | | 905,218 | 112,726 | 125,959 | | | 716,983 | 164,225 | 142,646 | 107,826 |
| 2014 | | | | 30,340 | 122,840 | | | | 47,777 | 129,766 | 62,065 |
| TOTAL | | | 3,049,750 | 810,162 | 585,795 | | | 2,589,102 | 959,249 | 954,028 | 604,681 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|-----------|-----------|---------------|---------|-----------|-----------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 2,241,634 | 486,001 | 355,970 | | | 2,677,558 | 313,047 | 847,019 | 203,578 |
| 2011 | | 4,687 | 526,538 | 429,636 | 343,357 | | 2,674 | 303,225 | 420,580 | 431,837 | 156,403 |
| 2012 | | 35,298 | 977,232 | 387,534 | 132,643 | | 70,679 | 1,439,872 | 929,387 | 343,991 | 89,224 |
| 2013 | 2,000 | 49,588 | 1,878,820 | 299,517 | 253,567 | 75,453 | 92,784 | 2,516,719 | 469,683 | 296,873 | 106,963 |
| 2014 | 172 | 4,656 | 259,843 | 158,058 | 147,947 | 965 | 2,429 | 254,459 | 207,161 | 165,911 | 64,796 |
| TOTAL | 2,172 | 94,229 | 5,884,067 | 1,760,746 | 1,233,484 | 76,418 | 168,566 | 7,191,833 | 2,339,858 | 2,085,631 | 620,964 |
| | | | | | | <u> </u> | | | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|-----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | G B | 13,417,28 | 5 7,4 | 119,719 | 620,964 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -6,509,47 | 3 -1,7 | 756,853 | 4,558 | |
| TOTAL LOSS | ES | | 6,907,81 | 2 5,6 | 662,866 | 625,522 | |
| EXPECTED L | OSSES | | 13,870,20 | 9 6,2 | 231,748 | 679,912 | |
| CREDIBILITY | | | .0 | 8 | .21 | .23 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TE | ST) | 1.47 | 3 | 1.208 | .133 | 2.814 |
| INDICAT | ED (POST-TE | ST) | 1.78 | 8 | 1.467 | .161 | 3.416 |
| PRES. C | N RATE LEVI | EL | 2.90 | 5 | 1.305 | .142 | 4.352 |
| DERIVE | D BY FORMU | _A | 2.81 | 6 | 1.339 | .146 | 4.301 |
| UNDERI | LYING PRES. | RATE | 2.95 | 8 | 1.329 | .145 | 4.432 |
| PROPOS | SED | | 2.81 | 6 | 1.339 | .146 | 4.301 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 6.276 |
| IND. RATES | | | | 6.28 | MINIM | UM PREMIUM | 1960 |
| MAN. RATES | 6.11 | 6.63 | 6.70 | + 6.28 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | NUMBER OF CASES | | | | | |
|--------|----------|-------------|------------|--|--|-----------------|------|-------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 69,540 | 3,621,626 | 5.207 | | | | | 5 | 6 | 25 | 36 |
| 2011 | 68,613 | 2,521,933 | 3.675 | | | | | 3 | 4 | 22 | 29 |
| 2012 | 72,573 | 2,495,970 | 3.439 | | | | | 6 | 4 | 22 | 32 |
| 2013 | 78,085 | 1,728,927 | 2.214 | | | | | 3 | 6 | 22 | 31 |
| 2014 | 84,984 | 1,180,011 | 1.388 | | | | | 1 | 1 | 26 | 28 |
| TOTAL | 373,795 | 11,548,467 | 3.090 | | | | | 18 | 21 | 117 | 156 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | | |
|--------|-------|------|-----------|---------|---------|--------------|------|-----------|---------|-----------|-----------|--|
| MANUAL | | | INDEMNITY | | | MEDICAL | | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | |
| 2010 | | | 1,124,202 | 257,396 | 191,736 | | | 1,521,702 | 207,597 | 244,858 | 74,135 | |
| 2011 | | | 588,218 | 112,373 | 130,157 | | | 1,049,279 | 316,563 | 245,873 | 79,470 | |
| 2012 | | | 819,127 | 163,067 | 220,605 | | | 647,202 | 127,840 | 387,565 | 130,564 | |
| 2013 | | | 582,654 | 117,782 | 150,657 | | | 353,531 | 153,416 | 291,785 | 79,102 | |
| 2014 | | | 164,972 | 69,787 | 250,270 | | | 51,475 | 66,863 | 435,297 | 141,347 | |
| TOTAL | | | 3,279,173 | 720,405 | 943,425 | | | 3,623,189 | 872,279 | 1,605,378 | 504,618 | |
| | | | | | | | | | | | | |

| | TRANSLATED LOSSES | | | | | | | | | | | |
|--------|-------------------|---------|-----------|-----------|-----------|----------|---------|-----------|-----------|-----------|-----------|--|
| MANUAL | | | INDEMNITY | | | MEDICAL | | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | |
| 2010 | | | 1,666,983 | 528,692 | 470,328 | | | 2,846,846 | 478,096 | 594,760 | 73,913 | |
| 2011 | | 8,904 | 963,439 | 224,882 | 329,728 | | 20,455 | 2,162,422 | 768,080 | 624,397 | 84,477 | |
| 2012 | | 61,428 | 1,683,803 | 352,463 | 462,573 | | 105,311 | 1,992,527 | 387,360 | 794,738 | 139,573 | |
| 2013 | 1,357 | 35,490 | 1,349,824 | 294,659 | 270,030 | 42,765 | 54,940 | 1,542,919 | 471,305 | 512,264 | 78,469 | |
| 2014 | 1,134 | 26,787 | 845,692 | 355,647 | 322,337 | 5,577 | 9,486 | 847,650 | 581,115 | 543,732 | 147,566 | |
| TOTAL | 2,491 | 132,609 | 6,509,741 | 1,756,343 | 1,854,996 | 48,342 | 190,192 | 9,392,364 | 2,685,956 | 3,069,891 | 523,998 | |
| | | | | | | <u> </u> | · | | | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|-----------|---------|---------|-----------|-------|
| TOTAL TRAN | S. LOSSES F | PG B | 16,275,73 | 9,3 | 367,186 | 523,998 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -4,681,31 | 6 -2,3 | 305,476 | 4,722 | |
| TOTAL LOSS | ES | | 11,594,42 | 23 7,0 | 061,710 | 528,720 | |
| EXPECTED L | OSSES | | 10,410,19 | 0 8, | 556,169 | 642,927 | |
| CREDIBILITY | | | .0 |)7 | .18 | .20 | |
| PURE PREMI | UMS | • | | • | | | ! |
| INDICAT | ED (PRE-TE | ST) | 3.10 |)2 | 1.889 | .141 | 5.132 |
| INDICAT | ED (POST-TE | ST) | 3.76 | 66 | 2.293 | .171 | 6.230 |
| PRES. C | N RATE LEVI | EL | 2.73 | 55 | 2.248 | .169 | 5.152 |
| DERIVE | D BY FORMU | LA | 2.80 |)7 | 2.256 | .169 | 5.232 |
| UNDERI | YING PRES. | RATE | 2.78 | 15 | 2.289 | .172 | 5,246 |
| PROPOS | | | 2.80 |)7 | 2.256 | .169 | 5.232 |
| | | • | | • | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R. | ATE | 7.634 |
| IND. RATES | | | | 7.63 | MINIM | 2000 | |
| MAN. RATES | 6.68 | 7.67 | 7.93 | + 7.63 | PRESE | 2000 | |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | NUMBER OF CASES | | | | | |
|--------|----------|-------------|------------|--|--|-----------------|------|-------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 8,401 | 224,898 | 2.677 | | | | | | 2 | 3 | 5 |
| 2011 | 12,361 | 42,623 | .344 | | | | | | 1 | | 1 |
| 2012 | 11,594 | 252,741 | 2.179 | | | | | | 3 | 2 | 5 |
| 2013 | 13,403 | 770,811 | 5.751 | | | | | 1 | 1 | 1 | 3 |
| 2014 | 17,759 | 45,993 | .258 | | | | | | | 1 | 1 |
| TOTAL | 63,518 | 1,337,066 | 2.105 | | | | | 1 | 7 | 7 | 15 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | | |
|--------|-------|------|-----------|---------|--------|--------------|------|---------|---------|---------|-----------|--|
| MANUAL | | | INDEMNITY | | | MEDICAL | | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | |
| 2010 | | | | 65,776 | 27,405 | | | | 46,885 | 78,891 | 5,941 | |
| 2011 | | | | 3,732 | | | | | 35,004 | | 3,887 | |
| 2012 | | | | 110,292 | 10,150 | | | | 84,369 | 44,546 | 3,384 | |
| 2013 | | | 110,460 | 1,126 | 244 | | | 637,911 | 7,153 | 11,718 | 2,199 | |
| 2014 | | | | | 25,000 | | | | | 20,000 | 993 | |
| TOTAL | | | 110,460 | 180,926 | 62,799 | | | 637,911 | 173,411 | 155,155 | 16,404 | |
| | | | | | | | | | | | | |

| | TRANSLATED LOSSES | | | | | | | | | | | |
|--------|-------------------|-------|-----------|---------|---------|---------|--------|-----------|---------|---------|-----------|--|
| MANUAL | | | INDEMNITY | | | MEDICAL | | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | |
| 2010 | | | | 135,104 | 67,225 | | | | 107,976 | 191,627 | 5,923 | |
| 2011 | | | 294 | 6,982 | 65 | | | 3,040 | 79,272 | 863 | 4,132 | |
| 2012 | | 703 | 43,657 | 194,281 | 23,433 | | 638 | 48,009 | 178,291 | 91,459 | 3,617 | |
| 2013 | 119 | 2,720 | 102,215 | 6,083 | 4,086 | 33,778 | 39,464 | 1,036,477 | 67,068 | 41,180 | 2,181 | |
| 2014 | 26 | 756 | 41,560 | 24,772 | 28,955 | 96 | 233 | 24,898 | 21,746 | 23,968 | 1,037 | |
| TOTAL | 145 | 4,179 | 187,726 | 367,222 | 123,764 | 33,874 | 40,335 | 1,112,424 | 454,353 | 349,097 | 16,890 | |
| | | | | | | | · | | | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|-----------|---------|----------|------------|--------|
| TOTAL TRAN | S. LOSSES P | G B | 1,378,68 | 3 1,2 | 294,436 | 16,890 | - |
| TOTAL TRAN | S. LOSSES PO | G A | , , | | | , | |
| IBNR + FREQ | UENCY ADJU | ST. | -1,864,76 | 57 -: | -368,271 | | |
| TOTAL LOSS | ES | | | 9 | 26,165 | 17,367 | |
| EXPECTED L | OSSES | | 4,283,01 | 7 1,4 | 118,992 | 58,436 | |
| CREDIBILITY | | | .0 |)2 | .06 | .06 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | TED (PRE-TES | ST) | .00 | 00 | 1.458 | .027 | 1.485 |
| INDICAT | ED (POST-TE | ST) | .00 | 00 | 1.770 | .033 | 1.803 |
| PRES. C | N RATE LEVE | EL | 6.62 | 22 | 2.194 | .090 | 8.906 |
| DERIVE | D BY FORMUL | _A | 6.49 | 00 | 2.169 | .087 | 8.746 |
| UNDERI | LYING PRES. I | RATE | 6.74 | 3 | 2.234 | .092 | 9.069 |
| PROPOS | SED | | 6.49 | 00 | 2.169 | .087 | 8.746 |
| | | | | | | | - |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 12.762 |
| IND. RATES | | | | 12.76 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | 12.90 | 13.80 | 6 13.71 | + 12.76 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 3,092 | 3,194 | .103 | | | | | | | | |
| 2011 | 2,587 | 644 | .024 | | | | | | | | |
| 2012 | 3,405 | 394 | .011 | | | | | | | | |
| 2013 | 2,569 | 30,643 | 1.192 | | | | | | 2 | 1 | 3 |
| 2014 | 2,969 | 158 | .005 | | | | | | | | |
| TOTAL | 14,622 | 35,033 | .240 | | | | | | 2 | 1 | 3 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|--------|-------|--------------|------|-------|-------|-------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 3,194 |
| 2011 | | | | | | | | | | | 644 |
| 2012 2013 | | | | | | | | | | | 394 |
| 2013 | | | | 14,008 | 5,925 | | | | 5,311 | 2,098 | 3,301 |
| 2014 | | | | | | | | | | | 158 |
| TOTAL | | | | 14,008 | 5,925 | | | | 5,311 | 2,098 | 7,691 |
| | | | | | | | | | | | _ |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|--------|-------|---------------|------|-------|---------|-------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 3,184 |
| 2011 | | | | | | | | | | | 685 |
| 2012 | | | | | | | | | | | 421 |
| 2013 | 2 | 383 | 17,946 | 24,499 | 9,889 | 32 | 195 | 7,694 | 10,559 | 4,056 | 3,275 |
| 2014 | | | | | | | | | | | 165 |
| TOTAL | 2 | 383 | 17,946 | 24,499 | 9,889 | 32 | 195 | 7,694 | 10,559 | 4,056 | 7,730 |
| | | | | | | | | | | | |

| - | | | SERIOUS | NON-SEF | RIOUS | MED. ONLY | TOTAL |
|-------------------|--------------------|---------|---------|---------|---------|------------|--------|
| TOTAL TRAN | S. LOSSES F | PG B | 26,25 | 2 | 49,003 | 7,730 | |
| TOTAL TRAN | S. LOSSES PO | G A | • | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -334,65 | 6 | 92,604 | 250 | |
| TOTAL LOSS | ES | | | | | 7,980 | |
| EXPECTED LO | OSSES | | 736,65 | 6 3 | 342,885 | 36,701 | |
| CREDIBILITY | | | .0 | 1 | .02 | .02 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .000 | .055 | .055 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .000 | .067 | .067 |
| PRES. O | N RATE LEVE | EL | 4.94 | 7 | 2.303 | .247 | 7.497 |
| DERIVE | D BY FORMU | LA | 4.89 | 8 | 2.257 | .243 | 7.398 |
| UNDERL | YING PRES. | RATE | 5.03 | 8 | 2.345 | .251 | 7.634 |
| PROPOS | SED | | 4.89 | 8 | 2.257 | .243 | 7.398 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 10.795 |
| IND. RATES | _ | | | 10.80 | MINIM | JM PREMIUM | 2000 |
| MAN. RATES | N. RATES 9.68 11.0 | | 11.54 | + 10.80 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 1,944 | 1,106 | .056 | | | | | | | | |
| 2011 | 2,166 | 242,600 | 11.200 | | | | | 1 | | | 1 |
| 2012 | 1,723 | 34,280 | 1.989 | | | | | | | 1 | 1 |
| 2013 | 2,099 | | | | | | | | | | |
| 2014 | 2,471 | | | | | | | | | | |
| TOTAL | 10,403 | 277,986 | 2.672 | | | | | 1 | | 1 | 2 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-------|-------|--------------|------|---------|-------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 1,106 |
| 2011 | | | 122,700 | | | | | 119,900 | | | |
| 2012 | | | | | 7,186 | | | | | 27,094 | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| TOTAL | | | 122,700 | | 7,186 | | | 119,900 | | 27,094 | 1,106 |
| - | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|-------|--------|---------------|-------|---------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 1,103 |
| 2011 | | 2,033 | 214,978 | 1,120 | 4,581 | | 2,494 | 258,650 | 3,171 | 4,593 | İ |
| 2012 | | 31 | 2,025 | 1,340 | 13,352 | | 62 | 5,741 | 6,349 | 52,813 | İ |
| | | | | | | | | | | | İ |
| | | | | | | | | | | | İ |
| TOTAL | | 2,064 | 217,003 | 2,460 | 17,933 | | 2,556 | 264,391 | 9,520 | 57,406 | 1,103 |
| | | | | | | | | | | | |

| - | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|---------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 486.01 | | 87.319 | 1,103 | |
| TOTAL TRAN | | | ,. | | 01,010 | ., | |
| IBNR + FREQ | UENCY ADJU | ST. | -65,28 | 1 | -21,422 | 39 | |
| TOTAL LOSS | ES | | 420,73 | 3 | 65,897 | 1,142 | |
| EXPECTED L | OSSES | | 144,49 | 7 | 79,478 | 5,203 | |
| CREDIBILITY | | | .0 | 1 | .02 | .02 | |
| PURE PREMI | JMS | | | | - | | |
| INDICAT | ED (PRE-TES | ST) | 4.04 | 4 | .633 | .011 | 4.688 |
| INDICAT | ED (POST-TE | ST) | 4.90 | 9 | .768 | .013 | 5.690 |
| PRES. C | N RATE LEVE | EL | 1.36 | 4 | .750 | .049 | 2.163 |
| DERIVE | D BY FORMUI | _A | 1.39 | 9 | .750 | .048 | 2.197 |
| UNDERI | YING PRES. | RATE | 1.38 | 9 | .764 | .050 | 2.203 |
| PROPOS | SED | | 1.39 | 9 | .750 | .048 | 2.197 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 3.205 |
| IND. RATES | | | | 3.21 | MINIM | UM PREMIUM | 1145 |
| MAN. RATES | AN. RATES 2.84 3. | | 3.33 | + 3.21 | PRESE | NT | 1200 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 2,248 | 1,113,784 | 49.545 | | | | | 2 | | 1 | 3 |
| 2011 | 3,116 | 100,941 | 3.239 | | | | | | 2 | 2 | 4 |
| 2012 | 3,121 | 83,311 | 2.669 | | | | | | 1 | 3 | 4 |
| 2013 | 3,753 | 43,681 | 1.163 | | | | | | 1 | | 1 |
| 2014 | 3,265 | 165,514 | 5.069 | | | | | | 2 | 4 | 6 |
| TOTAL | 15,503 | 1,507,231 | 9.722 | | | | | 2 | 6 | 10 | 18 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|----------|--------------|------|---------|---------|----------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 362,645 | | 1,499 | | | 746,962 | | 2,678 | |
| 2011 | | | | 38,227 | 13,997 | | | | 21,073 | 18,777 | 8,867 |
| 2012 | | | | 31,987 | 14,528 | | | | 9,506 | 19,291 | 7,999 |
| 2013 | | | | 15,724 | | | | | 21,726 | | 6,231 |
| 2014 | | | | 39,353 | 31,628 | | | | 51,347 | 39,618 | 3,568 |
| TOTAL | | | 362,645 | 125,291 | 61,652 | | | 746,962 | 103,652 | 80,364 | 26,665 |
| , | | | | | <u> </u> | | | | · | <u> </u> | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|---------|---------|---------------|-------|-----------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | ı | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 466,228 | | 3,677 | | | 1,096,774 | | 6,505 | |
| 2011 | | | 4,367 | 72,562 | 33,754 | | | 2,952 | 49,648 | 44,734 | 9,426 |
| 2012 | | 254 | 15,924 | 58,501 | 28,323 | | 106 | 8,431 | 23,432 | 38,128 | 8,551 |
| 2013 | | 290 | 15,473 | 24,758 | 1,457 | | 668 | 27,013 | 39,106 | 2,847 | 6,181 |
| 2014 | 87 | 2,166 | 124,734 | 78,468 | 44,002 | 582 | 1,445 | 149,188 | 114,088 | 58,660 | 3,725 |
| TOTAL | 87 | 2,710 | 626,726 | 234,289 | 111,213 | 582 | 2,219 | 1,284,358 | 226,274 | 150,874 | 27,883 |
| | | • | | | · | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|----------|---------|---------|------------|----------|
| TOTAL TRAN | S. LOSSES P | G B | 1,916,68 | 32 | 722,650 | 27,883 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -281,28 | 37 - | 108,382 | 187 | |
| TOTAL LOSS | ES | | 1,635,39 | 95 | 614,268 | 28,070 | |
| EXPECTED L | OSSES | | 628,49 | 92 | 401,063 | 25,736 | |
| CREDIBILITY | | | .0 |)1 | .02 | .02 | |
| PURE PREMI | UMS | • | | | | | |
| INDICAT | ED (PRE-TES | ST) | 10.54 | 19 | 3.962 | .181 | 14.692 |
| INDICAT | ED (POST-TE | ST) | 12.80 |)6 | 4.810 | .220 | 17.836 |
| PRES. C | N RATE LEVE | EL | 3.98 | 31 | 2.540 | .163 | 6.684 |
| DERIVE | D BY FORMUL | _A | 4.06 | 69 | 2.585 | .164 | 6.818 |
| UNDERI | YING PRES. | RATE | 4.05 | 54 | 2.587 | .166 | 6.807 |
| PROPOS | SED | | 4.06 | 69 | 2.585 | .164 | 6.818 |
| | | | | | | | <u> </u> |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 9.948 |
| IND. RATES | | | | 9.95 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | 8.18 | 9.5 | 2 10.29 | + 9.95 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 614 | | | | | | | | | | |
| 2011 | 477 | | | | | | | | | | I |
| 2012 | 694 | | | | | | | | | | I |
| 2013 | 600 | 8 | .001 | | | | | | | | I |
| 2014 | 648 | 215 | .033 | | | | | | | | I |
| TOTAL | 3,033 | 223 | .007 | | | | | | | | |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|---------------|-------|------|-----------|-------|------|--------------|------|-------|-------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| 2013 | | | | | | | | | | | 8 |
| 2014 TOTAL | | | | | | | | | | | 215 |
| TOTAL | | | | | | | | | | | 223 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | | | |
|--------|-------|------|-----------|-------|------|---------------|------|-------|-------|------|-----------|--|--|
| MANUAL | | | INDEMNITY | | | MEDICAL | | | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| 2013 | | | | | | | | | | | 8 | | |
| 2014 | | | | | | | | | | | 224 | | |
| TOTAL | | | | | | | | | | | 232 | | |
| | | | | | | | | | | | | | |

| | | | SERIOUS | NON-SER | RIOUS | MED. ONLY | TOTAL |
|-------------|----------------------|---------|---------|---------|---------|------------|--------|
| TOTAL TRAN | S. LOSSES F | PG B | | | | 232 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -78,43 | 7 | -16,158 | 32 | |
| TOTAL LOSS | ES | | | | | 264 | |
| EXPECTED LO | OSSES | | 174,27 | 5 | 59,932 | 4,732 | |
| CREDIBILITY | | | .0 | 0 | .01 | .01 | |
| PURE PREMI | JMS | | | • | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .000 | .009 | .009 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .000 | .011 | .011 |
| PRES. O | N RATE LEVE | EL | 5.64 | 3 | 1.940 | .153 | 7.736 |
| DERIVE | D BY FORMUI | _A | 5.64 | 3 | 1.921 | .152 | 7.716 |
| UNDERL | YING PRES. | RATE | 5.74 | 6 | 1.976 | .156 | 7.878 |
| PROPOS | SED | | 5.64 | 3 | 1.921 | .152 | 7.716 |
| · | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 11.259 |
| IND. RATES | | | | 11.26 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | MAN. RATES 10.28 11. | | | + 11.26 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | IMBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|----------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 5,587 | 22,633 | .405 | | | | | | | 1 | 1 |
| 2011 | 5,908 | 1,254,213 | 21.229 | | | | | 2 | | | 2 |
| 2012 | 6,139 | 163,921 | 2.670 | | | | | 1 | | 1 | 2 |
| 2013 | 5,959 | 468,820 | 7.867 | | | | | 1 | 3 | 2 | 6 |
| 2014 | 5,229 | 148,676 | 2.843 | | | | | | 1 | | 1 |
| TOTAL | 28,822 | 2,058,263 | 7.141 | | | | | 4 | 4 | 4 | 12 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|--------|--------|--------------|------|---------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 12,073 | | | | | 8,101 | 2,459 |
| 2011 | | | 779,169 | | | | | 469,405 | | | 5,639 |
| 2012 | | | 140,000 | | 2,190 | | | 1,593 | | 13,276 | 6,862 |
| 2013 | | | 113,695 | 49,286 | 17,823 | | | 173,149 | 89,728 | 17,280 | 7,859 |
| 2014 | | | | 47,479 | | | | | 100,491 | | 706 |
| TOTAL | | | 1,032,864 | 96,765 | 32,086 | | | 644,147 | 190,219 | 38,657 | 23,525 |
| - | | | | • | · | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|---------|---------|---------------|--------|-----------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 29,615 | | | | | 19,677 | 2,452 |
| 2011 | | 10,022 | 1,060,069 | 5,520 | 22,590 | | 7,543 | 782,140 | 9,586 | 13,891 | 5,994 |
| 2012 | | 10,197 | 267,465 | 5,010 | 11,912 | | 292 | 7,368 | 3,216 | 25,959 | 7,335 |
| 2013 | 265 | 7,189 | 282,726 | 94,203 | 38,395 | 19,678 | 25,661 | 712,255 | 197,866 | 51,872 | 7,796 |
| 2014 | 62 | 1,474 | 87,048 | 56,864 | 8,889 | 774 | 1,924 | 195,460 | 138,957 | 21,882 | 737 |
| TOTAL | 327 | 28,882 | 1,697,308 | 161,597 | 111,401 | 20,452 | 35,420 | 1,697,223 | 349,625 | 133,281 | 24,314 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SER | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------|---------|----------|---------|---------|------------|--------|
| TOTAL TRAN | S. LOSSES F | PG B | 3,479,61 | 2 7 | 755,904 | 24,314 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -428,95 | 54 -2 | 219,278 | 289 | |
| TOTAL LOSS | ES | | 3,050,65 | 58 | 36,626 | 24,603 | |
| EXPECTED L | OSSES | | 935,27 | 75 7 | 798,082 | 43,521 | |
| CREDIBILITY | | | .0 |)1 | .03 | .04 | |
| PURE PREMI | JMS | | | • | - | | |
| INDICAT | ED (PRE-TES | ST) | 10.58 | 34 | 1.862 | .085 | 12.531 |
| INDICAT | ED (POST-TE | ST) | 12.84 | 19 | 2.260 | .103 | 15.212 |
| PRES. C | N RATE LEVI | EL | 3.18 | 37 | 2.719 | .148 | 6.054 |
| DERIVE | D BY FORMU | LA | 3.28 | 34 | 2.705 | .146 | 6.135 |
| UNDERI | YING PRES. | RATE | 3.24 | 15 | 2.769 | .151 | 6.165 |
| PROPOS | SED | | 3.28 | 34 | 2.705 | .146 | 6.135 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 8.952 |
| IND. RATES | _ | | | 8.95 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | 8.03 | 9.01 | 9.32 | + 8.95 | PRESE | ENT | 2000 |

| NU | MBER OF | CASES | | |
|------|---------|-------|------|-----|
| ?.Т. | MAJOR | MINOR | TEMP | ALL |
| | | | | |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 1,442 | 6,794 | .471 | | | | | | | | |
| 2011 | 1,498 | 9,499 | .634 | | | | | | | 1 | 1 |
| 2012 | 1,712 | 52,046 | 3.040 | | | | | | | 1 | 1 |
| 2013 | 1,899 | 21,456 | 1.129 | | | | | | | 2 | 2 |
| 2014 | 2,126 | 109,632 | 5.156 | | | | | | | 2 | 2 |
| TOTAL | 8,677 | 199,427 | 2.298 | | | | | | | 6 | 6 |
| | | | | | | | | | | | |

| REPORTED LOSSES |
|-----------------|
|-----------------|

| MANUAL | | | INDEMNITY | | | MEDICAL | | | | | | |
|----------------------|-------|------|-----------|-------|--------|---------|------|-------|-------|---------|-----------|--|
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | |
| 2010 | | | | | | | | | | | 6,794 | |
| 2011 2012 2013 | | | | | 926 | | | | | 8,573 | | |
| 2012 | | | | | 8,446 | | | | | 39,967 | 3,633 | |
| 2013 | | | | | 2,381 | | | | | 18,477 | 598 | |
| 2014 | | | | | 25,174 | | | | | 84,458 | | |
| TOTAL | | | | | 36,927 | | | | | 151,475 | 11,025 | |
| | | | | | | · | | | | | <u> </u> | |

TRANSLATED LOSSES

| | | | | | 1117111 | OEM TIED EGGEG | | | | | | |
|--------|-------|------|-----------|--------|---------|----------------|-------|---------|---------|---------|-----------|--|
| MANUAL | | | INDEMNITY | | | MEDICAL | | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | |
| 2010 | | | | | | | | | | | 6,774 | |
| 2011 | | | 89 | 68 | 2,190 | | | 513 | 878 | 20,185 | | |
| 2012 | | 31 | 2,377 | 1,573 | 15,693 | | 98 | 8,467 | 9,365 | 77,909 | 3,884 | |
| 2013 | | 53 | 1,673 | 984 | 3,456 | 191 | 266 | 9,603 | 8,734 | 29,561 | 593 | |
| 2014 | 30 | 761 | 41,853 | 24,946 | 29,151 | 389 | 983 | 105,140 | 91,838 | 101,206 | | |
| TOTAL | 30 | 845 | 45,992 | 27,571 | 50,490 | 580 | 1,347 | 123,723 | 110,815 | 228,861 | 11,251 | |
| | - | | | | | | | | | | | |

| | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 172,517 | 417,737 | 11,251 | |
| TOTAL TRANS. LOSSES PG A | | | | |
| IBNR + FREQUENCY ADJUST. | -156,702 | -47,910 | 141 | |
| TOTAL LOSSES | 15,815 | 369,827 | 11,392 | |
| EXPECTED LOSSES | 353,674 | 180,049 | 18,482 | |
| CREDIBILITY | .01 | .01 | .02 | |
| PURE PREMIUMS | | | | |
| INDICATED (PRE-TEST) | .182 | 4.262 | .131 | 4.575 |
| INDICATED (POST-TEST) | .221 | 5.174 | .159 | 5.554 |
| PRES. ON RATE LEVEL | 4.003 | 2.038 | .208 | 6.249 |
| DERIVED BY FORMULA | 3.965 | 2.069 | .207 | 6.241 |
| UNDERLYING PRES. RATE | 4.076 | 2.075 | .213 | 6.364 |
| PROPOSED | 3.965 | 2.069 | .207 | 6.241 |

| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. RATE | 9.106 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES | | | | 9.11 | MINIMUM PREMIUM | 2000 |
| MAN. RATES | 8.25 | 9.27 | 9.62 | + 9.11 | PRESENT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 938 | 752 | .080 | | | | | | | | |
| 2011 | 946 | 85,100 | 8.995 | | | | | 1 | | | 1 |
| 2012 | 1,200 | 41,005 | 3.417 | | | | | | | 2 | 2 |
| 2013 | 1,086 | | | | | | | | | | |
| 2014 | 1,236 | 82,809 | 6.699 | | | | | | 1 | 1 | 2 |
| TOTAL | 5,406 | 209,666 | 3.878 | | | | | 1 | 1 | 3 | 5 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|--------|--------|--------------|------|--------|--------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 752 |
| 2011 | | | 71,459 | | | | | 13,641 | | | |
| 2012 | | | | | 23,870 | | | | | 16,621 | 514 |
| | | | | | | | | | | | |
| 2014 | | | | 41,630 | 830 | | | | 34,193 | 5,276 | 880 |
| TOTAL | | | 71,459 | 41,630 | 24,700 | | | 13,641 | 34,193 | 21,897 | 2,146 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|--------|--------|---------------|-------|---------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 750 |
| 2011 | | 1,182 | 125,201 | 652 | 2,669 | | 283 | 29,427 | 360 | 522 | |
| 2012 | | 91 | 6,724 | 4,446 | 44,357 | | 35 | 3,526 | 3,897 | 32,400 | 549 |
| | | | | | | | | | | | |
| 2014 | 53 | 1,315 | 77,705 | 50,683 | 8,756 | 283 | 716 | 73,068 | 53,022 | 13,768 | 919 |
| TOTAL | 53 | 2,588 | 209,630 | 55,781 | 55,782 | 283 | 1,034 | 106,021 | 57,279 | 46,690 | 2,218 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------------|--------------|---------|---------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 319,60 | 9 : | 215,532 | 2,218 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | • | |
| IBNR + FREQ | UENCY ADJU | ST. | -73,51 | 4 | -32,719 | 118 | |
| TOTAL LOSS | ES | | 246,09 | 5 | 182,813 | 2,336 | |
| EXPECTED L | OSSES | | 165,04 | .5 | 122,933 | 16,002 | |
| CREDIBILITY | | | .0 | 0 | .01 | .01 | |
| PURE PREMI | UMS | • | | | | | |
| INDICAT | ED (PRE-TES | ST) | 4.55 | 2 | 3.382 | .043 | 7.977 |
| INDICAT | ED (POST-TE | ST) | 5.52 | 6 | 4.106 | .052 | 9.684 |
| PRES. C | N RATE LEVE | EL | 2.99 | 8 | 2.233 | .291 | 5.522 |
| DERIVE | D BY FORMUL | _A | 2.99 | 8 | 2.252 | .289 | 5.539 |
| UNDERI | YING PRES. I | RATE | 3.05 | 3 | 2.274 | .296 | 5.623 |
| PROPOS | PROPOSED | | 2.99 | 8 | 2.252 | .289 | 5.539 |
| | | | | | | | - |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 8.082 |
| IND. RATES | ND. RATES | | | 8.08 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | 7.24 | 8.1 | 7 8.50 | + 8.08 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 54,944 | 1,174,299 | 2.137 | | | | | 4 | 5 | 10 | 19 |
| 2011 | 50,534 | 1,186,399 | 2.347 | | | | | 3 | 6 | 9 | 18 |
| 2012 | 50,072 | 1,346,338 | 2.688 | | | | | 3 | 3 | 7 | 13 |
| 2013 | 49,962 | 765,465 | 1.532 | | | | | 1 | 3 | 1 | 5 |
| 2014 | 56,818 | 890,890 | 1.567 | | | | | 1 | 2 | 11 | 14 |
| TOTAL | 262,330 | 5,363,391 | 2.045 | | | | | 12 | 19 | 38 | 69 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|---------|--------------|------|-----------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 400,292 | 99,326 | 84,410 | | | 320,459 | 29,818 | 64,634 | 175,360 |
| 2011 | | | 383,610 | 153,415 | 103,115 | | | 180,775 | 199,223 | 134,418 | 31,843 |
| 2012 | | | 718,745 | 35,783 | 38,573 | | | 425,924 | 72,436 | 27,607 | 27,270 |
| 2013 | | | 75,218 | 126,271 | 81,039 | | | 211,450 | 125,549 | 44,827 | 101,111 |
| 2014 | | | 110,661 | 96,103 | 226,849 | | | 58,014 | 116,535 | 221,988 | 60,740 |
| TOTAL | | | 1,688,526 | 510,898 | 533,986 | | | 1,196,622 | 543,561 | 493,474 | 396,324 |
| | | | | | | | | | | | |

| | TRANSLATED LOSSES | | | | | | | | | | | | |
|--------|-------------------|--------|-----------|-----------|-----------|--------|---------|-----------|-----------|---------|-----------|--|--|
| MANUAL | | | INDEMNITY | | | | | ı | MEDICAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | |
| 2010 | | | 710,118 | 204,015 | 207,056 | | | 751,475 | 68,670 | 156,996 | 174,834 | | |
| 2011 | | 6,353 | 694,157 | 298,231 | 260,754 | | 3,758 | 415,322 | 469,720 | 328,346 | 33,849 | | |
| 2012 | | 52,655 | 1,394,092 | 93,236 | 113,431 | | 68,717 | 1,257,746 | 178,351 | 78,995 | 29,152 | | |
| 2013 | 190 | 7,914 | 327,815 | 238,354 | 134,530 | 24,257 | 32,167 | 901,997 | 281,607 | 103,395 | 100,302 | | |
| 2014 | 882 | 21,300 | 755,695 | 356,036 | 293,745 | 5,410 | 8,353 | 701,065 | 419,807 | 299,871 | 63,413 | | |
| TOTAL | 1,072 | 88,222 | 3,881,877 | 1,189,872 | 1,009,516 | 29,667 | 112,995 | 4,027,605 | 1,418,155 | 967,603 | 401,550 | | |
| | | | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|-----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | PG B | 8,141,43 | 8 4, | 585,146 | 401,550 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -3,818,26 | -9 | 916,446 | 3,140 | |
| TOTAL LOSS | ES | | 4,323,17 | 4 3,0 | 668,700 | 404,690 | |
| EXPECTED L | OSSES | | 8,381,44 | 3, | 373,563 | 443,337 | |
| CREDIBILITY | | | .0 | 5 | .14 | .15 | |
| PURE PREMI | UMS | | | | | | • |
| INDICAT | ED (PRE-TES | ST) | 1.64 | 8 | 1.399 | .154 | 3.201 |
| INDICAT | ED (POST-TE | ST) | 2.00 |)1 | 1.698 | .187 | 3.886 |
| PRES. C | N RATE LEVE | EL | 3.13 | 37 | 1.263 | .166 | 4.566 |
| DERIVE | D BY FORMUI | LA | 3.08 | 30 | 1.324 | .169 | 4.573 |
| UNDERI | LYING PRES. | RATE | 3.19 | 5 | 1.286 | .169 | 4.650 |
| PROPOS | SED | | 3.07 | '5 | 1.322 | .169 | 4.566 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 6.662 |
| IND. RATES | | | | 6.66 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | 6.37 | 7.1 | 7.03 | + 6.66 | PRESI | ENT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 7,134 | 144,082 | 2.019 | | | | | | 1 | 3 | 4 |
| 2011 | 6,070 | 507,758 | 8.365 | | | | | 2 | 2 | 1 | 5 |
| 2012 | 4,151 | 406,810 | 9.800 | | | | | 1 | 1 | 1 | 3 |
| 2013 | 4,761 | 77,074 | 1.618 | | | | | | | 3 | 3 |
| 2014 | 5,593 | 67,697 | 1.210 | | | | | | | 2 | 2 |
| TOTAL | 27,709 | 1,203,421 | 4.343 | | | | | 3 | 4 | 10 | 17 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|--------|--------|--------------|------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 30,168 | 15,208 | | | | 47,529 | 38,934 | 12,243 |
| 2011 | | | 222,882 | 36,724 | 1,252 | | | 188,383 | 46,996 | 7,298 | 4,223 |
| 2012 | | | 222,863 | 21,449 | 4,808 | | | 117,356 | 32,374 | 7,072 | 888 |
| 2013 | | | | | 28,257 | | | | | 44,169 | 4,648 |
| 2014 | | | | | 17,740 | | | | | 49,487 | 470 |
| TOTAL | | | 445,745 | 88,341 | 67,265 | | | 305,739 | 126,899 | 146,960 | 22,472 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|---------|---------|---------------|--------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 61,965 | 37,305 | | | | 109,459 | 94,571 | 12,206 |
| 2011 | | 3,694 | 393,526 | 70,829 | 11,916 | | 3,923 | 410,903 | 112,158 | 25,563 | 4,489 |
| 2012 | | 16,364 | 434,083 | 45,636 | 22,307 | | 19,015 | 352,112 | 73,719 | 21,408 | 949 |
| 2013 | 6 | 592 | 19,828 | 11,657 | 40,989 | 509 | 652 | 22,951 | 20,880 | 70,671 | 4,611 |
| 2014 | 20 | 535 | 29,493 | 17,578 | 20,543 | 228 | 577 | 61,602 | 53,811 | 59,301 | 491 |
| TOTAL | 26 | 21,185 | 876,930 | 207,665 | 133,060 | 737 | 24,167 | 847,568 | 370,027 | 271,514 | 22,746 |
| | | · | | | | | | | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 1,770,61 | 3 9 | 982,266 | 22,746 | |
| TOTAL TRAN | S. LOSSES PO | A G | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -451,29 | 2 - | 114,909 | 260 | |
| TOTAL LOSS | ES | | 1,319,32 | 1 8 | 367,357 | 23,006 | |
| EXPECTED L | OSSES | | 962,05 | 6 | 112,586 | 38,515 | |
| CREDIBILITY | | | .0 | 1 | .03 | .03 | |
| PURE PREMI | UMS | | | • | - | | |
| INDICAT | TED (PRE-TES | ST) | 4.76 | 1 | 3.130 | .083 | 7.974 |
| INDICAT | ED (POST-TE | ST) | 5.78 | 0 | 3.800 | .101 | 9.681 |
| PRES. C | N RATE LEVE | L | 3.41 | 0 | 1.462 | .136 | 5.008 |
| DERIVE | D BY FORMUL | Α | 3.43 | 4 | 1.532 | .135 | 5.101 |
| UNDERI | LYING PRES. I | RATE | 3.47 | 2 | 1.489 | .139 | 5.100 |
| PROPOS | SED | | 3.43 | 4 | 1.532 | .135 | 5.101 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 7.443 |
| IND. RATES | | • | | 7.44 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | | | 7.71 | + 7.44 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | -, |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 25,148 | 123,617 | .491 | | | | | | | 3 | 3 |
| 2011 | 22,894 | 22,497 | .098 | | | | | | | 1 | 1 |
| 2012 | 12,540 | 441,969 | 3.524 | | | | | 1 | | 1 | 2 |
| 2013 | 14,464 | 2,741 | .018 | | | | | | | | |
| 2014 | 18,842 | 38,183 | .202 | | | | | | | 1 | 1 |
| TOTAL | 93,888 | 629,007 | .670 | | | | | 1 | | 6 | 7 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|-------|---------|--------------|------|---------|-------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 71,630 | | | | | 51,663 | 324 |
| 2011 | | | | | 14,255 | | | | | 8,242 | |
| 2012 2013 | | | 272,904 | | 35,000 | | | 121,909 | | 12,156 | |
| 2013 | | | | | | | | | | | 2,741 |
| 2014 | | | | | 25,000 | | | | | 6,753 | 6,430 |
| TOTAL | | | 272,904 | | 145,885 | | | 121,909 | | 78,814 | 9,495 |
| - | | | | | | | | | | | |

| | TRANSLATED LOSSES | | | | | | | | | | | |
|--------|-------------------|--------|-----------|--------|---------|-------|--------|---------|---------|---------|-----------|--|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | |
| 2010 | | | | | 175,709 | | | | | 125,489 | 323 | |
| 2011 | | | 1,373 | 1,068 | 33,701 | | | 494 | 844 | 19,406 | | |
| 2012 | | 19,987 | 530,038 | 15,487 | 80,329 | | 19,539 | 351,419 | 10,793 | 29,771 | | |
| 2013 | | | | | | | | | | | 2,719 | |
| 2014 | 26 | 756 | 41,560 | 24,772 | 28,955 | 30 | 80 | 8,408 | 7,347 | 8,091 | 6,713 | |
| TOTAL | 26 | 20,743 | 572,971 | 41,327 | 318,694 | 30 | 19,619 | 360,321 | 18,984 | 182,757 | 9,755 | |
| | | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|-----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | G B | 973,71 | 0 : | 561,762 | 9,755 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -1,362,41 | 8 - | 181,235 | 636 | |
| TOTAL LOSS | ES | | | ; | 380,527 | 10,391 | |
| EXPECTED L | OSSES | | 2,876,72 | 9 (| 648,766 | 95,766 | |
| CREDIBILITY | | | .0 | 3 | .07 | .08 | |
| PURE PREMI | JMS | • | | • | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .405 | .011 | .416 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .492 | .013 | .505 |
| PRES. C | N RATE LEVE | EL | 3.00 | 9 | .679 | .100 | 3.788 |
| DERIVE | D BY FORMUI | _A | 2.91 | 9 | .666 | .093 | 3.678 |
| UNDERL | YING PRES. | RATE | 3.06 | 4 | .691 | .102 | 3.857 |
| PROPOS | PROPOSED | | 2.91 | 9 | .666 | .093 | 3.678 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 5.366 |
| IND. RATES | | | | 5.37 | MINIM | UM PREMIUM | 1720 |
| MAN. RATES | | | 5.83 | + 5.37 | PRESE | NT | 1880 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 264 | 5,111 | 1.935 | | | | | | | | |
| 2011 | 331 | | | | | | | | | | |
| 2012 | 383 | | | | | | | | | | |
| 2013 | 455 | | | | | | | | | | |
| 2014 | 274 | 409 | .149 | | | | | | | | |
| TOTAL | 1,707 | 5,520 | .323 | | | | | | | | |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|-------|------|--------------|------|-------|-------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 5,111 |
| 2014 | | | | | | | | | | | 409 |
| TOTAL | | , and the second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second | | | | | | | · · | | 5,520 |
| - | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|---------------|------|-------|---------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 5,096 |
| 2014 | | | | | | | | | | | 427 |
| TOTAL | | | | | | | | | | | 5,523 |
| - | | | | | | | | | | | |

| | | | SERIOUS | NON-SEF | RIOUS | MED. ONLY | TOTAL |
|--------------|-------------------|---------|---------|---------|---------|------------|--------|
| TOTAL TRANS | S. LOSSES P | G B | | | | 5,523 | |
| TOTAL TRANS | S. LOSSES PO | G A | | | | • | |
| IBNR + FREQU | JENCY ADJU | ST. | -52,44 | 2 . | -11,447 | 32 | |
| TOTAL LOSSI | ES | | | | | 5,555 | |
| EXPECTED LO | OSSES | | 115,25 | 6 | 41,241 | 4,643 | |
| CREDIBILITY | | | .0 | 0 | .00 | .01 | |
| PURE PREMIL | JMS | • | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .000 | .325 | .325 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .000 | .395 | .395 |
| PRES. O | N RATE LEVE | EL | 6.63 | 0 | 2.373 | .267 | 9.270 |
| DERIVE | BY FORMUL | _A | 6.63 | 0 | 2.373 | .268 | 9.271 |
| UNDERL | YING PRES. | RATE | 6.75 | 2 | 2.416 | .272 | 9.440 |
| PROPOS | SED | | 6.62 | 9 | 2.373 | .268 | 9.270 |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ΔTF | 13.526 |
| IND. RATES | 12 1 17 | 12 1 10 | 12 1 10 | 13.53 | | JM PREMIUM | 2000 |
| MAN. RATES | 12.43 | 13.88 | 14.27 | + 13.53 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 582 | | | | | | | | | | |
| 2011 | 593 | | | | | | | | | | |
| 2012 | 633 | | | | | | | | | | |
| 2013 | 593 | | | | | | | | | | |
| 2014 | 669 | 36,361 | 5.435 | | | | | | 1 | | 1 |
| TOTAL | 3,070 | 36,361 | 1.184 | | | | | | 1 | | 1 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|--------|------|--------------|------|-------|--------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| 2014 | | | | 23,525 | | | | | 12,519 | | 317 |
| TOTAL | | | | 23,525 | | | | | 12,519 | | 317 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|--------|-------|---------------|------|--------|---------|-------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| 2014 | 30 | 729 | 43.129 | 28,177 | 4,406 | 00 | 241 | 24,354 | 17,312 | 2,728 | 331 |
| | 30 | 129 | 43,129 | 20,177 | 4,406 | 96 | 241 | 24,354 | 17,312 | 2,720 | 331 |
| TOTAL | 30 | 729 | 43,129 | 28,177 | 4,406 | 96 | 241 | 24,354 | 17,312 | 2,728 | 331 |
| | | | | | | | | | | | |

| - | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|----------------------|------|---------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | G B | 68,57 | 9 | 52,623 | 331 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -45,94 | 2 | -21,392 | 57 | |
| TOTAL LOSS | ES | | 22,63 | 7 | 31,231 | 388 | |
| EXPECTED L | OSSES | | 101,70 | 9 | 79,452 | 8,105 | |
| CREDIBILITY | | | .0 | 0 | .01 | .01 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .73 | 7 | 1.017 | .013 | 1.767 |
| INDICAT | ED (POST-TE | ST) | .89 | 5 | 1.235 | .016 | 2.146 |
| PRES. C | N RATE LEVE | EL | 3.25 | 3 | 2.542 | .259 | 6.054 |
| DERIVE | D BY FORMUI | _A | 3.25 | 3 | 2.529 | .257 | 6.039 |
| UNDERI | YING PRES. | RATE | 3.31 | 2.588 | | .264 | 6.165 |
| PROPOS | PROPOSED | | | 3 | 2.529 | .257 | 6.039 |
| | | | | | | | |
| YEAR | YEAR 12-1-14 12-1-15 | | | 12-1-17 | IND. R | ATE | 8.812 |
| IND. RATES | ND. RATES | | | 8.81 | MINIMU | JM PREMIUM | 2000 |
| MAN. RATES | AN. RATES 8.03 9. | | | + 8.81 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 1,224 | 810 | .066 | | | | | | | | |
| 2011 | 1,161 | 11,485 | .989 | | | | | | 1 | | 1 |
| 2012 | 2,761 | 112,365 | 4.069 | | | | | | 2 | 1 | 3 |
| 2013 | 1,718 | 501,069 | 29.165 | | | | | 1 | 2 | 1 | 4 |
| 2014 | 2,148 | 123,293 | 5.739 | | | | | | 1 | 2 | 3 |
| TOTAL | 9,012 | 749,022 | 8.311 | | | | | 1 | 6 | 4 | 11 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|--------|--------------|------|---------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 810 |
| 2011 | | | | 3,412 | | | | | 5,122 | | 2,951 |
| 2012 | | | | 57,747 | 834 | | | | 51,715 | 1,403 | 666 |
| 2013 | | | 75,770 | 55,095 | 30,000 | | | 285,003 | 52,484 | | 2,717 |
| 2014 | | | | 31,418 | 11,589 | | | | 53,689 | 26,597 | |
| TOTAL | | | 75,770 | 147,672 | 42,423 | • | | 285,003 | 163,010 | 28,000 | 7,144 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|---------|--------|---------------|--------|-----------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 808 |
| 2011 | | | 270 | 6,384 | 60 | | | 445 | 11,599 | 127 | 3,137 |
| 2012 | | 357 | 21,598 | 100,883 | 3,940 | | 328 | 23,940 | 103,217 | 5,572 | 712 |
| 2013 | 179 | 5,571 | 223,030 | 105,285 | 53,937 | 32,077 | 38,870 | 1,039,218 | 140,866 | 27,383 | 2,695 |
| 2014 | 55 | 1,331 | 76,864 | 49,113 | 19,303 | 536 | 1,339 | 137,537 | 103,161 | 43,560 | |
| TOTAL | 234 | 7,259 | 321,762 | 261,665 | 77,240 | 32,613 | 40,537 | 1,201,140 | 358,843 | 76,642 | 7,352 |
| | | | | | | | | | | | |

| | - | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|--------------|---------|-----------|---------|---------|------------|--------|
| TOTAL TRAN | S. LOSSES P | G B | 1,603,54 | 5 | 774,390 | 7,352 | |
| TOTAL TRAN | S. LOSSES PO | Α | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -312,782 | 2 -2 | 225,796 | 245 | |
| TOTAL LOSS | ES | | 1,290,763 | 3 ! | 548,594 | 7,597 | |
| EXPECTED L | OSSES | | 727,358 | 3 8 | 381,103 | 32,712 | |
| CREDIBILITY | | | .0 | 1 | .01 | .02 | |
| PURE PREMI | UMS | • | | • | - | | |
| INDICAT | ED (PRE-TES | T) | 14.323 | 3 | 6.087 | .084 | 20.494 |
| INDICAT | ED (POST-TE | ST) | 17.388 | 3 | 7.390 | .102 | 24.880 |
| PRES. C | N RATE LEVE | L | 7.920 | ô | 9.601 | .356 | 17.883 |
| DERIVE | D BY FORMUL | .A | 8.02 | 1 | 9.579 | .351 | 17.951 |
| UNDERI | YING PRES. F | RATE | 8.07 | 1 | 9.777 | .363 | 18.211 |
| PROPOS | PROPOSED | | 8.02° | 1 | 9.579 | .351 | 17.951 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 26.194 |
| IND. RATES | | | | 26.19 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | 26.87 | 30.15 | 27.53 | + 26.19 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 434 | | | | | | | | | | |
| 2011 | 637 | 888 | .139 | | | | | | | | |
| 2012 | 263 | | | | | | | | | | |
| 2013 | 230 | | | | | | | | | | |
| 2014 | 312 | 225 | .072 | | | | | | | | |
| TOTAL | 1,876 | 1,113 | .059 | | | | | | | | |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|--------------|------|-------|-------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2011 | | | | | | | | | | | 888 |
| 2014 | | | | | | | | | | | 225 |
| TOTAL | | | | | | | | | | | 1,113 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|---------------|------|-------|---------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2011 | | | | | | | | | | | 944 |
| 2014 | | | | | | | | | | | 235 |
| TOTAL | | | | | | | | | | | 1,179 |
| | | | | | | | | | | | |

| • | | | SERIOUS | NON-SER | RIOUS | MED. ONLY | TOTAL |
|-------------|--------------------|---------|---------|---------|-----------------|-----------|-------|
| TOTAL TRAN | S. LOSSES F | G B | | | | 1,179 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -37,96 | 9 | -6,138 | 12 | |
| TOTAL LOSS | ES | | | | | 1,191 | |
| EXPECTED LO | OSSES | | 78,94 | 2 | 22,006 | 2,045 | |
| CREDIBILITY | | | .0 | 0 | .01 | .01 | |
| PURE PREMI | JMS | | | | | | • |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .000 | .063 | .063 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .000 | .076 | .076 |
| PRES. O | N RATE LEVE | EL | 4.13 | 2 | 1.152 | .107 | 5.391 |
| DERIVE | D BY FORMU | _A | 4.13 | 2 | 1.140 | .107 | 5.379 |
| UNDERL | YING PRES. | RATE | 4.20 | 8 | 1.173 | .109 | 5.490 |
| PROPOS | PROPOSED | | 4.13 | 2 | 1.140 | .107 | 5.379 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 7.849 |
| IND. RATES | | | | 7.85 | MINIMUM PREMIUM | | 2000 |
| MAN. RATES | AN. RATES 7.52 8.1 | | | + 7.85 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 649 | | | | | | | | | | |
| 2011 | 604 | 398 | .065 | | | | | | | | |
| 2012 | 850 | 64,092 | 7.540 | | | | | | 1 | | 1 |
| 2013 | 515 | | | | | | | | | | |
| 2014 | 1,148 | 81,548 | 7.103 | | | | | | | 4 | 4 |
| TOTAL | 3,766 | 146,038 | 3.878 | | | | | | 1 | 4 | 5 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|--------|--------|--------------|------|-------|--------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2011 2012 | | | | 35,217 | | | | | 28,875 | | 398 |
| 2014 | | | | | 37,387 | | | | | 44,161 | |
| TOTAL | | | | 35,217 | 37,387 | | | | 28,875 | 44,161 | 398 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------------|-------|-------|-----------|--------|--------|---------------|------|--------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2011 2012 | | 214 | 13,025 | 61,433 | 1,459 | | 177 | 13,199 | 57,448 | 1,581 | 423 |
| 2014 | 42 | 1,132 | 62,154 | 37,043 | , | 208 | 514 | 54,976 | 48,019 | , | |
| TOTAL | 42 | 1,346 | 75,179 | 98,476 | 44,762 | 208 | 691 | 68,175 | 105,467 | 54,507 | 423 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|--------------|---------|---------|---------|---------|------------|--------|
| TOTAL TRAN | S. LOSSES P | G B | 145,64 | 1 : | 303,212 | 423 | |
| TOTAL TRAN | S. LOSSES PO | 3 A | - | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -64,58 | 0 | -22,752 | 57 | |
| TOTAL LOSS | ES | | 81,06 | 1 : | 280,460 | 480 | |
| EXPECTED L | OSSES | | 149,58 | 6 | 90,309 | 6,968 | |
| CREDIBILITY | | | .0 | 0 | .01 | .01 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | 2.15 | 2 | 7.447 | .013 | 9.612 |
| INDICAT | ED (POST-TE | ST) | 2.61 | 3 | 9.041 | .016 | 11.670 |
| PRES. C | N RATE LEVE | L | 3.90 | 0 | 2.355 | .182 | 6.437 |
| DERIVE | D BY FORMUL | -A | 3.90 | 0 | 2.422 | .180 | 6.502 |
| UNDERI | YING PRES. I | RATE | 3.97 | 2 | 2.398 | .185 | 6.555 |
| PROPOS | SED | | 3.90 | 0 | 2.422 | .180 | 6.502 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 9.487 |
| IND. RATES | | • | | 9.49 | MINIM | JM PREMIUM | 2000 |
| MAN. RATES | 9 13 | 9.85 | 9 91 | + 9 49 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 835 | 132,982 | 15.925 | | | | | 1 | | | 1 |
| 2011 2012 | 802 | 1,986,252 | 247.662 | | | | | 1 | | 1 | 2 |
| 2012 | 893 | | | | | | | | | | |
| 2013 | 1,175 | | | | | | | | | | |
| 2014 | 1,147 | 164,854 | 14.372 | | | | | | | 2 | 2 |
| TOTAL | 4,852 | 2,284,088 | 47.075 | | | | | 2 | | 3 | 5 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-------|--------|--------------|------|-----------|-------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 91,287 | | | | | 41,695 | | | |
| 2011 | | | 468,315 | | 12,515 | | | 1,493,968 | | 11,454 | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| 2014 | | | | | 77,747 | | | | | 87,107 | |
| TOTAL | | | 559,602 | | 90,262 | | | 1,535,663 | | 98,561 | |
| | | | | • | | • | | | • | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|--------|---------|---------------|--------|-----------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 161,943 | | | | | 97,775 | | | |
| 2011 | | 2,356 | 250,438 | 2,234 | 34,899 | | 9,444 | 979,617 | 13,172 | 44,356 | |
| 2014 | 85 | 2,355 | 129,250 | 77,030 | 90,040 | 405 | 1,014 | 108,429 | 94,714 | 104,385 | |
| TOTAL | 85 | 4,711 | 541,631 | 79,264 | 124,939 | 405 | 10,458 | 1,185,821 | 107,886 | 148,741 | |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|--------------------|--------------|---------|----------|---------|---------|------------|--------|
| TOTAL TRAN | S. LOSSES P | G B | 1,743,11 | 1 4 | 460,830 | | |
| TOTAL TRAN | S. LOSSES PO | A G | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -34,60 | 7 | -18,556 | 53 | |
| TOTAL LOSS | ES | | 1,708,50 | 4 | 142,274 | 53 | |
| EXPECTED L | OSSES | | 77,68 | 0 | 68,753 | 6,987 | |
| CREDIBILITY | | | .0 | 0 | .01 | .01 | |
| PURE PREMI | JMS | | | | | - | |
| INDICAT | ED (PRE-TES | ST) | 35.21 | 2 | 9.115 | .001 | 44.328 |
| INDICAT | ED (POST-TE | ST) | 42.74 | 7 | 11.066 | .001 | 53.814 |
| PRES. C | N RATE LEVE | L | 1.57 | 2 | 1.392 | .141 | 3.105 |
| DERIVE | D BY FORMUL | .A | 1.57 | 2 | 1.489 | .140 | 3.201 |
| UNDERL | YING PRES. I | RATE | 1.60 | 1 | 1.417 | .144 | 3.162 |
| PROPOS | SED | | 1.57 | 2 | 1.489 | .140 | 3.201 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 4.670 |
| IND. RATES | | | | 4.67 | MINIM | JM PREMIUM | 1535 |
| MAN. RATES | 4.12 | 4.65 | 4.78 | + 4.67 | PRESE | NT | 1595 |

2.156

3.146

1130

1200

.142

PROPOSED

12-1-14

2.99

12-1-15

3.29

YEAR

IND. RATES

MAN. RATES

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | | | NU | JMBER OF | CASES | | |
|--------|----------|-----------------|----------------------|---------|-------------|---------------|-------|-------|--------|----------|-------|----------|------|
| YEAR | IN THOUS | LOSSES | REPORTED | | | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 30 | | | | | | | | | | | | |
| 2011 | 51 | | | | | | | | | | · | | |
| 2012 | 41 | | | | | | | | | | · | | |
| 2012 | 17 | | | | | | | | | | ' | | |
| | | | | | | | | | | | · | | |
| 2014 | 15 | | | | | | | | | | | L | |
| TOTAL | 154 | | | | | | | | | | | | |
| | | | | | | | | | | | | <u> </u> | |
| | | | | | REPO | ORTED LOSSES | | | | | | | |
| ANUAL | | | INDEMNITY | | | | | MEDIC | CAL | | - | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | | TEMP | MED | ONLY |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| OTAL | | | | | | | | | | | | | |
| OTAL | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | 13.15. = 3.43.11=3.7 | | IRAN | SLATED LOSSES | | | | | | | |
| IANUAL | | | INDEMNITY | | | | | | EDICAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | | TEMP | MED | ONLY |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | - | _ | |
| UIAL | | | | | | | | | | | | | |
| | | | | | | | | | | I | | | |
| | | | | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | | | | | |
| | | TOTAL TRANS. LO | SSES PG B | | | | | | | | | | |
| | | TOTAL TRANS. LO | | | | | | | | | | | |
| | | IBNR + FREQUENC | | -885 | -363 | | | | | | | | |
| | | TOTAL LOSSES | יו בטטעה וע | -000 | -303 | | | | | | | | |
| | | | -0 | 4 0 4 7 | 4 040 | 00.4 | | | | | | | |
| | | EXPECTED LOSSE | 3 | 1,847 | 1,313 | 224 | | | | | | | |
| | | CREDIBILITY | | .00 | .00 | .00 | | | | | | | |
| | | PURE PREMIUMS | | | | | | | | | | | |
| | | INDICATED (| | .000 | .000 | .000 | .000 | | | | | | |
| | | INDICATED (I | POST-TEST) | .000 | .000 | .000 | .000 | | | | | | |
| | | PRES. ON RA | | 1.177 | .837 | .142 | 2.156 | | | | | | |
| | | DERIVED BY | | 1.177 | .837 | .142 | 2.156 | | | | | | |
| | | | | | | | | | | | | | |
| | | | PRES. RATE | 1.199 | .852 | .145 | 2.196 | | | | | | |

+PROPOSED

12-1-16 12-1-17 IND. RATE

1.177

3.15 MINIMUM PREMIUM + 3.15 PRESENT

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | IMBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|----------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 887 | | | | | | | | | | |
| 2011 | 1,242 | 152 | .012 | | | | | | | | |
| 2012 | 1,021 | 8,126 | .795 | | | | | | | 1 | 1 |
| 2013 | 992 | 2,097 | .211 | | | | | | | | |
| 2014 | 1,064 | 8,308 | .780 | | | | | | | 1 | 1 |
| TOTAL | 5,206 | 18,683 | .359 | | | | | | | 2 | 2 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|------------------------------|-------|------|-----------|-------|----------------|--------------|------|-------|-------|----------------|--------------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2011 2012 2013 2014 | | | | | 1,499 2,694 | | | | | 6,627 5,614 | 152 2,097 |
| TOTAL | | | | | 4,193 | | | | | 12,241 | 2,249 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|----------------------|-------|------|-----------|-------|-------|---------------|------|-------|---------|--------|--------------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2011 2012 2013 | | 10 | 422 | 281 | 2,786 | | 18 | 1,405 | 1,552 | 12,917 | 162 2,080 |
| 2014 | 2 | 85 | 4,480 | 2,669 | 3,120 | 20 | 63 | 6,990 | 6,105 | 6,731 | |
| TOTAL | 2 | 95 | 4,902 | 2,950 | 5,906 | 20 | 81 | 8,395 | 7,657 | 19,648 | 2,242 |
| | | | | | | | | | | | |

| | | 1 | SERIOUS | NON-SEF | RIOUS | MED. ONLY | TOTAL |
|-------------|---------------------|---------|---------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | PG B | 13.49 | | 36.161 | 2,242 | |
| TOTAL TRAN | | | , | _ | , | _, | |
| IBNR + FREQ | UENCY ADJU | ST. | -25,71 | в - | 25,425 | 69 | |
| TOTAL LOSS | ES | | • | | 10,736 | 2,311 | |
| EXPECTED L | OSSES | | 56,48 | 5 | 94,124 | 9,892 | |
| CREDIBILITY | | | .0 | 0 | .01 | .01 | |
| PURE PREMI | UMS | | | - | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .206 | .044 | .250 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .250 | .053 | .303 |
| PRES. C | N RATE LEVE | EL | 1.06 | 6 | 1.775 | .187 | 3.028 |
| DERIVE | D BY FORMUI | _A | 1.06 | 6 | 1.760 | .186 | 3.012 |
| UNDERI | YING PRES. | RATE | 1.08 | 5 | 1.808 | .190 | 3.083 |
| PROPOS | PROPOSED | | 1.06 | 6 | 1.760 | .186 | 3.012 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R. | ATE | 4.395 |
| IND. RATES | | | | 4.40 | MINIM | UM PREMIUM | 1460 |
| MAN. RATES | MAN. RATES 4.15 4.5 | | 4.66 | + 4.40 | PRESE | NT | 1565 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | NUMBER OF CASES | | | | | |
|--------|----------|-------------|------------|--|--|-----------------|------|-------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 1,067 | | | | | | | | | | |
| 2011 | 1,233 | 3,196 | .259 | | | | | | | | |
| 2012 | 1,142 | | | | | | | | | | |
| 2013 | 1,687 | 510,529 | 30.262 | | | | | 1 | 1 | | 2 |
| 2014 | 1,584 | 5,462 | .344 | | | | | | | 1 | 1 |
| TOTAL | 6,713 | 519,187 | 7.734 | | | | | 1 | 1 | 1 | 3 |
| | | | | | | | | | | | |

| | REPORTED LOSSES | | | | | | | | | | | | |
|--------------|-----------------|------|-----------|--------|-------|-------|------|---------|--------|-------|-----------|--|--|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | |
| 2011 | | | | | | | | | | | 3,196 | | |
| 2013 2014 | | | 187,018 | 66,703 | 2,500 | | | 235,497 | 21,311 | 2,962 | | | |
| TOTAL | | | 187,018 | 66,703 | | | | 235,497 | 21,311 | 2,962 | 3,196 | | |
| | | | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|---------|--------|---------------|--------|---------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2011 | | | | | | | | | | | 3,397 |
| 2013 | 411 | 10,628 | 418,028 | 119,727 | 18,854 | 25,618 | 30,400 | 804,106 | 75,392 | 19,156 | |
| 2014 | 2 | 74 | 4,157 | 2,477 | 2,896 | 15 | 36 | 3,684 | 3,218 | 3,552 | |
| TOTAL | 413 | 10,702 | 422,185 | 122,204 | 21,750 | 25,633 | 30,436 | 807,790 | 78,610 | 22,708 | 3,397 |
| | | | | | | | | | | | _ |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|----------|---------|---------|------------|--------|
| TOTAL TRAN | S. LOSSES F | G B | 1,297,15 | | 245.272 | 3,397 | |
| TOTAL TRAN | | | , , , , | | - / | - / | |
| IBNR + FREQ | UENCY ADJU | ST. | -64,51 | 7 | -18,606 | 75 | |
| TOTAL LOSS | ES | | 1,232,64 | 2 2 | 226,666 | 3,472 | |
| EXPECTED L | OSSES | | 144,66 | 5 | 68,809 | 9,868 | |
| CREDIBILITY | | | .0 | 0 | .01 | .01 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | 18.36 | 2 | 3.377 | .052 | 21.791 |
| INDICAT | ED (POST-TE | ST) | 22.29 | 1 | 4.100 | .063 | 26.454 |
| PRES. C | N RATE LEVE | EL | 2.11 | 6 | 1.007 | .144 | 3.267 |
| DERIVE | D BY FORMUI | LA | 2.11 | 6 | 1.038 | .143 | 3.297 |
| UNDERI | YING PRES. | RATE | 2.15 | 5 | 1.025 | .147 | 3.327 |
| PROPOS | PROPOSED | | | 6 | 1.038 | .143 | 3.297 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 4.810 |
| IND. RATES | | | | 4.81 | MINIM | UM PREMIUM | 1570 |
| MAN. RATES | AN. RATES 4.46 4. | | | + 4.81 | PRESE | NT | 1665 |

TOTAL PAYROLL

TOTAL REPT.

PURE PREM.

PAYROLL

MANUAL

NUMBER OF CASES

| YEAR | IN THOUS | LOSSES | REPORTED | | | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
|---------|----------|--------|-----------|-------|------|-----------------|-----------------|-------|--------|-------|-------|------|--------|
| 2010 | 41 | | | | | | 4 | | | | | | |
| 2011 | 49 | | | | | | 4 |) | | | | | |
| 2012 | 145 | | | | | | 14 | 5 | | | | | |
| 2013 | 158 | | | | | | 15 | 3 | | | | | |
| 2014 | 168 | | | | | | 16 | 3 | | | | | |
| TOTAL | 561 | | | | | | 56 | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | REP | ORTED LOSSES | | | | | | | |
| MANUAL | | | INDEMNITY | | | | | MEDIO | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. M. | JOR | MINOR | | TEMP | MED | . ONLY |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | TDAN | 01 ATED 1 000E0 | | | | | | | |
| MANULAL | | | INDEMNITY | | IRAN | SLATED LOSSES | | | EDICAL | | | | |
| MANUAL | DEATH | ь т | | MINOD | TEMP | DEATH | D.T | | EDICAL | 1 | TEMP | MED | ONLY |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. M. | JOR | MINOR | | TEMP | MED | . ONLY |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | |
| TOTAL | | | | | | | | - | | | | | |
| | | | | | 1 | | | | | | | | |

| - | | | SERIOUS | NON-SEF | RIOUS | MED. ONLY | TOTAL |
|-------------|---------------------|------|---------|-----------------------|---------|-----------|--------|
| TOTAL TRAN | S. LOSSES F | G B | | | | | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -11,35 | 5 | -10,710 | 36 | |
| TOTAL LOSS | ES | | | | | 36 | |
| EXPECTED L | OSSES | | 27,61 | 3 | 42,473 | 4,067 | |
| CREDIBILITY | | | .0 | 0 | .00 | .00 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .000 | .006 | .006 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .000 | .007 | .007 |
| PRES. C | N RATE LEVE | EL | 4.83 | 3 | 7.435 | .712 | 12.980 |
| DERIVE | D BY FORMU | _A | 4.83 | 3 | 7.435 | .712 | 12.980 |
| UNDERI | YING PRES. | RATE | 4.92 | 2 | 7.571 | .725 | 13.218 |
| PROPOS | PROPOSED | | | 3 | 7.435 | .712 | 12.980 |
| | | | | | | | |
| YEAR | | | | 12-1-17 IND. R | | ATE | 20.357 |
| IND. RATES | | | | 20.36 MINIMUM PREMIUM | | | 2000 |
| MAN. RATES | N. RATES 17.49 19.6 | | | + 20.36 PRESENT | | | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | NUMBER OF CASES | | | | | |
|--------|----------|-------------|------------|--|-----------------|-----------------|------|-------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 1,987 | 7,726 | .388 | | 1,987 | | | | | | |
| 2011 | 2,257 | 8,031 | .355 | | 2,257 | | | | | 1 | 1 |
| 2012 | 2,555 | 1,162 | .045 | | 2,555 | | | | | | |
| 2013 | 2,864 | 17,851 | .623 | | 2,864 | | | | | 1 | 1 |
| 2014 | 3,027 | 25,475 | .841 | | 3,027 | | | | | 2 | 2 |
| TOTAL | 12,690 | 60,245 | .475 | | 12,690 | | | | | 4 | 4 |
| | | | | | | | | | | | |

| | REPORTED LOSSES | | | | | | | | | | | |
|--------|-----------------|------|-----------|-------|--------|---------|------|-------|-------|--------|-----------|--|
| MANUAL | | | INDEMNITY | | | MEDICAL | | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | |
| 2010 | | | | | | | | | | | 7,726 | |
| 2011 | | | | | 2,488 | | | | | 5,543 | | |
| 2012 | | | | | | | | | | | 1,162 | |
| 2013 | | | | | 6,325 | | | | | 6,904 | 4,622 | |
| 2014 | | | | | 9,282 | | | | | 14,925 | 1,268 | |
| TOTAL | | | | | 18,095 | | | | | 27,372 | 14,778 | |
| | | | | | | • | | | | | <u> </u> | |

| | TRANSLATED LOSSES | | | | | | | | | | | | |
|--------|-------------------|------|-----------|--------|--------|-------|------|--------|---------|--------|-----------|--|--|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | |
| 2010 | | | | | | | | | | | 7,703 | | |
| 2011 | | | 239 | 186 | 5,882 | | | 332 | 569 | 13,052 | | | |
| 2012 | | | | | | | | | | | 1,242 | | |
| 2013 | 2 | 128 | 4,438 | 2,607 | 9,176 | 95 | 109 | 3,588 | 3,267 | 11,047 | 4,585 | | |
| 2014 | 11 | 275 | 15,431 | 9,201 | 10,746 | 76 | 175 | 18,577 | 16,229 | 17,886 | 1,324 | | |
| TOTAL | 13 | 403 | 20,108 | 11,994 | 25,804 | 171 | 284 | 22,497 | 20,065 | 41,985 | 14,854 | | |
| | | | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|-----------------------------------|---------|---------|----------------------|---------|-----------|-------|
| TOTAL TRAN | S. LOSSES F | G B | 43,47 | 76 | 99,848 | 14,854 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -108,98 | 36 | -33,030 | 221 | |
| TOTAL LOSS | ES | | | | 66,818 | 15,075 | |
| EXPECTED L | OSSES | | 246,05 | i9 · | 123,981 | 29,061 | |
| CREDIBILITY | | | .(|)1 | .02 | .02 | |
| PURE PREMI | UMS | | | | - | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 00 | .527 | .119 | .646 |
| INDICAT | INDICATED (POST-TEST) | | | 00 | .640 | .144 | .784 |
| PRES. C | N RATE LEVI | EL | 1.90 |)4 | .959 | .225 | 3.088 |
| DERIVE | D BY FORMU | _A | 1.88 | 35 | .953 | .223 | 3.061 |
| UNDERI | YING PRES. | RATE | 1.93 | 39 | .977 | .229 | 3.145 |
| PROPOS | PROPOSED | | 1.88 | 35 | .953 | .223 | 3.061 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 4.800 |
| IND. RATES | | | | 4.80 MINIMUM PREMIUM | | | 1565 |
| MAN. RATES | TES 4.46 4.93 4.75 + 4.80 PRESENT | | | NT | 1590 | | |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | NUMBER OF CASES | | | | | |
|--------|----------|-------------|------------|--|--|-----------------|------|-------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 2,094 | | | | | | | | | | |
| 2011 | 2,327 | | | | | | | | | | |
| 2012 | 2,430 | 1,668 | .068 | | | | | | | | |
| 2013 | 2,683 | 5,044 | .187 | | | | | | | 1 | 1 |
| 2014 | 2,707 | | | | | | | | | | |
| TOTAL | 12,241 | 6,712 | .055 | | | | | | | 1 | 1 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|-------|------|--------------|------|-------|-------|-------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2012 2013 | | | | | 960 | | | | | 4,084 | 1,668 |
| TOTAL | | | | | 960 | | | | | 4,084 | 1,668 |
| | • | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|-------|-------|---------------|------|-------|---------|-------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | | |
| 2012 | | | | | | | | | | | 1,783 |
| 2012 | | 23 | 671 | 396 | 1,390 | 32 | 60 | 2,126 | 1,931 | 6,535 | 1,703 |
| 2013 | | 23 | 071 | 390 | 1,390 | 32 | 00 | 2,120 | 1,931 | 0,333 | |
| TOTAL | | 23 | 671 | 396 | 1,390 | 32 | 60 | 2,126 | 1,931 | 6,535 | 1,783 |
| | | | | | | | | • | • | | • |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|--------------|--------------------|---------|---------|---------|---------|------------|-------|
| TOTAL TRANS | S. LOSSES F | PG B | 2,91 | 2 | 10,252 | 1,783 | |
| TOTAL TRANS | S. LOSSES P | G A | | | | | |
| IBNR + FREQU | UENCY ADJU | ST. | -36,81 | 0 | -19,961 | 56 | |
| TOTAL LOSSI | ES | | | | | 1,839 | |
| EXPECTED LO | OSSES | | 82,01 | 5 | 74,058 | 7,711 | |
| CREDIBILITY | | | .0 | 1 | .02 | .02 | |
| PURE PREMIL | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .000 | .015 | .015 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .000 | .018 | .018 |
| PRES. O | N RATE LEVE | EL | .65 | 8 | .594 | .062 | 1.314 |
| DERIVE | D BY FORMU | LA | .65 | 1 | .582 | .061 | 1.294 |
| UNDERL | YING PRES. | RATE | .67 | 0 | .605 | .063 | 1.338 |
| PROPOS | PROPOSED | | | 1 | .582 | .061 | 1.294 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. RA | ATE | 2.029 |
| IND. RATES | | | | 2.03 | MINIMU | JM PREMIUM | 835 |
| MAN. RATES | AN. RATES 1.86 2.0 | | 2.02 | + 2.03 | PRESE | NT | 845 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|-----------------|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 16,757 | 64,973 | .387 | | 16,757 | | | | 1 | 1 | 2 |
| 2011 | 16,766 | 866,011 | 5.165 | | 16,766 | | | 1 | 1 | 2 | 4 |
| 2012 | 15,292 | 227,533 | 1.487 | | 15,292 | | | | 2 | 3 | 5 |
| 2013 | 16,477 | 18,500 | .112 | | 16,477 | | | | | 2 | 2 |
| 2014 | 17,705 | 212,596 | 1.200 | | 17,705 | | | | 1 | 3 | 4 |
| TOTAL | 82,997 | 1,389,613 | 1.674 | | 82,997 | | | 1 | 5 | 11 | 17 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|--------|--------------|------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 16,226 | 1,740 | | | | 15,087 | 13,451 | 18,469 |
| 2011 | | | 264,085 | 16,795 | 3,301 | | | 509,690 | 9,706 | 5,673 | 56,761 |
| 2012 | | | | 67,633 | 16,742 | | | | 97,224 | 36,171 | 9,763 |
| 2013 | | | | | 1,246 | | | | | 2,326 | 14,928 |
| 2014 | | | | 60,480 | 23,743 | | | | 34,256 | 84,553 | 9,564 |
| TOTAL | | | 264,085 | 161,134 | 46,772 | | | 509,690 | 156,273 | 142,174 | 109,485 |
| | | · | | | | | · | | | · | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|---------|--------|---------------|-------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 33,328 | 4,268 | | | | 34,745 | 32,672 | 18,413 |
| 2011 | | 2,692 | 286,419 | 33,150 | 14,163 | | 6,528 | 677,899 | 30,856 | 25,615 | 60,337 |
| 2012 | | 479 | 29,732 | 121,096 | 33,913 | | 701 | 52,112 | 201,906 | 75,839 | 10,437 |
| 2013 | | 35 | 871 | 513 | 1,804 | 32 | 27 | 1,209 | 1,102 | 3,722 | 14,809 |
| 2014 | 103 | 2,596 | 150,357 | 95,960 | 38,821 | 652 | 1,641 | 171,891 | 139,309 | 108,784 | 9,985 |
| TOTAL | 103 | 5,802 | 467,379 | 284,047 | 92,969 | 684 | 8,897 | 903,111 | 407,918 | 246,632 | 113,981 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|----------------------|-------------------|------|-----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | G B | 1,385,97 | 6 1,0 | 31,566 | 113,981 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -1,179,68 | 7 -: | 346,860 | 1,661 | |
| TOTAL LOSS | ES | | 206,28 | 9 (| 84,706 | 115,642 | |
| EXPECTED L | OSSES | | 2,586,18 | 7 1,2 | 273,173 | 234,881 | |
| CREDIBILITY | | | .0 | 2 | .07 | .07 | |
| PURE PREMI | JMS | • | | • | | | |
| INDICAT | ED (PRE-TES | ST) | .24 | 9 | .825 | .139 | 1.213 |
| INDICAT | ED (POST-TE | ST) | .30 | 2 | 1.002 | .169 | 1.473 |
| PRES. C | N RATE LEVE | EL | 3.06 | 0 | 1.506 | .278 | 4.844 |
| DERIVE | D BY FORMUI | _A | 3.00 | 5 | 1.471 | .270 | 4.746 |
| UNDERL | YING PRES. | RATE | 3.11 | 6 | 1.534 | .283 | 4.933 |
| PROPOS | PROPOSED | | | 5 | 1.471 | .270 | 4.746 |
| | | | | - | | | |
| YEAR 12-1-14 12-1-15 | | | 12-1-16 | 12-1-17 | IND. R. | ATE | 7.443 |
| IND. RATES | | | | 7.44 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | | | | + 7.44 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 37,817 | 214,349 | .566 | | | | | | 1 | 5 | 6 |
| 2011 | 29,812 | 85,857 | .287 | | | | | | | 2 | 2 |
| 2012 | 21,457 | 13,161 | .061 | | | | | | | 1 | 1 |
| 2013 | 35,809 | 415,756 | 1.161 | | | | | 1 | 1 | 2 | 4 |
| 2014 | 35,565 | 48,990 | .137 | | | | | | | 2 | 2 |
| TOTAL | 160,460 | 778,113 | .485 | | | | | 1 | 2 | 12 | 15 |
| | | | | | | | • | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|--------|----------|--------------|------|--------|--------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 3,784 | 36,671 | | | | 3,547 | 154,454 | 15,893 |
| 2011 | | | | | 33,008 | | | | | 36,509 | 16,340 |
| 2012 | | | | | 886 | | | | | 3,215 | 9,060 |
| 2013 | | | 180,762 | 56,573 | 6,985 | | | 66,790 | 42,149 | 43,441 | 19,056 |
| 2014 | | | | | 18,636 | | | | | 18,418 | 11,936 |
| TOTAL | | | 180,762 | 60,357 | 96,186 | | | 66,790 | 45,696 | 256,037 | 72,285 |
| | | | | | <u> </u> | | | · | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|---------|---------|---------------|--------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 7,772 | 89,954 | | | | 8,169 | 375,170 | 15,845 |
| 2011 | | | 3,177 | 2,471 | 78,036 | | | 2,187 | 3,739 | 85,965 | 17,369 |
| 2012 | | | 250 | 164 | 1,643 | | 9 | 678 | 752 | 6,267 | 9,685 |
| 2013 | 416 | 10,593 | 413,077 | 106,659 | 28,051 | 8,042 | 10,671 | 303,230 | 107,279 | 79,844 | 18,904 |
| 2014 | 22 | 566 | 30,982 | 18,468 | 21,586 | 86 | 215 | 22,929 | 20,028 | 22,069 | 12,461 |
| TOTAL | 438 | 11,159 | 447,486 | 135,534 | 219,270 | 8,128 | 10,895 | 329,024 | 139,967 | 569,315 | 74,264 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|-----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | G B | 807,13 | 1,0 | 064,086 | 74,264 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -1,328,64 | l3 -: | 357,868 | 1,008 | |
| TOTAL LOSS | ES | | | | 706,218 | 75,272 | |
| EXPECTED L | OSSES | | 2,880,25 | 7 1, | 285,285 | 137,996 | |
| CREDIBILITY | | | .0 |)4 | .10 | .11 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TE | ST) | .00 | 00 | .440 | .047 | .487 |
| INDICAT | ED (POST-TE | ST) | .00 | 00 | .534 | .057 | .591 |
| PRES. C | N RATE LEVI | EL | 1.76 | 63 | .787 | .084 | 2.634 |
| DERIVE | D BY FORMU | LA. | 1.69 |)2 | .762 | .081 | 2.535 |
| UNDERI | YING PRES. | RATE | 1.79 | 95 | .801 | .086 | 2.682 |
| PROPOS | PROPOSED | | 1.69 |)2 | .762 | .081 | 2.535 |
| | | • | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 3.975 |
| IND. RATES | | | | 3.98 | MINIM | JM PREMIUM | 1350 |
| MAN. RATES | | | 5 4.05 | + 3.98 | PRESE | NT | 1395 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | , |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 40,716 | 1,017,354 | 2.498 | | | | | 2 | 4 | 4 | 10 |
| 2011 | 41,582 | 568,743 | 1.367 | | | | | 2 | 1 | 4 | 7 |
| 2012 | 38,215 | 344,213 | .900 | | | | | 1 | 5 | 2 | 8 |
| 2013 | 37,964 | 445,771 | 1.174 | | | | | | 6 | 6 | 12 |
| 2014 | 51,212 | 354,887 | .692 | | | | | | 2 | 2 | 4 |
| TOTAL | 209,689 | 2,730,968 | 1.302 | | | | | 5 | 18 | 18 | 41 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|---------|--------------|------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 453,619 | 26,978 | 6,708 | | | 465,143 | 29,812 | 2,752 | 32,342 |
| 2011 | | | 349,995 | 14,931 | 6,378 | | | 166,818 | 13,020 | 10,482 | 7,119 |
| 2012 | | | 183,162 | 71,261 | 6,911 | | | 18,952 | 49,564 | 10,364 | 3,999 |
| 2013 | | | | 159,175 | 70,731 | | | | 124,906 | 85,524 | 5,435 |
| 2014 | | | | 55,884 | 125,799 | | | | 34,623 | 132,483 | 6,098 |
| TOTAL | | | 986,776 | 328,229 | 216,527 | | | 650,913 | 251,925 | 241,605 | 54,993 |
| - | | | | | | | | | · | | |

| | TRANSLATED LOSSES | | | | | | | | | | | | | |
|--------|-------------------|--------|-----------|---------|---------|-------|--------|-----------|---------|---------|-----------|--|--|--|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | | |
| 2010 | | | 682,075 | 55,412 | 16,454 | | | 911,949 | 68,657 | 6,685 | 32,245 | | | |
| 2011 | | 5,797 | 615,007 | 31,606 | 28,409 | | 3,476 | 361,620 | 34,971 | 31,394 | 7,567 | | | |
| 2012 | | 13,769 | 377,426 | 131,611 | 26,059 | | 3,380 | 79,088 | 102,277 | 23,868 | 4,275 | | | |
| 2013 | 19 | 4,361 | 206,273 | 279,788 | 117,349 | 889 | 5,117 | 199,756 | 265,273 | 153,226 | 5,392 | | | |
| 2014 | 208 | 5,543 | 311,592 | 191,577 | 156,156 | 875 | 2,203 | 232,273 | 191,930 | 166,303 | 6,366 | | | |
| TOTAL | 227 | 29,470 | 2,192,373 | 689,994 | 344,427 | 1,764 | 14,176 | 1,784,686 | 663,108 | 381,476 | 55,845 | | | |
| - | | | | • | | | | | | | | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------------------------|---------|-----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | PG B | 4,022,69 | 6 2,0 | 79,005 | 55,845 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -1,361,51 | 2 -6 | 605,507 | 1,316 | |
| TOTAL LOSS | ES | | 2,661,18 | 4 1,4 | 173,498 | 57,161 | |
| EXPECTED L | OSSES | | 3,025,81 | 2 2,2 | 268,834 | 176,139 | |
| CREDIBILITY | | | .0 | 5 | .12 | .13 | |
| PURE PREMI | UMS | | | | - | | |
| INDICAT | ED (PRE-TE | ST) | 1.26 | 9 | .703 | .027 | 1.999 |
| INDICAT | ED (POST-TE | ST) | 1.54 | 1 | .853 | .033 | 2.427 |
| PRES. C | N RATE LEVI | EL | 1.41 | 7 | 1.063 | .082 | 2.562 |
| DERIVE | D BY FORMU | LA | 1.42 | :3 | 1.038 | .076 | 2.537 |
| UNDERI | YING PRES. | RATE | 1.44 | 3 | 1.082 | .084 | 2.609 |
| PROPOS | PROPOSED | | 1.42 | :3 | 1.038 | .076 | 2.537 |
| | | | | | - | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 3.979 |
| IND. RATES | | | | 3.98 | MINIM | UM PREMIUM | 1350 |
| MAN. RATES | RATES 3.18 3.73 3.94 + 3.98 PRESENT | | | 1370 | | | |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | NUMBER OF CASES | | | | | |
|--------|----------|-------------|------------|--|--|-----------------|------|-------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 17,160 | 1,604,879 | 9.352 | | | | | 3 | 7 | 7 | 17 |
| 2011 | 15,100 | 1,538,896 | 10.191 | | | | | 4 | 3 | 7 | 14 |
| 2012 | 15,060 | 1,202,953 | 7.987 | | | | | 3 | 2 | 5 | 10 |
| 2013 | 15,450 | 175,323 | 1.134 | | | | | | 7 | 3 | 10 |
| 2014 | 16,204 | 1,059,985 | 6.541 | | | | | 1 | | 15 | 16 |
| TOTAL | 78,974 | 5,582,036 | 7.068 | | | | | 11 | 19 | 37 | 67 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|---------|--------------|------|-----------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 477,772 | 109,484 | 27,137 | | | 459,794 | 486,037 | 9,593 | 35,062 |
| 2011 | | | 747,342 | 68,941 | 13,424 | | | 604,723 | 31,316 | 45,837 | 27,313 |
| 2012 | | | 511,839 | 66,612 | 9,287 | | | 498,892 | 69,662 | 21,241 | 25,420 |
| 2013 | | | | 63,611 | 6,732 | | | | 88,439 | 6,817 | 9,724 |
| 2014 | | | 312,723 | | 305,029 | | | 62,433 | | 335,474 | 44,326 |
| TOTAL | | | 2,049,676 | 308,648 | 361,609 | | | 1,625,842 | 675,454 | 418,962 | 141,845 |
| | | | | | | | | | | | |

| | | | | | TRANS | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|---------|---------|---------------|---------|-----------|-----------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | N | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 847,567 | 224,880 | 66,568 | | | 1,078,217 | 1,119,344 | 23,301 | 34,957 |
| 2011 | | 12,379 | 1,316,134 | 136,801 | 60,834 | | 12,585 | 1,309,988 | 91,609 | 131,872 | 29,034 |
| 2012 | | 37,674 | 1,002,860 | 134,746 | 48,695 | | 80,353 | 1,463,925 | 176,097 | 70,076 | 27,174 |
| 2013 | 2 | 1,305 | 67,319 | 102,934 | 15,650 | 96 | 2,836 | 113,525 | 162,415 | 22,509 | 9,646 |
| 2014 | 1,793 | 41,597 | 1,078,987 | 347,898 | 390,105 | 5,293 | 7,721 | 630,774 | 383,381 | 411,140 | 46,276 |
| TOTAL | 1,795 | 92,955 | 4,312,867 | 947,259 | 581,852 | 5,389 | 103,495 | 4,596,429 | 1,932,846 | 658,898 | 147,087 |
| | | | | | · | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|--------------|---------|------------|---------|---------|------------|--------|
| TOTAL TRAN | S. LOSSES P | G B | 9,112,930 | 4, | 120,855 | 147,087 | |
| TOTAL TRAN | S. LOSSES PO | Α | | | | | |
| IBNR + FREQ | UENCY ADJUS | ST. | -1,250,348 | 3 - | 523,755 | 1,341 | |
| TOTAL LOSS | ES | | 7,862,582 | 3, | 597,100 | 148,428 | |
| EXPECTED L | OSSES | | 2,727,761 | 1,9 | 911,171 | 193,487 | |
| CREDIBILITY | | | .02 | 2 | .06 | .07 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | 9.956 | 6 | 4.555 | .188 | 14.699 |
| INDICAT | ED (POST-TE | ST) | 12.087 | 7 | 5.530 | .228 | 17.845 |
| PRES. C | N RATE LEVE | L | 3.392 | 2 | 2.376 | .241 | 6.009 |
| DERIVE | D BY FORMUL | .А | 3.566 | 6 | 2.565 | .240 | 6.371 |
| UNDERI | YING PRES. F | RATE | 3.454 | l i | 2.420 | .245 | 6.119 |
| PROPOS | SED | | 3.566 | 6 | 2.565 | .240 | 6.371 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 9.992 |
| IND. RATES | | | | 9.99 | MINIMU | JM PREMIUM | 2000 |
| MAN. RATES | 6.81 | 8.34 | 9.24 | + 9.99 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | IMBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|----------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 10,296 | 962,454 | 9.347 | | | | | 2 | 3 | 9 | 14 |
| 2011 | 9,397 | 532,103 | 5.662 | | | | | 1 | 6 | 7 | 14 |
| 2012 | 6,573 | 267,833 | 4.074 | | | | | | | 4 | 4 |
| 2013 | 5,611 | 160,969 | 2.868 | | | | | | 1 | 4 | 5 |
| 2014 | 6,066 | 338,727 | 5.584 | | | | | | 3 | 9 | 12 |
| TOTAL | 37,943 | 2,262,086 | 5.962 | | | | | 3 | 13 | 33 | 49 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|---------|--------------|------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 355,435 | 79,225 | 134,790 | | | 122,881 | 67,832 | 197,627 | 4,664 |
| 2011 | | | 80,492 | 110,448 | 32,383 | | | 26,131 | 190,462 | 70,441 | 21,746 |
| 2012 | | | | | 103,608 | | | | | 161,329 | 2,896 |
| 2013 | | | | 29,800 | 54,580 | | | | 12,172 | 60,741 | 3,676 |
| 2014 | | | | 53,354 | 59,799 | | | | 126,447 | 97,611 | 1,516 |
| TOTAL | | | 435,927 | 272,827 | 385,160 | | | 149,012 | 396,913 | 587,749 | 34,498 |
| | | | | | | | | | | | |

| | TRANSLATED LOSSES | | | | | | | | | | | | |
|--------|-------------------|-------|-----------|---------|---------|-------|-------|---------|---------|-----------|-----------|--|--|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | |
| 2010 | | | 630,542 | 162,728 | 330,640 | | | 288,156 | 156,218 | 480,035 | 4,650 | | |
| 2011 | | 1,334 | 152,867 | 209,780 | 81,474 | | 542 | 77,121 | 439,238 | 171,557 | 23,116 | | |
| 2012 | | 407 | 29,193 | 19,302 | 192,519 | | 389 | 34,177 | 37,804 | 314,485 | 3,096 | | |
| 2013 | 13 | 1,688 | 67,624 | 69,440 | 81,936 | 668 | 1,271 | 46,700 | 50,629 | 98,779 | 3,647 | | |
| 2014 | 135 | 3,463 | 197,227 | 123,150 | 79,243 | 1,432 | 3,560 | 367,447 | 280,989 | 144,500 | 1,583 | | |
| TOTAL | 148 | 6,892 | 1,077,453 | 584,400 | 765,812 | 2,100 | 5,762 | 813,601 | 964,878 | 1,209,356 | 36,092 | | |
| | | | | | | | | | | | | | |

| • | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|--------------|---------|-----------|---------|---------|------------|--------|
| TOTAL TRAN | S. LOSSES P | G B | 1,905,956 | 3,5 | 524,446 | 36,092 | |
| TOTAL TRAN | S. LOSSES PO | A A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -856,294 | | 537,815 | 831 | |
| TOTAL LOSS | ES | | 1,049,662 | 2,9 | 986,631 | 36,923 | |
| EXPECTED L | OSSES | | 1,789,393 | 1,9 | 906,257 | 138,871 | |
| CREDIBILITY | | | .01 | | .04 | .04 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | T) | 2.766 | 6 | 7.871 | .097 | 10.734 |
| INDICAT | ED (POST-TE | ST) | 3.358 | 3 | 9.555 | .118 | 13.031 |
| PRES. C | N RATE LEVE | L | 4.631 | | 4.934 | .359 | 9.924 |
| DERIVE | D BY FORMUL | .A | 4.618 | 3 | 5.119 | .349 | 10.086 |
| UNDERI | YING PRES. I | RATE | 4.716 | 5 | 5.024 | .366 | 10.106 |
| PROPOS | SED | | 4.618 | 3 | 5.119 | .349 | 10.086 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 12.980 |
| IND. RATES | | | | 12.98 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | 10.60 | 12.24 | 13.65 | + 12.98 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | IMBER OF | CASES | | |
|--------------|----------|-------------|------------|--|--|-------|------|----------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 1,889 | 478,264 | 25.318 | | | | | 1 | | | 1 |
| 2011 | 2,088 | | | | | | | | | | |
| 2011 2012 | 2,243 | 86,806 | 3.870 | | | | | | 1 | | 1 |
| 2013 | 2,641 | 1,268 | .048 | | | | | | | | |
| 2014 | 3,134 | 698 | .022 | | | | | | | | |
| TOTAL | 11,995 | 567,036 | 4.727 | | | | | 1 | 1 | | 2 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|--------|------|--------------|------|---------|--------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 157,747 | | | | | 320,517 | | | |
| 2012 2013 | | | | 46,527 | | | | | 40,279 | | |
| | | | | | | | | | | | 1,268 |
| 2014 | | | | | | | | | | | 698 |
| TOTAL | | | 157,747 | 46,527 | | | | 320,517 | 40,279 | | 1,966 |
| | | | | | | | | | | | |

| | TRANSLATED LOSSES | | | | | | | | | | | |
|--------|-------------------|------|-----------|--------|-------|-------|------|---------|---------|-------|-----------|--|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | |
| 2010 | | | 279,843 | | | | | 751,612 | | | | |
| 2012 | | 285 | 17,211 | 81,161 | 1,929 | | 257 | 18,412 | 80,136 | 2,209 | | |
| 2013 | | | | | | | | | | | 1,258 | |
| 2014 | | | | | | | | | | | 729 | |
| TOTAL | | 285 | 297,054 | 81,161 | 1,929 | | 257 | 770,024 | 80,136 | 2,209 | 1,987 | |
| | | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|--------------|---------|-----------|---------|---------|------------|--------|
| TOTAL TRAN | S. LOSSES P | G B | 1,067,620 | 0 ′ | 165,435 | 1,987 | |
| TOTAL TRAN | S. LOSSES PO | Α | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -331,22 | 2 | -78,549 | 87 | |
| TOTAL LOSS | ES | | 736,39 | В | 86,886 | 2,074 | |
| EXPECTED L | OSSES | | 752,80 | 7 : | 297,475 | 11,036 | |
| CREDIBILITY | | | .0. | 1 | .02 | .02 | |
| PURE PREMI | JMS | • | | | - | | |
| INDICAT | ED (PRE-TES | ST) | 6.13 | 9 | .724 | .017 | 6.880 |
| INDICAT | ED (POST-TE | ST) | 7.45 | 3 | .879 | .021 | 8.353 |
| PRES. C | N RATE LEVE | L | 6.16 | 3 | 2.436 | .090 | 8.689 |
| DERIVE | D BY FORMUL | .A | 6.17 | 6 | 2.405 | .089 | 8.670 |
| UNDERI | YING PRES. F | RATE | 6.27 | 6 | 2.480 | .092 | 8.848 |
| PROPOS | SED | | 6.17 | 6 | 2.405 | .089 | 8.670 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 11.158 |
| IND. RATES | | | | 11.16 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | 10.94 | 11.99 | 11.95 | + 11.16 | PRESE | NT | 2000 |

29.243

2000

2000

YEAR

IND. RATES

MAN. RATES

12-1-14

27.36

12-1-15

30.69

| PAYROLL | TOTAL REPT. | PURE PREM. | | | | TOTAL PAYROLL | | | | | | |
|----------|-------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------|--------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------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| IN THOUS | LOSSES | REPORTED | | | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| | | | | | | | | | | | | |
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| | | | | REPO | ORTED LOSSES | | | | | | | |
| | | INDEMNITY | | | | | MEDIO | CAL | | | | |
| DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOF | ₹ | TEMP | MED | O. ONLY |
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| | | | | TRANS | SLATED LOSSES | | | | | | | |
| | | | | | | | | | | | | |
| DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOF | ₹ | TEMP | MED | O. ONLY |
| | | | | | | | | | | | | |
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| • | | | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | | | | | |
| | | | | | | | | | | | | |
| | | | | | | | | | | | | |
| | | | -429 | -146 | | | | | | | | |
| | | | | | | | | | | | | |
| | | S | 1,078 | 653 | 120 | | | | | | | |
| | | | .00 | .00 | .00 | | | | | | | |
| | | l l | | | | | | | | | | |
| • | | PRE-TEST) | .000 | .000 | .000 | .000 | | | | | | |
| | | | | | | | | | | | | |
| | PRES. ON RA | | 13.239 | 8.013 | 1.470 | 22.722 | | | | | | |
| | DERIVED BY | | 13.239 | 8.013 | 1.470 | 22.722 | | | | | | |
| | DEKIVED BY | FURINULA | | | | | | | | | | |
| | | PRES. RATE | 13.481 | 8.160 | 1.497 | 23.138 | | | | | | |
| | DEATH DEATH | DEATH P.T. TOTAL TRANS. LO TOTAL TRANS. LO TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE CREDIBILITY PURE PREMIUMS INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (INDICATED (IN | INDEMNITY DEATH P.T. MAJOR INDEMNITY DEATH P.T. MAJOR TOTAL TRANS. LOSSES PG B TOTAL TRANS. LOSSES PG A IBNR + FREQUENCY ADJUST. TOTAL LOSSES EXPECTED LOSSES CREDIBILITY PURE PREMIUMS INDICATED (PRE-TEST) INDICATED (POST-TEST) | SERIOUS SERIOUS | REPC INDEMNITY DEATH | REPORTED LOSSES INDEMNITY DEATH P.T. MAJOR MINOR TEMP DEATH DEATH DEATH P.T. MAJOR MINOR TEMP DEATH DEATH DEATH P.T. MAJOR MINOR TEMP DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEATH DEAT | REPORTED LOSSES INDEMNITY TEMP DEATH P.T. MAJOR MINOR TEMP DEATH P.T. MAJOR MINOR TEMP DEATH P.T. MAJOR MINOR TEMP DEATH P.T. MAJOR MINOR TEMP DEATH P.T. MAJOR MINOR TEMP DEATH P.T. MAJOR MINOR TEMP DEATH P.T. MAJOR MINOR TEMP DEATH P.T. MAJOR MINOR TEMP DEATH P.T. MAJOR MINOR TEMP DEATH P.T. MAJOR MINOR TEMP DEATH P.T. MAJOR MINOR TEMP DEATH P.T. MAJOR MINOR TEMP DEATH P.T. MAJOR MINOR TEMP DEATH P.T. MAJOR MINOR TEMP DEATH P.T. MAJOR MINOR TEMP DEATH P.T. MAJOR MINOR TEMP DEATH P.T. MAJOR MINOR TEMP DEATH P.T. MAJOR MINOR TEMP DEATH P.T. MAJOR MINOR TEMP DEATH P.T. MAJOR MINOR TEMP DEATH P.T. MAJOR MINOR TEMP DEATH P.T. MAJOR MINOR TEMP DEATH P.T. MAJOR MINOR TEMP DEATH P.T. MAJOR MINOR TEMP DEATH P.T. MAJOR MINOR TEMP DEATH P.T. MAJOR MINOR TEMP DEATH P.T. MAJOR MINOR TEMP DEATH P.T. MAJOR MINOR TEMP DEATH P.T. MAJOR MINOR TEMP DEATH P.T. MAJOR MINOR TEMP DEATH P.T. MAJOR MINOR TEMP DEATH P.T. MAJOR MINOR TEMP DEATH P.T. MAJOR MINOR TEMP DEATH P.T. MAJOR MINOR TEMP DEATH P.T. MAJOR MINOR TEMP DEATH P.T. MAJOR MINOR TEMP DEATH P.T. MAJOR MINOR TEMP DEATH P.T. MAJOR MINOR TEMP DEATH P.T. MAJOR MINOR TEMP DEATH P.T. MAJOR MINOR TEMP DEATH P.T. MAJOR MINOR TEMP DEATH P.T. MAJOR MINOR TEMP DEATH P.T. MAJOR MINOR TEMP DEATH P.T. MAJOR MINOR TEMP DEATH P.T. MAJOR MINOR TEMP DEATH P.T. MAJOR MINOR TEMP DEATH P.T. MAJOR MINOR TEMP DEATH P.T. MAJOR MINOR TEMP DEATH P.T. MAJOR MINOR TEMP DEATH P.T. MAJOR MINOR TEMP DEATH P.T. MAJOR MINOR TEMP DEATH P.T. MAJOR MINOR TEMP DEATH P.T. MAJOR MAJOR | 8 | REPORTED LOSSES | REPORTED LOSSES | REPORTED LOSSES | REPORTED LOSSES |

+PROPOSED

12-1-16

12-1-17 IND. RATE

29.24 MINIMUM PREMIUM 31.25 + 29.24 PRESENT

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | NUMBER OF CASES | | | | | |
|--------|----------|-------------|------------|--|-----------------|-----------------|------|-------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 19,450 | 638,528 | 3.282 | | 19,450 | | | 1 | 6 | 4 | 11 |
| 2011 | 19,236 | 284,377 | 1.478 | | 19,236 | | | | 3 | 5 | 8 |
| 2012 | 19,862 | 360,143 | 1.813 | | 19,862 | | | | 5 | 2 | 7 |
| 2013 | 20,659 | 671,833 | 3.252 | | 20,659 | | | | 8 | 6 | 14 |
| 2014 | 22,981 | 190,705 | .829 | | 22,981 | | | | 1 | 7 | 8 |
| TOTAL | 102,188 | 2,145,586 | 2.100 | | 102,188 | | | 1 | 23 | 24 | 48 |
| | | | | | | | | | | | |

| | REPORTED LOSSES | | | | | | | | | | | |
|--------|-----------------|------|-----------|---------|---------|-------|------|---------|---------|---------|-----------|--|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | |
| 2010 | | | 122,325 | 64,516 | 12,296 | | | 235,591 | 136,046 | 43,366 | 24,388 | |
| 2011 | | | | 77,731 | 48,910 | | | | 43,136 | 78,447 | 36,153 | |
| 2012 | | | | 90,684 | 15,404 | | | | 212,412 | 27,001 | 14,642 | |
| 2013 | | | | 115,235 | 110,114 | | | | 215,602 | 172,585 | 58,297 | |
| 2014 | | | | 21,402 | 18,976 | | | | 13,401 | 94,661 | 42,265 | |
| TOTAL | | | 122,325 | 369,568 | 205,700 | | | 235,591 | 620,597 | 416,060 | 175,745 | |
| | | | | | | | | | | | | |

| | TRANSLATED LOSSES | | | | | | | | | | | |
|--------|-------------------|-------|-----------|---------|---------|-------|--------|-----------|-----------|---------|-----------|--|
| MANUAL | | | INDEMNITY | | | | | ı | MEDICAL | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | |
| 2010 | | | 217,005 | 132,515 | 30,162 | | | 552,461 | 313,314 | 105,337 | 24,315 | |
| 2011 | | | 10,851 | 149,081 | 116,974 | | | 8,444 | 105,727 | 185,775 | 38,431 | |
| 2012 | | 610 | 37,879 | 161,059 | 32,388 | | 1,393 | 102,827 | 428,935 | 64,281 | 15,652 | |
| 2013 | 23 | 4,395 | 190,676 | 226,854 | 170,404 | 1,876 | 9,199 | 357,765 | 469,692 | 304,419 | 57,831 | |
| 2014 | 46 | 1,246 | 70,786 | 44,435 | 25,976 | 536 | 1,360 | 143,904 | 121,465 | 116,347 | 44,125 | |
| TOTAL | 69 | 6,251 | 527,197 | 713,944 | 375,904 | 2,412 | 11,952 | 1,165,401 | 1,439,133 | 776,159 | 180,354 | |
| | | | | | · | | | | | | | |

| | | | SERIOUS | NON-SER | RIOUS | MED. ONLY | | TOTAL |
|-------------|-------------------|---------|----------|-------------------|-----------------|-----------|--|-------|
| TOTAL TRAN | S. LOSSES F | PG B | 1,713,28 | 3,3 | 305,140 | 180,354 | | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -725,44 | l8 - (| 522,233 | 1,458 | | |
| TOTAL LOSS | ES | | 987,83 | 2,6 | 82,907 | 181,812 | | |
| EXPECTED L | OSSES | | 1,608,44 | 10 2,3 | 307,405 | 200,290 | | |
| CREDIBILITY | | | .0 |)3 | .08 | .08 | | |
| PURE PREMI | UMS | | | • | | | | |
| INDICAT | ED (PRE-TE | ST) | .96 | 57 | 2.625 | .178 | | 3.770 |
| INDICAT | ED (POST-TE | ST) | 1.17 | ' 4 | 3.187 | .216 | | 4.577 |
| PRES. C | N RATE LEV | EL | 1.54 | 16 | 2.217 | .192 | | 3.955 |
| DERIVE | D BY FORMU | LA | 1.53 | 35 | 2.295 | .194 | | 4.024 |
| UNDERI | YING PRES. | RATE | 1.57 | ' 4 | 2.258 | .196 | | 4.028 |
| PROPOS | PROPOSED | | 1.53 | 35 | 2.295 | .194 | | 4.024 |
| | | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | | 5.178 |
| IND. RATES | | | | 5.18 | MINIMUM PREMIUM | | | 1670 |
| MAN. RATES | 4.62 | 5.20 | 5.44 | + 5.18 | PRESENT | | | 1775 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | NUMBER OF CASES | | | | | |
|--------|----------|-------------|------------|--|--|-----------------|------|-------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 1,186 | | | | | | | | | | |
| 2011 | 850 | 81,906 | 9.636 | | | | | | | 1 | 1 |
| 2012 | 940 | 346,462 | 36.857 | | | | | 1 | | | 1 |
| 2013 | 918 | 75,763 | 8.253 | | | | | | 1 | 1 | 2 |
| 2014 | 1,278 | 361 | .028 | | | | | | | | |
| TOTAL | 5,172 | 504,492 | 9.754 | | | | | 1 | 1 | 2 | 4 |
| | | | | | | | | | | | |

| | REPORTED LOSSES | | | | | | | | | | | |
|------------------------------|-----------------|------|-----------|--------|-----------------|-------|------|---------|--------|------------------|-------------------|--|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | |
| 2011 2012 2013 2014 | | | 95,858 | 13,756 | 37,529 4,926 | | | 249,917 | 45,401 | 43,950 11,680 | 427 687 361 | |
| TOTAL | | | 95,858 | 13,756 | 42,455 | | | 249,917 | 45,401 | 55,630 | 1,475 | |
| | | | | | | | | | | | _ | |

| | TRANSLATED LOSSES | | | | | | | | | | | |
|------------------------------|-------------------|--------------|----------------------------|--------------------------|--------------------------|-------|-----------------|----------------------------|---------------------------|-----------------------------|-------------------|--|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | |
| 2011 2012 2013 2014 | 2 | 6,971 348 | 3,613 182,712 16,994 | 2,812 3,150 23,688 | 88,725 5,371 8,418 | 127 | 40,008 1,570 | 2,632 715,135 62,517 | 4,502 16,291 87,247 | 103,486 12,448 24,645 | 454 734 377 | |
| TOTAL | 2 | 7,319 | 203,319 | 29,650 | 102,514 | 127 | 41,578 | 780,284 | 108,040 | 140,579 | 1,565 | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------|---------|----------|---------|-----------------------------------------|-----------|--------|
| TOTAL TRAN | S. LOSSES F | PG B | 1,032,62 | | 380.783 | 1,565 | |
| TOTAL TRAN | | | .,002,02 | ` | ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,, | ., | Ì |
| IBNR + FREQ | UENCY ADJU | ST. | -102,40 | 0 | -39,882 | 135 | Ì |
| TOTAL LOSS | ES | | 930,22 | 9 3 | 340,901 | 1,700 | Ì |
| EXPECTED LO | OSSES | | 226,63 | 8 1 | 148,332 | 17,947 | 1 |
| CREDIBILITY | | | .0 | 0 | .01 | .01 | Ì |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | 17.98 | 6 | 6.591 | .033 | 24.610 |
| INDICAT | ED (POST-TE | ST) | 21.83 | 5 | 8.001 | .040 | 29.876 |
| PRES. O | N RATE LEVE | EL | 4.30 | 3 | 2.816 | .341 | 7.460 |
| DERIVE | D BY FORMUI | LA. | 4.30 | 3 | 2.868 | .338 | 7.509 |
| UNDERL | YING PRES. | RATE | 4.38 | 2 | 2.868 | .347 | 7.597 |
| PROPOS | SED | | 4.30 | 3 | 2.868 | .338 | 7.509 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R. | ATE | 9.664 |
| IND. RATES | | _ | | 9.66 | 66 MINIMUM PREMIUM | | 2000 |
| MAN. RATES | 8.44 | 9.73 | 10.26 | + 9.66 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | NUMBER OF CASES | | | CASES | | , |
|--------|----------|-------------|------------|--|-----------------|-----------------|------|-------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 4,961 | 832,440 | 16.779 | | 4,961 | | | | 4 | 12 | 16 |
| 2011 | 5,754 | 823,514 | 14.312 | | 5,754 | | | 1 | 1 | 7 | 9 |
| 2012 | 5,498 | 151,457 | 2.754 | | 5,498 | | | | | 13 | 13 |
| 2013 | 4,647 | 243,983 | 5.250 | | 4,647 | | | | 3 | 5 | 8 |
| 2014 | 4,970 | 39,181 | .788 | | 4,970 | | | | | 3 | 3 |
| TOTAL | 25,830 | 2,090,575 | 8.094 | | 25,830 | | | 1 | 8 | 40 | 49 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|---------|--------------|------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 145,981 | 50,293 | | | | 568,421 | 51,993 | 15,752 |
| 2011 | | | 158,052 | 23,469 | 54,614 | | | 494,422 | 18,943 | 60,949 | 13,065 |
| 2012 | | | | | 81,792 | | | | | 58,229 | 11,436 |
| 2013 | | | | 76,115 | 21,533 | | | | 71,021 | 8,459 | 66,855 |
| 2014 | | | | | 9,563 | | | | | 19,045 | 10,573 |
| TOTAL | | | 158,052 | 245,565 | 217,795 | | | 494,422 | 658,385 | 198,675 | 117,681 |
| | | | | | | | | | | | , |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|---------|---------|---------------|--------|-----------|-----------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 299,846 | 123,369 | | | | 1,309,074 | 126,289 | 15,705 |
| 2011 | | 2,394 | 260,259 | 49,314 | 134,915 | | 9,405 | 980,321 | 61,096 | 161,299 | 13,888 |
| 2012 | | 305 | 23,052 | 15,233 | 151,978 | | 124 | 12,331 | 13,646 | 113,505 | 12,225 |
| 2013 | 5 | 1,833 | 90,010 | 128,722 | 38,280 | 64 | 2,314 | 92,691 | 131,840 | 22,845 | 66,320 |
| 2014 | 10 | 291 | 15,901 | 9,472 | 11,074 | 86 | 223 | 23,710 | 20,708 | 22,819 | 11,038 |
| TOTAL | 15 | 4,823 | 389,222 | 502,587 | 459,616 | 150 | 12,066 | 1,109,053 | 1,536,364 | 446,757 | 119,176 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|----------|---------|---------|------------|--------|
| TOTAL TRAN | S. LOSSES P | G B | 1,515,32 | 9 2,9 | 945,324 | 119,176 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -684,15 | 3 | 455,804 | 910 | |
| TOTAL LOSS | ES | | 831,17 | 6 2,4 | 489,520 | 120,086 | |
| EXPECTED L | OSSES | | 1,493,74 | 9 1,0 | 678,434 | 136,382 | |
| CREDIBILITY | | | .0 | 1 | .03 | .03 | |
| PURE PREMI | UMS | • | | • | | | |
| INDICAT | ED (PRE-TES | ST) | 3.21 | 8 | 9.638 | .465 | 13.321 |
| INDICAT | ED (POST-TE | ST) | 3.90 | 7 | 11.701 | .565 | 16.173 |
| PRES. C | N RATE LEVE | EL | 5.67 | 9 | 6.381 | .518 | 12.578 |
| DERIVE | D BY FORMUL | _A | 5.66 | 1 | 6.541 | .519 | 12.721 |
| UNDERI | YING PRES. | RATE | 5.78 | 3 | 6.498 | .528 | 12.809 |
| PROPOS | SED | | 5.66 | 1 | 6.541 | .519 | 12.721 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 16.371 |
| IND. RATES | | | | 16.37 | MINIMU | JM PREMIUM | 2000 |
| MAN. RATES | 14.12 | 16.34 | 17.30 | + 16.37 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 7,560 | 749,526 | 9.914 | | | | | 1 | 6 | 23 | 30 |
| 2011 | 5,218 | 1,347,497 | 25.824 | | | | | 3 | 8 | 20 | 31 |
| 2012 | 5,493 | 1,191,686 | 21.694 | | | | | 3 | 4 | 13 | 20 |
| 2013 | 7,636 | 1,134,400 | 14.855 | | | | | 3 | 6 | 16 | 25 |
| 2014 | 5,376 | 712,196 | 13.247 | | | | | 1 | 2 | 13 | 16 |
| TOTAL | 31,283 | 5,135,305 | 16.416 | | | | | 11 | 26 | 85 | 122 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|---------|--------------|------|-----------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 76,324 | 57,293 | 93,996 | | | 238,836 | 84,027 | 132,969 | 66,081 |
| 2011 | | | 441,429 | 142,321 | 39,280 | | | 497,437 | 141,211 | 63,722 | 22,097 |
| 2012 | | | 421,994 | 119,492 | 14,539 | | | 442,143 | 79,035 | 42,092 | 72,391 |
| 2013 | | | 302,729 | 117,811 | 24,961 | | | 414,699 | 178,888 | 57,299 | 38,013 |
| 2014 | | | 115,024 | 83,850 | 95,658 | | | 149,974 | 72,099 | 189,060 | 6,531 |
| TOTAL | | | 1,357,500 | 520,767 | 268,434 | | | 1,743,089 | 555,260 | 485,142 | 205,113 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|-----------|---------|---------------|---------|-----------|-----------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 135,399 | 117,680 | 230,575 | | | 560,070 | 193,514 | 322,985 | 65,883 |
| 2011 | | 7,311 | 788,435 | 273,219 | 111,804 | | 10,351 | 1,089,157 | 339,474 | 172,578 | 23,489 |
| 2012 | | 31,506 | 852,644 | 225,019 | 55,614 | | 71,353 | 1,310,247 | 195,928 | 108,407 | 77,386 |
| 2013 | 700 | 18,445 | 723,791 | 220,412 | 68,355 | 47,401 | 60,555 | 1,669,354 | 416,585 | 144,962 | 37,709 |
| 2014 | 746 | 17,385 | 523,106 | 212,008 | 140,040 | 10,438 | 12,721 | 887,606 | 349,965 | 264,176 | 6,818 |
| TOTAL | 1,446 | 74,647 | 3,023,375 | 1,048,338 | 606,388 | 57,839 | 154,980 | 5,516,434 | 1,495,466 | 1,013,108 | 211,285 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | SIONS | MED. ONLY | TOTAL |
|-------------------|---------------------------------|---------|----------|---------|---------|------------|--------|
| TOTAL TO AN | 0 1 00050 5 | | | | | | TOTAL |
| TOTAL TRAN | | | 8,828,72 | 1 4, | 163,300 | 211,285 | |
| TOTAL TRAN | <u>S. LOSSES P</u> | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -521,01 | 3 -: | 367,109 | 561 | |
| TOTAL LOSS | ES | | 8,307,70 | 8 3, | 796,191 | 211,846 | |
| EXPECTED LO | OSSES | | 1,117,74 | 1 1,2 | 292,302 | 84,464 | |
| CREDIBILITY | | | .0 | 1 | .03 | .04 | |
| PURE PREMI | E PREMIUMS INDICATED (PRE-TEST) | | | | | | |
| INDICAT | ED (PRE-TES | ST) | 26.55 | 7 | 12.135 | .677 | 39.369 |
| INDICAT | ED (POST-TE | ST) | 32.24 | 0 | 14.732 | .822 | 47.794 |
| PRES. O | PRES. ON RATE LEVEL | | 3.50 | 9 | 4.057 | .264 | 7.830 |
| DERIVE | D BY FORMU | _A | 3.79 | 6 | 4.377 | .286 | 8.459 |
| UNDERL | YING PRES. | RATE | 3.57 | 3 | 4.131 | .270 | 7.974 |
| PROPOS | SED | | 3.79 | 6 | 4.377 | .286 | 8.459 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 10.886 |
| IND. RATES | | | | 10.89 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | 9.07 | 10.41 | 10.77 | + 10.89 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 44,423 | 566,323 | 1.274 | | | | | | 9 | 17 | 26 |
| 2011 | 39,682 | 606,496 | 1.528 | | | | | 1 | 5 | 17 | 23 |
| 2012 | 42,381 | 934,540 | 2.205 | | | | | 2 | 2 | 8 | 12 |
| 2013 | 44,239 | 544,919 | 1.231 | | | | | 1 | 5 | 20 | 26 |
| 2014 | 49,463 | 1,560,057 | 3.153 | | | | | 2 | 4 | 25 | 31 |
| TOTAL | 220,188 | 4,212,335 | 1.913 | | | | | 6 | 25 | 87 | 118 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|---------|--------------|------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 157,234 | 69,375 | | | | 212,799 | 93,930 | 32,985 |
| 2011 | | | 73,164 | 101,618 | 52,951 | | | 71,581 | 103,033 | 114,431 | 89,718 |
| 2012 | | | 347,639 | 18,241 | 50,391 | | | 352,144 | 18,754 | 113,976 | 33,395 |
| 2013 | | | 92,297 | 59,520 | 78,138 | | | 54,300 | 130,110 | 99,169 | 31,385 |
| 2014 | | | 374,833 | 114,213 | 160,608 | | | 313,758 | 126,590 | 401,566 | 68,489 |
| TOTAL | | | 887,933 | 450,826 | 411,463 | | | 791,783 | 591,286 | 823,072 | 255,972 |
| | | | | | | | | | | | _ |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|-----------|---------|---------------|--------|-----------|-----------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | ı | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 322,959 | 170,178 | | | | 490,075 | 228,156 | 32,886 |
| 2011 | | 1,213 | 141,313 | 194,739 | 129,676 | | 1,488 | 170,215 | 246,947 | 274,722 | 95,370 |
| 2012 | | 22,132 | 592,824 | 51,066 | 111,205 | | 48,082 | 885,180 | 83,445 | 238,048 | 35,699 |
| 2013 | 230 | 7,536 | 293,400 | 133,462 | 125,331 | 7,187 | 12,573 | 398,855 | 289,935 | 179,646 | 31,134 |
| 2014 | 2,079 | 47,185 | 1,161,881 | 350,668 | 251,553 | 21,699 | 26,234 | 1,817,284 | 705,189 | 554,645 | 71,503 |
| TOTAL | 2,309 | 78,066 | 2,189,418 | 1,052,894 | 787,943 | 28,886 | 88,377 | 3,271,534 | 1,815,591 | 1,475,217 | 266,592 |
| | | | | | | | | | | | |

| <u> </u> | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|---------------|---------|-----------|---------|---------|------------|--------|
| TOTAL TRAN | S. LOSSES P | G B | 5,658,59 | 0 5,1 | 31,645 | 266,592 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -5,648,94 | 4 -1,6 | 93,760 | 2,686 | |
| TOTAL LOSS | ES | | 9,64 | 6 3,4 | 137,885 | 269,278 | |
| EXPECTED L | OSSES | | 12,493,46 | 8 6,2 | 259,945 | 369,917 | |
| CREDIBILITY | | | .0 | 5 | .13 | .14 | |
| PURE PREMI | UMS | | | - | | | • |
| INDICAT | TED (PRE-TES | ST) | .00 | 4 | 1.561 | .122 | 1.687 |
| INDICAT | ED (POST-TE | ST) | .00 | 5 | 1.895 | .148 | 2.048 |
| PRES. C | N RATE LEVE | EL | 5.57 | 2 | 2.792 | .165 | 8.529 |
| DERIVE | D BY FORMUL | _A | 5.29 | 4 | 2.675 | .163 | 8.132 |
| UNDERI | LYING PRES. I | RATE | 5.67 | 4 | 2.843 | .168 | 8.685 |
| PROPOS | SED | | 5.29 | 4 | 2.675 | .163 | 8.132 |
| | | | | - | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 10.465 |
| IND. RATES | | • | | 10.47 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | 11.44 | 12.15 | 11.73 | + 10.47 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 12,608 | 194,769 | 1.544 | | | | | | 3 | 5 | 8 |
| 2011 | 10,970 | 153,742 | 1.401 | | | | | | | 5 | 5 |
| 2012 | 11,253 | 168,760 | 1.499 | | | | | | 1 | 4 | . 5 |
| 2013 | 13,601 | 566,146 | 4.162 | | | | | | | 10 | 10 |
| 2014 | 17,916 | 279,517 | 1.560 | | | | | | 1 | 7 | 8 |
| TOTAL | 66,348 | 1,362,934 | 2.054 | | | | | | 5 | 31 | 36 |
| | | | | | | | | | | | 1 |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|--------|---------|--------------|------|-------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | MEDICAL | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 2011 | | | | 73,750 | 6,279 | | | | 87,146 | 18,495 | 9,099 |
| | | | | | 41,701 | | | | | 86,973 | 25,068 |
| 2012 2013 | | | | 7,865 | 31,807 | | | | 33,896 | 72,593 | 22,599 |
| | | | | | 164,977 | | | | | 379,403 | 21,766 |
| 2014 | | | | 16,448 | 35,257 | | | | 66,878 | 86,822 | 74,112 |
| TOTAL | | | | 98,063 | 280,021 | | | | 187,920 | 644,286 | 152,644 |
| | | | | | | | | | | | |

| | TRANSLATED LOSSES | | | | | | | | | | | |
|--------|------------------------|-------|---------|---------|---------|-------|-------|---------|---------|-----------|-----------|--|
| MANUAL | IUAL INDEMNITY MEDICAL | | | | | | | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | |
| 2010 | | | | 151,482 | 15,402 | | | | 200,697 | 44,925 | 9,072 | |
| 2011 | | | 4,016 | 3,124 | 98,592 | | | 5,210 | 8,908 | 204,792 | 26,647 | |
| 2012 | | 173 | 11,870 | 19,645 | 59,425 | | 391 | 30,876 | 84,450 | 143,367 | 24,158 | |
| 2013 | 40 | 3,475 | 115,769 | 68,041 | 239,318 | 4,230 | 5,594 | 197,190 | 179,398 | 607,045 | 21,592 | |
| 2014 | 59 | 1,567 | 88,764 | 54,625 | 43,909 | 909 | 2,286 | 238,153 | 186,880 | 118,607 | 77,373 | |
| TOTAL | 99 | 5,215 | 220,419 | 296,917 | 456,646 | 5,139 | 8,271 | 471,429 | 660,333 | 1,118,736 | 158,842 | |
| | | | | | • | | | | | | | |

| | | | CEDIOLIC | NON CE | noue I | MED ONLY | TOTAL |
|-------------------|-------------------|---------|----------|---------|---------|------------|----------|
| | | | SERIOUS | NON-SEI | | MED. ONLY | TOTAL |
| TOTAL TRAN | S. LOSSES P | G B | 710,57 | 2 2,5 | 532,632 | 158,842 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -954,22 | 5 - | 331,602 | 1,164 | |
| TOTAL LOSS | ES | | | 2,2 | 201,030 | 160,006 | |
| EXPECTED L | OSSES | | 2,151,66 | 5 1,2 | 249,333 | 145,966 | |
| CREDIBILITY | | | .0 | 2 | .06 | .06 | |
| PURE PREMI | UMS | • | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | 3.317 | | 3.558 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | 4.027 | .293 | 4.320 |
| PRES. C | N RATE LEVE | EL | 3.18 | 5 | 1.849 | .216 | 5.250 |
| DERIVE | D BY FORMUL | _A | 3.12 | 1 | 1.980 | .221 | 5.322 |
| UNDERI | YING PRES. | RATE | 3.24 | .3 | 1.883 | .220 | 5.346 |
| PROPOS | SED | | 3.07 | 9 | 1.953 | .218 | 5.250 |
| | | | | | | | <u> </u> |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 6.756 |
| IND. RATES | | | | 6.76 | MINIMU | JM PREMIUM | 2000 |
| MAN. RATES | 6.15 | 6.83 | 7.22 | + 6.76 | PRESE | NT | 2000 |

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| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | NUMBER OF CASES | | | | | |
|--------|----------|-------------|------------|--|-----------------|-----------------|------|-------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 39,232 | 4,290,885 | 10.937 | | 39,232 | 1 | | 10 | 4 | 21 | 36 |
| 2011 | 40,804 | 2,447,488 | 5.998 | | 40,804 | 1 | | 6 | 10 | 16 | 33 |
| 2012 | 50,374 | 2,578,019 | 5.117 | | 50,374 | | | 4 | 12 | 22 | 38 |
| 2013 | 52,144 | 2,160,826 | 4.143 | | 52,144 | 1 | | 3 | 10 | 21 | 35 |
| 2014 | 64,175 | 2,400,537 | 3.740 | | 64,175 | | | 3 | 12 | 37 | 52 |
| TOTAL | 246,729 | 13,877,755 | 5.625 | | 246,729 | 3 | | 26 | 48 | 117 | 194 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|---------------|------|-----------|-----------|-----------|--------------|------|-----------|-----------|-----------|-----------|
| MANUAL | UAL INDEMNITY | | | | | | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | 46,176 | | 1,723,685 | 67,243 | 75,329 | 159,594 | | 2,025,636 | 40,020 | 77,209 | 75,993 |
| 2011 | 335,569 | | 870,057 | 237,652 | 91,347 | | | 432,172 | 300,523 | 150,844 | 29,324 |
| 2012 | | | 726,223 | 291,654 | 209,849 | | | 864,703 | 282,080 | 170,966 | 32,544 |
| 2013 | 706,028 | | 278,523 | 279,006 | 175,320 | 1,553 | | 225,005 | 249,035 | 216,841 | 29,515 |
| 2014 | | | 313,903 | 367,843 | 464,746 | | | 224,149 | 315,874 | 635,993 | 78,029 |
| TOTAL | 1,087,773 | | 3,912,391 | 1,243,398 | 1,016,591 | 161,147 | | 3,771,665 | 1,187,532 | 1,251,853 | 245,405 |
| | | | | | | | | | | | |

| | TRANSLATED LOSSES | | | | | | | | | | | |
|--------|-------------------|---------|-----------|-----------|-----------|---------|---------|------------|-----------|-----------|-----------|--|
| MANUAL | | | INDEMNITY | | | MEDICAL | | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | |
| 2010 | 391,850 | | 2,806,208 | 138,117 | 184,781 | 55,060 | | 3,758,131 | 92,165 | 187,540 | 75,765 | |
| 2011 | 802,526 | 14,407 | 1,551,966 | 459,367 | 252,553 | | 8,992 | 967,416 | 707,468 | 379,140 | 31,171 | |
| 2012 | | 45,139 | 1,281,543 | 567,068 | 434,788 | | 100,077 | 1,915,058 | 641,136 | 379,186 | 34,790 | |
| 2013 | 978,928 | 23,262 | 940,737 | 534,260 | 299,696 | 77,157 | 40,308 | 1,191,244 | 587,431 | 395,789 | 29,279 | |
| 2014 | 2,438 | 57,945 | 2,021,077 | 946,851 | 644,097 | 18,826 | 27,118 | 2,171,352 | 1,195,118 | 863,654 | 81,462 | |
| TOTAL | 2,175,742 | 140,753 | 8,601,531 | 2,645,663 | 1,815,915 | 151,043 | 176,495 | 10,003,201 | 3,223,318 | 2,205,309 | 252,467 | |
| | | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|-----------|---------|---------|------------|--------|
| TOTAL TRAN | S. LOSSES P | G B | 21,248,76 | 5 9,8 | 890,205 | 252,467 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -7,265,95 | 8 -1,8 | 817,480 | 2,097 | |
| TOTAL LOSS | ES | | 13,982,80 | 7 8,0 | 072,725 | 254,564 | |
| EXPECTED L | OSSES | | 16,562,91 | 9 6,9 | 918,281 | 266,468 | |
| CREDIBILITY | | | .0 | 5 | .14 | .15 | |
| PURE PREMI | JMS | • | | | | | |
| INDICAT | ED (PRE-TES | ST) | 5.66 | 7 | 3.272 | .103 | 9.042 |
| INDICAT | ED (POST-TE | ST) | 6.88 | 0 | 3.972 | .125 | 10.977 |
| PRES. C | N RATE LEVE | EL | 6.59 | 2 | 2.754 | .106 | 9.452 |
| DERIVE | D BY FORMUL | _A | 6.60 | 6 | 2.925 | .109 | 9.640 |
| UNDERI | YING PRES. I | RATE | 6.71 | 3 | 2.804 | .108 | 9.625 |
| PROPOS | SED | | 6.60 | 6 | 2.925 | .109 | 9.640 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 12.406 |
| IND. RATES | | | | 12.41 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | 11.16 | 12.5 | 2 13.00 | + 12.41 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|---|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 1,955 | 11,092 | .567 | | | | | | | 1 | 1 |
| 2011 | 2,253 | | | | | | | | | | |
| 2012 | 2,331 | | | | | | | | | | |
| 2013 | 2,480 | | | | | | | | | | |
| 2014 | 2,687 | | | | | | | | | | |
| TOTAL | 11,706 | 11,092 | .095 | | | | | | | 1 | 1 |
| | | | | | · | | , i | | | | |

| | | | | REPO | RTED LOSSES | | | | | |
|-------|-------|------------|-------|-------|-----------------------------------|-----------------------------------------|---------------------------------------------------------|-----------------------------------------------------------------------------|---------------------------------------------------------------------|----------------------------------------------------------------------------------|
| | | INDEMNITY | | | | | MED | DICAL | | |
| DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | 5,253 | | | | | 5,839 | |
| | | | | 5,253 | | | | | 5,839 | |
| | DEATH | DEATH P.T. | | | DEATH P.T. MAJOR MINOR TEMP 5,253 | DEATH P.T. MAJOR MINOR TEMP DEATH 5,253 | INDEMNITY DEATH P.T. MAJOR MINOR TEMP DEATH P.T. 5,253 | INDEMNITY MEDITOR MINOR TEMP DEATH P.T. MAJOR DEATH P.T. MAJOR MINOR 5,253 | INDEMNITY DEATH P.T. MAJOR MINOR TEMP DEATH P.T. MAJOR MINOR 5,253 | INDEMNITY DEATH P.T. MAJOR MINOR TEMP DEATH P.T. MAJOR MINOR TEMP 5,253 5,839 |

| | | | | | TRANS | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|-------|--------|---------------|------|-------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 12,886 | | | | | 14,183 | |
| TOTAL | | | | | 12,886 | | | | | 14,183 | |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SER | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|---------|---------|--------|------------|--------|
| TOTAL TRAN | S. LOSSES F | G B | | | 27,069 | | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -335,88 | 2 | 82,495 | 132 | |
| TOTAL LOSS | ES | | | | | 132 | |
| EXPECTED LO | OSSES | | 751,29 | 2 3 | 08,218 | 17,794 | |
| CREDIBILITY | | | .0 | 1 | .02 | .02 | |
| PURE PREMI | JMS | • | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .000 | .001 | .001 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .000 | .001 | .001 |
| PRES. O | N RATE LEVE | EL . | 6.30 | 2 | 2.586 | .149 | 9.037 |
| DERIVE | D BY FORMUI | _A | 6.23 | 9 | 2.534 | .146 | 8.919 |
| UNDERL | YING PRES. | RATE | 6.41 | 8 | 2.633 | .152 | 9.203 |
| PROPOS | SED | | 6.23 | 9 | 2.534 | .146 | 8.919 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 11.478 |
| IND. RATES | | | | 11.48 | MINIMU | JM PREMIUM | 2000 |
| MAN. RATES | 10.05 | 11.69 | 12.43 | + 11.48 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | | NU | IMBER OF | CASES | | |
|--------|----------|-------------|------------|--|-----------------|-------|------|----------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 13,889 | 484,545 | 3.488 | | 13,889 | | | 1 | 4 | 1 | 6 |
| 2011 | 16,897 | 1,302,320 | 7.707 | | 16,897 | | | 1 | 7 | 6 | 14 |
| 2012 | 22,495 | 257,664 | 1.145 | | 22,495 | | | 1 | 1 | 4 | 6 |
| 2013 | 28,838 | 540,959 | 1.875 | | 28,838 | | | | 2 | 7 | 9 |
| 2014 | 31,494 | 475,588 | 1.510 | | 31,494 | | | | 3 | 13 | 16 |
| TOTAL | 113,613 | 3,061,076 | 2.694 | | 113,613 | | | 3 | 17 | 31 | 51 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|---------|--------------|------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 166,974 | 60,549 | 2,004 | | | 158,659 | 39,537 | 4,078 | 52,744 |
| 2011 | | | 256,048 | 211,696 | 22,211 | | | 402,418 | 233,848 | 100,292 | 75,807 |
| 2012 | | | 69,657 | 17,772 | 13,896 | | | 56,761 | 28,511 | 40,939 | 30,128 |
| 2013 | | | | 14,170 | 129,781 | | | | 6,805 | 323,274 | 66,929 |
| 2014 | | | | 68,130 | 123,568 | | | | 22,871 | 203,346 | 57,673 |
| TOTAL | | | 492,679 | 372,317 | 291,460 | | | 617,838 | 331,572 | 671,929 | 283,281 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|---------|---------|---------------|--------|-----------|-----------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 296,212 | 124,367 | 4,916 | | | 372,055 | 91,053 | 9,905 | 52,586 |
| 2011 | | 3,509 | 390,185 | 399,629 | 64,080 | | 6,932 | 744,852 | 548,667 | 254,677 | 80,583 |
| 2012 | | 5,230 | 143,258 | 35,880 | 30,462 | | 9,357 | 184,131 | 70,021 | 84,189 | 32,207 |
| 2013 | 32 | 2,968 | 105,018 | 75,844 | 189,569 | 3,560 | 4,985 | 176,475 | 165,104 | 518,135 | 66,394 |
| 2014 | 220 | 5,856 | 330,348 | 204,024 | 155,859 | 1,120 | 2,812 | 297,628 | 252,721 | 248,653 | 60,211 |
| TOTAL | 252 | 17,563 | 1,265,021 | 839,744 | 444,886 | 4,680 | 24,086 | 1,775,141 | 1,127,566 | 1,115,559 | 291,981 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|-----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | PG B | 3,086,74 | 3 3, | 527,755 | 291,981 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -1,733,00 | 6 -7 | 725,785 | 2,314 | |
| TOTAL LOSS | ES | | 1,353,73 | 7 2,8 | 301,970 | 294,295 | |
| EXPECTED L | OSSES | | 4,030,99 | 0 2,7 | 783,520 | 277,216 | |
| CREDIBILITY | | | .0 | 3 | .08 | .09 | |
| PURE PREMI | UMS | | | | | | 1 |
| INDICAT | ED (PRE-TE | ST) | 1.19 | 2 | 2.466 | .259 | 3.917 |
| INDICAT | ED (POST-TE | ST) | 1.44 | .7 | 2.994 | .314 | 4.755 |
| PRES. C | N RATE LEVI | EL | 3.48 | 4 | 2.406 | .240 | 6.130 |
| DERIVE | D BY FORMU | LA | 3.42 | :3 | 2.453 | .247 | 6.123 |
| UNDERI | YING PRES. | RATE | 3.54 | .8 | 2.450 | .244 | 6,242 |
| PROPOS | | | 3.42 | 3 | 2.453 | .247 | 6.123 |
| | | • | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 7.880 |
| IND. RATES | | | | 7.88 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | 7.24 | 8.21 | 1 8.43 | + 7.88 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|-----------------|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 21,176 | 680,689 | 3.214 | | 21,176 | | | 1 | 3 | 7 | 11 |
| 2011 | 22,154 | 101,616 | .458 | | 22,154 | | | | 1 | 3 | 4 |
| 2012 | 20,781 | 252,037 | 1.212 | | 20,781 | | | | 2 | 5 | 7 |
| 2013 | 24,196 | 450,522 | 1.861 | | 24,196 | | | 1 | | 2 | 3 |
| 2014 | 25,376 | 95,762 | .377 | | 25,376 | | | | 1 | 2 | 3 |
| TOTAL | 113,683 | 1,580,626 | 1.390 | | 113,683 | | | 2 | 7 | 19 | 28 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|---------|--------------|------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 144,694 | 32,334 | 61,851 | | | 276,576 | 43,912 | 109,066 | 12,256 |
| 2011 | | | | 32,232 | 1,850 | | | | 26,341 | 3,649 | 37,544 |
| 2012 | | | | 44,543 | 46,491 | | | | 73,634 | 76,341 | 11,028 |
| 2013 | | | 146,362 | | 5,438 | | | 226,275 | | 22,595 | 49,852 |
| 2014 | | | | 9,600 | 10,845 | | | | 37,220 | 16,189 | 21,908 |
| TOTAL | | | 291,056 | 118,709 | 126,475 | | | 502,851 | 181,107 | 227,840 | 132,588 |
| - | | | | | | | | | · | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|---------|---------|---------------|--------|-----------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 256,687 | 66,414 | 151,721 | | | 648,571 | 101,128 | 264,921 | 12,219 |
| 2011 | | | 2,723 | 60,439 | 4,929 | | | 2,506 | 60,027 | 9,243 | 39,909 |
| 2012 | | 448 | 29,576 | 86,354 | 88,225 | | 656 | 49,834 | 164,387 | 152,849 | 11,789 |
| 2013 | 318 | 7,317 | 273,666 | 13,503 | 17,597 | 24,391 | 28,296 | 742,835 | 45,507 | 51,537 | 49,453 |
| 2014 | 26 | 628 | 35,633 | 22,246 | 14,358 | 364 | 903 | 92,544 | 69,069 | 27,507 | 22,872 |
| TOTAL | 344 | 8,393 | 598,285 | 248,956 | 276,830 | 24,755 | 29,855 | 1,536,290 | 440,118 | 506,057 | 136,242 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SEF | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|-----------|---------|--------|------------|-------|
| TOTAL TRAN | S. LOSSES F | G B | 2,197,92 | 2 1,4 | 71,961 | 136,242 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -1,644,56 | 3 -4 | 80,225 | 1,543 | |
| TOTAL LOSS | ES | | 553,35 | 9 9 | 91,736 | 137,785 | |
| EXPECTED LO | OSSES | | 3,638,99 | 4 1,7 | 72,319 | 211,450 | |
| CREDIBILITY | | | .0 | 3 | .08 | .09 | |
| PURE PREMI | JMS | • | | | | | |
| INDICAT | ED (PRE-TES | ST) | .48 | 7 | .872 | .121 | 1.480 |
| INDICAT | ED (POST-TE | ST) | .59 | 1 | 1.059 | .147 | 1.797 |
| PRES. O | N RATE LEVE | EL | 3.14 | 3 | 1.531 | .183 | 4.857 |
| DERIVE | D BY FORMU | _A | 3.06 | 6 | 1.493 | .180 | 4.739 |
| UNDERL | YING PRES. | RATE | 3.20 | 1 | 1.559 | .186 | 4.946 |
| PROPOS | SED | | 3.06 | 6 | 1.493 | .180 | 4.739 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 6.099 |
| IND. RATES | | | | 6.10 | MINIM | UM PREMIUM | 1910 |
| MAN. RATES | 5.96 | 6.62 | 6.68 | + 6.10 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|-----------------|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 90,850 | 1,805,628 | 1.987 | | 90,850 | | | 2 | 13 | 23 | 38 |
| 2011 | 88,592 | 1,706,026 | 1.925 | | 88,592 | | | 2 | 12 | 24 | 38 |
| 2012 | 91,725 | 1,632,491 | 1.779 | | 91,725 | | | 5 | 8 | 15 | 28 |
| 2013 | 93,206 | 2,279,902 | 2.446 | | 93,206 | | | 5 | 12 | 21 | 38 |
| 2014 | 94,215 | 1,666,298 | 1.768 | | 94,215 | | | 2 | 9 | 21 | 32 |
| TOTAL | 458,588 | 9,090,345 | 1.982 | | 458,588 | | | 16 | 54 | 104 | 174 |
| | | | | | | | | | | | |

| | REPORTED LOSSES | | | | | | | | | | | |
|--------|-----------------|------|-----------|-----------|---------|-------|------|-----------|-----------|-----------|-----------|--|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | |
| 2010 | | | 404,926 | 239,057 | 135,637 | | | 374,701 | 337,594 | 200,979 | 112,734 | |
| 2011 | | | 371,008 | 273,033 | 164,543 | | | 71,982 | 293,325 | 328,175 | 203,960 | |
| 2012 | | | 591,013 | 179,954 | 108,482 | | | 356,401 | 172,348 | 152,016 | 72,277 | |
| 2013 | | | 715,614 | 332,105 | 72,523 | | | 380,061 | 465,261 | 170,954 | 143,384 | |
| 2014 | | | 296,999 | 328,371 | 222,911 | | | 218,957 | 264,857 | 233,822 | 100,381 | |
| TOTAL | | | 2,379,560 | 1,352,520 | 704,096 | | | 1,402,102 | 1,533,385 | 1,085,946 | 632,736 | |
| | · | | | • | | | | | · | | | |

| | TRANSLATED LOSSES | | | | | | | | | | |
|--------|-------------------|---------|-----------|-----------|-----------|--------|---------|-----------|-----------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 718,339 | 491,023 | 332,718 | | | 878,674 | 777,480 | 488,178 | 112,396 |
| 2011 | | 6,143 | 687,440 | 526,497 | 407,587 | | 1,496 | 200,407 | 699,802 | 782,713 | 216,810 |
| 2012 | | 44,506 | 1,223,643 | 353,541 | 242,149 | | 58,507 | 1,130,834 | 401,762 | 323,531 | 77,265 |
| 2013 | 1,648 | 44,888 | 1,773,217 | 611,037 | 186,161 | 44,730 | 66,565 | 1,966,141 | 980,196 | 361,894 | 142,237 |
| 2014 | 2,052 | 47,641 | 1,515,746 | 657,503 | 354,623 | 16,290 | 21,143 | 1,553,757 | 685,746 | 369,871 | 104,798 |
| TOTAL | 3,700 | 143,178 | 5,918,385 | 2,639,601 | 1,523,238 | 61,020 | 147,711 | 5,729,813 | 3,544,986 | 2,326,187 | 653,506 |
| | | | | | | | | | | | |

| | | - | OFFICIA | NON OF | nous I | MED ONLY | TOTAL |
|-------------------|-------------------|---------|-----------|---------|---------|------------|-------|
| | | | SERIOUS | NON-SE | | MED. ONLY | TOTAL |
| TOTAL TRAN | S. LOSSES P | G B | 12,003,80 | 7 10,0 | 034,012 | 653,506 | |
| TOTAL TRAN | S. LOSSES PO | 3 A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -4,294,54 | 2 -1,9 | 903,235 | 4,386 | |
| TOTAL LOSS | ES | | 7,709,26 | 5 8, | 130,777 | 657,892 | |
| EXPECTED L | OSSES | | 9,433,15 | 5 6,9 | 984,295 | 628,266 | |
| CREDIBILITY | | | .0 | 8 | .21 | .22 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | 1.68 | 1 | 1.773 | .143 | 3.597 |
| INDICAT | ED (POST-TE | ST) | 2.04 | 1 | 2.152 | .174 | 4.367 |
| PRES. C | N RATE LEVE | L | 2.02 | 0 | 1.496 | .134 | 3.650 |
| DERIVE | D BY FORMUL | -A | 2.02 | 2 | 1.634 | .143 | 3.799 |
| UNDERI | YING PRES. | RATE | 2.05 | 7 | 1.523 | .137 | 3.717 |
| PROPOS | SED | | 2.02 | 2 | 1.634 | .143 | 3.799 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 4.889 |
| IND. RATES | | | | 4.89 | MINIM | JM PREMIUM | 1590 |
| MAN. RATES | 4.08 | 4.70 | 5.02 | + 4.89 | PRESE | NT | 1660 |

816

| | | | | | ī | | | | | | |
|--------------|----------|-------------|------------|--|---|-------|------|----------|-------|------|-----|
| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | IMBER OF | CASES | | |
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 6,385 | 1,762,423 | 27.602 | | | | 1 | | 1 | 2 | 4 |
| 2011 2012 | 6,557 | 16,435 | .250 | | | | | | | 1 | 1 |
| 2012 | 6,467 | 36,552 | .565 | | | | | | | 1 | 1 |
| 2013 | 6,655 | 1,483 | .022 | | | | | | 1 | | 1 |
| 2014 | 7,616 | 127,848 | 1.678 | | | | | | | 5 | 5 |
| TOTAL | 33,680 | 1,944,741 | 5.774 | | | | 1 | | 2 | 9 | 12 |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|---------|-----------|--------|---------|--------------|-----------|-------|--------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | 357,000 | | 49,504 | 62,200 | | 1,262,500 | | 19,466 | 10,386 | 1,367 |
| 2011 | | | | | 2,600 | | | | | 7,559 | 6,276 |
| 2012 | | | | | 17,687 | | | | | 10,461 | 8,404 |
| 2013 | | | | 200 | | | | | 200 | | 1,083 |
| 2014 | | | | | 50,143 | | | | | 73,284 | 4,421 |
| TOTAL | | 357,000 | | 49,704 | 132,630 | | 1,262,500 | | 19,666 | 101,690 | 21,551 |
| | | | | | | | | | | | |

| | TRANSLATED LOSSES | | | | | | | | | | | |
|--------|-------------------|---------|-----------|---------|---------|-------|---------|--------|---------|---------|-----------|--|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | |
| 2010 | | 279,123 | | 101,681 | 152,577 | | 852,597 | | 44,830 | 25,228 | 1,363 | |
| 2011 | | | 250 | 194 | 6,147 | | | 453 | 773 | 17,799 | 6,671 | |
| 2012 | | 71 | 4,982 | 3,295 | 32,866 | | 27 | 2,217 | 2,449 | 20,388 | 8,984 | |
| 2013 | | | 199 | 313 | 20 | | 5 | 248 | 360 | 24 | 1,074 | |
| 2014 | 53 | 1,523 | 83,360 | 49,682 | 58,077 | 334 | 854 | 91,227 | 79,685 | 87,824 | 4,616 | |
| TOTAL | 53 | 280,717 | 88,791 | 155,165 | 249,687 | 334 | 853,483 | 94,145 | 128,097 | 151,263 | 22,708 | |
| | | | · | · | · | | · | | | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------------|--------------|---------|----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 1,317,52 | 3 (| 684,212 | 22,708 | |
| TOTAL TRAN | S. LOSSES PO | 3 A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -257,66 | 9 - | 114,835 | 201 | |
| TOTAL LOSS | ES | | 1,059,85 | 4 | 569,377 | 22,909 | |
| EXPECTED L | OSSES | | 570,87 | 6 | 126,389 | 27,618 | |
| CREDIBILITY | | | .0 | 1 | .04 | .04 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | 3.14 | 7 | 1.691 | .068 | 4.906 |
| INDICAT | ED (POST-TE | ST) | 3.82 | 0 | 2.053 | .083 | 5.956 |
| PRES. C | N RATE LEVE | EL . | 1.66 | 4 | 1.243 | .081 | 2.988 |
| DERIVE | D BY FORMUL | -A | 1.68 | 6 | 1.275 | .081 | 3.042 |
| UNDERI | YING PRES. I | RATE | 1.69 | 5 | 1.266 | .082 | 3.043 |
| PROPOS | SED | | 1.68 | 6 | 1.275 | .081 | 3.042 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 3.915 |
| IND. RATES | | | | 3.92 | MINIM | UM PREMIUM | 1335 |
| MAN. RATES | 3.45 | 3.92 | 2 4.11 | + 3.92 | PRESE | ENT | 1415 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 5,028 | 769,842 | 15.311 | | | | | 1 | 2 | 4 | 7 |
| 2011 | 40,035 | 1,474,121 | 3.682 | | | | | 1 | 14 | 46 | 61 |
| 2012 | 41,349 | 5,034,095 | 12.174 | | | | | 12 | 26 | 47 | 85 |
| 2013 | 40,836 | 5,874,795 | 14.386 | | | | | 13 | 30 | 48 | 91 |
| 2014 | 6,329 | 97,220 | 1.536 | | | | | | | 10 | 10 |
| TOTAL | 133,577 | 13,250,073 | 9.919 | | | | | 27 | 72 | 155 | 254 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-----------|---------|--------------|------|-----------|-----------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 124,581 | 61,356 | 195,891 | | | 129,687 | 19,877 | 222,929 | 15,521 |
| 2011 | | | 132,215 | 389,127 | 230,466 | | | 84,089 | 300,704 | 319,072 | 18,448 |
| 2012 | | | 1,456,976 | 787,020 | 212,243 | | | 1,579,050 | 633,620 | 334,818 | 30,368 |
| 2013 | | | 1,754,959 | 1,025,422 | 327,303 | | | 1,294,890 | 853,703 | 548,022 | 70,496 |
| 2014 | | | | | 33,651 | | | | | 59,239 | 4,330 |
| TOTAL | | | 3,468,731 | 2,262,925 | 999,554 | | | 3,087,716 | 1,807,904 | 1,484,080 | 139,163 |
| | | | | | | | | | | | |

| | TRANSLATED LOSSES | | | | | | | | | | |
|--------|-------------------|---------|-----------|-----------|-----------|---------|---------|------------|-----------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 221,007 | 126,025 | 480,520 | | | 304,116 | 45,776 | 541,494 | 15,474 |
| 2011 | | 2,189 | 284,584 | 746,448 | 556,531 | | 1,751 | 226,618 | 715,906 | 761,929 | 19,610 |
| 2012 | | 107,555 | 3,021,748 | 1,458,438 | 505,500 | | 227,987 | 4,350,750 | 1,429,979 | 756,861 | 32,463 |
| 2013 | 4,086 | 117,008 | 4,661,066 | 1,892,320 | 692,891 | 151,801 | 203,720 | 5,771,372 | 2,006,573 | 1,081,930 | 69,932 |
| 2014 | 36 | 1,027 | 55,947 | 33,337 | 38,973 | 267 | 684 | 73,746 | 64,412 | 70,989 | 4,521 |
| TOTAL | 4,122 | 227,779 | 8,244,352 | 4,256,568 | 2,274,415 | 152,068 | 434,142 | 10,726,602 | 4,262,646 | 3,213,203 | 142,000 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|-----------|---------|---------|------------|--------|
| TOTAL TRAN | S. LOSSES F | G B | 19,789,06 | 55 14,0 | 006,832 | 142,000 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -3,058,88 | -1,8 | 304,021 | 1,174 | |
| TOTAL LOSS | ES | | 16,730,18 | 12, | 202,811 | 143,174 | |
| EXPECTED L | OSSES | | 6,652,13 | 34 6,4 | 119,711 | 229,752 | |
| CREDIBILITY | | | .0 |)3 | .09 | .10 | |
| PURE PREMI | UMS | • | | | | | 1 |
| INDICAT | ED (PRE-TES | ST) | 12.52 | 25 | 9.135 | .107 | 21.767 |
| INDICAT | ED (POST-TE | ST) | 15.20 |)5 | 11.090 | .130 | 26.425 |
| PRES. C | N RATE LEVE | EL | 4.89 | 00 | 4.720 | .169 | 9.779 |
| DERIVE | D BY FORMUI | _A | 5.19 | 9 | 5.293 | .165 | 10.657 |
| UNDERI | YING PRES. | RATE | 4.98 | 30 | 4.806 | .172 | 9,958 |
| PROPOS | | | 5.19 | 9 | 5.293 | .165 | 10.657 |
| | | • | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 13.715 |
| IND. RATES | | | | 13.72 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | 10.14 | 11.88 | 3 13.45 | + 13.72 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | IMBER OF | CASES | | |
|--------|-----------|-------------|------------|--|--|-------|------|----------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 208,032 | 2,980,408 | 1.432 | | | | | 5 | 9 | 41 | 55 |
| 2011 | 225,046 | 4,342,219 | 1.929 | | | | 1 | 4 | 14 | 32 | 51 |
| 2012 | 232,179 | 1,604,734 | .691 | | | | | 2 | 13 | 26 | 41 |
| 2013 | 257,259 | 2,702,433 | 1.050 | | | | | 5 | 12 | 30 | 47 |
| 2014 | 265,646 | 1,881,538 | .708 | | | | | 1 | 11 | 42 | 54 |
| TOTAL | 1,188,162 | 13,511,332 | 1.137 | | | | 1 | 17 | 59 | 171 | 248 |
| | | | | | | | | | | | |

| | REPORTED LOSSES | | | | | | | | | | | | | |
|--------|-----------------|---------|-----------|---------|-----------|-------|---------|-----------|-----------|-----------|-----------|--|--|--|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | | |
| 2010 | | | 707,886 | 119,813 | 341,640 | | | 705,524 | 314,365 | 568,998 | 222,182 | | | |
| 2011 | | 589,564 | 768,811 | 171,855 | 342,541 | | 753,121 | 759,806 | 368,180 | 431,485 | 156,856 | | | |
| 2012 | | | 179,958 | 115,363 | 186,122 | | | 247,549 | 420,979 | 240,452 | 214,311 | | | |
| 2013 | | | 610,984 | 231,842 | 159,297 | | | 761,994 | 438,208 | 299,067 | 201,041 | | | |
| 2014 | | | 202,000 | 154,235 | 367,945 | | | 100,000 | 357,212 | 542,240 | 157,906 | | | |
| TOTAL | | 589,564 | 2,469,639 | 793,108 | 1,397,545 | | 753,121 | 2,574,873 | 1,898,944 | 2,082,242 | 952,296 | | | |
| - | | | | | | | | | | | | | | |

| | | | | | TRANS | SLATED LOSSES | | | | | |
|--------|-------|---------|-----------|-----------|-----------|---------------|---------|-----------|-----------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | N | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,227,210 | 246,097 | 838,045 | | | 1,579,352 | 723,982 | 1,382,095 | 221,516 |
| 2011 | | 492,541 | 1,380,914 | 354,029 | 840,893 | | 635,691 | 1,645,603 | 897,277 | 1,052,993 | 166,738 |
| 2012 | | 14,480 | 438,145 | 241,825 | 360,692 | | 42,862 | 951,760 | 910,035 | 504,125 | 229,098 |
| 2013 | 1,338 | 37,349 | 1,454,289 | 477,233 | 292,636 | 84,320 | 111,874 | 3,156,775 | 1,047,179 | 587,691 | 199,433 |
| 2014 | 1,536 | 36,819 | 1,263,877 | 578,802 | 478,821 | 11,232 | 19,254 | 1,711,201 | 1,113,344 | 742,164 | 164,854 |
| TOTAL | 2,874 | 581,189 | 5,764,435 | 1,897,986 | 2,811,087 | 95,552 | 809,681 | 9,044,691 | 4,691,817 | 4,269,068 | 981,639 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|-------------|---------------|---------|------------|----------------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 16,298,422 | 13,669,958 | 981,639 | |
| TOTAL TRAN | S. LOSSES PO | θA | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -5,822,122 | -2,952,731 | 9,142 | |
| TOTAL LOSS | ES | | 10,476,300 | 10,717,227 | 990,781 | |
| EXPECTED L | OSSES | | 12,962,848 | 10,954,853 | 1,247,570 | |
| CREDIBILITY | | | .15 | .39 | .42 | |
| PURE PREMI | UMS | • | | • | | |
| INDICAT | TED (PRE-TES | ST) | .882 | .902 | .083 | 1.867 |
| INDICAT | ED (POST-TE | ST) | 1.071 | 1.095 | .101 | 2.267 |
| PRES. C | N RATE LEVE | L | 1.071 | .906 | .103 | 2.080 |
| DERIVE | D BY FORMUL | -A | 1.071 | .980 | .102 | 2.153 |
| UNDERL | LYING PRES. I | RATE | 1.091 | .922 | .105 | 2.118 |
| PROPOS | SED | | 1.071 | .980 | .102 | 2.153 |
| | | - | | • | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 IND. R | ATE | 2.770 |
| IND. RATES | | | | 2.77 MINIM | UM PREMIUM | 1030 |
| MAN. RATES | 2.52 | 2.83 | 2.86 | + 2.77 PRES | ENT | 1075 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|--------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 6,135 | 40,216 | .655 | | | | | | | 2 | 2 |
| 2011 | 6,235 | 5,344 | .085 | | | | | | | 1 | 1 |
| 2012 | 7,118 | 42,982 | .085 .603 | | | | | | | 1 | 1 |
| 2013 | 8,102 | 34,466 | .425 | | | | | | | 2 | 2 |
| 2014 | 7,602 | 198 | .002 | | | | | | | | |
| TOTAL | 35,192 | 123,206 | .350 | | | | | | | 6 | 6 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|-------|--------|--------------|------|-------|-------|------------------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 27,225 | | | | | 3,710 | 9,281 |
| 2011 | | | | | 951 | | | | | 655 | 3,738 |
| 2012 2013 | | | | | 25,927 | | | | | 17,055 27,076 | |
| 2013 | | | | | 7,390 | | | | | 27,076 | |
| 2014 | | | | | | | | | | | 198 |
| TOTAL | | | | | 61,493 | | | | | 48,496 | 13,217 |
| | | | | | | | | | | | |

| | TRANSLATED LOSSES | | | | | | | | | | | | | |
|--------|-------------------|------|-----------|-------|---------|-------|------|--------|---------|--------|-----------|--|--|--|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | | |
| 2010 | | | | | 66,783 | | | | | 9,012 | 9,253 | | | |
| 2011 | | | 92 | 70 | 2,248 | | | 39 | 67 | 1,543 | 3,973 | | | |
| 2012 | | 102 | 7,305 | 4,829 | 48,177 | | 44 | 3,615 | 3,994 | 33,246 | | | | |
| 2013 | 2 | 150 | 5,185 | 3,050 | 10,720 | 254 | 396 | 14,075 | 12,803 | 43,325 | | | | |
| 2014 | | | | | | | | | | | 207 | | | |
| TOTAL | 2 | 252 | 12,582 | 7,949 | 127,928 | 254 | 440 | 17,729 | 16,864 | 87,126 | 13,433 | | | |
| | | | | | | | | | | | | | | |

| • | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|--------------|---------|---------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 31,25 | 9 | 239,867 | 13,433 | |
| TOTAL TRAN | S. LOSSES PO | 3 A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -152,91 | 9 | -41,086 | 189 | |
| TOTAL LOSS | ES | | | | 198,781 | 13,622 | |
| EXPECTED L | OSSES | | 340,65 | 8 | 151,679 | 26,041 | |
| CREDIBILITY | | | .0 | 1 | .04 | .04 | |
| PURE PREMI | UMS | • | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .565 | .039 | .604 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .686 | .047 | .733 |
| PRES. C | N RATE LEVE | EL | .95 | 1 | .422 | .073 | 1.446 |
| DERIVE | D BY FORMUL | -A | .94 | 1 | .433 | .072 | 1.446 |
| UNDERI | YING PRES. I | RATE | .96 | 8 | .431 | .074 | 1.473 |
| PROPOS | SED | | .94 | 1 | .433 | .072 | 1.446 |
| | | | | | | | - |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 1.861 |
| IND. RATES | IND. RATES | | | 1.86 | MINIM | UM PREMIUM | 790 |
| MAN. RATES | 1.40 | 1.75 | 1.99 | + 1.86 | PRESE | ENT | 835 |

INDICATED (PRE-TEST)

INDICATED (POST-TEST)

PRES. ON RATE LEVEL

DERIVED BY FORMULA

PROPOSED

YEAR

IND. RATES

MAN. RATES

UNDERLYING PRES. RATE

12-1-14

4.27

12-1-15

4.64

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | | | | JMBER OF | | | |
|--------|----------|-----------------|------------|----------|-------------|---------------|--------|-------|--------|----------|-------|--------|------|
| YEAR | IN THOUS | LOSSES | REPORTED | | | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 365 | | | | | | | | | | | | |
| 2011 | 366 | | | | | | | | | | | | |
| 2012 | 506 | | | | | | | | | | | | |
| 2013 | 586 | | | | | | | | | | | | |
| 2014 | 441 | | | | | | | | | | | | |
| TOTAL | 2,264 | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | REPO | ORTED LOSSES | | | | | | | |
| MANUAL | | | INDEMNITY | | | | | MEDIC | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | | TEMP | MED | ONLY |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | TRANS | SLATED LOSSES | | | | | | | |
| MANUAL | | | INDEMNITY | | IIIAII | DEATED ECOCEO | | М | EDICAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | | MED | . ONLY | |
| | | | 10 0 11 | | | | | | | | TEMP | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | | | | | |
| | ; | TOTAL TRANS. LO | SSES PG B | 32.1.000 | | | 101712 | | | | | | |
| | | TOTAL TRANS. LO | | | | | | | | | | | |
| | | IBNR + FREQUENC | | -14,656 | -11,229 | 23 | | | | | | | |
| | | TOTAL LOSSES | | ,000 | ,220 | 23 | | | | | | | |
| | | EXPECTED LOSSE | S | 32,715 | 41,115 | 3,283 | | | | | | | |
| | | CREDIBILITY | | .00 | .01 | .01 | | | | | | | |
| | | PURE PREMIUMS | | | .01 | .01 | | | | | | | |
| | - | | | | | | | | | | | | |

.000

.000

1.783

1.765

1.816

1.765

+ 4.28 PRESENT

IND. RATE

4.28 MINIMUM PREMIUM

.001

.001

.143

.142

.145

.142

.001

.001

3.345

3.326

3.406

3.326

4.280

1430

1550

+PROPOSED

12-1-17

.000

.000

1.419

1.419

1.445

1.419

12-1-16

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | NUMBER OF CASES | | | | | |
|--------|----------|-------------|------------|--|-----------------|-----------------|------|-------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 12,340 | 570,426 | 4.622 | | 12,340 | | | 1 | 3 | 11 | 15 |
| 2011 | 11,817 | 1,344,676 | 11.379 | | 11,817 | | | 4 | 6 | 7 | 17 |
| 2012 | 12,573 | 720,290 | 5.728 | | 12,573 | | | 2 | 9 | 10 | 21 |
| 2013 | 10,049 | 930,542 | 9.260 | | 10,049 | | | 2 | 6 | 4 | 12 |
| 2014 | 13,249 | 403,110 | 3.042 | | 13,249 | | | | 1 | 25 | 26 |
| TOTAL | 60,028 | 3,969,044 | 6.612 | | 60,028 | | | 9 | 25 | 57 | 91 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|---------|--------------|------|-----------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 179,715 | 34,059 | 24,668 | | | 209,272 | 22,968 | 62,186 | 37,558 |
| 2011 | | | 618,596 | 117,136 | 10,019 | | | 382,544 | 159,497 | 23,619 | 33,265 |
| 2012 | | | 189,928 | 48,402 | 11,040 | | | 195,295 | 182,486 | 53,547 | 39,592 |
| 2013 | | | 249,473 | 142,711 | 5,272 | | | 353,752 | 129,753 | 18,448 | 31,133 |
| 2014 | | | | 26,536 | 115,959 | | | | 34,623 | 211,455 | 14,537 |
| TOTAL | | | 1,237,712 | 368,844 | 166,958 | | | 1,140,863 | 529,327 | 369,255 | 156,085 |
| | | | | | | | | | | | |

| | TRANSLATED LOSSES | | | | | | | | | | | | | |
|--------|-------------------|--------|-----------|---------|---------|--------|--------|-----------|-----------|---------|-----------|--|--|--|
| MANUAL | | | INDEMNITY | | | | | ı | MEDICAL | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | | |
| 2010 | | | 318,814 | 69,957 | 60,510 | | | 490,743 | 52,895 | 151,050 | 37,445 | | | |
| 2011 | | 10,243 | 1,094,039 | 225,530 | 48,811 | | 7,961 | 840,492 | 373,738 | 74,195 | 35,361 | | | |
| 2012 | | 14,156 | 383,039 | 92,723 | 33,149 | | 32,551 | 653,597 | 388,346 | 124,106 | 42,324 | | | |
| 2013 | 483 | 13,685 | 555,516 | 244,032 | 35,671 | 31,693 | 40,858 | 1,127,001 | 287,817 | 66,662 | 30,884 | | | |
| 2014 | 154 | 4,312 | 241,426 | 146,672 | 139,265 | 1,245 | 3,131 | 330,553 | 277,799 | 260,921 | 15,177 | | | |
| TOTAL | 637 | 42,396 | 2,592,834 | 778,914 | 317,406 | 32,938 | 84,501 | 3,442,386 | 1,380,595 | 676,934 | 161,191 | | | |
| | | | | | | | | | | | | | | |

| | | | SERIOUS | NON-SEF | | MED. ONLY | TOTAL |
|-------------|-------------------|---------|-----------|-----------------------|--------|-----------|--------|
| TOTAL TRAN | S. LOSSES F | PG B | 6,195,69 | 2 3,1 | 53,849 | 161,191 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -1,262,26 | 1 -5 | 63,006 | 1,336 | |
| TOTAL LOSS | ES | | 4,933,43 | 1 2,5 | 90,843 | 162,527 | |
| EXPECTED L | OSSES | | 2,782,89 | 8 2,0 | 98,578 | 189,689 | |
| CREDIBILITY | | | .0. | 2 | .05 | .06 | |
| PURE PREMI | UMS | | | • | • | | |
| INDICAT | ED (PRE-TES | ST) | 8.21 | 9 | 4.316 | .271 | 12.806 |
| INDICAT | ED (POST-TE | ST) | 9.97 | 8 | 5.240 | .329 | 15.547 |
| PRES. C | N RATE LEVE | EL | 4.55 | 3 | 3.433 | .310 | 8.296 |
| DERIVE | D BY FORMUI | LA | 4.66 | 2 | 3.523 | .311 | 8.496 |
| UNDERI | YING PRES. | RATE | 4.63 | 6 | 3.496 | .316 | 8,448 |
| | PROPOSED | | | 2 | 3.523 | .311 | 8,496 |
| | | • | | • | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 10.934 |
| IND. RATES | ND. RATES | | | 10.93 MINIMUM PREMIUM | | | 2000 |
| MAN. RATES | 9.40 | 10.79 | 11.41 | + 10.93 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|-----------------|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 4,611 | 480,590 | 10.422 | | 4,611 | | | 1 | | 2 | 3 |
| 2011 | 4,856 | 141,477 | 2.913 | | 4,856 | | | 1 | 2 | 2 | 5 |
| 2012 | 4,598 | 141,199 | 3.070 | | 4,598 | | | 1 | | | 1 |
| 2013 | 4,768 | 30,518 | .640 | | 4,768 | | | | | 2 | 2 |
| 2014 | 5,411 | 223,441 | 4.129 | | 5,411 | | | | 1 | 3 | 4 |
| TOTAL | 24,244 | 1,017,225 | 4.196 | | 24,244 | | | 3 | 3 | 9 | 15 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|--------|--------|--------------|------|---------|--------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 124,315 | | 347 | | | 352,508 | | 2,617 | 803 |
| 2011 | | | 70,000 | 29,823 | 559 | | | | 39,156 | 1,939 | |
| 2012 2013 | | | 90,865 | | | | | 48,899 | | | 1,435 |
| 2013 | | | | | 4,033 | | | | | 22,968 | 3,517 |
| 2014 | | | | 56,241 | 15,146 | | | | 41,389 | 87,979 | 22,686 |
| TOTAL | | | 285,180 | 86,064 | 20,085 | | | 401,407 | 80,545 | 115,503 | 28,441 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|---------|--------|---------------|-------|-----------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 210,302 | | 851 | | | 788,274 | | 6,357 | 801 |
| 2011 | | 1,160 | 125,053 | 56,474 | 4,453 | | | 3,514 | 88,876 | 5,533 | |
| 2012 | | 6,605 | 173,194 | 2,986 | 5,091 | | 7,822 | 139,924 | 3,187 | 2,435 | 1,534 |
| 2013 | | 87 | 2,829 | 1,668 | 5,851 | 254 | 331 | 11,934 | 10,859 | 36,751 | 3,489 |
| 2014 | 92 | 2,204 | 128,295 | 82,366 | 28,066 | 718 | 1,814 | 190,023 | 152,891 | 114,444 | 23,684 |
| TOTAL | 92 | 10,056 | 639,673 | 143,494 | 44,312 | 972 | 9,967 | 1,133,669 | 255,813 | 165,520 | 29,508 |
| | · | | | | | | · | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|--------------|---------|----------|---------|---------|------------|--------|
| TOTAL TRAN | S. LOSSES P | G B | 1,794,42 | 9 (| 609,139 | 29,508 | |
| TOTAL TRAN | S. LOSSES PO | Α | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -258,12 | 6 - | 134,831 | 178 | |
| TOTAL LOSS | ES | | 1,536,30 | 3 | 174,308 | 29,686 | |
| EXPECTED L | OSSES | | 570,46 | 2 4 | 199,669 | 24,728 | |
| CREDIBILITY | | | .0 | 1 | .03 | .03 | |
| PURE PREMI | JMS | | | | - | | |
| INDICAT | ED (PRE-TES | ST) | 6.33 | 7 | 1.956 | .122 | 8.415 |
| INDICAT | ED (POST-TE | ST) | 7.69 | 3 | 2.375 | .148 | 10.216 |
| PRES. C | N RATE LEVE | L | 2.31 | 1 | 2.024 | .100 | 4.435 |
| DERIVE | D BY FORMUL | .Α | 2.36 | 5 | 2.035 | .101 | 4.501 |
| UNDERI | YING PRES. F | RATE | 2.35 | 3 | 2.061 | .102 | 4.516 |
| PROPOS | PROPOSED | | | 5 | 2.035 | .101 | 4.501 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 5.792 |
| IND. RATES | ND. RATES | | | 5.79 | MINIM | UM PREMIUM | 1830 |
| MAN. RATES | 4.88 | 5.70 | 6.10 | + 5.79 | NT | 1955 | |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 997 | 347,193 | 34.823 | | | | | 1 | | | 1 |
| 2011 | 633 | 35,089 | 5.543 | | | | | | | 1 | 1 |
| 2012 | 578 | 1,431 | .247 | | | | | | | 1 | 1 |
| 2013 | 610 | | | | | | | | | | |
| 2014 | 693 | 12,867 | 1.856 | | | | | | 1 | | 1 |
| TOTAL | 3,511 | 396,580 | 11.295 | | | | | 1 | 1 | 2 | 4 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|--------|-------|--------------|------|---------|-------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 145,754 | | | | | 201,214 | | | 225 |
| 2011 | | | | | 8,784 | | | | | 26,305 | |
| 2012 | | | | | 235 | | | | | 1,196 | |
| | | | | | | | | | | | |
| 2014 | | | | 10,115 | | | | | 2,752 | | |
| TOTAL | | | 145,754 | 10,115 | 9,019 | | | 201,214 | 2,752 | 27,501 | 225 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|--------|--------|---------------|------|---------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 258,568 | | | | | 471,847 | | | 224 |
| 2011 | | | 846 | 658 | 20,767 | | | 1,576 | 2,695 | 61,939 | |
| 2012 | | | 67 | 45 | 436 | | | 251 | 282 | 2,332 | |
| | | | | | | | | | | | |
| 2014 | 14 | 314 | 18,541 | 12,116 | 1,893 | 15 | 51 | 5,350 | 3,803 | 600 | |
| TOTAL | 14 | 314 | 278,022 | 12,819 | 23,096 | 15 | 51 | 479,024 | 6,780 | 64,871 | 224 |
| | | | | | | | | | | | |

| | | 1 | OFFICIA | NON OF | 10110 | MED ONLY | TOTAL |
|-------------|----------------------|------|---------|---------|---------|------------|--------|
| | | | SERIOUS | NON-SEF | RIOUS | MED. ONLY | TOTAL |
| TOTAL TRAN | S. LOSSES F | PG B | 757,44 | 0 1 | 07,566 | 224 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -90,01 | 2 | -51,218 | 54 | |
| TOTAL LOSS | ES | | 667,42 | 8 | 56,348 | 278 | |
| EXPECTED LO | OSSES | | 191,66 | 5 1 | 82,784 | 7,935 | |
| CREDIBILITY | | | .0 | 0 | .01 | .01 | |
| PURE PREMIL | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | 19.01 | 0 | 1.605 | .008 | 20.623 |
| INDICAT | ED (POST-TE | ST) | 23.07 | 8 | 1.948 | .010 | 25.036 |
| PRES. O | N RATE LEVE | EL | 5.36 | 1 | 5.112 | .222 | 10.695 |
| DERIVE | D BY FORMUI | _A | 5.36 | 1 | 5.080 | .220 | 10.661 |
| UNDERL | YING PRES. | RATE | 5.45 | 9 | 5.206 | .226 | 10.891 |
| PROPOS | PROPOSED | | | 8 | 5.096 | .221 | 10.695 |
| | | | | | | | |
| YEAR | YEAR 12-1-14 12-1-15 | | | 12-1-17 | IND. R | ATE | 13.764 |
| IND. RATES | | | | 13.76 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | AN. RATES 12.51 14. | | | + 13.76 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 36,866 | 7,332,965 | 19.890 | | | | 1 | 4 | 3 | 9 | 17 |
| 2011 | 38,766 | 4,608,315 | 11.887 | | | 1 | | 5 | 7 | 6 | 19 |
| 2012 | 38,022 | 1,281,626 | 3.370 | | | 1 | | | 3 | 13 | 17 |
| 2013 | 42,549 | 1,183,752 | 2.782 | | | | | 3 | 7 | 11 | 21 |
| 2014 | 44,799 | 576,600 | 1.287 | | | 1 | | | | 13 | 14 |
| TOTAL | 201,002 | 14,983,258 | 7.454 | | | 3 | 1 | 12 | 20 | 52 | 88 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-----------|-----------|-----------|---------|---------|--------------|-----------|-----------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | 1,095,237 | 916,133 | 45,502 | 105,466 | | 2,814,715 | 2,071,662 | 126,725 | 103,004 | 54,521 |
| 2011 | 265,000 | | 939,792 | 165,486 | 97,318 | | | 2,888,694 | 127,563 | 57,315 | 67,147 |
| 2012 | 631,547 | | | 93,446 | 81,527 | 425 | | | 100,704 | 265,595 | 108,382 |
| 2013 | | | 305,277 | 171,778 | 86,077 | | | 160,665 | 260,414 | 136,297 | 63,244 |
| 2014 | 141,226 | | | | 101,374 | 2,500 | | | | 244,824 | 86,676 |
| TOTAL | 1,037,773 | 1,095,237 | 2,161,202 | 476,212 | 471,762 | 2,925 | 2,814,715 | 5,121,021 | 615,406 | 807,035 | 379,970 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-----------|---------|-----------|-----------|---------|---------------|---------|-----------|-----------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | 396,287 | 1,131,930 | 93,460 | 258,708 | | 879,672 | 3,164,449 | 291,848 | 250,195 | 54,357 |
| 2011 | 633,757 | 9,531 | 1,030,772 | 322,127 | 254,429 | | 16,372 | 1,711,564 | 315,558 | 168,237 | 71,377 |
| 2012 | 805,359 | 896 | 57,541 | 178,187 | 155,352 | 21,144 | 1,260 | 102,311 | 262,592 | 523,250 | 115,860 |
| 2013 | 720 | 20,835 | 824,753 | 330,801 | 162,187 | 19,583 | 31,022 | 943,681 | 559,354 | 263,801 | 62,738 |
| 2014 | 186,720 | 3,073 | 168,528 | 100,429 | 117,400 | 12,602 | 2,851 | 304,781 | 266,205 | 293,382 | 90,490 |
| TOTAL | 1,626,556 | 430,622 | 3,213,524 | 1,025,004 | 948,076 | 53,329 | 931,177 | 6,226,786 | 1,695,557 | 1,498,865 | 394,822 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|-----------|--------------------|---------|-----------|----------|
| TOTAL TRAN | S. LOSSES F | PG B | 12,481,99 |)4 5, ² | 67,502 | 394,822 | <u> </u> |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -4,226,65 | 2 -1,2 | 242,681 | 3,194 | |
| TOTAL LOSS | ES | | 8,255,34 | 3,9 | 24,821 | 398,016 | |
| EXPECTED L | OSSES | | 9,370,71 | 3 4, | 596,915 | 438,185 | |
| CREDIBILITY | | | .0 |)4 | .12 | .13 | |
| PURE PREMI | UMS | • | | | | | |
| INDICAT | ED (PRE-TE | ST) | 4.10 | 7 | 1.953 | .198 | 6.258 |
| INDICAT | ED (POST-TE | ST) | 4.98 | 16 | 2.371 | .240 | 7.597 |
| PRES. C | N RATE LEVI | EL | 4.57 | '8 | 2.246 | .214 | 7.038 |
| DERIVE | D BY FORMU | LA | 4.59 |)4 | 2.261 | .217 | 7.072 |
| UNDERI | YING PRES. | RATE | 4.66 | 52 | 2.287 | .218 | 7.167 |
| PROPOS | PROPOSED | | |)4 | 2.261 | .217 | 7.072 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 9.101 |
| IND. RATES | | | | 9.10 | MINIM | 2000 | |
| MAN. RATES | 8.21 | 9.34 | 9.68 | + 9.10 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|-----------------|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 3,350 | 881,226 | 26.305 | | 3,350 | | | 1 | | 2 | 3 |
| 2011 | 3,748 | 42,811 | 1.142 | | 3,748 | | | | | 4 | 4 |
| 2012 | 4,015 | 47,363 | 1.179 | | 4,015 | | | | | 4 | 4 |
| 2013 | 4,658 | 48,017 | 1.030 | | 4,658 | | | | | 1 | 1 |
| 2014 | 4,105 | 58,624 | 1.428 | | 4,105 | | | | 2 | 2 | 4 |
| TOTAL | 19,876 | 1,078,041 | 5.424 | | 19,876 | | | 1 | 2 | 13 | 16 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|--------|--------|--------------|------|---------|--------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 391,248 | | 5,750 | | | 470,790 | | 9,281 | 4,157 |
| 2011 | | | | | 11,880 | | | | | 27,937 | 2,994 |
| 2012 2013 | | | | | 11,332 | | | | | 26,705 | 9,326 |
| 2013 | | | | | 7,081 | | | | | 29,823 | 11,113 |
| 2014 | | | | 16,578 | 3,424 | | | | 19,533 | 5,184 | 13,905 |
| TOTAL | | | 391,248 | 16,578 | 39,467 | | | 470,790 | 19,533 | 98,930 | 41,495 |
| | | | | | | | | | | | _ |

| | | | | | TRANS | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|--------|--------|---------------|------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 556,775 | | 14,104 | | | 885,613 | | 22,544 | 4,145 |
| 2011 | | | 1,146 | 888 | 28,085 | | | 1,674 | 2,860 | 65,783 | 3,183 |
| 2012 | | 40 | 3,199 | 2,113 | 21,060 | | 63 | 5,664 | 6,263 | 52,055 | 9,969 |
| 2013 | 2 | 145 | 4,967 | 2,920 | 10,272 | 318 | 445 | 15,502 | 14,100 | 47,716 | 11,024 |
| 2014 | 24 | 613 | 36,086 | 23,242 | 7,070 | 172 | 433 | 44,449 | 32,651 | 10,468 | 14,517 |
| TOTAL | 26 | 798 | 602,173 | 29,163 | 80,591 | 490 | 941 | 952,902 | 55,874 | 198,566 | 42,838 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | PG B | 1,557,3 | 30 : | 364,194 | 42,838 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -428,54 | 12 - | 136,711 | 591 | |
| TOTAL LOSS | ES | | 1,128,78 | 38 2 | 227,483 | 43,429 | |
| EXPECTED L | OSSES | | 951,20 | 65 ! | 502,664 | 82,486 | |
| CREDIBILITY | | | |)1 | .03 | .03 | |
| PURE PREMI | UMS | | | • | | | |
| INDICAT | ED (PRE-TE | ST) | 5.67 | 79 | 1.145 | .218 | 7.042 |
| INDICAT | ED (POST-TE | ST) | 6.89 | 94 | 1.390 | .265 | 8.549 |
| PRES. C | N RATE LEVI | EL | 4.70 | 00 | 2.483 | .408 | 7.591 |
| DERIVE | D BY FORMU | LA | 4.72 | 22 | 2.450 | .404 | 7.576 |
| UNDERI | YING PRES. | RATE | 4.78 | 36 | 2.529 | .415 | 7.730 |
| PROPOS | PROPOSED | | 4.73 | 31 | 2.455 | .405 | 7.591 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 9.769 |
| IND. RATES | | | | 9.77 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | 9.56 | 10.4 | 10.44 | + 9.77 | PRESI | ENT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 3,171 | 97,560 | 3.076 | | | | | | 2 | 1 | 3 |
| 2011 | 3,596 | 20,910 | .581 | | | | | | | | |
| 2012 | 2,713 | 698,718 | 25.754 | | | | | 1 | | 1 | 2 |
| 2013 | 2,869 | 32,505 | 1.132 | | | | | | | 1 | 1 |
| 2014 | 2,087 | 70,651 | 3.385 | | | | | | | 1 | 1 |
| TOTAL | 14,436 | 920,344 | 6.375 | | | | | 1 | 2 | 4 | 7 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|--------|--------|--------------|------|---------|--------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 46,842 | 1,063 | | | | 45,935 | 2,102 | 1,618 |
| 2011 | | | | | | | | | | | 20,910 |
| 2012 2013 | | | 283,824 | | 943 | | | 380,011 | | 2,278 | 31,662 |
| 2013 | | | | | 14,306 | | | | | 9,238 | 8,961 |
| 2014 | | | | | 43,611 | | | | | 19,311 | 7,729 |
| TOTAL | | | 283,824 | 46,842 | 59,923 | | | 380,011 | 45,935 | 32,929 | 70,880 |
| | | | | | | | | | | | _ |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|---------|--------|---------------|--------|---------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | ı | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 96,214 | 2,608 | | | | 105,788 | 5,106 | 1,613 |
| 2011 | | | | | | | | | | | 22,227 |
| 2012 | | 14,811 | 388,324 | 6,862 | 13,156 | | 43,644 | 780,486 | 18,303 | 18,018 | 33,847 |
| 2013 | 3 | 301 | 10,039 | 5,900 | 20,752 | 95 | 136 | 4,805 | 4,369 | 14,781 | 8,889 |
| 2014 | 47 | 1,319 | 72,501 | 43,214 | 50,507 | 86 | 225 | 24,039 | 20,997 | 23,140 | 8,069 |
| TOTAL | 50 | 16,431 | 470,864 | 152,190 | 87,023 | 181 | 44,005 | 809,330 | 149,457 | 61,045 | 74,645 |
| | | | | | | | | | | | |

| | - | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|--------------|---------|-----------|---------|---------|------------|--------|
| TOTAL TRAN | S. LOSSES P | G B | 1,340,861 | | 149,715 | 74,645 | |
| TOTAL TRAN | S. LOSSES PO | Α | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -407,114 | J -1 | 138,193 | 297 | |
| TOTAL LOSS | ES | | 933,747 | ' 3 | 311,522 | 74,942 | |
| EXPECTED L | OSSES | | 860,675 | 5 4 | 489,091 | 49,371 | |
| CREDIBILITY | | | .01 | | .02 | .02 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | T) | 6.468 | 3 | 2.158 | .519 | 9.145 |
| INDICAT | ED (POST-TE | ST) | 7.852 | 2 | 2.620 | .630 | 11.102 |
| PRES. C | N RATE LEVE | L | 5.855 | 5 | 3.327 | .336 | 9.518 |
| DERIVE | D BY FORMUL | .A | 5.875 | 5 | 3.313 | .342 | 9.530 |
| UNDERI | YING PRES. F | RATE | 5.962 | 2 | 3.388 | .342 | 9.692 |
| PROPOS | PROPOSED | | 5.875 | 5 | 3.313 | .342 | 9.530 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 12.265 |
| IND. RATES | | • | | 12.27 | MINIMU | JM PREMIUM | 2000 |
| MAN. RATES | 11.49 | 12.83 | 13.09 | + 12.27 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 1,311 | 337 | .025 | | | | | | | | |
| 2011 | 1,265 | 4,297 | .339 | | | | | | | 1 | 1 |
| 2012 | 396 | | | | | | | | | | |
| 2013 | 512 | | | | | | | | | | |
| 2014 | 569 | | | | | | | | | | |
| TOTAL | 4,053 | 4,634 | .114 | | | | | | | 1 | 1 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-------|-------|--------------|------|-------|-------|-------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 337 |
| 2011 | | | | | 3,152 | | | | | 1,145 | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| TOTAL | | | | | 3,152 | | | | | 1,145 | 337 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|-------|-------|---------------|------|-------|---------|-------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 336 |
| 2011 | | | 303 | 236 | 7,453 | | | 68 | 118 | 2,697 | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| TOTAL | | | 303 | 236 | 7,453 | | | 68 | 118 | 2,697 | 336 |
| | | | | | | | | | | · | |

| | | | SERIOUS | NON-SEF | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|-----------------|---------|-------------------|-----------|--------|
| TOTAL TRAN | S. LOSSES F | G B | 37 ⁻ | 1 | 10,504 | 336 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -140,28 | 4 | -33,207 | 91 | |
| TOTAL LOSS | ES | | | | | 427 | |
| EXPECTED L | OSSES | | 281,480 |) 1 | 13,769 | 16,456 | |
| CREDIBILITY | | | .00 |) | .01 | .01 | |
| PURE PREMI | JMS | | | • | | | • |
| INDICAT | ED (PRE-TES | ST) | .00 |) | .000 | .011 | .011 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .000 | .013 | .013 |
| PRES. C | N RATE LEVE | EL | 6.82 |) | 2.756 | .399 | 9.975 |
| DERIVE | D BY FORMUI | _A | 6.82 |) | 2.728 | .395 | 9.943 |
| UNDERI | YING PRES. | RATE | 6.94 | 5 | 2.807 | .406 | 10.158 |
| PROPOS | PROPOSED | | |) | 2.728 | .395 | 9.943 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 12.796 |
| IND. RATES | ND. RATES | | | 12.80 | 0 MINIMUM PREMIUM | | 2000 |
| MAN. RATES | 12.27 | 13.59 | 13.72 | + 12.80 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|-----------------|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 1,492 | 100,566 | 6.740 | | 1,492 | | | | | 2 | 2 |
| 2011 | 1,748 | 183 | .010 | | 1,748 | | | | | | |
| 2012 | 1,261 | 4,319 | .342 | | 1,261 | | | | | | |
| 2013 | 1,370 | | | | 1,370 | | | | | | |
| 2014 | 1,596 | | | | 1,596 | | | | | | |
| TOTAL | 7,467 | 105,068 | 1.407 | | 7,467 | | | | | 2 | 2 |
| | | | | | | | | | | | |

| | | | | | REP(| ORTED LOSSES | | | | | |
|----------------------|-------|------|-----------|-------|--------|--------------|------|-------|-------|--------|-----------------------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | _ |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 2011 2012 | | | | | 12,414 | | | | | 84,519 | 3,633 183 4,319 |
| TOTAL | | | | | 12,414 | | | | | 84,519 | 8,135 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------------|-------|------|-----------|-------|--------|---------------|------|-------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 30,452 | | | | | 205,297 | 3,622 |
| 2011 2012 | | | | | | | | | | | 195 |
| 2012 | | | | | | | | | | | 4,617 |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| TOTAL | | | | | 30,452 | | | | | 205,297 | 8,434 |
| | | | | | | | | | | | |

| | - | | SERIOUS | NON-SER | RIOUS | MED. ONLY | TOTAL |
|--------------------|-------------------|---------|---------|---------|---------|------------|--------|
| TOTAL TRANS | S. LOSSES P | G B | | 2 | 35,749 | 8,434 | |
| TOTAL TRANS | S. LOSSES PO | 3 A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -261,84 | - 8 | 61,867 | 231 | |
| TOTAL LOSSI | ES | | | 1 | 73,882 | 8,665 | |
| EXPECTED LO | OSSES | | 570,25 | 6 2 | 27,221 | 32,930 | |
| CREDIBILITY | | | .0 | 00 | .01 | .01 | |
| PURE PREMIL | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | 2.329 | .116 | 2.445 |
| INDICAT | ED (POST-TE | ST) | .00 | 00 | 2.827 | .141 | 2.968 |
| PRES. O | N RATE LEVE | EL. | 7.50 | 00 | 2.988 | .433 | 10.921 |
| DERIVE | D BY FORMUL | -A | 7.50 | 00 | 2.986 | .430 | 10.916 |
| UNDERL | YING PRES. | RATE | 7.63 | 37 | 3.043 | .441 | 11.121 |
| PROPOS | PROPOSED | | | 0 | 2.986 | .430 | 10.916 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. RA | ATE . | 14.048 |
| IND. RATES | | | | 14.05 | MINIMU | JM PREMIUM | 2000 |
| MAN. RATES | 13.10 | 14.7 | 2 15.02 | + 14.05 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 1,425 | 675,018 | 47.369 | | | | | 1 | 3 | | 4 |
| 2011 | 1,407 | 41,193 | 2.927 | | | | | | 1 | 1 | 2 |
| 2012 | 1,510 | 85,368 | 5.653 | | | | | | 1 | 4 | 5 |
| 2013 | 2,867 | 414,315 | 14.451 | | | | | | 3 | 2 | 5 |
| 2014 | 3,505 | 114,668 | 3.271 | | | | | | 1 | 3 | 4 |
| TOTAL | 10,714 | 1,330,562 | 12.419 | | | | | 1 | 9 | 10 | 20 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|---------|--------------|------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 142,062 | 93,658 | | | | 277,629 | 161,131 | | 538 |
| 2011 | | | | 14,302 | 6,064 | | | | 7,780 | 13,047 | 1 |
| 2012 | | | | 33,896 | 6,047 | | | | 23,024 | 19,667 | 2,734 |
| 2013 | | | | 46,637 | 97,162 | | | | 56,953 | 190,863 | 22,700 |
| 2014 | | | | 15,470 | 13,005 | | | | 34,808 | 38,814 | 12,571 |
| TOTAL | | | 142,062 | 203,963 | 122,278 | | | 277,629 | 283,696 | 262,391 | 38,543 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|---------|---------|---------------|-------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | ı | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 252,018 | 192,374 | | | | 651,040 | 371,085 | | 536 |
| 2011 | | | 1,713 | 27,211 | 14,585 | | | 1,457 | 18,953 | 30,914 | |
| 2012 | | 224 | 14,241 | 60,254 | 12,639 | | 186 | 14,690 | 50,419 | 39,598 | 2,923 |
| 2013 | 23 | 2,882 | 114,082 | 113,502 | 145,268 | 2,098 | 4,567 | 170,010 | 192,763 | 312,858 | 22,518 |
| 2014 | 34 | 869 | 49,982 | 31,407 | 17,953 | 449 | 1,120 | 116,016 | 90,341 | 54,087 | 13,124 |
| TOTAL | 57 | 3,975 | 432,036 | 424,748 | 190,445 | 2,547 | 5,873 | 953,213 | 723,561 | 437,457 | 39,101 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|----------|---------|---------|------------|--------|
| TOTAL TRAN | S. LOSSES F | G B | 1,397,70 | 1, | 776,211 | 39,101 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -241,39 | | 115,452 | 361 | |
| TOTAL LOSS | ES | | 1,156,31 | 1 1,0 | 660,759 | 39,462 | |
| EXPECTED L | OSSES | | 567,30 | 8 | 445,168 | 39,428 | |
| CREDIBILITY | | | .0 |)1 | .02 | .02 | |
| PURE PREMI | UMS | | | | - | | |
| INDICAT | FED (PRE-TES | ST) | 10.79 | 3 | 15.501 | .368 | 26.662 |
| INDICAT | ED (POST-TE | ST) | 13.10 | 3 | 18.818 | .447 | 32.368 |
| PRES. C | N RATE LEVE | EL | 5.20 | 00 | 4.080 | .361 | 9.641 |
| DERIVE | D BY FORMUI | LA. | 5.27 | '9 | 4.375 | .363 | 10.017 |
| UNDERI | LYING PRES. | RATE | 5.29 | 5 | 4.155 | .368 | 9.818 |
| PROPOS | PROPOSED | | | 9 | 4.375 | .363 | 10.017 |
| | | | | | | | - |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 12.891 |
| IND. RATES | ID. RATES | | | 12.89 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | 11.72 | 13.07 | 13.26 | + 12.89 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 184,698 | 3,799,852 | 2.057 | | | | | 5 | 19 | 47 | 71 |
| 2011 | 172,989 | 2,192,582 | 1.267 | | | | | 4 | 15 | 18 | 37 |
| 2012 | 194,550 | 5,560,777 | 2.858 | | | | | 3 | 19 | 28 | 50 |
| 2013 | 208,422 | 3,386,752 | 1.624 | | | | | 1 | 16 | 23 | 40 |
| 2014 | 207,849 | 1,862,231 | .895 | | | | | | 2 | 52 | 54 |
| TOTAL | 968,508 | 16,802,194 | 1.735 | | | | | 13 | 71 | 168 | 252 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-----------|-----------|--------------|------|-----------|-----------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | _ |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 875,079 | 494,020 | 658,743 | | | 329,249 | 726,021 | 402,070 | 314,670 |
| 2011 | | | 518,637 | 221,613 | 211,247 | | | 504,725 | 291,581 | 202,153 | 242,626 |
| 2012 | | | 768,514 | 414,218 | 296,296 | | | 2,098,067 | 839,395 | 671,766 | 472,521 |
| 2013 | | | 403,933 | 288,664 | 288,709 | | | 880,047 | 310,670 | 804,187 | 410,542 |
| 2014 | | | | 17,481 | 372,973 | | | | 58,623 | 854,409 | 558,745 |
| TOTAL | | | 2,566,163 | 1,435,996 | 1,827,968 | | | 3,812,088 | 2,226,290 | 2,934,585 | 1,999,104 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|-----------|-----------|---------------|---------|-----------|-----------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,552,390 | 1,014,717 | 1,615,897 | | | 772,089 | 1,672,024 | 976,626 | 313,726 |
| 2011 | | 8,586 | 946,528 | 435,145 | 522,608 | | 10,509 | 1,126,229 | 694,389 | 502,517 | 257,911 |
| 2012 | | 34,425 | 1,042,054 | 791,619 | 591,381 | | 86,391 | 1,947,129 | 1,859,807 | 1,380,234 | 505,125 |
| 2013 | 287 | 16,182 | 669,632 | 581,213 | 452,123 | 31,872 | 48,154 | 1,502,795 | 972,738 | 1,342,162 | 407,258 |
| 2014 | 433 | 11,863 | 652,104 | 390,494 | 435,210 | 4,356 | 11,066 | 1,177,616 | 1,010,060 | 1,036,630 | 583,330 |
| TOTAL | 720 | 71,056 | 4,862,708 | 3,213,188 | 3,617,219 | 36,228 | 156,120 | 6,525,858 | 6,209,018 | 5,238,169 | 2,067,350 |
| | | • | | · | • | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL | |
|-------------|----------------------|------|-----------|----------------------|---------|-----------|-------|-------|
| TOTAL TRAN | S. LOSSES F | PG B | 11,652,69 | 90 18,2 | 277,594 | 2,067,350 | | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -6,770,50 | 01 -4,9 | 997,374 | 19,128 | | |
| TOTAL LOSS | ES | | 4,882,18 | 39 13,2 | 280,220 | 2,086,478 | | |
| EXPECTED L | OSSES | | 14,992,50 | 05 18,4 | 111,337 | 2,663,399 | | |
| CREDIBILITY | | | | 13 | .34 | .37 | | |
| PURE PREMI | UMS | | | | | | | |
| INDICAT | ED (PRE-TE | ST) | .50 | 04 | 1.371 | .215 | 2 | 2.090 |
| INDICAT | ED (POST-TE | ST) | .6′ | 12 | 1.664 | .261 | 2 | 2.537 |
| PRES. C | N RATE LEVI | EL | 1.52 | 20 | 1.867 | .270 | 3 | 3.657 |
| DERIVE | D BY FORMU | LA | 1.40 |)2 | 1.798 | .267 | 3 | 3.467 |
| UNDERI | YING PRES. | RATE | 1.54 | 18 | 1.901 | .275 | 3 | 3.724 |
| PROPOS | PROPOSED | | |)2 | 1.798 | .267 | 3 | 3.467 |
| | | | | | | | | |
| YEAR | YEAR 12-1-14 12-1-15 | | | 12-1-17 | IND. R | ATE | 4 | 4.462 |
| IND. RATES | | | | 4.46 MINIMUM PREMIUM | | | | 1475 |
| MAN. RATES | 3.74 | 4.8 | 5.03 | + 4.46 | PRESI | ENT | | 1665 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NUMBER OF CASES | | | | | |
|--------|----------|-------------|------------|--|--|-------|-----------------|-------|-------|------|-----|--|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL | |
| 2010 | 2,519 | 89 | .003 | | | | | | | | | |
| 2011 | 1,001 | 158,066 | 15.790 | | | | | | 1 | 4 | 5 | |
| 2012 | 1,536 | 85,021 | 5.535 | | | | | | 1 | 2 | 3 | |
| 2013 | 1,166 | 21,184 | 1.816 | | | | | | | 3 | 3 | |
| 2014 | 1,650 | 59,552 | 3.609 | | | | | | 1 | 1 | 2 | |
| TOTAL | 7,872 | 323,912 | 4.115 | | | | | | 3 | 10 | 13 | |
| | | | | | | | | | | | | |

| | REPORTED LOSSES | | | | | | | | | | | |
|--------------|-----------------|------|-----------|--------|--------|-------|------|-------|--------|--------|-----------|--|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | |
| 2010 | | | | | | | | | | | 89 | |
| 2011 | | | | 32,060 | 32,234 | | | | 52,658 | 36,093 | 5,021 | |
| 2012 2013 | | | | 10,000 | 16,039 | | | | 7,338 | 44,618 | 7,026 | |
| 2013 | | | | | 4,109 | | | | | 14,471 | 2,604 | |
| 2014 | | | | 24,428 | 1,529 | | | | 28,350 | 4,529 | 716 | |
| TOTAL | | | | 66,488 | 53,911 | | | | 88,346 | 99,711 | 15,456 | |
| - | | | | | · | | | | | | | |

| | TRANSLATED LOSSES | | | | | | | | | | | |
|--------|-------------------|-------|-----------|---------|---------|-------|------|--------|---------|---------|-----------|--|
| MANUAL | | | INDEMNITY | | | | | ı | MEDICAL | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | |
| 2010 | | | | | | | | | | | 89 | |
| 2011 | | | 5,639 | 62,392 | 76,761 | | | 6,733 | 122,951 | 86,282 | 5,337 | |
| 2012 | | 122 | 8,217 | 20,433 | 30,219 | | 150 | 12,807 | 25,057 | 87,376 | 7,511 | |
| 2013 | | 87 | 2,881 | 1,691 | 5,958 | 159 | 212 | 7,517 | 6,844 | 23,155 | 2,583 | |
| 2014 | 33 | 810 | 47,332 | 30,773 | 6,342 | 237 | 593 | 60,781 | 44,127 | 11,599 | 748 | |
| TOTAL | 33 | 1,019 | 64,069 | 115,289 | 119,280 | 396 | 955 | 87,838 | 198,979 | 208,412 | 16,268 | |
| | | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|----------------------|------|---------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | PG B | 154,31 | 0 (| 641,960 | 16,268 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -129,89 | 5 | -53,223 | 146 | |
| TOTAL LOSS | ES | | 24,41 | 5 | 588,737 | 16,414 | |
| EXPECTED L | OSSES | | 278,27 | '6 | 191,603 | 21,491 | |
| CREDIBILITY | | | .0. | 1 | .01 | .01 | |
| PURE PREMI | UMS | | | | | | • |
| INDICAT | ED (PRE-TE | ST) | .31 | 0 | 7.479 | .209 | 7.998 |
| INDICAT | ED (POST-TE | ST) | .37 | 6 | 9.080 | .254 | 9.710 |
| PRES. C | N RATE LEVI | EL | 3.47 | 2 | 2.390 | .268 | 6.130 |
| DERIVE | D BY FORMU | LA | 3.44 | 1 | 2.457 | .268 | 6.166 |
| UNDERI | YING PRES. | RATE | 3.53 | 5 | 2.434 | .273 | 6.242 |
| PROPOS | PROPOSED | | | 1 | 2.457 | .268 | 6.166 |
| | | | | | | | |
| YEAR | YEAR 12-1-14 12-1-15 | | | 12-1-17 | IND. R | ATE | 7.935 |
| IND. RATES | | | | 7.94 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | 7.24 | 8.21 | 8.43 | + 7.94 | PRESE | NT | 2000 |

PRES. ON RATE LEVEL

PROPOSED

YEAR

IND. RATES

MAN. RATES

DERIVED BY FORMULA UNDERLYING PRES. RATE

12-1-14

8.54

12-1-15

9.85

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | | | | | JMBER OF | | | |
|----------------|----------|-------------------------------------------------------------------------------------------------------|------------------------------------------------------|----------------------------|------------------------------|------------------------|-------|------|-------|-----------------|----------|-------|------|--------|
| YEAR | IN THOUS | LOSSES | REPORTED | | | | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | | | | | | | | | | | | | | |
| 2011 | | | | | | | | | | | | | | |
| 2012 | 36 | | | | | | | | | | | | | |
| 2013 | 44 | | | | | | | | | | | | | |
| 2014 | 31 | | | | | | | | | | | | | |
| TOTAL | 111 | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | REPO | ORTED LOSSES | | | | | | | | |
| IANUAL | | | INDEMNITY | | | | | | MEDIC | AL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJ | OR | MINOR | | TEMP | MED | . ONLY |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | | |
| IOIAL | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | TRANS | SLATED LOSSES | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | INDEMNITY | | | | | | | EDICAL | | | | |
| MANUAL YEAR | DEATH | Р.Т. | INDEMNITY MAJOR | MINOR | TEMP | DEATH | P.T. | MAJ | | EDICAL MINOR | | TEMP | MED | . ONLY |
| MANUAL YEAR | DEATH | P.T. | | MINOR | | | P.T. | MAJ | | | | TEMP | MED | . ONLY |
| | DEATH | P.T. | | MINOR | | | P.T. | MAJ | | | | TEMP | MED | . ONLY |
| | DEATH | P.T. | | MINOR | | | P.T. | MAJ | | | | TEMP | MED | . ONLY |
| | DEATH | P.T. | | MINOR | | | P.T. | MAJ | | | | TEMP | MED | . ONLY |
| YEAR | DEATH | P.T. | | MINOR | | | P.T. | MAJ | | | | TEMP | MED | . ONLY |
| YEAR | DEATH | P.T. | | MINOR | | | P.T. | MAJ | | | | TEMP | MED | . ONLY |
| YEAR | DEATH | Р.Т. | | MINOR | | | P.T. | MAJ | | | | TEMP | MED | . ONLY |
| | DEATH | Р.Т. | | MINOR | | | P.T. | MAJ | | | | TEMP | MED | . ONLY |
| YEAR | | TOTAL TRANS. LO | MAJOR SSES PG B | | ТЕМР | DEATH | | MAJ | | | | TEMP | MED | . ONLY |
| YEAR | | TOTAL TRANS. LO | MAJOR SSES PG B | | ТЕМР | DEATH | | MAJ | | | | TEMP | MED | . ONLY |
| YEAR | | TOTAL TRANS. LO | MAJOR SSES PG B SSES PG A | SERIOUS | ТЕМР | DEATH MED. ONLY | | MAJO | | | | TEMP | MED | ONLY |
| YEAR | - | TOTAL TRANS. LO TOTAL TRANS. LO BNR + FREQUENC | MAJOR SSES PG B SSES PG A | | TEMP NON-SERIOUS | MED. ONLY | | MAJ | | | | TEMP | MED | . ONLY |
| YEAR | - | TOTAL TRANS. LO TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES | MAJOR MSSES PG B SSES PG A CY ADJUST. | SERIOUS -1,666 | NON-SERIOUS | MED. ONLY | | MAJ | | | | TEMP | MED | . ONLY |
| YEAR | - - | TOTAL TRANS. LO TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE | MAJOR MSSES PG B SSES PG A CY ADJUST. | SERIOUS -1,666 4,233 | NON-SERIOUS -985 3,900 | MED. ONLY 3 3 3 365 | | MAJ | | | | TEMP | MED | . ONLY |
| YEAR | | TOTAL TRANS. LO TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES | MAJOR MSSES PG B SSES PG A CY ADJUST. | SERIOUS -1,666 | NON-SERIOUS | MED. ONLY | | MAJ | | | | TEMP | MED | . ONLY |
| YEAR | | TOTAL TRANS. LO TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE CREDIBILITY PURE PREMIUMS | MAJOR SSES PG B SSES PG A CY ADJUST. | -1,666 4,233 .00 | NON-SERIOUS -985 3,900 .00 | MED. ONLY 3 3 365 .00 | TOTAL | MAJ | | | | TEMP | MED | . ONLY |
| YEAR | | TOTAL TRANS. LO TOTAL TRANS. LO BNR + FREQUENC EXPECTED LOSSE CREDIBILITY | MAJOR SSES PG B SSES PG A CY ADJUST. SS PRE-TEST) | SERIOUS -1,666 4,233 | NON-SERIOUS -985 3,900 | MED. ONLY 3 3 3 365 | | MAJ | | | | TEMP | MED | ONLY |

.004 .323

.323

.329

.323

7.518

7.518

7.656

7.518

9.675

2000

2000

+PROPOSED

12-1-17

3.451

3.451

3.514

3.451

+ 9.68 PRESENT

IND. RATE

9.68 MINIMUM PREMIUM

3.744

3.744

3.813

3.744

12-1-16

IND. RATES

MAN. RATES

4.21

4.75

1475

1595

| MANUAL | PAYROLL | TOTAL REPT | . PURI | E PREM. | | | | | | N | JMBER OF | CASES | | |
|----------------|----------|-----------------------------|------------|---------|------------------|----------------|---------------|-------|-------|------------------|----------|---------|-------|--------|
| YEAR | IN THOUS | LOSSES | REP | ORTED | | | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | | | | | | | | | | | | | | |
| 2011 | | | | | | | | | | | | | | |
| 2012 | | | | | | | | | | | | | | |
| 2013 | 1 | | | | | | | | | | | | | |
| 2014 | | | | | | | | | | | | | | |
| TOTAL | 1 | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | REP | ORTED LOSSES | | | | | | | |
| IANUAL | | | | EMNITY | | | | | MEDIO | | | | | |
| YEAR | DEATH | P.T. | M. | AJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | <u> </u> | TEMP | MED | ONLY |
| | | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | | |
| l. | | | | | | | | | | | l | | | |
| | | | 1115 | | | TRAN | SLATED LOSSES | | | EDIOAI | | | | |
| IANUAL YEAR | DEATH | INDEMNITY P.T. MAJOR | | | MINOR TEMP DEATH | | | | MAJOR | IEDICAL MINOR | | TEMP | MED | . ONLY |
| ILAK | DEATH | 1 | | AUUK | mileon | I E WII | DEATH | P.T. | MAGOR | - WIII COL | | I LIVII | III.E | ONLI |
| | | | | | | | | | | | | | | |
| OTAL | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | | | | | |
| | | TOTAL TRANS. | | | | 1 | | | | | | | | |
| | | TOTAL TRANS. | | | | _ | | | | | | | | |
| | | IBNR + FREQUE | | 101. | -8 | -5 | | | | | | | | |
| | | | | | 40 | 15 | | | | | | | | |
| | | EXPECTED LOS CREDIBILITY | 3353 | | .00 | | .00 | | | | | | | |
| | | PURE PREMIUN | vie. | | .00 | .00 | .00 | | | | | | | |
| | | | D (PRE-TE | et/ | .000 | .000 | .000 | .000 | | | | | | |
| | | | D (POST-TE | | .000 | | .000 | .000 | | | | | | |
| | | | RATE LEV | | 1.804 | | .192 | 3.468 | | | | | | |
| | | | BY FORMU | | 1.804 | | .192 | 3.468 | | | | | | |
| | | | ING PRES. | | 1.804 | | .192 | 3.468 | | | | | | |
| | | PROPOSE | D PRES. | RAIE | 1.837 | | .196 | 3.468 | | | | | | |
| | | | | | | | | | | | | | | |
| | | YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 IND. R | RATE | 4.463 | | | | | | |
| | | INI) RAIES | | | | | | | | | | | | |

+PROPOSED

4.46 MINIMUM PREMIUM
4.77 + 4.46 PRESENT

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 1,507 | 16,429 | 1.090 | | | | | | 1 | 2 | 3 |
| 2011 | 1,116 | 2,625 | .235 | | | | | | | | |
| 2012 | 1,145 | | | | | | | | | | |
| 2013 | 1,948 | 228,823 | 11.746 | | | | | 1 | 1 | | 2 |
| 2014 | 1,905 | 26,209 | 1.375 | | | | | | | 5 | 5 |
| TOTAL | 7,621 | 274,086 | 3.596 | | | | | 1 | 2 | 7 | 10 |
| | | | | | | | | | | - | |

| | REPORTED LOSSES | | | | | | | | | | | | |
|--------|-----------------|------|-----------|-------|--------|-------|------|---------|--------|--------|-----------|--|--|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | |
| 2010 | | | | 649 | 454 | | | | 9,344 | 1,789 | 4,193 | | |
| 2011 | | | | | | | | | | | 2,625 | | |
| | | | | | | | | | | | | | |
| 2013 | | | 90,340 | 4,000 | | | | 128,100 | 6,076 | | 307 | | |
| 2014 | | | | | 11,935 | | | | | 9,442 | 4,832 | | |
| TOTAL | | | 90,340 | 4,649 | 12,389 | | | 128,100 | 15,420 | 11,231 | 11,957 | | |
| | | | | | | | | | | | • | | |

| TRANSLATED LOSSES | | | | | | | | | | | |
|-------------------|-------|-------|-----------|--------|--------|--------|--------|---------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 1,333 | 1,114 | | | | 21,519 | 4,345 | 4,180 |
| 2011 | | | | | | | | | | | 2,790 |
| 2013 | 205 | 4,789 | 180,105 | 13,649 | 6,709 | 14,401 | 16,934 | 445,314 | 31,784 | 10,008 | 305 |
| 2014 | 13 | 360 | 19,840 | 11,825 | 13,817 | 35 | 111 | 11,751 | 10,268 | 11,316 | 5,045 |
| TOTAL | 218 | 5,149 | 199,945 | 26,807 | 21,640 | 14,436 | 17,045 | 457,065 | 63,571 | 25,669 | 12,320 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|----------------------|------|---------|---------|--------------------|-----------|--------|
| TOTAL TRAN | S. LOSSES P | G B | 693,85 | 8 ′ | 137,687 | 12,320 | |
| TOTAL TRAN | S. LOSSES PO | Α | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -64,31 | 6 | -32,756 | 82 | |
| TOTAL LOSS | ES | | 629,54 | 2 ' | 104,931 | 12,402 | |
| EXPECTED L | OSSES | | 143,73 | 2 ' | 120,031 | 10,442 | |
| CREDIBILITY | | | .0. | 1 | .01 | .01 | |
| PURE PREMI | UMS | | | | - | | |
| INDICAT | ED (PRE-TES | T) | 8.26° | 1 | 1.377 | .163 | 9.801 |
| INDICAT | ED (POST-TE | ST) | 10.02 | 9 | 1.672 | .198 | 11.899 |
| PRES. C | N RATE LEVE | L | 1.85° | 1 | 1.547 | .135 | 3.533 |
| DERIVE | D BY FORMUL | .A | 1.93 | 3 | 1.548 | .136 | 3.617 |
| UNDERI | YING PRES. F | RATE | 1.880 | 6 | 1.575 | .137 | 3.598 |
| PROPOS | PROPOSED | | | 3 | 1.548 | .136 | 3.617 |
| | | | | | | | |
| YEAR | /EAR 12-1-14 12-1-15 | | 12-1-16 | 12-1-17 | IND. R | ATE | 4.655 |
| IND. RATES | | | | 4.66 | 66 MINIMUM PREMIUM | | 1530 |
| MAN. RATES | 4.07 | 4.62 | 4.86 | + 4.66 | PRESE | NT | 1615 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NUMBER OF CASES | | | | |
|--------|----------|-------------|------------|--|--|-------|-----------------|-------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 26,738 | 2,233,281 | 8.352 | | | | | 6 | 6 | 18 | 30 |
| 2011 | 28,929 | 2,696,503 | 9.321 | | | | | 4 | 6 | 20 | 30 |
| 2012 | 29,842 | 1,552,799 | 5.203 | | | 1 | | 1 | 4 | 16 | 22 |
| 2013 | 34,691 | 3,207,645 | 9.246 | | | | | 5 | 5 | 20 | 30 |
| 2014 | 35,296 | 1,245,435 | 3.528 | | | | | 3 | 6 | 19 | 28 |
| TOTAL | 155,496 | 10,935,663 | 7.033 | | | 1 | | 19 | 27 | 93 | 140 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|---------|------|-----------|---------|---------|--------------|------|-----------|---------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 812,183 | 92,106 | 68,352 | | | 942,551 | 62,928 | 124,204 | 130,957 |
| 2011 | | | 930,326 | 179,221 | 196,974 | | | 870,195 | 116,532 | 317,473 | 85,782 |
| 2012 | 350,000 | | 127,546 | 145,115 | 192,885 | | | 264,672 | 76,109 | 320,384 | 76,088 |
| 2013 | | | 1,177,017 | 228,954 | 385,011 | | | 431,945 | 283,598 | 613,756 | 87,364 |
| 2014 | | | 316,898 | 177,364 | 141,897 | | | 234,160 | 158,929 | 163,918 | 52,269 |
| TOTAL | 350,000 | | 3,363,970 | 822,760 | 985,119 | | | 2,743,523 | 698,096 | 1,539,735 | 432,460 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|---------|---------|-----------|-----------|-----------|---------------|---------|-----------|-----------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,333,002 | 189,186 | 167,668 | | | 1,966,409 | 144,923 | 301,690 | 130,564 |
| 2011 | | 11,355 | 1,234,263 | 356,287 | 494,378 | | 12,839 | 1,359,979 | 312,738 | 774,048 | 91,186 |
| 2012 | 446,326 | 10,100 | 329,957 | 292,884 | 370,955 | | 39,916 | 794,028 | 242,253 | 640,723 | 81,338 |
| 2013 | 2,238 | 59,947 | 2,286,239 | 561,295 | 522,438 | 54,030 | 72,287 | 2,077,851 | 808,370 | 838,493 | 86,665 |
| 2014 | 1,858 | 42,580 | 1,140,612 | 399,278 | 234,872 | 16,049 | 19,220 | 1,312,596 | 467,780 | 265,273 | 54,569 |
| TOTAL | 450,422 | 123,982 | 6,324,073 | 1,798,930 | 1,790,311 | 70,079 | 144,262 | 7,510,863 | 1,976,064 | 2,820,227 | 444,322 |
| | | | | | | <u> </u> | | <u> </u> | · | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|--------------|---------|-----------|---------|---------|------------|--------|
| TOTAL TRANS | S. LOSSES F | G B | 14,623,68 | 8,3 | 385,532 | 444,322 | |
| TOTAL TRANS | S. LOSSES PO | G A | | | | | |
| IBNR + FREQU | JENCY ADJU | ST. | -2,755,10 | 0 -1,4 | 478,737 | 3,101 | |
| TOTAL LOSS | ES | | 11,868,58 | 6,9 | 906,795 | 447,423 | |
| EXPECTED LO | DSSES | | 6,148,31 | 3 5,4 | 487,453 | 418,284 | |
| CREDIBILITY | | | .0 | 4 | .10 | .11 | |
| PURE PREMI | JMS | | | | - | | • |
| INDICAT | ED (PRE-TES | ST) | 7.63 | 3 | 4.442 | .288 | 12.363 |
| INDICAT | ED (POST-TE | ST) | 9.26 | 6 | 5.393 | .350 | 15.009 |
| PRES. O | N RATE LEVE | EL | 3.88 | 3 | 3.465 | .264 | 7.612 |
| DERIVE | BY FORMU | _A | 4.09 | 8 | 3.658 | .273 | 8.029 |
| UNDERL | YING PRES. | RATE | 3.95 | 4 | 3.529 | .269 | 7.752 |
| PROPOS | SED | | 4.09 | 8 | 3.658 | .273 | 8.029 |
| | | | | | - | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 10.333 |
| IND. RATES | | | | 10.33 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | 8.08 | 9.61 | 10.47 | + 10.33 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 161 | | | | | | | | | | |
| 2011 | 128 | | | | | | | | | | |
| 2012 | 117 | | | | | | | | | | |
| 2013 | 143 | | | | | | | | | | |
| 2014 | 256 | 185 | .072 | | | | | | | | |
| TOTAL | 805 | 185 | .023 | | | | | | | | |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|--------------|------|-------|-------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| 2014 | | | | | | | | | | | 185 |
| TOTAL | | | | | | | | | | | 185 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|---------------|------|-------|---------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| 2014 | | | | | | | | | | | 193 |
| TOTAL | | | | | | | | | | | 193 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|--------------------|-----------------------|---------|---------|---------|--------|------------|-------|
| TOTAL TRANS | S. LOSSES P | G B | | | | 193 | |
| TOTAL TRANS | S. LOSSES PO | G A | | | | | |
| IBNR + FREQU | JENCY ADJU | ST. | -7,74 | 2 | -2,978 | 15 | |
| TOTAL LOSSI | ES | | | | | 208 | |
| EXPECTED LO | OSSES | | 17,67 | 0 | 11,463 | 1,683 | |
| CREDIBILITY | | | .0 | 0 | .00 | .00 | |
| PURE PREMIL | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .000 | .026 | .026 |
| INDICAT | INDICATED (POST-TEST) | | | 0 | .000 | .032 | .032 |
| PRES. O | N RATE LEVE | EL | 2.15 | 6 | 1.398 | .205 | 3.759 |
| DERIVE | BY FORMUL | _A | 2.15 | 6 | 1.398 | .205 | 3.759 |
| UNDERL | YING PRES. | RATE | 2.19 | 5 | 1.424 | .209 | 3.828 |
| PROPOS | SED | | 2.15 | 6 | 1.398 | .205 | 3.759 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 4.837 |
| IND. RATES | | | | 4.84 | MINIM | JM PREMIUM | 1580 |
| MAN. RATES | 4.49 | 5.07 | 5.17 | + 4.84 | PRESE | NT | 1700 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|-----------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 3,035 | 42,136 | 1.388 | | | | | | | 3 | 3 |
| 2011 | 3,399 | 215,466 | 6.339 | | | | | 1 | | 3 | 4 |
| 2012 | 3,497 | 428,833 | 6.339 12.262 | | | | | | 3 | 2 | 5 |
| 2013 | 3,786 | 122,483 | 3.235 | | | | | | 1 | 4 | 5 |
| 2014 | 4,070 | 55,639 | 1.367 | | | | | | | 4 | 4 |
| TOTAL | 17,787 | 864,557 | 4.861 | | | | | 1 | 4 | 16 | 21 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|---------|--------|--------------|------|--------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 2,526 | | | | | 38,718 | 892 |
| 2011 | | | 95,227 | | 6,726 | | | 98,718 | | 8,431 | 6,364 |
| 2012 2013 | | | | 109,960 | 8,821 | | | | 285,158 | 18,528 | 6,366 |
| 2013 | | | | 24,390 | 21,585 | | | | 42,735 | 22,987 | 10,786 |
| 2014 | | | | | 32,426 | | | | | 23,213 | |
| TOTAL | | | 95,227 | 134,350 | 72,084 | | | 98,718 | 327,893 | 111,877 | 24,408 |
| - | | | | • | | | | | · | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|---------|---------|---------------|-------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 6,196 | | | | | 94,045 | 889 |
| 2011 | | 1,576 | 167,493 | 1,372 | 19,459 | | 2,054 | 213,461 | 3,476 | 23,635 | 6,765 |
| 2012 | | 703 | 43,161 | 193,454 | 20,949 | | 1,836 | 134,287 | 571,677 | 51,752 | 6,805 |
| 2013 | 5 | 898 | 39,148 | 47,298 | 33,573 | 222 | 1,667 | 65,086 | 87,790 | 42,387 | 10,700 |
| 2014 | 36 | 985 | 53,904 | 32,127 | 37,552 | 106 | 271 | 28,889 | 25,233 | 27,813 | |
| TOTAL | 41 | 4,162 | 303,706 | 274,251 | 117,729 | 328 | 5,828 | 441,723 | 688,176 | 239,632 | 25,159 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|--------------------|---------------------|---------|---------|---------|---------|------------|--------|
| TOTAL TRAN | S. LOSSES P | G B | 755,78 | 8 1, | 319,788 | 25,159 | |
| TOTAL TRAN | S. LOSSES PO | 3 A | • | | | • | |
| IBNR + FREQ | UENCY ADJU | ST. | -326,12 | 4 - | 187,499 | 419 | |
| TOTAL LOSS | ES | | 429,66 | 4 1, | 132,289 | 25,578 | |
| EXPECTED L | OSSES | | 728,37 | 8 | 699,030 | 56,740 | |
| CREDIBILITY | | | .0 | 1 | .02 | .03 | |
| PURE PREMI | UMS | - | | • | | | |
| INDICAT | TED (PRE-TES | ST) | 2.41 | 6 | 6.366 | .144 | 8.926 |
| INDICAT | FED (POST-TE | ST) | 2.93 | 3 | 7.728 | .175 | 10.836 |
| PRES. C | N RATE LEVE | EL | 4.02 | 2 | 3.859 | .313 | 8.194 |
| DERIVE | D BY FORMUL | -A | 4.01 | 1 | 3.936 | .309 | 8.256 |
| UNDERI | LYING PRES. I | RATE | 4.09 | 5 | 3.930 | .319 | 8.344 |
| PROPOS | SED | | 4.01 | 1 | 3.936 | .309 | 8.256 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. RA | ATE | 10.625 |
| IND. RATES | | | | 10.63 | MINIMU | JM PREMIUM | 2000 |
| MAN. RATES | 10.13 | 11.18 | 11.27 | + 10.63 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|----------|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 320 | 409 | .127 | | | | | | | | 1 |
| 2011 | 1,440 | 1,067 | .074 | | | | | | | | ł |
| 2012 | 1,902 | | | | | | | | | | ł |
| 2013 | 594 | | | | | | | | | | ł |
| 2014 | 341 | | | | | | | | | | i |
| TOTAL | 4,597 | 1,476 | .032 | | | | | | | | <u> </u> |
| | | | | | | | | | | | <u> </u> |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|--------------|------|-------|-------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 409 |
| 2011 | | | | | | | | | | | 1,067 |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | 1,476 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|---------------|------|-------|---------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 408 |
| 2011 | | | | | | | | | | | 1,134 |
| | | | | | | | | | | | l |
| | | | | | | | | | | | l |
| | | | | | | | | | | | İ |
| TOTAL | | | | | | | | | | | 1,542 |
| | | | | | | | | | | | |

| | | 1 | CERIOLIC | NON CE | NOUS. | MED ONLY | TOTAL |
|-------------|--------------------|---------|----------|---------|---------|------------|-------|
| | | | SERIOUS | NON-SE | 1005 | MED. ONLY | TOTAL |
| TOTAL TRAN | <u>S. LOSSES F</u> | PG B | | | | 1,542 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -41,37 | 7 | -13,330 | 37 | |
| TOTAL LOSS | ES | | | | | 1,579 | |
| EXPECTED LO | OSSES | | 90,97 | 5 | 50,752 | 8,046 | |
| CREDIBILITY | | | .0 | 0 | .01 | .01 | |
| PURE PREMI | JMS | | | | - | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .000 | .034 | .034 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .000 | .041 | .041 |
| PRES. O | N RATE LEVE | EL | 1.94 | 3 | 1.084 | .172 | 3.199 |
| DERIVE | D BY FORMUI | _A | 1.94 | 3 | 1.073 | .171 | 3.187 |
| UNDERL | YING PRES. | RATE | 1.97 | 9 | 1.104 | .175 | 3.258 |
| PROPOS | SED | | 1.94 | 3 | 1.073 | .171 | 3.187 |
| | | | | | - | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 4.101 |
| IND. RATES | IND. RATES | | | 4.10 | MINIM | UM PREMIUM | 1380 |
| MAN. RATES | AN. RATES 3.81 4. | | 4.40 | + 4.10 | PRESE | NT | 1495 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | IMBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|----------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 10,441 | 2,123 | .020 | | | | | | | | |
| 2011 | 11,662 | 556,648 | 4.773 | | | | | 1 | | | 1 |
| 2012 | 12,498 | 41,272 | .330 | | | | | | 1 | 1 | 2 |
| 2013 | 13,301 | 24,274 | .182 | | | | | | | 2 | 2 |
| 2014 | 14,700 | 56,673 | .385 | | | | | | | 2 | 2 |
| TOTAL | 62,602 | 680,990 | 1.088 | | | | | 1 | 1 | 5 | 7 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|-------|--------|--------------|------|---------|--------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 2,123 |
| 2011 | | | 276,355 | | | | | 271,954 | | | 8,339 |
| 2012 2013 | | | | 7,872 | 2,518 | | | | 13,110 | 4,840 | 12,932 |
| 2013 | | | | | 2,107 | | | | | 20,813 | 1,354 |
| 2014 | | | | | 27,162 | | | | | 27,608 | 1,903 |
| TOTAL | | | 276,355 | 7,872 | 31,787 | | | 271,954 | 13,110 | 53,261 | 26,651 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|--------|--------|---------------|-------|---------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 2,117 |
| 2011 | | 4,114 | 434,980 | 2,266 | 9,271 | | 5,083 | 527,039 | 6,459 | 9,360 | 8,864 |
| 2012 | | 61 | 3,621 | 14,199 | 5,005 | | 89 | 7,019 | 27,217 | 10,156 | 13,824 |
| 2013 | | 41 | 1,476 | 868 | 3,057 | 254 | 304 | 10,810 | 9,843 | 33,302 | 1,343 |
| 2014 | 28 | 823 | 45,155 | 26,913 | 31,458 | 126 | 321 | 34,367 | 30,015 | 33,084 | 1,987 |
| TOTAL | 28 | 5,039 | 485,232 | 44,246 | 48,791 | 380 | 5,797 | 579,235 | 73,534 | 85,902 | 28,135 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|----------------------|----------------|----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 1,075,71 | 1 : | 252,473 | 28,135 | |
| TOTAL TRAN | S. LOSSES PO | Α | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -163,22 | 3 | -81,552 | 243 | |
| TOTAL LOSS | ES | | 912,48 | 8 | 170,921 | 28,378 | |
| EXPECTED LO | OSSES | | 366,22 | 2 | 305,498 | 32,553 | |
| CREDIBILITY | | | .0 | 2 | .05 | .06 | |
| PURE PREMI | | | | • | | | |
| INDICAT | ED (PRE-TES | ST) | 1.45 | 8 | .273 | .045 | 1.776 |
| INDICAT | INDICATED (PRE-TEST) | | 1.77 | 0 | .331 | .055 | 2.156 |
| PRES. O | N RATE LEVE | L | .57 | 5 | .479 | .051 | 1.105 |
| DERIVE | D BY FORMUL | Α | .59 | 9 | .472 | .051 | 1.122 |
| UNDERL | YING PRES. I | RATE | .58 | 5 | .488 | .052 | 1.125 |
| PROPOS | SED | | .59 | 9 | .472 | .051 | 1.122 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 1.444 |
| IND. RATES | | • | | 1.44 | MINIMU | JM PREMIUM | 675 |
| MAN. RATES | 1.24 | 1.24 1.45 1.52 | | + 1.44 | PRESE | NT | 710 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 7,384 | 42,703 | .578 | | | | | | | 3 | 3 |
| 2011 | 10,201 | 66,709 | .653 | | | | | | | 3 | 3 |
| 2012 | 9,862 | 485,538 | 4.923 | | | | 1 | | 1 | 4 | 6 |
| 2013 | 11,364 | 205,617 | 1.809 | | | | | | 3 | 3 | 6 |
| 2014 | 10,722 | 556,096 | 5.186 | | | | | | | 11 | 11 |
| TOTAL | 49,533 | 1,356,663 | 2.739 | | | | 1 | | 4 | 24 | 29 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|--------|-----------|--------|---------|--------------|--------|-------|--------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 10,677 | | | | | 15,254 | 16,772 |
| 2011 | | | | | 18,054 | | | | | 42,117 | 6,538 |
| 2012 | | 51,129 | | 2,651 | 225,348 | | 50,277 | | 10,290 | 135,270 | 10,573 |
| 2013 | | | | 94,193 | 7,223 | | | | 67,240 | 13,241 | 23,720 |
| 2014 | | | | | 235,229 | | | | | 303,502 | 17,365 |
| TOTAL | | 51,129 | | 96,844 | 496,531 | | 50,277 | | 77,530 | 509,384 | 74,968 |
| | | | | · | | · | · | · | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|---------|-----------|---------|---------|---------------|---------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | ı | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 26,191 | | | | | 37,052 | 16,722 |
| 2011 | | | 1,737 | 1,354 | 42,681 | | | 2,522 | 4,313 | 99,172 | 6,950 |
| 2012 | 2,995 | 262,871 | 68,397 | 46,597 | 418,836 | 527,310 | 200,109 | 36,008 | 52,176 | 264,245 | 11,303 |
| 2013 | 2 | 1,855 | 97,750 | 151,295 | 19,197 | 127 | 2,259 | 90,481 | 127,289 | 30,007 | 23,530 |
| 2014 | 253 | 7,123 | 391,049 | 233,065 | 272,435 | 1,394 | 3,538 | 377,815 | 330,006 | 363,688 | 18,129 |
| TOTAL | 3,250 | 271,849 | 558,933 | 432,311 | 779,340 | 528,831 | 205,906 | 506,826 | 513,784 | 794,164 | 76,634 |
| - | | | | · | · | | | | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | G B | 2,075,59 | 5 2, | 519,599 | 76,634 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -517,59 | 1 -1 | 191,966 | 569 | |
| TOTAL LOSS | ES | | 1,558,00 | 4 2,3 | 327,633 | 77,203 | |
| EXPECTED L | OSSES | | 1,156,10 | 0 | 713,276 | 78,263 | |
| CREDIBILITY | | | .0 | 2 | .05 | .05 | |
| PURE PREMI | JMS | • | | | | | |
| INDICAT | ED (PRE-TES | ST) | 3.14 | .5 | 4.699 | .156 | 8.000 |
| INDICAT | ED (POST-TE | ST) | 3.81 | 8 | 5.705 | .189 | 9.712 |
| PRES. C | N RATE LEVE | EL | 2.29 | 2 | 1.414 | .155 | 3.861 |
| DERIVE | D BY FORMUI | LA. | 2.32 | :3 | 1.629 | .157 | 4.109 |
| UNDERI | YING PRES. | RATE | 2.33 | 4 | 1.440 | .158 | 3.932 |
| PROPOS | PROPOSED | | 2.32 | :3 | 1.629 | .157 | 4.109 |
| | | • | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 5.288 |
| IND. RATES | | | | 5.29 | MINIM | UM PREMIUM | 1695 |
| MAN. RATES | | | 5.31 | + 5.29 | PRESENT | | 1740 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 4,790 | 108,629 | 2.267 | | | | | | 1 | 1 | 2 |
| 2011 | 4,276 | 5,209 | .121 | | | | | | | | |
| 2012 | 4,651 | 4,713 | .101 | | | | | | | 1 | 1 |
| 2013 | 5,078 | 28,374 | .558 | | | | | | | 2 | 2 |
| 2014 | 5,093 | 12,400 | .243 | | | | | | | 3 | 3 |
| TOTAL | 23,888 | 159,325 | .667 | | | | | | 1 | 7 | 8 |
| | | | | | | | | | | | |

| | | | | | REP(| ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|--------|--------|--------------|------|-------|--------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 38,345 | 157 | | | | 68,275 | 602 | 1,250 |
| 2011 | | | | | | | | | | | 5,209 |
| 2012 2013 | | | | | 1,035 | | | | | 2,052 | 1,626 |
| 2013 | | | | | 12,496 | | | | | 13,318 | 2,560 |
| 2014 | | | | | 2,683 | | | | | 3,408 | 6,309 |
| TOTAL | | | | 38,345 | 16,371 | | | | 68,275 | 19,380 | 16,954 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|--------|--------|---------------|------|--------|---------|--------|--------------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | - |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 78,761 | 385 | | | | 157,237 | 1,462 | 1,246 |
| 2011 | | | | | | | | | | | 5,537 |
| 2012 | | | 292 | 194 | 1,924 | | 9 | 435 | 481 | 3,999 | 1,738 |
| 2013 | 2 | 266 | 8,774 | 5,155 | 18,126 | 127 | 201 | 6,921 | 6,298 | 21,309 | 2,540 |
| 2014 | 2 | 82 | 4,463 | 2,656 | 3,104 | 15 | 41 | 4,246 | 3,709 | 4,087 | 6,587 |
| TOTAL | 4 | 348 | 13,529 | 86,766 | 23,539 | 142 | 251 | 11,602 | 167,725 | 30,857 | 17,648 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------|-----------------------------------|------------|---------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | G B | 25,87 | 6 : | 308,887 | 17,648 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -188,64 | 1 | -77,413 | 257 | |
| TOTAL LOSS | ES | | | 2 | 231,474 | 17,905 | |
| EXPECTED L | OSSES | | 415,89 | 0 2 | 284,028 | 35,833 | |
| CREDIBILITY | | | .0. | 1 | .03 | .03 | |
| PURE PREMI | URE PREMIUMS INDICATED (PRE-TEST) | | | • | | | ! |
| INDICAT | ED (PRE-TE | ST) | .00 | 0 | .969 | .075 | 1.044 |
| INDICAT | INDICATED (PRE-1EST) | | | 0 | 1.176 | .091 | 1.267 |
| PRES. C | N RATE LEVI | <u>E</u> L | 1.71 | 0 | 1.168 | .147 | 3.025 |
| DERIVE | D BY FORMU | LA | 1.69 | 3 | 1.168 | .145 | 3.006 |
| UNDERL | YING PRES. | RATE | 1.74 | 1 | 1.189 | .150 | 3.080 |
| PROPOS | SED | | 1.69 | 3 | 1.168 | .145 | 3.006 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 3.868 |
| IND. RATES | IND. RATES | | | 3.87 | MINIM | UM PREMIUM | 1320 |
| MAN. RATES | | | 4.16 | + 3.87 | PRESE | NT | 1425 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 19,428 | 69,594 | .358 | | | | | | | 3 | 3 |
| 2011 | 19,003 | 68,013 | .357 | | | | | | 1 | 1 | 2 |
| 2012 | 20,424 | 200,111 | .979 | | | | | | 2 | 4 | 6 |
| 2013 | 20,236 | 25,902 | .127 | | | | | | | 3 | 3 |
| 2014 | 21,707 | 13,636 | .062 | | | | | | | 1 | . 1 |
| TOTAL | 100,798 | 377,256 | .374 | | | | | | 3 | 12 | 15 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|--------|--------|--------------|------|-------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 2011 | | | | | 20,780 | | | | | 36,017 | 12,797 |
| 2011 | | | | 17,752 | 75 | | | | 40,530 | 129 | 9,527 |
| 2012 2013 | | | | 77,477 | 11,136 | | | | 81,079 | 22,026 | 8,393 |
| 2013 | | | | | 2,038 | | | | | 14,548 | 9,316 |
| 2014 | | | | | 1,539 | | | | | 2,238 | 9,859 |
| TOTAL | | | | 95,229 | 35,568 | | | | 121,609 | 74,958 | 49,892 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|---------|--------|---------------|------|--------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 50,973 | | | | | 87,485 | 12,759 |
| 2011 | | | 1,409 | 33,216 | 484 | | | 3,528 | 91,799 | 1,302 | 10,127 |
| 2012 | | 519 | 31,792 | 137,224 | 23,902 | | 568 | 41,733 | 166,473 | 47,387 | 8,972 |
| 2013 | | 41 | 1,432 | 839 | 2,955 | 191 | 217 | 7,559 | 6,875 | 23,275 | 9,241 |
| 2014 | 2 | 50 | 2,561 | 1,525 | 1,782 | 10 | 26 | 2,788 | 2,435 | 2,679 | 10,292 |
| TOTAL | 2 | 610 | 37,194 | 172,804 | 80,096 | 201 | 811 | 55,608 | 267,582 | 162,128 | 51,391 |
| | | | · | · | · | | · | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|-----------------|---------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | G B | 94,42 | 26 | 682,610 | 51,391 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -374,39 | 97 - | 166,046 | 575 | |
| TOTAL LOSS | ES | | | | 516,564 | 51,966 | |
| EXPECTED L | OSSES | | 827,55 | 52 | 613,860 | 80,638 | |
| CREDIBILITY | | |). |)3 | .07 | .08 | |
| PURE PREMI | JMS | • | | | • | | ! |
| INDICAT | ED (PRE-TE | ST) | .00 | 00 | .512 | .052 | .564 |
| INDICAT | ED (POST-TE | ST) | .00 | 00 | .622 | .063 | .685 |
| PRES. C | N RATE LEVI | ĒL [′] | .80 |)6 | .598 | .079 | 1.483 |
| DERIVE | D BY FORMU | LA. | .78 | 32 | .600 | .078 | 1.460 |
| UNDERL | YING PRES. | RATE | .82 | 21 | .609 | .080 | 1.510 |
| PROPOS | SED | | .78 | 32 | .600 | .078 | 1,460 |
| | | • | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 1.879 |
| IND. RATES | | | | 1.88 | MINIM | JM PREMIUM | 795 |
| MAN. RATES | | | 0 2.04 | + 1.88 | PRESE | NT | 850 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|----------|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 3,838 | 4,240 | .110 | | | | | | | | 1 |
| 2011 | 3,440 | 1,529 | .044 | | | | | | | | ł |
| 2012 | 3,612 | 803 | .022 | | | | | | | | ł |
| 2013 | 3,798 | 38,049 | 1.001 | | | | | | 1 | | 1 |
| 2014 | 3,898 | | | | | | | | | | i |
| TOTAL | 18,586 | 44,621 | .240 | | | | | | 1 | | 1 |
| | | | | | | | | | | | <u> </u> |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|--------|------|--------------|------|-------|--------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 4,240 |
| 2011 | | | | | | | | | | | 1,529 |
| 2012 | | | | | | | | | | | 803 |
| 2013 | | | | 12,495 | | | | | 22,827 | | 2,727 |
| | | | | | | | | | | | |
| TOTAL | | | | 12,495 | | | | | 22,827 | | 9,299 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|--------|-------|---------------|------|--------|---------|-------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 4,227 |
| 2011 | | | | | | | | | | | 1,625 |
| 2012 | | | | | | | | | | | 858 |
| 2013 | | 226 | 12,295 | 19,674 | 1,157 | | 701 | 28,385 | 41,090 | 2,995 | 2,705 |
| | | | | | | | | | | | |
| TOTAL | | 226 | 12,295 | 19,674 | 1,157 | | 701 | 28,385 | 41,090 | 2,995 | 9,415 |
| | | | | • | | | | | • | | <u> </u> |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|--------------------|-------------------|---------|---------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 41,60 | 7 | 64,916 | 9,415 | |
| TOTAL TRAN | S. LOSSES PO | 3 A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -219,41 | 8 | -89,596 | 207 | |
| TOTAL LOSS | ES | | | | | 9,622 | |
| EXPECTED L | OSSES | | 481,74 | 9 : | 328,229 | 29,366 | |
| CREDIBILITY | | | .0 | 1 | .02 | .03 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .000 | .052 | .052 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .000 | .063 | .063 |
| PRES. C | N RATE LEVE | iL | 2.54 | 6 | 1.734 | .155 | 4.435 |
| DERIVE | D BY FORMUL | -A | 2.52 | 1 | 1.699 | .152 | 4.372 |
| UNDERL | YING PRES. I | RATE | 2.59 | 2 | 1.766 | .158 | 4.516 |
| PROPOS | SED | | 2.52 | 1 | 1.699 | .152 | 4.372 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 5.626 |
| IND. RATES | | | | 5.63 | MINIMU | JM PREMIUM | 1785 |
| MAN. RATES | N. RATES 5.40 5.7 | | 6.10 | + 5.63 | PRESE | NT | 1955 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 109,122 | 327,433 | .300 | | | | | 1 | | 2 | 3 |
| 2011 | 120,473 | 55,533 | .046 | | | | | | 1 | 2 | 3 |
| 2012 | 116,229 | 255,367 | .219 | | | | | | 4 | 3 | 7 |
| 2013 | 117,035 | 268,798 | .229 | | | | | | 4 | | 4 |
| 2014 | 129,156 | 158,372 | .122 | | | | | | 1 | 3 | 4 |
| TOTAL | 592,015 | 1,065,503 | .180 | | | | | 1 | 10 | 10 | 21 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|-------|--------------|------|---------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 187,800 | | 1,995 | | | 110,856 | | 9,097 | 17,685 |
| 2011 | | | | 14,220 | 7,266 | | | | 8,316 | 4,206 | 21,525 |
| 2012 | | | | 129,045 | 5,395 | | | | 94,908 | 10,120 | 15,899 |
| 2013 | | | | 82,304 | | | | | 162,177 | • | 24,317 |
| | | | | | | | | | | | |

2014 42,026 27,837 6,039 41,229 41,241 TOTAL 187,800 267,595 20,695 110,856 306,630 64,664 107,263

| | TRANSLATED LOSSES | | | | | | | | | | | |
|--------|-------------------|-------|-----------|---------|--------|-------|-------|---------|---------|---------|-----------|--|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | |
| 2010 | | | 333,157 | | 4,894 | | | 259,957 | | 22,097 | 17,632 | |
| 2011 | | | 1,822 | 27,149 | 17,425 | | | 974 | 19,265 | 10,109 | 22,881 | |
| 2012 | | 814 | 49,254 | 226,108 | 15,374 | | 612 | 45,534 | 191,195 | 24,934 | 16,996 | |
| 2013 | | 1,496 | 80,987 | 129,592 | 7,622 | | 4,997 | 201,634 | 291,926 | 21,274 | 24,122 | |
| 2014 | 60 | 1,481 | 87,088 | 56,319 | 14,865 | 501 | 1,268 | 131,523 | 101,849 | 58,394 | 29,062 | |
| TOTAL | 60 | 3,791 | 552,308 | 439,168 | 60,180 | 501 | 6,877 | 639,622 | 604,235 | 136,808 | 110,693 | |
| | | | | | | | | | | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------|--------------|---------|----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 1,203,15 | 9 1,2 | 240,391 | 110,693 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | • | |
| IBNR + FREQ | UENCY ADJU | ST. | -224,93 | 5 -2 | 204,389 | 423 | |
| TOTAL LOSS | ES | | 978,22 | 4 1,0 | 036,002 | 111,116 | |
| EXPECTED LO | OSSES | | 497,29 | 1 7 | 757,779 | 59,202 | |
| CREDIBILITY | | | .0 | 9 | .24 | .27 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .16 | 5 | .175 | .019 | .359 |
| INDICAT | ED (POST-TE | ST) | .20 | 0 | .212 | .023 | .435 |
| PRES. O | N RATE LEVE | EL | .08 | 2 | .126 | .010 | .218 |
| DERIVE | D BY FORMUI | LA | .09 | 3 | .147 | .014 | .254 |
| UNDERL | YING PRES. | RATE | .08 | 4 | .128 | .010 | .222 |
| PROPOS | SED | | .09 | 3 | .147 | .014 | .254 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | .326 |
| IND. RATES | | | | .33 | MINIM | UM PREMIUM | 380 |
| MAN. RATES | N. RATES .32 | | .30 | + .33 | PRESE | NT | 375 |

+PROPOSED

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | NUMBER OF CASES | | | | | |
|--------|----------|-------------|------------|--|--|-----------------|------|-------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 5,398 | | | | | | | | | | |
| 2011 | 5,722 | 1,353 | .023 | | | | | | | | |
| 2012 | 5,369 | 886 | .016 | | | | | | | | |
| 2013 | 5,286 | 56,153 | 1.062 | | | | | | 1 | 1 | 2 |
| 2014 | 4,956 | 111,495 | 2.249 | | | | | | 1 | | 1 |
| TOTAL | 26,731 | 169,887 | .636 | | | | | | 2 | 1 | 3 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|--------|------|--------------|------|-------|---------|-------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | | |
| 2011 | | | | | | | | | | | 1,353 |
| 2012 2013 | | | | | | | | | | | 886 |
| 2013 | | | | 17,294 | 227 | | | | 35,268 | 1,954 | 1,410 |
| 2014 | | | | 28,933 | | | | | 76,091 | | 6,471 |
| TOTAL | | | | 46,227 | 227 | | | | 111,359 | 1,954 | 10,120 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------------|-------|-------|-----------|--------|-------|---------------|-------|---------|---------|--------|--------------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 0044 | | | | | | | | | | | 4 400 |
| 2011 2012 | | | | | | | | | | | 1,438 947 |
| 2013 | | 313 | 17,180 | 27,321 | 1,928 | 32 | 1,113 | 44,867 | 64,403 | 7,756 | 1,399 |
| 2014 | 37 | 896 | 53,046 | 34,653 | 5,417 | 587 | 1,458 | 148,001 | 105,219 | 16,566 | 6,756 |
| TOTAL | 37 | 1,209 | 70,226 | 61,974 | 7,345 | 619 | 2,571 | 192,868 | 169,622 | 24,322 | 10,540 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------|---------|---------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | G B | 267,53 | 0 : | 263,263 | 10,540 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -31,27 | 0 | -28,745 | 103 | |
| TOTAL LOSS | ES | | 236,26 | 0 2 | 234,518 | 10,643 | |
| EXPECTED LO | OSSES | | 67,89 | 6 | 104,518 | 15,504 | |
| CREDIBILITY | | | .0 | 1 | .03 | .03 | |
| PURE PREMI | JMS | | | | - | | |
| INDICAT | ED (PRE-TES | ST) | .88 | 4 | .877 | .040 | 1.801 |
| INDICAT | ED (POST-TE | ST) | 1.07 | 3 | 1.065 | .049 | 2.187 |
| PRES. O | N RATE LEVE | EL | .24 | 9 | .384 | .057 | .690 |
| DERIVE | D BY FORMU | _A | .25 | 7 | .404 | .057 | .718 |
| UNDERL | YING PRES. | RATE | .25 | 4 | .391 | .058 | .703 |
| PROPOS | SED | | .25 | 7 | .404 | .057 | .718 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | .924 |
| IND. RATES | | | | .92 | MINIM | UM PREMIUM | 540 |
| MAN. RATES | | | .95 | + .92 | PRESE | NT | 555 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | NUMBER OF CASES | | | | | |
|--------|----------|-------------|------------|--|--|-----------------|------|-------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 64,410 | 800,662 | 1.243 | | | | | 1 | 8 | 20 | 29 |
| 2011 | 67,454 | 742,384 | 1.100 | | | | | 1 | 8 | 13 | 22 |
| 2012 | 71,693 | 1,132,901 | 1.580 | | | 1 | | 2 | 4 | 11 | 18 |
| 2013 | 72,515 | 940,011 | 1.296 | | | | | 1 | 7 | 11 | 19 |
| 2014 | 74,885 | 280,831 | .375 | | | | | | 4 | 14 | 18 |
| TOTAL | 350,957 | 3,896,789 | 1.110 | | | 1 | | 5 | 31 | 69 | 106 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|--------|------|-----------|---------|---------|--------------|------|-----------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 77,010 | 77,557 | 68,268 | | | 251,516 | 97,488 | 157,311 | 71,512 |
| 2011 | | | 98,803 | 123,436 | 135,060 | | | 40,195 | 185,701 | 128,478 | 30,711 |
| 2012 | 50,392 | | 207,653 | 129,887 | 44,026 | | | 301,957 | 220,660 | 131,105 | 47,221 |
| 2013 | | | 88,547 | 150,889 | 43,724 | | | 417,277 | 125,151 | 52,152 | 62,271 |
| 2014 | | | | 50,874 | 9,530 | | | | 105,358 | 80,876 | 34,193 |
| TOTAL | 50,392 | | 472,013 | 532,643 | 300,608 | | | 1,010,945 | 734,358 | 549,922 | 245,908 |
| - | | | | | | | | | | | |

| | TRANSLATED LOSSES | | | | | | | | | | | |
|--------|-------------------|--------|-----------|---------|---------|--------|--------|-----------|-----------|-----------|-----------|--|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | |
| 2010 | | | 136,616 | 159,301 | 167,465 | | | 589,805 | 224,514 | 382,108 | 71,297 | |
| 2011 | | 1,639 | 195,866 | 241,935 | 325,134 | | 836 | 110,527 | 434,772 | 308,637 | 32,646 | |
| 2012 | 64,260 | 15,994 | 454,839 | 241,570 | 98,780 | | 49,678 | 986,242 | 489,269 | 282,597 | 50,479 | |
| 2013 | 105 | 5,886 | 262,485 | 259,078 | 80,404 | 23,280 | 30,934 | 870,851 | 282,720 | 114,340 | 61,773 | |
| 2014 | 75 | 1,852 | 109,127 | 70,372 | 20,580 | 1,182 | 2,955 | 305,592 | 233,614 | 119,847 | 35,697 | |
| TOTAL | 64,440 | 25,371 | 1,158,933 | 972,256 | 692,363 | 24,462 | 84,403 | 2,863,017 | 1,664,889 | 1,207,529 | 251,892 | |
| | | | | • | · | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL | |
|-------------|-------------------|---------|----------|---------|---------|------------|-------|--|
| TOTAL TRAN | S. LOSSES F | PG B | 4,220,62 | 26 4, | 537,037 | 251,892 | | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -976,38 | 30 - | 999,060 | 2,326 | | |
| TOTAL LOSS | ES | | 3,244,24 | 16 3, | 537,977 | 254,218 | | |
| EXPECTED L | OSSES | | 2,161,89 | 96 3, | 695,577 | 326,389 | | |
| CREDIBILITY | | |). |)6 | .17 | .19 | | |
| PURE PREMI | UMS | • | | | | | | |
| INDICAT | ED (PRE-TE | ST) | .92 | 24 | 1.008 | .072 | 2.004 | |
| INDICAT | ED (POST-TE | ST) | 1.12 | 22 | 1.224 | .087 | 2.433 | |
| PRES. C | N RATE LEVI | EL | .60 |)5 | 1.034 | .091 | 1.730 | |
| DERIVE | D BY FORMU | LA | .63 | 36 | 1.066 | .090 | 1.792 | |
| UNDERI | YING PRES. | RATE | .61 | 16 | 1.053 | .093 | 1.762 | |
| PROPOS | SED | | .63 | 36 | 1.066 | .090 | 1.792 | |
| | | • | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 2.306 | |
| IND. RATES | | | | 2.31 | MINIM | UM PREMIUM | 905 | |
| MAN. RATES | 1.78 | 2.1 | 4 2.38 | + 2.31 | PRESE | NT 94 | | |

895

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | NUMBER OF CASES | | | | | |
|--------------|----------|-------------|------------|--|--|-----------------|------|-------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 1,347 | 646 | .047 | | | | | | | | |
| 2011 2012 | 1,775 | 72 | .004 | | | | | | | | |
| 2012 | 2,092 | 63,134 | 3.017 | | | | | | 1 | 1 | 2 |
| 2013 | 1,366 | 19,547 | 1.430 | | | | | | | 2 | 2 |
| 2014 | 4,758 | 37,761 | .793 | | | | | | | 1 | 1 |
| TOTAL | 11,338 | 121,160 | 1.069 | | | | | | 1 | 4 | 5 |
| | | | | | | | | | | | |

| REPORTED LOSSES | | | | | | | | | | | | |
|-----------------|--------------|------|-------|-------|--------|-------|---------|-------|--------|--------|-----------|--|
| MANUAL | AL INDEMNITY | | | | | | MEDICAL | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | |
| 2010 | | | | | | | | | | | 646 | |
| 2011 | | | | | | | | | | | 72 | |
| 2012 2013 | | | | 2,427 | 10,000 | | | | 17,203 | 20,783 | 12,721 | |
| | | | | | 1,920 | | | | | 13,656 | 3,971 | |
| 2014 | | | | | 1,494 | | | | | 30,050 | 6,217 | |
| TOTAL | | | | 2,427 | 13,414 | | | | 17,203 | 64,489 | 23,627 | |
| | | | | | | | | | | | | |

| TRANSLATED LOSSES | | | | | | | | | | | | |
|-------------------|-------|------|-----------|-------|--------|---------|------|--------|--------|--------|-----------|--|
| MANUAL | | | INDEMNITY | | | MEDICAL | | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | |
| 2010 | | | | | | | | | | | 644 | |
| 2011 | | | | | | | | | | | 77 | |
| 2012 | | 51 | 3,716 | 6,096 | 18,680 | | 159 | 12,265 | 39,098 | 41,454 | 13,599 | |
| 2013 | | 35 | 1,345 | 789 | 2,784 | 190 | 201 | 7,099 | 6,459 | 21,848 | 3,939 | |
| 2014 | 2 | 43 | 2,484 | 1,478 | 1,728 | 142 | 351 | 37,411 | 32,675 | 36,010 | 6,491 | |
| TOTAL | 2 | 129 | 7,545 | 8,363 | 23,192 | 332 | 711 | 56,775 | 78,232 | 99,312 | 24,750 | |
| | | | | | | | | | | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|---------------------|-------------------|---------|----------------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | G B | 65,494 209,099 | | 24,750 | | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -11,28 | 9 | -7,818 | 53 | |
| TOTAL LOSS | ES | | 54,20 | 5 2 | 201,281 | 24,803 | |
| EXPECTED L | OSSES | | 27,66 | 5 | 33,334 | 5,328 | |
| CREDIBILITY | | | .0 | 1 | .02 | .02 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .47 | 8 | 1.775 | .219 | 2.472 |
| INDICAT | ED (POST-TE | ST) | .58 | 0 | 2.155 | .266 | 3.001 |
| PRES. ON RATE LEVEL | | | .24 | 0 | .289 | .045 | .574 |
| DERIVED BY FORMULA | | | .24 | 3 | .326 | .049 | .618 |
| UNDERI | YING PRES. | RATE | .24 | 4 | .294 | .047 | .585 |
| PROPOSED | | | .24 | 3 | .326 | .049 | .618 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | | .795 |
| IND. RATES | | | .80 | | MINIM | UM PREMIUM | 505 |
| MAN. RATES | .70 | .79 | .79 | + .80 | PRESE | ENT | 510 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | IMBER OF | CASES | | |
|--------------|----------|-------------|------------|--|---|-------|------|----------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 6,544 | 80,349 | 1.227 | | | | | | 1 | | 1 |
| 2011 2012 | 6,756 | 37,235 | .551 | | | | | | 1 | 1 | 2 |
| 2012 | 6,528 | 72,847 | 1.115 | | | | | | | 2 | 2 |
| 2013 | 6,826 | 286,901 | 4.203 | | | | | | | 3 | 3 |
| 2014 | 6,547 | 936 | .014 | | | | | | | | |
| TOTAL | 33,201 | 478,268 | 1.441 | | | | | | 2 | 6 | 8 |
| | | · | | | _ | | | | | | |

| | REPORTED LOSSES | | | | | | | | | | | |
|--------------|-----------------|------|-----------|--------|---------|-------|------|-------|--------|---------|-----------|--|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | |
| 2010 | | | | 27,002 | | | | | 48,591 | | 4,756 | |
| 2011 | | | | 14,575 | 1,055 | | | | 16,209 | 3,269 | 2,127 | |
| 2012 2013 | | | | | 21,052 | | | | | 49,979 | 1,816 | |
| 2013 | | | | | 103,049 | | | | | 147,558 | 36,294 | |
| 2014 | | | | | | | | | | | 936 | |
| TOTAL | | | | 41,577 | 125,156 | | | | 64,800 | 200,806 | 45,929 | |
| | | | | | | · | | | | | | |

| | TRANSLATED LOSSES | | | | | | | | | | |
|--------|-------------------|-------|-----------|---------|---------|-------|-------|--------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 55,462 | | | | | 111,905 | | 4,742 |
| 2011 | | | 1,252 | 27,346 | 2,746 | | | 1,602 | 37,043 | 8,096 | 2,261 |
| 2012 | | 81 | 5,932 | 3,921 | 39,118 | | 124 | 10,591 | 11,712 | 97,427 | 1,941 |
| 2013 | 25 | 2,157 | 72,318 | 42,503 | 149,480 | 1,621 | 2,178 | 76,693 | 69,776 | 236,099 | 36,004 |
| 2014 | | | | | | | | | | | 977 |
| TOTAL | 25 | 2,238 | 79,502 | 129,232 | 191,344 | 1,621 | 2,302 | 88,886 | 230,436 | 341,622 | 45,925 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|---------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | G B | 174,57 | 4 8 | 392,634 | 45,925 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -176,32 | 5 - | 105,475 | 330 | |
| TOTAL LOSS | ES | | | 7 | 787,159 | 46,255 | |
| EXPECTED L | OSSES | | 385,46 | 4 : | 385,132 | 48,142 | |
| CREDIBILITY | | | .0 | 1 | .04 | .04 | |
| PURE PREMI | JMS | | | • | | | ! |
| INDICAT | ED (PRE-TE | ST) | .00 | 0 | 2.371 | .139 | 2.510 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | 2.878 | .169 | 3.047 |
| PRES. C | N RATE LEVI | EL | 1.14 | 0 | 1.139 | .143 | 2.422 |
| DERIVE | D BY FORMU | LA | 1.12 | 9 | 1.209 | .144 | 2.482 |
| UNDERL | YING PRES. | RATE | 1.16 | 1 | 1.160 | .145 | 2,466 |
| PROPOS | SED | | 1.12 | 9 | 1.209 | .144 | 2,482 |
| | | | | - | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R. | ATE | 3.194 |
| IND. RATES | | | | 3.19 | MINIM | UM PREMIUM | 1140 |
| MAN. RATES | 2.99 | 3.30 | 3.33 | + 3.19 | PRESE | NT | 1200 |

897

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 119,952 | 2,522,278 | 2.102 | | | | | 1 | 16 | 37 | 54 |
| 2011 | 125,130 | 1,165,151 | .931 | | | | | | 12 | 34 | 46 |
| 2012 | 133,931 | 1,159,165 | .865 | | | | | | 7 | 30 | 37 |
| 2013 | 134,682 | 1,723,061 | 1.279 | | | | | | 12 | 38 | 50 |
| 2014 | 139,904 | 795,913 | .568 | | | | | | 3 | 49 | 52 |
| TOTAL | 653,599 | 7,365,568 | 1.127 | | | | | 1 | 50 | 188 | 239 |
| | | | | | | | | | | | |

| | REPORTED LOSSES | | | | | | | | | | | |
|--------|-----------------|------|-----------|---------|-----------|-------|------|---------|-----------|-----------|-----------|--|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | |
| 2010 | | | 114,478 | 271,346 | 426,769 | | | 118,615 | 690,550 | 768,171 | 132,349 | |
| 2011 | | | | 155,777 | 214,709 | | | | 226,834 | 401,579 | 166,252 | |
| 2012 | | | | 169,198 | 124,271 | | | | 461,841 | 262,053 | 141,802 | |
| 2013 | | | | 263,245 | 297,335 | | | | 670,204 | 397,132 | 95,145 | |
| 2014 | | | | 41,047 | 178,673 | | | | 34,036 | 432,509 | 109,648 | |
| TOTAL | | | 114,478 | 900,613 | 1,241,757 | | | 118,615 | 2,083,465 | 2,261,444 | 645,196 | |
| | · | | | | | | | | | | | |

| | TRANSLATED LOSSES | | | | | | | | | | | |
|--------|-------------------|--------|-----------|-----------|-----------|-------|--------|-----------|-----------|-----------|-----------|--|
| MANUAL | | | INDEMNITY | | | | | ı | MEDICAL | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | |
| 2010 | | | 203,084 | 557,345 | 803,671 | | | 278,152 | 1,590,335 | 1,438,240 | 131,952 | |
| 2011 | | | 32,978 | 307,507 | 510,292 | | | 43,755 | 554,842 | 951,159 | 176,726 | |
| 2012 | | 1,497 | 97,599 | 318,295 | 237,920 | | 3,524 | 266,649 | 980,262 | 536,152 | 151,586 | |
| 2013 | 68 | 10,680 | 449,723 | 508,385 | 454,000 | 4,388 | 20,224 | 786,965 | 1,028,282 | 696,667 | 94,384 | |
| 2014 | 234 | 6,666 | 372,284 | 226,153 | 214,624 | 2,232 | 5,679 | 604,605 | 517,343 | 525,707 | 114,473 | |
| TOTAL | 302 | 18,843 | 1,155,668 | 1,917,685 | 2,220,507 | 6,620 | 29,427 | 1,980,126 | 4,671,064 | 4,147,925 | 669,121 | |
| | | | | | | | | | | | - | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------|---------|-----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | PG B | 3,190,98 | 12,9 | 957,181 | 669,121 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -2,752,83 | 38 -2,0 | 647,044 | 7,084 | |
| TOTAL LOSS | ES | | 438,14 | 18 10, | 310,137 | 676,205 | |
| EXPECTED L | OSSES | | 6,098,07 | 78 9,7 | 797,449 | 993,471 | |
| CREDIBILITY | | | .1 | 0 | .26 | .28 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .06 | 67 | 1.577 | .103 | 1.747 |
| INDICAT | ED (POST-TE | ST) | 30. | 31 | 1.914 | .125 | 2.120 |
| PRES. C | N RATE LEVI | EL | .91 | 6 | 1.472 | .149 | 2.537 |
| DERIVE | D BY FORMU | LA | .83 | 33 | 1.587 | .142 | 2.562 |
| UNDERI | YING PRES. | RATE | .93 | 33 | 1.499 | .152 | 2.584 |
| PROPOS | SED | | .82 | 25 | 1.572 | .140 | 2.537 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 3.265 |
| IND. RATES | | | | 3.27 | MINIM | UM PREMIUM | 1160 |
| MAN. RATES | 3.12 | 3.39 | 3.49 | + 3.27 | PRESE | ENT | 1245 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 32,296 | 783,752 | 2.426 | | | | | 2 | 6 | 4 | 12 |
| 2011 | 33,728 | 1,436,783 | 4.259 | | | | | 1 | 5 | 6 | 12 |
| 2012 | 36,343 | 1,368,744 | 3.766 | | | | | 1 | 14 | 5 | 20 |
| 2013 | 36,909 | 1,144,517 | 3.100 | | | | | 2 | 11 | 10 | 23 |
| 2014 | 37,529 | 702,093 | 1.870 | | | | | | | 21 | 21 |
| TOTAL | 176,805 | 5,435,889 | 3.075 | | | | | 6 | 36 | 46 | 88 |
| | | | | | | | | | | | |

| | REPORTED LOSSES | | | | | | | | | | | |
|--------|-----------------|------|-----------|---------|---------|-------|------|-----------|---------|---------|-----------|--|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | |
| 2010 | | | 202,289 | 107,033 | 26,218 | | | 222,754 | 97,195 | 35,646 | 92,617 | |
| 2011 | | | 140,799 | 83,128 | 11,147 | | | 1,066,897 | 68,038 | 10,991 | 55,783 | |
| 2012 | | | 95,201 | 361,906 | 58,354 | | | 204,119 | 525,274 | 29,743 | 94,147 | |
| 2013 | | | 283,038 | 257,485 | 94,176 | | | 109,249 | 272,445 | 80,672 | 47,452 | |
| 2014 | | | | | 188,828 | | | | | 418,404 | 94,861 | |
| TOTAL | | | 721,327 | 809,552 | 378,723 | | | 1,603,019 | 962,952 | 575,456 | 384,860 | |
| - | · | | | | | | | | | | | |

| | TRANSLATED LOSSES | | | | | | | | | | | |
|--------|-------------------|--------|-----------|-----------|---------|--------|--------|-----------|-----------|---------|--------------|--|
| MANUAL | | | INDEMNITY | | | | | ı | MEDICAL | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | |
| 2010 | | | 358,860 | 219,847 | 64,313 | | | 522,358 | 223,840 | 86,584 | 92,339 | |
| 2011 | | 879 | 100,657 | 156,831 | 29,771 | | 8,373 | 874,358 | 165,848 | 42,967 | 59,297 | |
| 2012 | | 9,373 | 331,771 | 645,294 | 128,762 | | 36,045 | 830,521 | 1,065,330 | 96,950 | 100,643 | |
| 2013 | 672 | 21,454 | 871,415 | 467,276 | 180,315 | 13,225 | 23,854 | 754,026 | 546,329 | 172,682 | 47,072 | |
| 2014 | 203 | 5,717 | 313,924 | 187,097 | 218,685 | 1,930 | 4,864 | 520,828 | 454,946 | 501,385 | 99,035 | |
| TOTAL | 875 | 37,423 | 1,976,627 | 1,676,345 | 621,846 | 15,155 | 73,136 | 3,502,091 | 2,456,293 | 900,568 | 398,386 | |
| | | | | | | | | | | | - | |

| · | | | SERIOUS | NON-SEF | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|-----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 5,605,30 | 7 5,€ | 55,052 | 398,386 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -1,840,83 | 2 -1,2 | 260,081 | 3,046 | |
| TOTAL LOSS | ES | | 3,764,47 | 5 4,3 | 94,971 | 401,432 | |
| EXPECTED L | OSSES | | 4,077,12 | 5 4,6 | 58,812 | 427,868 | |
| CREDIBILITY | | | .0 | 4 | .11 | .12 | |
| PURE PREMI | UMS | | | | - | | |
| INDICAT | ED (PRE-TES | ST) | 2.12 | 9 | 2.486 | .227 | 4.842 |
| INDICAT | ED (POST-TE | ST) | 2.58 | 5 | 3.018 | .276 | 5.879 |
| PRES. C | N RATE LEVE | EL | 2.26 | 4 | 2.588 | .238 | 5.090 |
| DERIVE | D BY FORMUL | _A | 2.27 | 7 | 2.635 | .243 | 5.155 |
| UNDERI | YING PRES. | RATE | 2.30 | 6 | 2.635 | .242 | 5.183 |
| PROPOS | SED | | 2.27 | 7 | 2.635 | .243 | 5.155 |
| | | | | | | | - |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 6.634 |
| IND. RATES | | | | 6.63 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | 5.87 | 6.67 | 7.00 | + 6.63 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 5,528 | 163,823 | 2.963 | | | | | | 1 | 1 | 2 |
| 2011 | 6,708 | 22,166 | .330 | | | | | | | 2 | 2 |
| 2012 | 7,366 | 9,896 | .134 | | | | | | | | |
| 2013 | 7,624 | 15,063 | .197 | | | | | | | 1 | 1 |
| 2014 | 7,788 | 49,221 | .632 | | | | | | | 1 | 1 |
| TOTAL | 35,014 | 260,169 | .743 | | | | | | 1 | 5 | 6 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|--------|--------|--------------|------|-------|--------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 58,852 | 148 | | | | 46,478 | 36,047 | 22,298 |
| 2011 | | | | | 2,912 | | | | | 17,512 | 1,742 |
| 2012 | | | | | | | | | | | 9,896 |
| 2013 | | | | | 2,300 | | | | | 2,147 | 10,616 |
| 2014 | | | | | 17,780 | | | | | 30,472 | 969 |
| TOTAL | | | | 58,852 | 23,140 | | | | 46,478 | 86,178 | 45,521 |
| , | · | | | | | | · | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|---------|--------|---------------|------|--------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 120,882 | 363 | | | | 107,039 | 87,558 | 22,231 |
| 2011 | | | 280 | 218 | 6,884 | | | 1,050 | 1,794 | 41,236 | 1,852 |
| 2012 | | | | | | | | | | | 10,579 |
| 2013 | | 52 | 1,616 | 948 | 3,338 | 32 | 27 | 1,114 | 1,016 | 3,435 | 10,531 |
| 2014 | 20 | 539 | 29,558 | 17,615 | 20,593 | 142 | 357 | 37,933 | 33,134 | 36,514 | 1,012 |
| TOTAL | 20 | 591 | 31,454 | 139,663 | 31,178 | 174 | 384 | 40,097 | 142,983 | 168,743 | 46,205 |
| | | | | · | · | | | | | | <u> </u> |

| · | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|---------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | PG B | 72,72 | 20 4 | 182,567 | 46,205 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -127,9 | 54 | -89,287 | 374 | |
| TOTAL LOSS | ES | | | ; | 393,280 | 46,579 | |
| EXPECTED L | OSSES | | 286,76 | 66 | 333,684 | 51,120 | |
| CREDIBILITY | | | |)1 | .04 | .04 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 00 | 1.123 | .133 | 1.256 |
| INDICAT | ED (POST-TE | ST) | .00 | 00 | 1.363 | .161 | 1.524 |
| PRES. C | N RATE LEVI | EL | .80 |)4 | .936 | .143 | 1.883 |
| DERIVE | D BY FORMU | LA | .79 | 96 | .953 | .144 | 1.893 |
| UNDERI | YING PRES. | RATE | .8′ | 19 | .953 | .146 | 1.918 |
| PROPOS | SED | | .79 | 92 | .948 | .143 | 1.883 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R. | ATE | 2.423 |
| IND. RATES | | | | 2.42 | MINIM | UM PREMIUM | 935 |
| MAN. RATES | 2.19 | 2.5 | 0 2.59 | + 2.42 | PRESE | ENT | 1000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|---|-----|--------------|---|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 8,187 | | | | | | | | | | | | |
| 2011 | 7,625 | | | | | | | | | | | 1 | |
| 2012 | 5,907 | 974 | .016 | | | | | | | | | 1 | |
| 2013 | 7,638 | | | | | | | | | | | 1 | |
| 2014 | 8,138 | | | | | | | | | | | i ! | |
| TOTAL | 37,495 | 974 | .003 | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | • | • | | | _ | • | • | | • | | |
| | | | | | REP | ORTED LOSSES | _ | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|--------------|------|-------|-------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2012 | | | | | | | | | | | 974 |
| TOTAL | | | | | | | | | | | 974 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|---------------|------|-------|---------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2012 | | | | | | | | | | | 1,041 |
| TOTAL | | | | | | | | | | | 1,041 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|--------------|--------------|---------|---------|---------|---------|------------|-------|
| TOTAL TRANS | S. LOSSES F | G B | | | | 1,041 | |
| TOTAL TRANS | S. LOSSES PO | G A | | | | • | |
| IBNR + FREQU | UENCY ADJU | ST. | -58,58 | 4 | -14,132 | 50 | |
| TOTAL LOSSI | ES | | | | | 1,091 | |
| EXPECTED LO | OSSES | | 127,48 | 3 | 51,368 | 7,124 | |
| CREDIBILITY | | | .0 | 1 | .04 | .04 | |
| PURE PREMIL | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .000 | .003 | .003 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .000 | .004 | .004 |
| PRES. O | N RATE LEVE | EL | .33 | 4 | .135 | .018 | .487 |
| DERIVE | D BY FORMU | _A | .33 | 1 | .130 | .017 | .478 |
| UNDERL | YING PRES. | RATE | .34 | 0 | .137 | .019 | .496 |
| PROPOS | SED | | .33 | 1 | .130 | .017 | .478 |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | .615 |
| IND. RATES | | | | .62 | | JM PREMIUM | 460 |
| MAN. RATES | .63 | .69 | .67 | + .62 | PRESE | NT | 480 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 873 | | | | | | | | | | |
| 2011 | 785 | | | | | | | | | | |
| 2012 | 912 | 76 | .008 | | | | | | | | |
| 2013 | 957 | | | | | | | | | | |
| 2014 | 547 | | | | | | | | | | |
| TOTAL | 4,074 | 76 | .002 | | | | | | | | |
| | | | | | | | | | | | |
| IOIAL | 4,074 | 70 | .002 | | | | | | | | 1 |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|--------------|------|-------|-------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2012 | | | | | | | | | | | 76 |
| TOTAL | | | | | | | | | | | 76 |
| | • | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|---------------|------|-------|---------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | | |
| 0040 | | | | | | | | | | | |
| 2012 | | | | | | | | | | | 81 |
| | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | 81 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|--------------|-------------------|---------|---------|---------|--------|------------|-------|
| TOTAL TRANS | S. LOSSES P | G B | | | | 81 | |
| TOTAL TRANS | S. LOSSES PO | G A | | | | | |
| IBNR + FREQU | UENCY ADJU | ST. | -18,81 | 4 | -8,431 | 12 | |
| TOTAL LOSSI | ES | | | | | 93 | |
| EXPECTED LO | OSSES | | 40,25 | 1 | 29,741 | 2,118 | |
| CREDIBILITY | | | .0 | 0 | .01 | .01 | |
| PURE PREMIL | JMS | • | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .000 | .002 | .002 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .000 | .002 | .002 |
| PRES. O | N RATE LEVE | EL | .97 | 0 | .717 | .051 | 1.738 |
| DERIVE | D BY FORMUL | _A | .97 | 0 | .710 | .051 | 1.731 |
| UNDERL | YING PRES. | RATE | .98 | 8 | .730 | .052 | 1.770 |
| PROPOS | SED | | .97 | 0 | .710 | .051 | 1.731 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | | 2.227 |
| IND. RATES | | | | 2.23 | MINIM | JM PREMIUM | 885 |
| MAN. RATES | 2.09 | 2.33 | 2.39 | + 2.23 | PRESE | NT | 945 |

INDICATED (POST-TEST)

PRES. ON RATE LEVEL

DERIVED BY FORMULA

PROPOSED

YEAR

IND. RATES

MAN. RATES

UNDERLYING PRES. RATE

12-1-14

.51

12-1-15

.47

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | | NUMBER OF CASES | | | | | |
|--------|----------|-----------------|------------|---------|-------------|---------------|-------|-----------------|---------|-------|-------|------|---------|
| YEAR | IN THOUS | LOSSES | REPORTED | | | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 7,798 | | | | | | | | | | | | |
| 2011 | 5,781 | | | | | | | | | | | | |
| 2012 | 5,884 | | | | | | | | | | | | |
| 2013 | 5,915 | | | | | | | | | | | | |
| 2014 | 5,481 | | | | | | | | | | | | |
| TOTAL | 30,859 | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| - | | | | | REP | ORTED LOSSES | | | | | | | |
| MANUAL | | | INDEMNITY | | | | | MEDI | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | | TEMP | MED | O. ONLY |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | TRAN | SLATED LOSSES | | | | | | | |
| MANUAL | | | INDEMNITY | | | | | N | IEDICAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | | TEMP | MED | O. ONLY |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | | | | | |
| | | TOTAL TRANS. LC | SSES DO B | SEKIUUS | NON-SERIOUS | WED. UNLY | IUIAL | | | | | | |
| | | TOTAL TRANS. LC | | | | | | | | | | | |
| | | IBNR + FREQUEN | | -27,406 | -6,912 | 38 | | | | | | | |
| | | TOTAL LOSSES | OI ADJUSI. | -21,400 | -0,912 | 38 | | | | | | | |
| | | EXPECTED LOSSE | -9 | 58,633 | 24,687 | 5,863 | | | | | | | |
| | | CREDIBILITY | | .01 | .03 | .04 | | | | | | | |
| | | PURE PREMIUMS | | .01 | .03 | .04 | | | | | | | |
| | | INDICATED (| | .000 | .000 | .000 | .000 | | | | | | |
| | | INDICATED (| 1112 1201) | .000 | .000 | .000 | .000 | | | | | | |

.000

.078

.076

.080

.076

.36 MINIMUM F + .36 PRESENT

IND. RATE

MINIMUM PREMIUM

.000

.019

.018

.019

.018

.000

.284

.279

.289

.279

.359

390

400

+PROPOSED

12-1-17

.000

.187

.185

.190

.185

12-1-16

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | NUMBER OF CASES | | | | , | |
|--------|----------|-------------|------------|--|-----------------|-----------------|------|-------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 5,745 | 265,278 | 4.617 | | 5,745 | | | 1 | | 1 | 2 |
| 2011 | 5,718 | 28,329 | .495 | | 5,718 | | | | | 1 | 1 |
| 2012 | 7,607 | 146,800 | 1.929 | | 7,607 | | | | 1 | 1 | 2 |
| 2013 | 8,029 | 201,816 | 2.513 | | 8,029 | | | | 1 | 8 | 9 |
| 2014 | 11,694 | 272,466 | 2.329 | | 11,694 | | | 1 | | 5 | 6 |
| TOTAL | 38,793 | 914,689 | 2.358 | | 38,793 | | | 2 | 2 | 16 | 20 |
| | | | | | | | | | | | |

| | REPORTED LOSSES | | | | | | | | | | | | |
|--------|-----------------|------|-----------|--------|--------|-------|------|---------|--------|---------|-----------|--|--|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | |
| 2010 | | | 95,653 | | 1,364 | | | 160,413 | | 3,735 | 4,113 | | |
| 2011 | | | | | 1,063 | | | | | 15,808 | 11,458 | | |
| 2012 | | | | 50,797 | 397 | | | | 49,214 | 13,983 | 32,409 | | |
| 2013 | | | | 16,439 | 25,703 | | | | 42,139 | 86,790 | 30,745 | | |
| 2014 | | | 128,949 | | 23,905 | | | 65,501 | | 43,474 | 10,637 | | |
| TOTAL | | | 224,602 | 67,236 | 52,432 | | | 225,914 | 91,353 | 163,790 | 89,362 | | |
| | | | | | | | | | | | • | | |

| | TRANSLATED LOSSES | | | | | | | | | | | | |
|--------|-------------------|--------|-----------|---------|--------|-------|-------|---------|---------|---------|-----------|--|--|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | |
| 2010 | | | 169,688 | | 3,346 | | | 376,168 | | 9,072 | 4,101 | | |
| 2011 | | | 103 | 80 | 2,514 | | | 946 | 1,620 | 37,223 | 12,180 | | |
| 2012 | | 315 | 18,900 | 88,685 | 2,845 | | 345 | 25,465 | 101,192 | 29,953 | 34,645 | | |
| 2013 | 6 | 846 | 34,213 | 36,486 | 38,807 | 921 | 2,601 | 97,503 | 116,888 | 144,385 | 30,499 | | |
| 2014 | 625 | 14,066 | 275,560 | 42,523 | 42,869 | 4,141 | 4,502 | 277,748 | 66,793 | 61,672 | 11,105 | | |
| TOTAL | 631 | 15,227 | 498,464 | 167,774 | 90,381 | 5,062 | 7,448 | 777,830 | 286,493 | 282,305 | 92,530 | | |
| | | | | | | | | | | | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|---------------------|-------------------|---------|----------|---------|-------------------|-----------|-------|
| TOTAL TRAN | S. LOSSES F | G B | 1,304,66 | 2 8 | 326,953 | 92,530 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -581,70 | 2 -2 | 210,728 | 727 | |
| TOTAL LOSS | ES | | 722,96 | 0 (| 616,225 | 93,257 | |
| EXPECTED L | OSSES | | 1,353,87 | 6 8 | 320,860 | 85,732 | |
| CREDIBILITY | | | 0. | 1 | .04 | .04 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | 1.86 | 4 | 1.588 | .240 | 3.692 |
| INDICAT | ED (POST-TE | ST) | 2.26 | 3 | 1.928 | .291 | 4.482 |
| PRES. C | N RATE LEVE | EL | 3.42 | 7 | 2.078 | .217 | 5.722 |
| DERIVE | D BY FORMUI | LA | 3.41 | 5 | 2.072 | .220 | 5.707 |
| UNDERL | YING PRES. | RATE | 3.49 | 0 | 2.116 | .221 | 5.827 |
| PROPOS | PROPOSED | | | 5 | 2.072 | .220 | 5.707 |
| | | • | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 7.344 |
| IND. RATES | | | | 7.34 | 4 MINIMUM PREMIUM | | 2000 |
| MAN. RATES 7.08 7.8 | | | 7.87 | + 7.34 | PRESE | NT | 2000 |

| MANUAL | PERSONS | TOTAL REPT. | PURE PREM. | | | NUMBER OF CASES | | | | | |
|--------|----------|-------------|------------|--|--|-----------------|------|-------|-------|------|-----|
| YEAR | REPORTED | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 194 | 2,146 | 11.061 | | | | | | | | |
| 2011 | 454 | 21,353 | 47.033 | | | | | | | 1 | 1 |
| 2012 | 578 | | | | | | | | | | |
| 2013 | 661 | 9,654 | 14.605 | | | | | | | 1 | 1 |
| 2014 | 594 | | | | | | | | | | |
| TOTAL | 2,481 | 33,153 | 13.363 | | | | | | | 2 | 2 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|-------|--------|--------------|------|-------|-------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 2011 | | | | | | | | | | | 2,146 |
| 2011 | | | | | 10,000 | | | | | 11,353 | |
| | | | | | | | | | | | |
| 2013 | | | | | 1,792 | | | | | 2,356 | 5,506 |
| | | | | | | | | | | | |
| TOTAL | | | | | 11,792 | | | | | 13,709 | 7,652 |
| · | | | | | | - | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|-------|--------|---------------|------|-------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 2,140 |
| 2011 | | | 963 | 749 | 23,642 | | | 681 | 1,162 | 26,731 | |
| 2013 | | 41 | 1,259 | 739 | 2,598 | 32 | 38 | 1,224 | 1,113 | 3,772 | 5,462 |
| TOTAL | | 41 | 2,222 | 1,488 | 26,240 | 32 | 38 | 1,905 | 2,275 | 30,503 | 7,602 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|-----------------------|---------|---------|---------|---------|------------|---------|
| TOTAL TRAN | S. LOSSES F | G B | 4,23 | 8 | 60,506 | 7,602 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -129,45 | 2 | -80,736 | 328 | |
| TOTAL LOSS | ES | | | | | 7,930 | |
| EXPECTED LO | OSSES | | 300,79 | 1 : | 309,217 | 41,865 | |
| CREDIBILITY | | | .0 | 1 | .04 | .05 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .000 | 3.196 | 3.196 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .000 | 3.880 | 3.880 |
| PRES. O | N RATE LEVE | EL | 119.05 | 6 | 122.391 | 16.570 | 258.017 |
| DERIVE | D BY FORMU | _A | 117.86 | 5 | 117.495 | 15.936 | 251.296 |
| UNDERL | YING PRES. | RATE | 121.23 | 8 | 24.634 | 16.874 | 262.746 |
| PROPOS | PROPOSED | | | 5 | 17.495 | 15.936 | 251.296 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 323.417 |
| IND. RATES | | | | 323.42 | MINIMU | JM PREMIUM | 618 |
| MAN. RATES | AN. RATES 323.72 353. | | 354.87 | +323.42 | PRESE | NT | 660 |

| MANUAL | PERSONS | TOTAL REPT. | PURE PREM. | | | NUMBER OF CASES | | | | | |
|--------|----------|-------------|------------|--|--|-----------------|------|-------|-------|------|-----|
| YEAR | REPORTED | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 26 | | | | | | | | | | |
| 2011 | 30 | 7,860 | 262.000 | | | | | | | | 1 |
| 2012 | 34 | | | | | | | | | | 1 |
| 2013 | 28 | | | | | | | | | | 1 |
| 2014 | 19 | | | | | | | | | | 1 |
| TOTAL | 137 | 7,860 | 57.372 | | | | | | | | |
| | | · | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|--------------|------|-------|-------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2011 | | | | | | | | | | | 7,860 |
| TOTAL | | | | | | | | | | | 7,860 |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|---------------|------|-------|---------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2011 | | | | | | | | | | | 8,355 |
| TOTAL | | | | | | | | | | | 8,355 |
| | | | | | | | | 1 | | 1 | |

| | | | SERIOUS | NON-SER | RIOUS | MED. ONLY | TOTAL |
|--------------|--------------|---------|---------|---------|--------|------------|---------|
| TOTAL TRANS | S. LOSSES P | G B | | | | 8,355 | |
| TOTAL TRANS | S. LOSSES PO | G A | | | | | |
| IBNR + FREQU | UENCY ADJU | ST. | -1,27 | 9 | -2,944 | 10 | |
| TOTAL LOSSI | ES | | | | | 8,365 | |
| EXPECTED LO | OSSES | | 2,75 | 5 | 10,601 | 1,595 | |
| CREDIBILITY | | | .0 | 0 | .00 | .01 | |
| PURE PREMIL | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .000 | 61.058 | 61.058 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .000 | 74.124 | 74.124 |
| PRES. O | N RATE LEVE | EL | 19.75 | 2 | 75.985 | 11.427 | 107.164 |
| DERIVE | D BY FORMUL | _A | 19.75 | 2 | 75.985 | 12.054 | 107.791 |
| UNDERL | YING PRES. | RATE | 20.11 | 4 | 77.378 | 11.636 | 109.128 |
| PROPOS | SED | | 19.63 | 7 | 75.543 | 11.984 | 107.164 |
| VEAD | 40.4.4. | 40.4.45 | 40.4.40 | 40.4.47 | IND D | | 407.000 |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | | 137.920 |
| IND. RATES | | | | 137.92 | | JM PREMIUM | 432 |
| MAN. RATES | 126.45 | 143.70 | 147.39 | +137.92 | PRESE | NT | 446 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|-----------------|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 685 | 108,038 | 15.771 | | 685 | | | | 1 | 1 | 2 |
| 2011 | 539 | | | | 539 | | | | | | |
| 2012 | 518 | 175,958 | 33.968 | | 518 | | | 1 | | | 1 |
| 2013 | 613 | 8,303 | 1.354 | | 613 | | | | | 1 | 1 |
| 2014 | 592 | 2,471 | .417 | | 592 | | | | | | |
| TOTAL | 2,947 | 294,770 | 10.002 | | 2,947 | | | 1 | 1 | 2 | 4 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|--------|-------|--------------|------|--------|--------|-------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 29,902 | 1,494 | | | | 69,696 | 1,549 | 5,397 |
| | | | | | | | | | | | |
| 2012 | | | 101,128 | | | | | 74,830 | | | |
| 2013 | | | | | 434 | | | | | 7,869 | |
| 2014 | | | | | | | | | | | 2,471 |
| TOTAL | | | 101,128 | 29,902 | 1,928 | | | 74,830 | 69,696 | 9,418 | 7,868 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|--------|-------|---------------|--------|---------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 61,419 | 3,665 | | | | 160,510 | 3,763 | 5,381 |
| 2012 | | 7,348 | 192,757 | 3,325 | 5,667 | | 11,982 | 214,126 | 4,877 | 3,728 | |
| 2013 | | 12 | 305 | 181 | 630 | 95 | 119 | 4,092 | 3,720 | 12,591 | |
| 2014 | | | | | | | | | | | 2,580 |
| TOTAL | | 7,360 | 193,062 | 64,925 | 9,962 | 95 | 12,101 | 218,218 | 169,107 | 20,082 | 7,961 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|----------------------|------|---------|---------|--------------------|-----------|--------|
| TOTAL TRAN | S. LOSSES F | PG B | 430,83 | 6 2 | 264,076 | 7,961 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -60,52 | 25 | -21,844 | 51 | |
| TOTAL LOSS | ES | | 370,31 | 1 | 242,232 | 8,012 | |
| EXPECTED L | OSSES | | 131,17 | 1 | 78,743 | 7,397 | |
| CREDIBILITY | | | .0 | 00 | .01 | .01 | |
| PURE PREMI | JMS | | | | - | | ! |
| INDICAT | ED (PRE-TE | ST) | 12.56 | 6 | 8.220 | .272 | 21.058 |
| INDICAT | ED (POST-TE | ST) | 15.25 | 55 | 9.979 | .330 | 25.564 |
| PRES. C | N RATE LEVI | EL | 4.37 | '1 | 2.624 | .246 | 7.241 |
| DERIVE | D BY FORMU | LA | 4.37 | '1 | 2.698 | .247 | 7.316 |
| UNDERI | YING PRES. | RATE | 4.45 | 51 | 2.672 | .251 | 7.374 |
| PROPOS | PROPOSED | | | '1 | 2.698 | .247 | 7.316 |
| | | | | | | | |
| YEAR | YEAR 12-1-14 12-1-15 | | | 12-1-17 | IND. R | ATE | 9.415 |
| IND. RATES | ND. RATES | | | 9.42 | 12 MINIMUM PREMIUM | | 2000 |
| MAN. RATES | | | | + 9.42 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|-----------------|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 14,718 | 294,746 | 2.002 | | 14,718 | | | 1 | 1 | 2 | 4 |
| 2011 | 13,838 | 765 | .005 | | 13,838 | | | | | | |
| 2012 | 13,263 | 53,088 | .400 | | 13,263 | | | | | 1 | . 1 |
| 2013 | 13,805 | 177,053 | 1.282 | | 13,805 | | | 1 | | 1 | 2 |
| 2014 | 12,820 | 25,248 | .196 | | 12,820 | | | | | 2 | 2 |
| TOTAL | 68,444 | 550,900 | .805 | | 68,444 | | | 2 | 1 | 6 | 9 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|--------|--------|--------------|------|---------|--------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 95,150 | 25,134 | 9,593 | | | 109,929 | 23,767 | 10,861 | 20,312 |
| 2011 | | | | | | | | | | | 765 |
| 2012 | | | | | 14,388 | | | | | 32,805 | 5,895 |
| 2013 | | | 123,914 | | 1,544 | | | 42,917 | | 852 | 7,826 |
| 2014 | | | | | 1,723 | | | | | 10,682 | 12,843 |
| TOTAL | | | 219,064 | 25,134 | 27,248 | | | 152,846 | 23,767 | 55,200 | 47,641 |
| | | | | | | • | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|--------|--------|---------------|-------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 168,796 | 51,625 | 23,531 | | | 257,784 | 54,735 | 26,381 | 20,251 |
| 2011 | | | | | | | | | | | 813 |
| 2012 | | 51 | 4,055 | 2,681 | 26,733 | | 80 | 6,947 | 7,688 | 63,946 | 6,302 |
| 2013 | 284 | 6,488 | 242,728 | 10,719 | 10,932 | 4,864 | 5,632 | 147,100 | 7,389 | 4,448 | 7,763 |
| 2014 | 2 | 51 | 2,866 | 1,703 | 1,996 | 51 | 123 | 13,302 | 11,615 | 12,800 | 13,408 |
| TOTAL | 286 | 6,590 | 418,445 | 66,728 | 63,192 | 4,915 | 5,835 | 425,133 | 81,427 | 107,575 | 48,537 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|--------------------------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | PG B | 861,2 | 04 | 318,922 | 48,537 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -941,7 | 76 - | 401,645 | 1,108 | |
| TOTAL LOSS | ES | | | | | 49,645 | |
| EXPECTED L | OSSES | | 2,040,3 | 16 1, | 453,066 | 165,634 | |
| CREDIBILITY | | | | 02 | .06 | .06 | |
| PURE PREMI | UMS | | | | - | | |
| INDICAT | ED (PRE-TE | ST) | .0 | 00 | .000 | .073 | .073 |
| INDICAT | ED (POST-TE | ST) | .0. | 00 | .000 | .089 | .089 |
| PRES. C | N RATE LEV | EL | 2.9 | 27 | 2.085 | .238 | 5.250 |
| DERIVE | D BY FORMU | LA | 2.80 | 68 | 1.960 | .229 | 5.057 |
| UNDERI | YING PRES. | RATE | 2.9 | 31 | 2.123 | .242 | 5.346 |
| PROPOS | PROPOSED | | | 68 | 1.960 | .229 | 5.057 |
| | | | | | - | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 6.508 |
| IND. RATES | | | | 6.51 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | 6.66 | 7.2 | 7.27 7.22 + 6.51 PRESENT | | | NT | 2000 |

| MANUAL | PERSONS | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | REPORTED | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 91 | | | | | | | | | | |
| 2011 2012 | 82 | 69,664 | 849.560 | | | | | | 1 | | 1 |
| 2012 | 74 | 2,296 | 31.027 | | | | | | | | |
| 2013 | 65 | | | | | | | | | | |
| 2014 | 54 | 67,225 | 1244.907 | | | | | | 1 | | 1 |
| TOTAL | 366 | 139,185 | 380.287 | | | | | | 2 | | 2 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|--------|------|--------------|------|-------|--------|------|----------------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2011 2012 | | | | 40,009 | | | | | 22,251 | | 7,404 2,296 |
| 2014 | | | | 46,800 | | | | | 20,050 | | 375 |
| TOTAL | | | | 86,809 | | | | | 42,301 | | 10,075 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------------|-------|-------|-----------|---------|-------|---------------|------|--------|---------|-------|----------------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2011 2012 | | | 3,160 | 74,848 | 692 | | | 1,931 | 50,391 | 547 | 7,870 2,454 |
| 2014 | 62 | 1,451 | 85,802 | 56,051 | 8,762 | 152 | 383 | 38,996 | 27,722 | 4,365 | 392 |
| TOTAL | 62 | 1,451 | 88,962 | 130,899 | 9,454 | 152 | 383 | 40,927 | 78,113 | 4,912 | 10,716 |
| | | | | | | | | | | | _ |

| | | | SERIOUS | NON-SEF | IOUS I | MED. ONLY | TOTAL |
|-------------|-------------------|---------|---------|---------|---------|------------|----------|
| | | | | | | | TOTAL |
| TOTAL TRAN | | | 131,93 | 7 2 | 23,378 | 10,716 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -30,99 | 2 - | 23,722 | 60 | |
| TOTAL LOSS | ES | | 100,94 | 5 1 | 99,656 | 10,776 | |
| EXPECTED LO | OSSES | | 65,41 | 1 | 84,095 | 10,084 | |
| CREDIBILITY | | | .0 | 0 | .02 | .02 | |
| PURE PREMI | JMS | | | | - | | |
| INDICAT | ED (PRE-TES | ST) | 275.80 | 6 5 | 45.508 | 29.443 | 850.757 |
| INDICAT | ED (POST-TE | ST) | 334.82 | 8 6 | 62.247 | 35.744 | 1032.819 |
| PRES. O | N RATE LEVE | EL | 175.50 | 0 2 | 25.629 | 27.058 | 428.187 |
| DERIVE | D BY FORMUI | _A | 175.50 | 0 2 | 234.361 | 27.232 | 437.093 |
| UNDERL | YING PRES. | RATE | 178.71 | 7 2 | 29.765 | 27.554 | 436.036 |
| PROPOS | PROPOSED | | 175.50 | 0 2 | 34.361 | 27.232 | 437.093 |
| | | | | | - | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 562.538 |
| IND. RATES | | | | 562.54 | MINIM | UM PREMIUM | 857 |
| MAN. RATES | 454.27 | 541.02 | 588.92 | +562.54 | PRESE | NT | 900 |

| MANUAL | PERSONS | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | REPORTED | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 162 | 1,556 | 9.604 | | | | | | | | 1 |
| 2011 | 295 | 118 | .400 | | | | | | | | ł |
| 2012 | 349 | 68,002 | 194.848 | | | | | | | 2 | 2 |
| 2013 | 357 | 184,239 | 516.075 | | | | | | 3 | 3 | 6 |
| 2014 | 373 | 163,821 | 439.198 | | | | | | 2 | 2 | 4 |
| TOTAL | 1,536 | 417,736 | 271.964 | | | | | | 5 | 7 | 12 |
| | | | | | | | | | | | 1 |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|---------|--------------|------|-------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 1,556 |
| 2011 | | | | | | | | | | | 118 |
| 2012 | | | | | 46,362 | | | | | 21,640 | |
| 2013 | | | | 74,325 | 46,564 | | | | 48,002 | 12,736 | 2,612 |
| 2014 | | | | 65,427 | 14,064 | | | | 70,103 | 13,745 | 482 |
| TOTAL | | | | 139,752 | 106,990 | | | | 118,105 | 48,121 | 4,768 |
| | | | | | | | | | | | |

| | TRANSLATED LOSSES | | | | | | | | | | | | |
|--------|-------------------|-------|-----------|---------|---------|-------|-------|---------|---------|---------|-----------|--|--|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | |
| 2010 | | | | | | | | | | | 1,551 | | |
| 2011 | | | | | | | | | | | 125 | | |
| 2012 | | 183 | 13,066 | 8,638 | 86,150 | | 53 | 4,584 | 5,072 | 42,182 | | | |
| 2013 | 12 | 2,324 | 105,811 | 136,234 | 74,432 | 127 | 1,672 | 66,306 | 92,427 | 26,674 | 2,591 | | |
| 2014 | 100 | 2,459 | 143,337 | 92,295 | 28,542 | 612 | 1,502 | 153,463 | 111,885 | 31,731 | 503 | | |
| TOTAL | 112 | 4,966 | 262,214 | 237,167 | 189,124 | 739 | 3,227 | 224,353 | 209,384 | 100,587 | 4,770 | | |
| | | | | | | | | | | | | | |

| | | | SERIOUS | NON-SEI | NOUS | MED. ONLY | TOTAL |
|-------------|-------------|---------|---------|---------|---------|------------|---------|
| === | | | | | | | IOTAL |
| TOTAL TRAN | | | 495,61 | 1 | 736,262 | 4,770 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -203,42 | 2 - | 101,833 | 365 | |
| TOTAL LOSS | ES | | 292,18 | 9 (| 34,429 | 5,135 | |
| EXPECTED LO | OSSES | | 467,99 | 7 : | 390,270 | 47,272 | |
| CREDIBILITY | | | .0 | 2 | .05 | .06 | |
| PURE PREMIL | JMS | | | | - | | |
| INDICAT | ED (PRE-TE | ST) | 190.22 | 7 | 113.040 | 3.343 | 606.610 |
| INDICAT | ED (POST-TE | ST) | 230.93 | 6 ! | 01.431 | 4.058 | 736.425 |
| PRES. O | N RATE LEVI | EL | 299.20 | 2 2 | 249.509 | 30.221 | 578.932 |
| DERIVE | D BY FORMU | _A | 297.83 | 7 : | 262.105 | 28.651 | 588.593 |
| UNDERL | YING PRES. | RATE | 304.68 | 6 2 | 254.082 | 30.776 | 589.544 |
| PROPOS | SED | | 297.83 | 7 2 | 262.105 | 28.651 | 588.593 |
| | | | | | - | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 757.519 |
| IND. RATES | | | | 757.52 | MINIM | UM PREMIUM | 1052 |
| MAN. RATES | 708.25 | 772.24 | 796.25 | +757.52 | PRESE | NT | 1113 |

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| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|---|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 38,722 | 642,777 | 1.659 | | | | | | 9 | 11 | 20 |
| 2011 | 37,672 | 605,051 | 1.606 | | | | | | 4 | 9 | 13 |
| 2012 | 49,586 | 602,213 | 1.214 | | | | | | 7 | 13 | 20 |
| 2013 | 46,391 | 738,046 | 1.590 | | | | | | 9 | 10 | 19 |
| 2014 | 44,791 | 414,312 | .924 | | | | | | 3 | 10 | 13 |
| TOTAL | 217,162 | 3,002,399 | 1.383 | | | | | | 32 | 53 | 85 |
| | <u> </u> | | | · | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|---------|--------------|------|-------|-----------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 210,324 | 11,712 | | | | 325,343 | 45,454 | 49,944 |
| 2011 | | | | 97,090 | 22,782 | | | | 327,096 | 68,750 | 89,333 |
| 2012 | | | | 81,787 | 63,886 | | | | 272,223 | 95,512 | 88,805 |
| 2013 | | | | 59,634 | 168,117 | | | | 244,552 | 205,265 | 60,478 |
| 2014 | | | | 102,529 | 48,727 | | | | 106,150 | 106,445 | 50,461 |
| TOTAL | | | | 551,364 | 315,224 | | | | 1,275,364 | 521,426 | 339,021 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|-----------|---------|---------------|--------|---------|-----------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | ı | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 432,006 | 28,730 | | | | 749,266 | 110,409 | 49,794 |
| 2011 | | | 9,863 | 183,341 | 55,540 | | | 32,518 | 747,805 | 169,937 | 94,960 |
| 2012 | | 742 | 48,257 | 154,567 | 122,100 | | 1,962 | 144,681 | 563,981 | 201,103 | 94,932 |
| 2013 | 39 | 4,603 | 176,657 | 163,235 | 249,399 | 2,320 | 10,547 | 410,741 | 537,249 | 360,511 | 59,994 |
| 2014 | 184 | 4,649 | 268,980 | 171,082 | 75,631 | 1,308 | 3,270 | 338,984 | 262,522 | 150,678 | 52,681 |
| TOTAL | 223 | 9,994 | 503,757 | 1,104,231 | 531,400 | 3,628 | 15,779 | 926,924 | 2,860,823 | 992,638 | 352,361 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SEF | RIOUS | MED. ONLY | TOTAL | |
|-------------|-------------------|---------|-----------|---------|---------|------------|-------|--|
| TOTAL TRAN | S. LOSSES P | G B | 1,460,30 | 5 5,4 | 89,092 | 352,361 | | |
| TOTAL TRAN | S. LOSSES PO | 3 A | | | | • | | |
| IBNR + FREQ | UENCY ADJU | ST. | -1,561,64 | 7 -1,0 | 25,412 | 2,774 | | |
| TOTAL LOSS | ES | | | 4,4 | 63,680 | 355,135 | | |
| EXPECTED L | OSSES | | 3,476,76 | 4 3,8 | 300,336 | 393,064 | | |
| CREDIBILITY | | | .0 | 5 | .13 | .14 | | |
| PURE PREMI | JMS | | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | 2.055 | .164 | 2.219 | |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | 2.495 | .199 | 2.694 | |
| PRES. C | N RATE LEVE | EL . | 1.57 | 1 | 1.719 | .178 | 3.468 | |
| DERIVE | D BY FORMUL | _A | 1.49 | 2 | 1.820 | .181 | 3.493 | |
| UNDERI | YING PRES. | RATE | 1.60 | 1 | 1.750 | .181 | 3.532 | |
| PROPOS | SED | | 1.48 | 1 | 1.807 | .180 | 3.468 | |
| | | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 4.463 | |
| IND. RATES | | | | 4.46 | MINIM | UM PREMIUM | 1475 | |
| MAN. RATES | 4.21 | 4.7 | 5 4.77 | | | | | |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|-----------------|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 2,622 | 1,837 | .070 | | 2,622 | | | | | | |
| 2011 | 3,416 | 474 | .013 | | 3,416 | | | | | | |
| 2012 | 3,369 | 33,138 | .983 | | 3,369 | | | | 1 | | 1 |
| 2013 | 3,626 | 1,809 | .049 | | 3,626 | | | | | 2 | 2 |
| 2014 | 3,838 | 32,791 | .854 | | 3,838 | | | | | 1 | 1 |
| TOTAL | 16,871 | 70,049 | .415 | | 16,871 | | | | 1 | 3 | 4 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|-------|-------|--------------|------|-------|--------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 1,837 |
| 2011 | | | | | | | | | | | 474 |
| 2012 2013 | | | | 6,411 | | | | | 26,727 | | |
| 2013 | | | | | 335 | | | | | 1,474 | |
| 2014 | | | | | 3,552 | | | | | 16,642 | 12,597 |
| TOTAL | | | | 6,411 | 3,887 | | | | 26,727 | 18,116 | 14,908 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|--------|-------|---------------|------|--------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 1,831 |
| 2011 | | | | | | | | | | | 504 |
| 2012 | | 41 | 2,371 | 11,183 | 267 | | 169 | 12,217 | 53,175 | 1,464 | |
| 2013 | | 6 | 235 | 137 | 484 | 32 | 22 | 766 | 696 | 2,358 | |
| 2014 | 5 | 109 | 5,905 | 3,520 | 4,113 | 71 | 193 | 20,718 | 18,093 | 19,939 | 13,151 |
| TOTAL | 5 | 156 | 8,511 | 14,840 | 4,864 | 103 | 384 | 33,701 | 71,964 | 23,761 | 15,486 |
| | · | | | • | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|---------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | PG B | 42,86 | 60 1 | 115,429 | 15,486 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -138,9 | 14 | -70,738 | 259 | |
| TOTAL LOSS | ES | | | | 44,691 | 15,745 | |
| EXPECTED L | OSSES | | 311,10 |)1 2 | 264,706 | 35,092 | |
| CREDIBILITY | | | .(|)1 | .02 | .02 | |
| PURE PREMI | UMS | • | | | | | |
| INDICAT | FED (PRE-TES | ST) | .00 | 00 | .265 | .093 | .358 |
| INDICAT | ED (POST-TE | ST) | .00 | 00 | .322 | .113 | .435 |
| PRES. C | N RATE LEVI | EL | 1.81 | 11 | 1.541 | .204 | 3.556 |
| DERIVE | D BY FORMU | LA | 1.79 | 93 | 1.517 | .202 | 3.512 |
| UNDERI | LYING PRES. | RATE | 1.84 | 14 | 1.569 | .208 | 3.621 |
| PROPOS | PROPOSED | | | 93 | 1.517 | .202 | 3.512 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 4.519 |
| IND. RATES | | | | 4.52 | MINIM | UM PREMIUM | 1495 |
| MAN. RATES | 4.41 | 4.8 | 4.89 | + 4.52 | PRESE | ENT | 1625 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|-----------------|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 76,811 | 1,563,380 | 2.035 | | 76,811 | | | 4 | 7 | 20 | 31 |
| 2011 | 88,415 | 1,575,584 | 1.782 | | 88,415 | | | 3 | 6 | 16 | 25 |
| 2012 | 89,104 | 742,179 | .832 | | 89,104 | | | 2 | 6 | 14 | 22 |
| 2013 | 89,550 | 1,466,342 | 1.637 | | 89,550 | | | 2 | 14 | 22 | 38 |
| 2014 | 92,835 | 519,938 | .560 | | 92,835 | | | | 1 | 16 | 17 |
| TOTAL | 436,715 | 5,867,423 | 1.344 | | 436,715 | | | 11 | 34 | 88 | 133 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|---------|--------------|------|-----------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 510,706 | 84,872 | 273,568 | | | 223,987 | 203,954 | 153,668 | 112,625 |
| 2011 | | | 448,163 | 128,234 | 48,730 | | | 551,241 | 144,607 | 173,599 | 81,010 |
| 2012 | | | 192,055 | 66,518 | 53,884 | | | 175,706 | 85,597 | 79,366 | 89,053 |
| 2013 | | | 232,283 | 195,822 | 74,108 | | | 175,407 | 527,674 | 173,517 | 87,531 |
| 2014 | | | | 37,453 | 72,457 | | | | 20,587 | 311,224 | 78,217 |
| TOTAL | | | 1,383,207 | 512,899 | 522,747 | | | 1,126,341 | 982,419 | 891,374 | 448,436 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|-----------|-----------|---------------|--------|-----------|-----------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 905,991 | 174,328 | 671,064 | | | 525,249 | 469,706 | 373,257 | 112,287 |
| 2011 | | 6,494 | 701,889 | 247,128 | 132,067 | | 10,105 | 1,070,149 | 358,100 | 430,923 | 86,114 |
| 2012 | | 14,573 | 405,864 | 132,371 | 113,652 | | 28,853 | 558,711 | 200,354 | 168,155 | 95,198 |
| 2013 | 536 | 17,003 | 688,763 | 357,411 | 141,602 | 21,062 | 41,034 | 1,326,788 | 1,059,518 | 359,054 | 86,831 |
| 2014 | 127 | 3,364 | 189,117 | 116,662 | 90,933 | 1,604 | 4,018 | 427,465 | 366,860 | 377,419 | 81,659 |
| TOTAL | 663 | 41,434 | 2,891,624 | 1,027,900 | 1,149,318 | 22,666 | 84,010 | 3,908,362 | 2,454,538 | 1,708,808 | 462,089 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|------------------------------|-----------------------------------------|---------|-----------|------------|-----------|-----------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 6,948,75 | 9 6,3 | 340,564 | 462,089 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | • | |
| IBNR + FREQ | UENCY ADJU | ST. | -2,289,21 | 2 -1,4 | 199,977 | 3,973 | |
| TOTAL LOSS | ES | | 4,659,54 | 7 4,8 | 340,587 | 466,062 | |
| EXPECTED L | OSSES | | 5,070,26 | 1 5, | 559,383 | 558,995 | |
| CREDIBILITY | | | .0 | 7 | .20 | .22 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | 1.06 | 7 | 1.108 | .107 | 2.282 |
| INDICAT | ED (POST-TE | ST) | 1.29 | 5 | 1.345 | .130 | 2.770 |
| PRES. C | N RATE LEVE | EL | 1.14 | 0 | 1.250 | .126 | 2.516 |
| DERIVE | D BY FORMUL | _A | 1.15 | 1 | 1.269 | .127 | 2.547 |
| UNDERL | YING PRES. | RATE | 1.16 | 1 | 1.273 .12 | | 2.562 |
| PROPOS | PROPOSED | | | 1 | 1.269 | .127 | 2.547 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R. | ATE | 3.277 |
| IND. RATES 3.28 MINIMUM PREM | | | | UM PREMIUM | 1165 | | |
| MAN. RATES | AN. RATES 2.88 3.37 3.46 + 3.28 PRESENT | | | | | 1235 | |

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| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | | NU | IMBER OF | CASES | | - |
|--------|----------|-------------|------------|--|-----------------|-------|------|----------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 93,874 | 3,368,083 | 3.587 | | 93,874 | | | 5 | 7 | 49 | 61 |
| 2011 | 94,855 | 1,873,476 | 1.975 | | 94,855 | | | 3 | 10 | 43 | 56 |
| 2012 | 109,563 | 3,091,834 | 2.821 | | 109,563 | 1 | | 2 | 9 | 39 | 51 |
| 2013 | 154,020 | 2,509,443 | 1.629 | | 154,020 | | | 1 | 23 | 44 | 68 |
| 2014 | 152,375 | 1,921,369 | 1.260 | | 152,375 | | | 1 | 15 | 48 | 64 |
| TOTAL | 604,687 | 12,764,205 | 2.111 | | 604,687 | 1 | | 12 | 64 | 223 | 300 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|---------|------|-----------|---------|-----------|--------------|------|-----------|-----------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 727,552 | 154,948 | 425,790 | | | 984,804 | 186,362 | 710,888 | 177,739 |
| 2011 | | | 394,591 | 161,538 | 345,915 | | | 266,720 | 122,185 | 474,704 | 107,823 |
| 2012 | 158,598 | | 185,096 | 156,285 | 679,777 | 32 | | 429,186 | 214,514 | 1,145,152 | 123,194 |
| 2013 | | | 91,375 | 350,573 | 524,542 | | | 179,996 | 409,144 | 806,613 | 147,200 |
| 2014 | | | 81,424 | 174,369 | 416,251 | | | 26,551 | 316,408 | 692,676 | 213,690 |
| TOTAL | 158,598 | | 1,480,038 | 997,713 | 2,392,275 | 32 | | 1,887,257 | 1,248,613 | 3,830,033 | 769,646 |
| | | | | | | | | | | | _ |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|---------|--------|-----------|-----------|-----------|---------------|---------|-----------|-----------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,225,998 | 318,263 | 1,044,463 | | | 2,192,453 | 429,193 | 1,726,745 | 177,206 |
| 2011 | | 6,536 | 737,412 | 331,709 | 835,319 | | 5,549 | 614,408 | 332,383 | 1,130,993 | 114,616 |
| 2012 | 202,247 | 14,338 | 526,899 | 398,836 | 1,224,728 | 1,610 | 51,897 | 1,191,113 | 708,747 | 2,209,905 | 131,694 |
| 2013 | 336 | 22,131 | 891,266 | 775,765 | 799,778 | 29,247 | 48,064 | 1,543,028 | 1,147,137 | 1,357,210 | 146,022 |
| 2014 | 1,056 | 26,425 | 1,160,580 | 633,115 | 524,327 | 7,181 | 15,742 | 1,568,327 | 1,198,612 | 902,841 | 223,092 |
| TOTAL | 203,639 | 69,430 | 4,542,155 | 2,457,688 | 4,428,615 | 38,038 | 121,252 | 7,109,329 | 3,816,072 | 7,327,694 | 792,630 |
| | | | · | · | | | | · | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|-----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 12,083,84 | 18,0 | 030,069 | 792,630 | |
| TOTAL TRAN | S. LOSSES PO | 3 A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -5,799,84 | 7 -3,4 | 144,458 | 7,886 | |
| TOTAL LOSS | ES | | 6,283,99 | 6 14, | 585,611 | 800,516 | |
| EXPECTED L | OSSES | | 13,176,12 | 9 12,8 | 373,786 | 991,686 | |
| CREDIBILITY | | | .0 | 9 | .25 | .27 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | 1.03 | 9 | 2.412 | .132 | 3.583 |
| INDICAT | ED (POST-TE | ST) | 1.26 | 51 | 2.928 | .160 | 4.349 |
| PRES. C | N RATE LEVE | L | 2.14 | 10 | 2.091 | .161 | 4.392 |
| DERIVE | D BY FORMUL | _A | 2.06 | 31 | 2.300 | .161 | 4.522 |
| UNDERI | YING PRES. I | RATE | 2.17 | '9 | 2.129 | .164 | 4.472 |
| PROPOS | PROPOSED | | |)2 | 2.234 | .156 | 4.392 |
| | | | | | - | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 5.652 |
| IND. RATES | D. RATES | | | 5.65 | MINIM | JM PREMIUM | 1790 |
| MAN. RATES | 5.13 | 5.8 | 3 6.04 | + 5.65 | PRESE | 1940 | |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|-----------------|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 3,816 | 7,268 | .190 | | 3,816 | | | | | | |
| 2011 | 3,960 | 46,922 | 1.184 | | 3,960 | | | | 1 | 1 | 2 |
| 2012 | 4,489 | 481 | .010 | | 4,489 | | | | | | |
| 2013 | 4,341 | 47,436 | 1.092 | | 4,341 | | | | | 2 | 2 |
| 2014 | 4,757 | 2,069 | .043 | | 4,757 | | | | 1 | | 1 |
| TOTAL | 21,363 | 104,176 | .488 | | 21,363 | | | | 2 | 3 | 5 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|--------|-------|--------------|------|-------|-------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 7,268 |
| 2011 | | | | 31,159 | 474 | | | | 6,649 | 2,484 | 6,156 |
| 2012 | | | | | | | | | | | 481 |
| 2013 | | | | | 6,615 | | | | | 39,568 | 1,253 |
| 2014 | | | | 962 | | | | | 940 | | 167 |
| TOTAL | | | | 32,121 | 7,089 | | | | 7,589 | 42,052 | 15,325 |
| | | | | | | | | | | | · |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|--------|--------|---------------|------|--------|---------|--------|--------------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | - |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 7,246 |
| 2011 | | | 2,508 | 58,328 | 1,659 | | | 725 | 15,314 | 6,013 | 6,544 |
| 2012 | | | | | | | | | | | 514 |
| 2013 | 2 | 133 | 4,642 | 2,731 | 9,597 | 445 | 587 | 20,560 | 18,711 | 63,313 | 1,243 |
| 2014 | 2 | 27 | 1,765 | 1,155 | 182 | 10 | 17 | 1,827 | 1,298 | 204 | 174 |
| TOTAL | 4 | 160 | 8,915 | 62,214 | 11,438 | 455 | 604 | 23,112 | 35,323 | 69,530 | 15,721 |
| | | • | | | | | · | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|---------|----------------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | G B | 33,25 | 0 1 | 178,505 | 15,721 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -149,49 | 6 -1 | 101,122 | 251 | |
| TOTAL LOSS | ES | | | | 77,383 | 15,972 | |
| EXPECTED L | OSSES | | 333,26 | 3 3 | 377,057 | 34,607 | |
| CREDIBILITY | | | .0 | 1 | .03 | .03 | |
| PURE PREMI | JMS | | | | | | ! |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .362 | .075 | .437 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .439 | .091 | .530 |
| PRES. C | N RATE LEVE | ĒL | 1.53 | 2 | 1.733 | .159 | 3.424 |
| DERIVE | D BY FORMUI | _A | 1.51 | 7 | 1.694 | .157 | 3.368 |
| UNDERI | YING PRES. | RATE | 1.56 | 0 | 1.765 | .162 | 3.487 |
| PROPOS | PROPOSED | | | 7 | 1.694 | .157 | 3.368 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 4.334 |
| IND. RATES | | | | 4.33 | MINIM | UM PREMIUM | 1440 |
| MAN. RATES | AN. RATES 4.24 4 | | | + 4.33 PRESENT | | | 1580 |

919

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|-----------------|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 4,966 | 59,773 | 1.203 | | 4,966 | | | | 1 | 3 | 4 |
| 2011 | 5,123 | 453,167 | 8.845 | | 5,123 | | | | 3 | 2 | 5 |
| 2012 | 5,438 | 151,370 | 2.783 | | 5,438 | | | | 1 | 1 | 2 |
| 2013 | 4,882 | 10,203 | .208 | | 4,882 | | | | | 1 | 1 |
| 2014 | 4,744 | 153,630 | 3.238 | | 4,744 | | | | 1 | 3 | 4 |
| TOTAL | 25,153 | 828,143 | 3.292 | | 25,153 | | | | 6 | 10 | 16 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|---------|--------|--------------|------|-------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 15,958 | 9,776 | | | | 6,303 | 19,701 | 8,035 |
| 2011 | | | | 63,103 | 3,017 | | | | 376,487 | 8,913 | 1,647 |
| 2012 2013 | | | | 33,177 | 3,229 | | | | 102,619 | 5,147 | 7,198 |
| 2013 | | | | | 94 | | | | | 5,199 | 4,910 |
| 2014 | | | | 28,517 | 16,548 | | | | 5,635 | 99,664 | 3,266 |
| TOTAL | | | | 140,755 | 32,664 | | | | 491,044 | 138,624 | 25,056 |
| - | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|---------|--------|---------------|-------|---------|-----------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 32,778 | 23,980 | | | | 14,516 | 47,854 | 8,011 |
| 2011 | | | 5,114 | 114,444 | 8,187 | | | 32,259 | 828,429 | 29,987 | 1,751 |
| 2012 | | 214 | 13,181 | 58,476 | 7,373 | | 656 | 48,005 | 205,372 | 15,658 | 7,695 |
| 2013 | | | 66 | 37 | 136 | 64 | 76 | 2,697 | 2,459 | 8,320 | 4,871 |
| 2014 | 55 | 1,385 | 79,797 | 50,555 | 24,507 | 502 | 1,269 | 135,025 | 116,158 | 120,662 | 3,410 |
| TOTAL | 55 | 1,599 | 98,158 | 256,290 | 64,183 | 566 | 2,001 | 217,986 | 1,166,934 | 222,481 | 25,738 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|---------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 320,36 | 5 1,7 | 709,888 | 25,738 | |
| TOTAL TRAN | S. LOSSES PO | ЭА | | | | • | |
| IBNR + FREQ | UENCY ADJU | ST. | -176,14 | 1 | -98,369 | 236 | |
| TOTAL LOSS | ES | | 144,22 | 4 1,6 | 311,519 | 25,974 | |
| EXPECTED L | OSSES | | 384,84 | 1 : | 360,190 | 35,214 | |
| CREDIBILITY | | | .0 | 1 | .03 | .03 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .57 | 3 | 6.407 | .103 | 7.083 |
| INDICAT | ED (POST-TE | ST) | .69 | 6 | 7.778 | .125 | 8.599 |
| PRES. C | N RATE LEVE | EL | 1.50 | 2 | 1.406 | .138 | 3.046 |
| DERIVE | D BY FORMUL | _A | 1.49 | 4 | 1.597 | .138 | 3.229 |
| UNDERL | YING PRES. | RATE | 1.53 | 0 | 1.432 | .140 | 3.102 |
| PROPOS | PROPOSED | | | 4 | 1.597 | .138 | 3.229 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R. | ATE | 4.155 |
| IND. RATES | | | | 4.16 | MINIM | UM PREMIUM | 1395 |
| MAN. RATES | 3.58 | 4.0 | 9 4.19 | + 4.16 | PRESE | ENT | 1435 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | | NU | IMBER OF | CASES | | |
|--------|----------|-------------|------------|--|-----------------|-------|------|----------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 17,994 | 44,679 | .248 | | 17,994 | | | | 1 | | 1 |
| 2011 | 21,101 | 155,888 | .738 | | 21,101 | | | | 2 | | 2 |
| 2012 | 20,913 | 237 | .001 | | 20,913 | | | | | | 1 |
| 2013 | 20,667 | 71,232 | .344 | | 20,667 | | | | | 1 | 1 |
| 2014 | 23,079 | 8,511 | .036 | | 23,079 | | | | | 3 | 3 |
| TOTAL | 103,754 | 280,547 | .270 | | 103,754 | | | | 3 | 4 | 7 |
| | | | | | | | | | | | |

| | | | | | REP(| ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|--------|-------|--------------|------|-------|--------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 19,109 | | | | | 22,148 | | 3,422 |
| 2011 | | | | 64,484 | | | | | 71,226 | | 20,178 |
| 2012 2013 | | | | | | | | | | | 237 |
| 2013 | | | | | 7,987 | | | | | 53,220 | 10,025 |
| 2014 | | | | | 1,752 | | | | | 6,500 | 259 |
| TOTAL | | | | 83,593 | 9,739 | | | | 93,374 | 59,720 | 34,121 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|---------|--------|---------------|------|--------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | ı | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 39,250 | | | | | 51,007 | | 3,412 |
| 2011 | | | 5,095 | 120,634 | 1,115 | | | 6,185 | 161,304 | 1,757 | 21,449 |
| 2012 | | | | | | | | | | | 253 |
| 2013 | 2 | 168 | 5,604 | 3,293 | 11,587 | 604 | 787 | 27,662 | 25,165 | 85,155 | 9,945 |
| 2014 | 2 | 59 | 2,911 | 1,735 | 2,029 | 30 | 77 | 8,094 | 7,061 | 7,786 | 270 |
| TOTAL | 4 | 227 | 13,610 | 164,912 | 14,731 | 634 | 864 | 41,941 | 244,537 | 94,698 | 35,329 |
| | | | | • | · | | · | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|----------------------|------|---------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | G B | 57,28 | 30 | 518,878 | 35,329 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -243,14 | 12 | -86,242 | 211 | |
| TOTAL LOSS | ES | | | | 432,636 | 35,540 | |
| EXPECTED L | OSSES | | 540,5 | 59 | 321,637 | 29,051 | |
| CREDIBILITY | | |). |)3 | .08 | .08 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TE | ST) | .00 | 00 | .417 | .034 | .451 |
| INDICAT | ED (POST-TE | ST) | .00 | 00 | .506 | .041 | .547 |
| PRES. C | N RATE LEVI | EL Ó | .5′ | 12 | .304 | .028 | .844 |
| DERIVE | D BY FORMU | LA. | .49 | 97 | .320 | .029 | .846 |
| UNDERL | YING PRES. | RATE | .52 | 21 | .310 | .028 | .859 |
| PROPOS | SED | | .49 | 96 | .319 | .029 | .844 |
| | | | | | | | |
| YEAR | YEAR 12-1-14 12-1-15 | | | 12-1-17 | IND. R | ATE | 1.086 |
| IND. RATES | | | | 1.09 | MINIM | UM PREMIUM | 585 |
| MAN. RATES | | | | + 1.09 | PRESE | NT | 610 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | - |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 2,809 | 2,813 | .100 | | | | | | | 1 | 1 |
| 2011 | 2,740 | 219,038 | 7.994 | | | | | 1 | 1 | | 2 |
| 2012 | 2,724 | 65,342 | 2.398 | | | | | | | 3 | 3 |
| 2013 | 3,190 | 38,417 | 1.204 | | | | | | | | |
| 2014 | 3,510 | 113,611 | 3.236 | | | | | | 1 | | 1 |
| TOTAL | 14,973 | 439,221 | 2.933 | | | | | 1 | 2 | 4 | 7 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|--------|--------|--------------|------|--------|--------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 597 | | | | | 728 | 1,488 |
| 2011 | | | 73,285 | 34,000 | | | | 96,152 | | | 15,601 |
| 2012 2013 | | | | | 11,140 | | | | | 47,693 | 6,509 |
| 2013 | | | | | | | | | | | 38,417 |
| 2014 | | | | 52,978 | | | | | 58,418 | | 2,215 |
| TOTAL | | | 73,285 | 86,978 | 11,737 | | | 96,152 | 58,418 | 48,421 | 64,230 |
| | · | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|---------|--------|---------------|-------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 1,464 | | | | | 1,768 | 1,484 |
| 2011 | | 1,213 | 131,086 | 64,275 | 3,326 | | 2,003 | 207,421 | 2,542 | 3,685 | 16,584 |
| 2012 | | 40 | 3,142 | 2,078 | 20,700 | | 116 | 10,108 | 11,175 | 92,964 | 6,958 |
| 2013 | | | | | | | | | | | 38,110 |
| 2014 | 67 | 1,641 | 97,130 | 63,451 | 9,920 | 450 | 1,119 | 113,625 | 80,776 | 12,721 | 2,312 |
| TOTAL | 67 | 2,894 | 231,358 | 129,804 | 35,410 | 450 | 3,238 | 331,154 | 94,493 | 111,138 | 65,448 |
| | | | | • | | | · | | · | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|---------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 569,16 | 1 : | 370,845 | 65,448 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -258,35 | 6 - | 139,897 | 394 | |
| TOTAL LOSS | ES | | 310,80 | 5 2 | 230,948 | 65,842 | |
| EXPECTED L | OSSES | | 574,81 | 4 ! | 518,816 | 52,705 | |
| CREDIBILITY | | | .0 | 1 | .02 | .02 | |
| PURE PREMI | UMS | | | | - | | |
| INDICAT | TED (PRE-TES | ST) | 2.07 | 6 | 1.542 | .440 | 4.058 |
| INDICAT | ED (POST-TE | ST) | 2.52 | 0 | 1.872 | .534 | 4.926 |
| PRES. C | N RATE LEVE | EL | 3.77 | 0 | 3.403 | .345 | 7.518 |
| DERIVE | D BY FORMUL | _A | 3.75 | 8 | 3.372 | .349 | 7.479 |
| UNDERI | LYING PRES. I | RATE | 3.83 | 9 | 3.465 | .352 | 7.656 |
| PROPOS | PROPOSED | | 3.75 | 8 | 3.372 | .349 | 7.479 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 9.625 |
| IND. RATES | | | | 9.63 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | 8.54 | 9.85 | 10.34 | + 9.63 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|-----------------|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 46,156 | 504,851 | 1.093 | | 46,156 | | | 1 | 1 | 14 | 16 |
| 2011 | 43,772 | 1,693,937 | 3.869 | | 43,772 | | | 2 | 7 | 10 | 19 |
| 2012 | 45,896 | 426,516 | .929 | | 45,896 | | | 1 | 2 | 4 | 7 |
| 2013 | 48,645 | 530,479 | 1.090 | | 48,645 | | | | 10 | 10 | 20 |
| 2014 | 50,133 | 206,477 | .411 | | 50,133 | | | | 1 | 13 | 14 |
| TOTAL | 234,602 | 3,362,260 | 1.433 | | 234,602 | | | 4 | 21 | 51 | 76 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|---------|--------------|------|-----------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 199,402 | 4,587 | 39,953 | | | 97,268 | 10,689 | 112,317 | 40,635 |
| 2011 | | | 285,177 | 121,304 | 68,861 | | | 918,690 | 185,398 | 59,607 | 54,900 |
| 2012 | | | 69,786 | 25,545 | 3,204 | | | 216,035 | 46,811 | 11,784 | 53,351 |
| 2013 | | | | 172,017 | 47,612 | | | | 155,708 | 78,788 | 76,354 |
| 2014 | | | | 32,558 | 48,367 | | | | 14,951 | 63,548 | 47,053 |
| TOTAL | | | 554,365 | 356,011 | 207,997 | | | 1,231,993 | 413,557 | 326,044 | 272,293 |
| - | | | | | | | | | · | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|---------|---------|---------------|--------|-----------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | ı | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 353,739 | 9,422 | 98,005 | | | 228,093 | 24,617 | 272,819 | 40,513 |
| 2011 | | 4,146 | 454,504 | 234,370 | 174,234 | | 10,640 | 1,122,581 | 439,491 | 164,513 | 58,359 |
| 2012 | | 5,241 | 143,370 | 47,449 | 10,921 | | 34,891 | 642,083 | 109,978 | 36,298 | 57,032 |
| 2013 | 11 | 4,133 | 202,686 | 290,482 | 85,007 | 922 | 5,984 | 234,538 | 317,533 | 146,474 | 75,743 |
| 2014 | 92 | 2,466 | 140,090 | 86,915 | 62,115 | 398 | 1,020 | 108,183 | 89,770 | 79,399 | 49,123 |
| TOTAL | 103 | 15,986 | 1,294,389 | 668,638 | 430,282 | 1,320 | 52,535 | 2,335,478 | 981,389 | 699,503 | 280,770 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------|--------------|---------|------------|----------------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 3,699,811 | 2,7 | 779,812 | 280,770 | |
| TOTAL TRAN | S. LOSSES PO | Α | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -2,095,947 | ' -1, <i>'</i> | 165,153 | 2,257 | |
| TOTAL LOSS | ES | | 1,603,864 | 1,6 | 614,659 | 283,027 | |
| EXPECTED L | OSSES | | 4,621,659 | 4,2 | 286,178 | 316,714 | |
| CREDIBILITY | | | .05 | 5 | .13 | .14 | |
| PURE PREMI | UMS | | | | - | | |
| INDICAT | ED (PRE-TES | ST) | .684 | l I | .688 | .121 | 1.493 |
| INDICAT | ED (POST-TE | ST) | .830 |) | .835 | .147 | 1.812 |
| PRES. C | N RATE LEVE | L | 1.935 | 5 | 1.793 | .133 | 3.861 |
| DERIVE | D BY FORMUL | Α | 1.880 |) | 1.668 | .135 | 3.683 |
| UNDERI | YING PRES. F | RATE | 1.970 |) | 1.827 | .135 | 3.932 |
| PROPOS | PROPOSED | | 1.880 |) | 1.668 | .135 | 3.683 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 4.740 |
| IND. RATES | | • | | 4.74 | MINIM | UM PREMIUM | 1550 |
| MAN. RATES | 4.83 | 5.31 | 5.31 | + 4.74 | PRESE | NT | 1740 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 622 | | | | | | | | | | |
| 2011 | 785 | | | | | | | | | | |
| 2012 | 888 | | | | | | | | | | |
| 2013 | 1,420 | 220,998 | 15.563 | | | | | 1 | | 2 | 3 |
| 2014 | 850 | | | | | | | | | | |
| TOTAL | 4,565 | 220,998 | 4.841 | | | | | 1 | | 2 | 3 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|--------------|------|---------|-------|-------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| 2013 | | | 82,114 | | 679 | | | 136,895 | | 1,310 | |
| | | | | | | | | | | | |
| TOTAL | | | 82,114 | | 679 | | | 136,895 | | 1,310 | |
| | | | | | | | | | | | |

| | | | | | TRANS | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|-------|-------|---------------|--------|---------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | ı | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| 2013 | 189 | 4,297 | 160,602 | 6,962 | 6,749 | 15,387 | 17,911 | 468,498 | 22,903 | 11,940 | |
| | | | | | | | | | | | |
| TOTAL | 189 | 4,297 | 160,602 | 6,962 | 6,749 | 15,387 | 17,911 | 468,498 | 22,903 | 11,940 | |
| | | · | • | | • | | • | • | | · | |

| | | | SERIOUS | NON-SEF | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|---------|---------|---------|------------|--------|
| TOTAL TRAN | S. LOSSES F | G B | 666,88 | 4 | 48,554 | | |
| TOTAL TRAN | S. LOSSES PO | G A | • | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -45,68 | 9 . | -15,463 | 47 | |
| TOTAL LOSS | ES | | 621,19 | 5 | 33,091 | 47 | |
| EXPECTED L | OSSES | | 101,89 | 0 | 55,739 | 6,620 | |
| CREDIBILITY | | | .0 | 0 | .01 | .01 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | 13.60 | 8 | .725 | .001 | 14.334 |
| INDICAT | ED (POST-TE | ST) | 16.52 | 0 | .880 | .001 | 17.401 |
| PRES. C | N RATE LEVE | EL | 2.19 | 2 | 1.199 | .142 | 3.533 |
| DERIVE | D BY FORMU | _A | 2.19 | 2 | 1.196 | .141 | 3.529 |
| UNDERI | YING PRES. | RATE | 2.23 | 2 | 1.221 | .145 | 3.598 |
| PROPOS | SED | | 2.19 | 5 | 1.197 | .141 | 3.533 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 4.546 |
| IND. RATES | | | | 4.55 | MINIM | JM PREMIUM | 1500 |
| MAN. RATES | 4 07 | 4 62 | 4 86 | + 4 55 | PRESE | NT | 1615 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | TOTAL PAYROLL | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|---|-----------------|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 66,480 | 2,180,045 | 3.279 | | | 66,480 | | | 6 | 8 | 14 | 28 |
| 2011 | 69,557 | 1,057,739 | 1.520 | | | 69,557 | | | 1 | 15 | 13 | 29 |
| 2012 | 76,151 | 953,864 | 1.252 | | | 76,151 | | | 1 | 10 | 12 | 23 |
| 2013 | 91,022 | 3,731,448 | 4.099 | | | 91,022 | | | 6 | 14 | 33 | 53 |
| 2014 | 113,157 | 2,226,094 | 1.967 | | | 113,157 | | | 3 | 2 | 50 | 55 |
| TOTAL | 416,367 | 10,149,190 | 2.438 | | | 416,367 | | | 17 | 49 | 122 | 188 |
| | · | | | | · | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-----------|-----------|--------------|------|-----------|-----------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 654,133 | 186,097 | 21,735 | | | 963,616 | 225,523 | 53,638 | 75,303 |
| 2011 | | | 290,764 | 234,641 | 49,872 | | | 115,886 | 194,881 | 66,224 | 105,471 |
| 2012 | | | 76,976 | 254,118 | 29,141 | | | 64,882 | 279,317 | 169,742 | 79,688 |
| 2013 | | | 619,853 | 308,392 | 878,235 | | | 602,847 | 347,999 | 761,999 | 212,123 |
| 2014 | | | 279,742 | 102,723 | 438,430 | | | 317,668 | 178,416 | 698,668 | 210,447 |
| TOTAL | | | 1,921,468 | 1,085,971 | 1,417,413 | | | 2,064,899 | 1,226,136 | 1,750,271 | 683,032 |
| | | | | | | | | | | | |

| | | | | | TRANS | SLATED LOSSES | | | | | |
|--------|-------|---------|-----------|-----------|-----------|---------------|---------|-----------|-----------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,110,783 | 382,243 | 53,315 | | | 2,109,927 | 519,379 | 130,287 | 75,077 |
| 2011 | | 4,817 | 532,770 | 445,347 | 132,814 | | 2,411 | 270,875 | 451,183 | 165,174 | 112,116 |
| 2012 | | 7,256 | 248,934 | 451,234 | 68,987 | | 12,568 | 349,319 | 599,719 | 349,428 | 85,186 |
| 2013 | 1,571 | 54,937 | 2,076,337 | 896,036 | 1,344,130 | 69,600 | 92,955 | 2,684,380 | 1,075,084 | 1,303,929 | 210,426 |
| 2014 | 1,698 | 40,652 | 1,345,114 | 591,615 | 554,571 | 18,291 | 25,457 | 1,994,225 | 1,074,283 | 909,362 | 219,707 |
| TOTAL | 3,269 | 107,662 | 5,313,938 | 2,766,475 | 2,153,817 | 87,891 | 133,391 | 7,408,726 | 3,719,648 | 2,858,180 | 702,512 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------|--------------|---------|------------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 13,054,877 | 11,4 | 198,120 | 702,512 | |
| TOTAL TRAN | S. LOSSES PO | A A | | | | • | |
| IBNR + FREQ | UENCY ADJU | ST. | -3,978,481 | -1,9 | 911,843 | 5,181 | |
| TOTAL LOSS | ES | | 9,076,396 | 9, | 586,277 | 707,693 | |
| EXPECTED L | OSSES | | 9,076,802 | 7,2 | 269,767 | 641,206 | |
| CREDIBILITY | | | .07 | , l | .19 | .21 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | 2.180 |) | 2.302 | .170 | 4.652 |
| INDICAT | ED (POST-TE | ST) | 2.647 | · | 2.795 | .206 | 5.648 |
| PRES. C | N RATE LEVE | L | 2.141 | | 1.715 | .151 | 4.007 |
| DERIVE | D BY FORMUL | Α. | 2.176 | 6 | 1.920 | .163 | 4.259 |
| UNDERL | YING PRES. F | RATE | 2.180 |) | 1.746 | .154 | 4.080 |
| PROPOS | PROPOSED | | 2.176 | 5 | 1.920 | .163 | 4.259 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R. | ATE | 5.481 |
| IND. RATES | | | | 5.48 | MINIM | UM PREMIUM | 1745 |
| MAN. RATES | 4.49 | 5.12 | 5.51 | + 5.48 | PRESE | ENT | 1795 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | | NU | MBER OF | CASES | | , |
|--------|----------|-------------|------------|--|-----------------|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 56,417 | 2,122,161 | 3.761 | | 56,417 | | | 4 | 12 | 5 | 21 |
| 2011 | 58,908 | 733,450 | 1.245 | | 58,908 | | | 1 | 8 | 17 | 26 |
| 2012 | 58,123 | 1,037,504 | 1.785 | | 58,123 | | | | 12 | 17 | 29 |
| 2013 | 59,005 | 891,717 | 1.511 | | 59,005 | | | | 9 | 15 | 24 |
| 2014 | 64,310 | 485,487 | .754 | | 64,310 | | | | 3 | 12 | 15 |
| TOTAL | 296,763 | 5,270,319 | 1.776 | | 296,763 | | | 5 | 44 | 66 | 115 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|---------|--------------|------|---------|-----------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 672,551 | 104,035 | 65,033 | | | 700,245 | 371,696 | 125,992 | 82,609 |
| 2011 | | | 127,967 | 104,331 | 40,374 | | | 82,362 | 159,434 | 123,873 | 95,109 |
| 2012 | | | | 223,255 | 38,543 | | | | 525,715 | 176,057 | 73,934 |
| 2013 | | | | 120,656 | 74,009 | | | | 332,584 | 224,349 | 140,119 |
| 2014 | | | | 110,793 | 37,108 | | | | 117,837 | 125,390 | 94,359 |
| TOTAL | | | 800,518 | 663,070 | 255,067 | | | 782,607 | 1,507,266 | 775,661 | 486,130 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|-----------|---------|---------------|--------|-----------|-----------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | ı | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,074,653 | 213,689 | 159,526 | | | 1,431,023 | 856,016 | 306,034 | 82,361 |
| 2011 | | 2,118 | 236,339 | 199,367 | 102,037 | | 1,716 | 198,935 | 375,933 | 298,761 | 101,101 |
| 2012 | | 1,515 | 93,429 | 396,622 | 80,876 | | 3,725 | 277,644 | 1,087,196 | 372,003 | 79,035 |
| 2013 | 16 | 3,745 | 170,666 | 220,504 | 118,537 | 2,574 | 13,567 | 530,129 | 704,748 | 402,583 | 138,998 |
| 2014 | 183 | 4,542 | 264,825 | 169,474 | 63,721 | 1,487 | 3,719 | 385,282 | 299,296 | 175,918 | 98,511 |
| TOTAL | 199 | 11,920 | 1,839,912 | 1,199,656 | 524,697 | 4,061 | 22,727 | 2,823,013 | 3,323,189 | 1,555,299 | 500,006 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------|---------|-----------|---------|----------|------------|--------|
| TOTAL TRAN | S. LOSSES P | G B | 4,701,83 | | 602,841 | 500.006 | 101712 |
| TOTAL TRAN | | | .,,. | | ,,,,,,,, | 000,000 | |
| IBNR + FREQ | UENCY ADJU | ST. | -2,021,89 | 5 -1,1 | 195,790 | 3,238 | |
| TOTAL LOSS | ES | | 2,679,93 | 7 5,4 | 107,051 | 503,244 | |
| EXPECTED L | OSSES | | 4,463,31 | 5 4,4 | 121,769 | 454,047 | |
| CREDIBILITY | | | .0 | 6 | .15 | .17 | |
| PURE PREMI | JMS | | | | - | | |
| INDICAT | ED (PRE-TES | ST) | .90 | 3 | 1.822 | .170 | 2.895 |
| INDICAT | ED (POST-TE | ST) | 1.09 | 6 | 2.212 | .206 | 3.514 |
| PRES. C | N RATE LEVE | EL | 1.47 | 7 | 1.463 | .150 | 3.090 |
| DERIVE | D BY FORMUL | _A | 1.45 | 4 | 1.575 | .160 | 3.189 |
| UNDERL | YING PRES. | RATE | 1.50 | 4 | 1.490 | .153 | 3.147 |
| PROPOS | PROPOSED | | 1.45 | 4 | 1.575 | .160 | 3.189 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 4.104 |
| IND. RATES | | | | 4.10 | MINIM | UM PREMIUM | 1380 |
| MAN. RATES | 3.33 | 3.98 | 4.25 | + 4.10 | PRESE | NT | 1455 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|-----------------|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 16,918 | 76,088 | .449 | | 16,918 | | | | 1 | 3 | 4 |
| 2011 | 17,399 | 118,639 | .681 | | 17,399 | | | | 3 | 1 | 4 |
| 2012 | 18,109 | 546,999 | 3.020 | | 18,109 | | | 1 | 3 | 1 | 5 |
| 2013 | 20,102 | 355,822 | 1.770 | | 20,102 | | | 1 | 4 | 2 | 7 |
| 2014 | 20,249 | 310,427 | 1.533 | | 20,249 | | | | 1 | 8 | 9 |
| TOTAL | 92,777 | 1,407,975 | 1.518 | | 92,777 | | | 2 | 12 | 15 | 29 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|---------|--------------|------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 41,134 | 5,796 | | | | 3,125 | 17,661 | 8,372 |
| 2011 | | | | 62,566 | 2,933 | | | | 27,935 | 5,976 | 19,229 |
| 2012 | | | 148,241 | 92,613 | 1,070 | | | 192,000 | 101,347 | | 11,728 |
| 2013 | | | 87,225 | 77,283 | 43,887 | | | 43,000 | 41,961 | 22,677 | 39,789 |
| 2014 | | | | 12,464 | 85,710 | | | | 4,065 | 194,636 | 13,552 |
| TOTAL | | | 235,466 | 286,060 | 139,396 | | | 235,000 | 178,433 | 240,950 | 92,670 |
| | | | | | | · | | | | | • |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|---------|---------|---------------|--------|-----------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 84,489 | 14,218 | | | | 7,197 | 42,899 | 8,347 |
| 2011 | | | 5,223 | 117,267 | 8,016 | | | 2,784 | 63,874 | 14,761 | 20,440 |
| 2012 | | 10,965 | 307,106 | 166,450 | 13,836 | | 30,281 | 576,269 | 213,705 | 14,782 | 12,537 |
| 2013 | 210 | 6,865 | 276,956 | 146,883 | 76,939 | 5,118 | 7,233 | 210,907 | 93,251 | 44,886 | 39,471 |
| 2014 | 110 | 2,987 | 165,341 | 99,859 | 101,593 | 921 | 2,342 | 250,200 | 217,253 | 234,118 | 14,148 |
| TOTAL | 320 | 20,817 | 754,626 | 614,948 | 214,602 | 6,039 | 39,856 | 1,040,160 | 595,280 | 351,446 | 94,943 |
| - | | • | | | · | | · | | | | |

| | | | 0===:0::0 | | | | |
|-------------------|-------------------|---------|-----------|---------|---------|------------|----------|
| | | | SERIOUS | NON-SE | | MED. ONLY | TOTAL |
| TOTAL TRAN | S. LOSSES P | PG B | 1,861,81 | 8 1,7 | 776,276 | 94,943 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -857,52 | 5 -4 | 110,507 | 968 | |
| TOTAL LOSS | ES | | 1,004,29 | 3 1, | 365,769 | 95,911 | |
| EXPECTED L | OSSES | | 1,901,93 | 0 1, | 515,977 | 133,600 | |
| CREDIBILITY | | | .0 | 3 | .07 | .08 | |
| PURE PREMI | UMS | • | | | | | |
| INDICAT | ED (PRE-TES | ST) | 1.08 | 2 | 1.472 | .103 | 2.657 |
| INDICAT | ED (POST-TE | ST) | 1.31 | 4 | 1.787 | .125 | 3.226 |
| PRES. C | N RATE LEVE | EL | 2.01 | 3 | 1.605 | .141 | 3.759 |
| DERIVE | D BY FORMUL | _A | 1.99 | 2 | 1.618 | .140 | 3.750 |
| UNDERI | YING PRES. | RATE | 2.05 | 0 | 1.634 | .144 | 3.828 |
| PROPOS | PROPOSED | | 1.99 | 2 | 1.618 | .140 | 3.750 |
| | | | | | | | <u> </u> |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 4.826 |
| IND. RATES | | | | 4.83 | MINIM | JM PREMIUM | 1575 |
| MAN. RATES | 4.49 | 5.0 | 7 5.17 | + 4.83 | PRESE | NT | 1700 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 98,660 | 540,131 | .547 | | | | | | 2 | 19 | 21 |
| 2011 | 98,629 | 1,659,055 | 1.682 | | | | | 2 | 8 | 18 | 28 |
| 2012 | 101,507 | 893,429 | .880 | | | | | 1 | 4 | 10 | 15 |
| 2013 | 102,922 | 841,660 | .817 | | | | | | 7 | 10 | 17 |
| 2014 | 104,079 | 702,787 | .675 | | | | | | 1 | 20 | 21 |
| TOTAL | 505,797 | 4,637,062 | .917 | | | | | 3 | 22 | 77 | 102 |
| | | · | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|---------|--------------|------|---------|-----------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 41,445 | 135,118 | | | | 179,417 | 118,271 | 65,880 |
| 2011 | | | 378,235 | 165,097 | 39,491 | | | 459,440 | 429,634 | 115,227 | 71,931 |
| 2012 | | | 72,341 | 65,823 | 85,541 | | | 332,237 | 93,542 | 121,245 | 122,700 |
| 2013 | | | | 114,946 | 30,013 | | | | 463,772 | 164,812 | 68,117 |
| 2014 | | | | 20,915 | 103,006 | | | | 7,750 | 468,130 | 102,986 |
| TOTAL | | | 450,576 | 408,226 | 393,169 | | | 791,677 | 1,174,115 | 987,685 | 431,614 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|---------|---------|---------------|--------|-----------|-----------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | ı | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 85,128 | 331,445 | | | | 413,197 | 287,278 | 65,682 |
| 2011 | | 5,535 | 602,102 | 314,863 | 108,690 | | 8,847 | 961,158 | 996,018 | 298,190 | 76,463 |
| 2012 | | 4,602 | 149,880 | 132,509 | 164,651 | | 40,004 | 767,740 | 230,444 | 253,638 | 131,166 |
| 2013 | 5 | 2,736 | 134,164 | 193,361 | 54,185 | 1,844 | 16,716 | 662,285 | 912,726 | 324,534 | 67,572 |
| 2014 | 139 | 3,783 | 209,587 | 127,096 | 123,209 | 2,212 | 5,594 | 597,827 | 519,738 | 562,658 | 107,517 |
| TOTAL | 144 | 16,656 | 1,095,733 | 852,957 | 782,180 | 4,056 | 71,161 | 2,989,010 | 3,072,123 | 1,726,298 | 448,400 |
| | | | | | | | | | | | |

| · | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|-----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | PG B | 4,176,76 | 6,4 | 133,558 | 448,400 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -1,373,56 | -8 | 374,288 | 2,792 | |
| TOTAL LOSS | ES | | 2,803,19 | 5,5 | 559,270 | 451,192 | |
| EXPECTED L | OSSES | | 3,019,60 | 08 3,2 | 211,811 | 399,579 | |
| CREDIBILITY | | | .(| 08 | .22 | .24 | |
| PURE PREMI | UMS | | | | | | • |
| INDICAT | ED (PRE-TE | ST) | .55 | 54 | 1.099 | .089 | 1.742 |
| INDICAT | ED (POST-TE | ST) | .67 | 73 | 1.334 | .108 | 2.115 |
| PRES. C | N RATE LEVI | EL | .58 | 35 | .624 | .078 | 1.287 |
| DERIVE | D BY FORMU | LA | .59 | 92 | .780 | .085 | 1.457 |
| UNDERI | YING PRES. | RATE | .59 | 97 | .635 | .079 | 1.311 |
| PROPOS | SED | | .59 | 92 | .780 | .085 | 1.457 |
| | | | | | | | - |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 1.875 |
| IND. RATES | | | | 1.88 | MINIM | UM PREMIUM | 795 |
| MAN. RATES | 1.53 | 1.7 | 2 1.77 | + 1.88 | PRESE | ENT | 775 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | | NU | MBER OF | CASES | | |
|--------|-----------|-------------|------------|--|-----------------|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 240,035 | 3,974,524 | 1.655 | | 240,035 | | | 4 | 40 | 56 | 100 |
| 2011 | 244,884 | 6,905,150 | 2.819 | | 244,884 | | | 12 | 39 | 49 | 100 |
| 2012 | 247,092 | 4,784,513 | 1.936 | | 247,092 | | | 9 | 39 | 39 | 87 |
| 2013 | 253,474 | 3,091,108 | 1.219 | | 253,474 | | | 3 | 33 | 31 | 67 |
| 2014 | 268,796 | 4,061,873 | 1.511 | | 268,796 | | | 2 | 14 | 69 | 85 |
| TOTAL | 1,254,281 | 22,817,168 | 1.819 | | 1,254,281 | | | 30 | 165 | 244 | 439 |
| | | | | | · | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-----------|-----------|--------------|------|-----------|-----------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 508,685 | 571,390 | 305,103 | | | 438,213 | 1,083,884 | 717,807 | 349,442 |
| 2011 | | | 1,722,431 | 711,623 | 314,864 | | | 1,721,995 | 1,462,743 | 639,331 | 332,163 |
| 2012 | | | 1,028,040 | 733,305 | 287,593 | | | 737,735 | 1,238,978 | 436,119 | 322,743 |
| 2013 | | | 231,748 | 510,744 | 315,536 | | | 160,210 | 922,787 | 504,879 | 445,204 |
| 2014 | | | 243,215 | 216,838 | 797,285 | | | 96,781 | 456,591 | 1,670,578 | 580,585 |
| TOTAL | | | 3,734,119 | 2,743,900 | 2,020,381 | | | 3,154,934 | 5,164,983 | 3,968,714 | 2,030,137 |
| | | | | | | | | | | | |

| | | | | | TRANS | SLATED LOSSES | | | | | |
|--------|-------|---------|-----------|-----------|-----------|---------------|---------|------------|------------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | N | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 902,408 | 1,173,634 | 748,419 | | | 1,027,610 | 2,496,183 | 1,743,553 | 348,394 |
| 2011 | | 26,682 | 2,909,190 | 1,369,567 | 816,849 | | 33,460 | 3,633,428 | 3,420,603 | 1,603,031 | 353,089 |
| 2012 | | 80,394 | 2,311,810 | 1,366,544 | 622,403 | | 126,901 | 2,769,822 | 2,615,297 | 954,793 | 345,013 |
| 2013 | 606 | 27,962 | 1,175,936 | 953,162 | 521,292 | 23,590 | 56,838 | 1,957,263 | 1,925,856 | 940,380 | 441,642 |
| 2014 | 2,283 | 56,033 | 2,167,771 | 1,085,194 | 992,601 | 16,965 | 34,090 | 3,298,102 | 2,476,741 | 2,115,479 | 606,131 |
| TOTAL | 2,889 | 191,071 | 9,467,115 | 5,948,101 | 3,701,564 | 40,555 | 251,289 | 12,686,225 | 12,934,680 | 7,357,236 | 2,094,269 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------------------------|---------|-----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 22,639,14 | 4 29,9 | 941,581 | 2,094,269 | |
| TOTAL TRAN | S. LOSSES PO | A G | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -7,066,40 | 1 -6, | 161,799 | 18,018 | |
| TOTAL LOSS | ES | | 15,572,74 | 3 23, | 779,782 | 2,112,287 | |
| EXPECTED L | OSSES | | 15,590,71 | 3 22, | 740,115 | 2,533,648 | |
| CREDIBILITY | | | .1: | 5 | .40 | .44 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | 1.24 | 2 | 1.896 | .168 | 3.306 |
| INDICAT | ED (POST-TE | ST) | 1.50 | 8 | 2.302 | .204 | 4.014 |
| PRES. C | N RATE LEVE | L | 1.22 | 1 | 1.780 | .198 | 3.199 |
| DERIVE | D BY FORMUL | -A | 1.26 | 4 | 1.989 | .201 | 3.454 |
| UNDERI | YING PRES. I | RATE | 1.24 | 3 | 1.813 | .202 | 3.258 |
| PROPOS | SED | | 1.26 | 4 | 1.989 | .201 | 3.454 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 4.445 |
| IND. RATES | | | | 4.45 | MINIM | UM PREMIUM | 1475 |
| MAN RATES | RATES 3.81 4.27 4.40 + 4.45 PRESENT | | | | | 1495 | |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 1,262 | 160 | .012 | | | | | | | | |
| 2011 | 917 | | | | | | | | | | |
| 2012 | 1,420 | 514,260 | 36.215 | | | | | 1 | | | 1 |
| 2013 | 1,344 | 23,614 | 1.756 | | | | | | | 4 | 4 |
| 2014 | 1,167 | 47,966 | 4.110 | | | | | | | 3 | 3 |
| TOTAL | 6,110 | 586,000 | 9.591 | | | | | 1 | | 7 | 8 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|-------|--------|--------------|------|---------|-------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 160 |
| 2012 2013 | | | 236,246 | | | | | 277,569 | | | 445 |
| | | | | | 7,509 | | | | | 12,984 | 3,121 |
| 2014 | | | | | 11,082 | | | | | 34,638 | 2,246 |
| TOTAL | | | 236,246 | | 18,591 | | | 277,569 | | 47,622 | 5,972 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|--------|--------|---------------|--------|---------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 160 |
| 2012 | | 12,629 | 330,852 | 5,705 | 9,726 | | 32,640 | 583,570 | 13,295 | 10,156 | 476 |
| 2013 | 2 | 162 | 5,268 | 3,098 | 10,892 | 159 | 201 | 6,744 | 6,137 | 20,776 | 3,096 |
| 2014 | 11 | 338 | 18,421 | 10,980 | 12,829 | 167 | 406 | 43,113 | 37,664 | 41,505 | 2,345 |
| TOTAL | 13 | 13,129 | 354,541 | 19,783 | 33,447 | 326 | 33,247 | 633,427 | 57,096 | 72,437 | 6,077 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SER | SIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|----------|---------|--------|------------|--------|
| TOTAL TRAN | S. LOSSES F | G B | 1,034,68 | 3 1 | 82,763 | 6,077 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -92,10 | 3 | 22,317 | 71 | |
| TOTAL LOSS | ES | | 942,58 | 0 1 | 60,446 | 6,148 | |
| EXPECTED LO | OSSES | | 203,09 | 7 | 81,447 | 10,387 | |
| CREDIBILITY | | | .0 | 0 | .01 | .01 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | 15.42 | 7 | 2.626 | .101 | 18.154 |
| INDICAT | ED (POST-TE | ST) | 18.72 | 8 | 3.188 | .123 | 22.039 |
| PRES. O | N RATE LEVI | EL | 3.26 | 4 | 1.309 | .167 | 4.740 |
| DERIVE | D BY FORMU | _A | 3.26 | 4 | 1.328 | .167 | 4.759 |
| UNDERL | YING PRES. | RATE | 3.32 | 4 | 1.333 | .170 | 4.827 |
| PROPOS | PROPOSED | | 3.26 | 4 | 1.328 | .167 | 4.759 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 6.124 |
| IND. RATES | | | | 6.12 | MINIM | UM PREMIUM | 1915 |
| MAN. RATES | 6.36 | 7.14 | 6.52 | + 6.12 | PRESI | ENT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | , |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 14,720 | 161,496 | 1.097 | | | | | | 2 | 1 | 3 |
| 2011 | 16,106 | 40,851 | .253 | | | | | | | 1 | 1 |
| 2012 | 15,348 | 73,698 | .480 | | | | | | | 2 | 2 |
| 2013 | 15,414 | 15,169 | .098 | | | | | | 1 | | 1 |
| 2014 | 11,726 | 27,772 | .236 | | | | | | | 3 | 3 |
| TOTAL | 73,314 | 318,986 | .435 | | | | | | 3 | 7 | 10 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|--------|----------|--------------|------|-------|--------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | - |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 90,938 | 1,800 | | | | 56,229 | 1,208 | 11,321 |
| 2011 | | | | | 5,520 | | | | | 21,203 | 14,128 |
| 2012 | | | | | 7,151 | | | | | 39,632 | 26,915 |
| 2013 | | | | 2,520 | | | | | 11,210 | | 1,439 |
| 2014 | | | | | 1,873 | | | | | 9,608 | 16,291 |
| TOTAL | | | | 93,458 | 16,344 | | | | 67,439 | 71,651 | 70,094 |
| | | | | | <u> </u> | | | | · | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|---------|--------|---------------|------|--------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 186,787 | 4,415 | | | | 129,495 | 2,934 | 11,287 |
| 2011 | | | 532 | 413 | 13,051 | | | 1,270 | 2,171 | 49,927 | 15,018 |
| 2012 | | 31 | 2,017 | 1,332 | 13,287 | | 89 | 8,400 | 9,289 | 77,255 | 28,772 |
| 2013 | | 46 | 2,480 | 3,966 | 233 | | 348 | 13,937 | 20,175 | 1,469 | 1,427 |
| 2014 | 2 | 59 | 3,112 | 1,850 | 2,171 | 35 | 111 | 11,952 | 10,444 | 11,513 | 17,008 |
| TOTAL | 2 | 136 | 8,141 | 194,348 | 33,157 | 35 | 548 | 35,559 | 171,574 | 143,098 | 73,512 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|---------|---------|---------|------------|----------|
| TOTAL TRAN | S. LOSSES P | G B | 44,42 | 21 | 542,177 | 73,512 | |
| TOTAL TRAN | S. LOSSES PO | ЭA | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -157,97 | '4 -· | 101,484 | 245 | |
| TOTAL LOSS | ES | | | | 440,693 | 73,757 | |
| EXPECTED L | OSSES | | 340,17 | '8 | 364,371 | 38,856 | |
| CREDIBILITY | | | .0 |)2 | .06 | .07 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 00 | .601 | .101 | .702 |
| INDICAT | ED (POST-TE | ST) | .00 | 00 | .730 | .123 | .853 |
| PRES. C | N RATE LEVE | EL | .45 | 6 | .488 | .052 | .996 |
| DERIVE | D BY FORMUL | Α | .44 | 7 | .503 | .057 | 1.007 |
| UNDERI | YING PRES. | RATE | .46 | 64 | .497 | .053 | 1.014 |
| PROPOS | SED | | .44 | 2 | .498 | .056 | .996 |
| | | | | | | | <u> </u> |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 1.281 |
| IND. RATES | | | | 1.28 | MINIM | UM PREMIUM | 635 |
| MAN. RATES | 1.16 | 1.3 | 1.37 | + 1.28 | PRESE | NT | 670 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | | | | | | |
|--------|----------|-------------|------------|--|-----------------|-------|------|-------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 5,830 | 7,754 | .133 | | 5,830 | | | | | 2 | 2 |
| 2011 | 4,561 | 439 | .009 | | 4,561 | | | | | | |
| 2012 | 4,407 | 174,805 | 3.966 | | 4,407 | | | 1 | | | 1 |
| 2013 | 4,545 | 3,660 | .080 | | 4,545 | | | | | 1 | 1 |
| 2014 | 3,606 | 12,389 | .343 | | 3,606 | | | | | 1 | 1 |
| TOTAL | 22,949 | 199,047 | .867 | | 22,949 | | | 1 | | 4 | 5 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-------|-------|--------------|------|--------|-------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 249 | | | | | 1,852 | 5,653 |
| 2011 | | | | | | | | | | | 439 |
| 2012 | | | 150,026 | | | | | 22,911 | | | 1,868 |
| 2013 | | | | | 299 | | | | | 3,361 | |
| 2014 | | | | | 4,009 | | | | | 8,380 | |
| TOTAL | | | 150,026 | | 4,557 | | | 22,911 | | 13,593 | 7,960 |
| | | | | | | | | | | | |

| | TRANSLATED LOSSES | | | | | | | | | | | | |
|--------|-------------------|--------|-----------|-------|--------|-------|-------|--------|---------|--------|-----------|--|--|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | |
| 2010 | | | | | 611 | | | | | 4,498 | 5,636 | | |
| 2011 | | | | | | | | | | | 467 | | |
| 2012 | | 10,910 | 285,962 | 4,929 | 8,407 | | 3,663 | 65,559 | 1,492 | 1,141 | 1,997 | | |
| 2013 | | 6 | 211 | 125 | 434 | 32 | 54 | 1,745 | 1,588 | 5,379 | | | |
| 2014 | 5 | 116 | 6,663 | 3,972 | 4,644 | 35 | 97 | 10,434 | 9,114 | 10,042 | | | |
| TOTAL | 5 | 11,032 | 292,836 | 9,026 | 14,096 | 67 | 3,814 | 77,738 | 12,194 | 21,060 | 8,100 | | |
| | | | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|---------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | G B | 385,49 | 92 | 56,376 | 8,100 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -407,54 | 17 -· | 134,743 | 278 | |
| TOTAL LOSS | ES | | | | | 8,378 | |
| EXPECTED L | OSSES | | 864,03 | 31 4 | 475,961 | 44,752 | |
| CREDIBILITY | | | .0 |)1 | .03 | .03 | |
| PURE PREMI | UMS | | | | - | | |
| INDICAT | FED (PRE-TES | ST) | .00 | 00 | .000 | .037 | .037 |
| INDICAT | ED (POST-TE | ST) | .00 | 00 | .000 | .045 | .045 |
| PRES. C | N RATE LEVE | EL | 3.69 | 97 | 2.037 | .191 | 5.925 |
| DERIVE | D BY FORMUI | _A | 3.66 | 60 | 1.976 | .187 | 5.823 |
| UNDERI | LYING PRES. | RATE | 3.76 | 35 | 2.074 | .195 | 6.034 |
| PROPOS | PROPOSED | | | 60 | 1.976 | .187 | 5.823 |
| | | | | | - | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 7.494 |
| IND. RATES | | | | 7.49 MI | | JM PREMIUM | 2000 |
| MAN. RATES | 7.17 | 8.04 | 8.15 | + 7.49 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|-----------------|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 26,183 | 267,834 | 1.022 | | 26,183 | | | | 3 | 10 | 13 |
| 2011 | 25,641 | 1,251,788 | 4.881 | | 25,641 | | | 3 | 3 | 10 | 16 |
| 2012 | 23,774 | 297,083 | 1.249 | | 23,774 | | | | 3 | 7 | 10 |
| 2013 | 26,000 | 496,747 | 1.910 | | 26,000 | | | 1 | 3 | 9 | 13 |
| 2014 | 28,190 | 210,458 | .746 | | 28,190 | | | | 1 | 7 | 8 |
| TOTAL | 129,788 | 2,523,910 | 1.945 | | 129,788 | | | 4 | 13 | 43 | 60 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|---------|--------------|------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 48,222 | 18,589 | | | | 115,039 | 40,582 | 45,402 |
| 2011 | | | 343,954 | 96,221 | 28,174 | | | 435,889 | 172,269 | 121,689 | 53,592 |
| 2012 | | | | 51,002 | 60,151 | | | | 39,447 | 105,903 | 40,580 |
| 2013 | | | 79,800 | 32,805 | 27,302 | | | 110,400 | 107,403 | 85,788 | 53,249 |
| 2014 | | | | 4,658 | 46,598 | | | | 22,043 | 85,958 | 51,201 |
| TOTAL | | | 423,754 | 232,908 | 180,814 | | | 546,289 | 456,201 | 439,920 | 244,024 |
| | · | | | | | | | | • | | |

| | TRANSLATED LOSSES | | | | | | | | | | | | |
|--------|-------------------|--------|-----------|---------|---------|--------|--------|-----------|-----------|---------|-----------|--|--|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | |
| 2010 | | | | 99,047 | 45,600 | | | | 264,934 | 98,573 | 45,266 | | |
| 2011 | | 5,699 | 612,944 | 185,255 | 81,120 | | 9,072 | 962,554 | 414,123 | 307,483 | 56,968 | | |
| 2012 | | 549 | 35,817 | 100,172 | 113,882 | | 515 | 40,466 | 103,303 | 208,604 | 43,380 | | |
| 2013 | 187 | 5,351 | 207,058 | 69,399 | 48,247 | 13,385 | 18,998 | 555,413 | 251,851 | 159,284 | 52,823 | | |
| 2014 | 54 | 1,552 | 86,005 | 51,748 | 54,838 | 562 | 1,423 | 149,888 | 123,958 | 107,808 | 53,454 | | |
| TOTAL | 241 | 13,151 | 941,824 | 505,621 | 343,687 | 13,947 | 30,008 | 1,708,321 | 1,158,169 | 881,752 | 251,891 | | |
| | | • | | | | | · | | | | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|-----------|---------|--------------------|-----------|-------|
| TOTAL TRAN | S. LOSSES F | G B | 2,707,49 | 2 2,8 | 389,229 | 251,891 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -1,114,30 | 8 -: | 541,722 | 1,927 | |
| TOTAL LOSS | ES | | 1,593,18 | 4 2,3 | 347,507 | 253,818 | |
| EXPECTED L | OSSES | | 2,447,80 | 1,9 | 990,948 | 269,959 | |
| CREDIBILITY | | | .0 | 3 | .09 | .10 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | 1.22 | 8 | 1.809 | .196 | 3.233 |
| INDICAT | ED (POST-TE | ST) | 1.49 | 1 | 2.196 | .238 | 3.925 |
| PRES. C | N RATE LEVE | ĒL | 1.85 | 2 | 1.507 | .204 | 3.563 |
| DERIVE | D BY FORMUI | LA | 1.84 | 1 | 1.569 | .207 | 3.617 |
| UNDERI | YING PRES. | RATE | 1.88 | 6 | 1.534 | .208 | 3.628 |
| PROPOS | PROPOSED | | 1.84 | 1 | 1.569 | .207 | 3.617 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 4.655 |
| IND. RATES | | | | 4.66 | 66 MINIMUM PREMIUM | | 1530 |
| MAN. RATES | 4.04 | 4.66 | 4.90 | + 4.66 | PRESE | NT | 1630 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|-----------------|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 4,131 | 60,009 | 1.452 | | 4,131 | | | | | 2 | 2 |
| 2011 | 4,221 | 12,074 | .286 | | 4,221 | | | | | 1 | 1 |
| 2012 | 4,080 | 44,466 | 1.089 | | 4,080 | | | | 1 | | 1 |
| 2013 | 4,463 | 2,750 | .061 | | 4,463 | | | | | | |
| 2014 | 4,358 | 11,540 | .264 | | 4,358 | | | | 1 | | 1 |
| TOTAL | 21,253 | 130,839 | .616 | | 21,253 | | | | 2 | 3 | 5 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|-------|--------|--------------|------|-------|--------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 16,604 | | | | | 39,405 | 4,000 |
| 2011 | | | | | 1,667 | | | | | 8,942 | 1,465 |
| 2012 2013 | | | | 737 | | | | | 37,274 | | 6,455 |
| 2013 | | | | | | | | | | | 2,750 |
| 2014 | | | | 1,969 | | | | | 8,176 | | 1,395 |
| TOTAL | | | | 2,706 | 18,271 | | | | 45,450 | 48,347 | 16,065 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|-------|--------|---------------|------|--------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 40,730 | | | | | 95,714 | 3,988 |
| 2011 | | | 161 | 125 | 3,942 | | | 537 | 915 | 21,056 | 1,557 |
| 2012 | | | 271 | 1,285 | 32 | | 231 | 17,041 | 74,158 | 2,043 | 6,900 |
| 2013 | | | | | | | | | | | 2,728 |
| 2014 | 2 | 62 | 3,612 | 2,358 | 367 | 66 | 157 | 15,900 | 11,304 | 1,779 | 1,456 |
| TOTAL | 2 | 62 | 4,044 | 3,768 | 45,071 | 66 | 388 | 33,478 | 86,377 | 120,592 | 16,629 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|---------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | PG B | 38,04 | 10 2 | 255,808 | 16,629 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -88,03 | 36 | -48,830 | 173 | |
| TOTAL LOSS | ES | | | 1 | 206,978 | 16,802 | |
| EXPECTED L | OSSES | | 193,19 | 90 ′ | 78,739 | 24,653 | |
| CREDIBILITY | | | .(|)1 | .03 | .03 | |
| PURE PREMI | UMS | • | | | | | |
| INDICAT | TED (PRE-TE | ST) | .00 | 00 | .974 | .079 | 1.053 |
| INDICAT | TED (POST-TE | ST) | .00 | 00 | 1.182 | .096 | 1.278 |
| PRES. C | N RATE LEV | EL | .89 | 92 | .826 | .114 | 1.832 |
| DERIVE | D BY FORMU | LA | .88 | 33 | .837 | .113 | 1.833 |
| UNDERI | LYING PRES. | RATE | .90 |)9 | .841 | .116 | 1.866 |
| PROPOS | SED | | .88 | 32 | .837 | .113 | 1.832 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 2.357 |
| IND. RATES | | | | 2.36 | MINIM | UM PREMIUM | 920 |
| MAN. RATES | 2.29 | 2.5 | 2.52 | + 2.36 | PRESI | ENT | 980 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|--------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 35,538 | 138 | | | | | | | | | |
| 2011 | 60,707 | 18,490 | .030 | | | | | | | | |
| 2012 | 58,020 | 6,406 | .030 .011 | | | | | | | | |
| 2013 | 65,999 | 13,045 | .019 | | | | | | | 1 | 1 |
| 2014 | 69,206 | 992 | .001 | | | | | | | | |
| TOTAL | 289,470 | 39,071 | .013 | | | | | | | 1 | 1 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | | |
|--------|-------|------|-----------|-------|-------|--------------|------|-------|-------|------|-----------|--|
| MANUAL | | | INDEMNITY | | | MEDICAL | | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | |
| 2010 | | | | | | | | | | | 138 | |
| 2011 | | | | | | | | | | | 18,490 | |
| 2012 | | | | | | | | | | | 6,406 | |
| 2013 | | | | | 3,803 | | | | | 668 | 8,574 | |
| 2014 | | | | | | | | | | | 992 | |
| TOTAL | | | | | 3,803 | | | | | 668 | 34,600 | |
| | • | | | | | | | · | | | <u> </u> | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|-------|---------|---------------|------|-------|-------|-------|-----------|
| MANUAL | | | INDEMNITY | | MEDICAL | | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 138 |
| 2011 | | | | | | | | | | | 19,655 |
| 2012 | | | | | | | | | | | 6,848 |
| 2013 | 2 | 75 | 2,667 | 1,567 | 5,518 | | 16 | 348 | 316 | 1,069 | 8,505 |
| 2014 | | | | | | | | | | | 1,036 |
| TOTAL | 2 | 75 | 2,667 | 1,567 | 5,518 | | 16 | 348 | 316 | 1,069 | 36,182 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|---------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 3,10 | 8 | 8,470 | 36,182 | |
| TOTAL TRAN | S. LOSSES PO | ЭА | • | | | • | |
| IBNR + FREQ | UENCY ADJU | ST. | -399,23 | 4 -1 | 128,426 | 331 | |
| TOTAL LOSS | ES | | | | | 36,513 | |
| EXPECTED LO | OSSES | | 906,04 | 2 4 | 186,310 | 43,421 | |
| CREDIBILITY | | | .0 | 6 | .15 | .16 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .000 | .013 | .013 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .000 | .016 | .016 |
| PRES. O | N RATE LEVE | EL | .30 | 7 | .165 | .015 | .487 |
| DERIVE | D BY FORMUL | _A | .28 | 9 | .140 | .015 | .444 |
| UNDERL | YING PRES. | RATE | .31 | 3 | .168 | .015 | .496 |
| PROPOS | SED | | .28 | 9 | .140 | .015 | .444 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | .571 |
| IND. RATES | IND. RATES | | | .57 | MINIM | UM PREMIUM | 445 |
| MAN. RATES | .66 | .7 | 1 .67 | + .57 | PRESE | ENT | 480 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 21,021 | 437,070 | 2.079 | | | | | | 6 | 6 | 12 |
| 2011 | 18,647 | 947,111 | 5.079 | | | | | 3 | 7 | 11 | 21 |
| 2012 | 17,060 | 803,046 | 4.707 | | | | | 2 | 4 | 4 | 10 |
| 2013 | 39,254 | 427,235 | 1.088 | | | | | | 7 | 13 | 20 |
| 2014 | 36,833 | 435,687 | 1.182 | | | | | | | 14 | 14 |
| TOTAL | 132,815 | 3,050,149 | 2.297 | | | | | 5 | 24 | 48 | 77 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|---------|--------------|------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | MEDICAL | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 131,580 | 14,691 | | | | 224,198 | 23,669 | 42,932 |
| 2011 | | | 293,094 | 164,972 | 20,275 | | | 245,742 | 145,242 | 30,174 | 47,612 |
| 2012 | | | 177,708 | 78,828 | 18,774 | | | 442,478 | 52,667 | 15,012 | 17,579 |
| 2013 | | | | 83,420 | 65,343 | | | | 111,413 | 57,153 | 109,906 |
| 2014 | | | | | 91,785 | | | | | 270,929 | 72,973 |
| TOTAL | | | 470,802 | 458,800 | 210,868 | | | 688,220 | 533,520 | 396,937 | 291,002 |
| | | | | | | · | | | | | • |

| | TRANSLATED LOSSES | | | | | | | | | | | | |
|--------|---------------------|--------|-----------|---------|---------|-------|--------|-----------|-----------|---------|-----------|--|--|
| MANUAL | L INDEMNITY MEDICAL | | | | | | | | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | |
| 2010 | | | | 270,266 | 36,038 | | | | 516,327 | 57,492 | 42,803 | | |
| 2011 | | 4,858 | 528,507 | 312,819 | 61,731 | | 5,117 | 544,535 | 338,519 | 84,042 | 50,612 | | |
| 2012 | | 12,755 | 354,018 | 146,521 | 47,539 | | 64,798 | 1,179,105 | 134,539 | 52,195 | 18,792 | | |
| 2013 | 16 | 2,901 | 127,943 | 158,296 | 102,508 | 636 | 4,291 | 168,226 | 227,562 | 106,056 | 109,027 | | |
| 2014 | 103 | 2,772 | 152,595 | 90,944 | 106,292 | 1,263 | 3,156 | 337,246 | 294,594 | 324,668 | 76,184 | | |
| TOTAL | 119 | 23,286 | 1,163,063 | 978,846 | 354,108 | 1,899 | 77,362 | 2,229,112 | 1,511,541 | 624,453 | 297,418 | | |
| | | • | | · | | | · | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|-----------|---------|---------|------------|--------|
| TOTAL TRAN | S. LOSSES P | G B | 3,494,84 | 1 3,4 | 168,948 | 297,418 | |
| TOTAL TRAN | S. LOSSES PO | Aε | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -4,078,44 | 6 -1,3 | 380,922 | 3,544 | |
| TOTAL LOSS | ES | | | 2,0 | 088,026 | 300,962 | |
| EXPECTED L | OSSES | | 9,302,36 | 2 5,1 | 10,722 | 415,711 | |
| CREDIBILITY | | | .0 | 3 | .09 | .10 | |
| PURE PREMI | UMS | | | | - | | |
| INDICAT | TED (PRE-TES | ST) | .00 | 0 | 1.572 | .227 | 1.799 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | 1.908 | .276 | 2.184 |
| PRES. C | N RATE LEVE | L | 6.87 | 8 | 3.779 | .307 | 10.964 |
| DERIVE | D BY FORMUL | -A | 6.67 | 2 | 3.611 | .304 | 10.587 |
| UNDERI | LYING PRES. I | RATE | 7.00 | 4 | 3.848 | .313 | 11.165 |
| PROPOS | SED | | 6.67 | 2 | 3.611 | .304 | 10.587 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 13.625 |
| IND. RATES | | | | 13.63 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | 14.07 | 15.22 | 15.08 | + 13.63 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | | NU | MBER OF | CASES | | |
|--------------|----------|-------------|------------|--|-----------------|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 134 | | | | 134 | | | | | | |
| 2011 2012 | 40 | | | | 40 | | | | | | |
| 2012 | 36 | | | | 36 | | | | | | |
| 2013 | 44 | 2,876 | 6.536 | | 44 | | | | | | |
| 2014 | 41 | 39,879 | 97.265 | | 41 | | | | | 1 | 1 |
| TOTAL | 295 | 42,755 | 14.493 | | 295 | | | | | 1 | 1 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-------|--------|--------------|------|-------|-------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| 2013 | | | | | | | | | | | 2,876 |
| 2014 | | | | | 10,000 | | | | | 25,000 | 4,879 |
| TOTAL | | | | | 10,000 | | | | | 25,000 | 7,755 |
| | | | | | | | | | | | <u> </u> |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|-------|--------|---------------|------|--------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| 0040 | | | | | | | | | | | 0.050 |
| 2013 | | | | | | | | | | | 2,853 |
| 2014 | 12 | 306 | 16,627 | 9,908 | 11,581 | 116 | 290 | 31,118 | 27,181 | 29,958 | 5,094 |
| TOTAL | 12 | 306 | 16,627 | 9,908 | 11,581 | 116 | 290 | 31,118 | 27,181 | 29,958 | 7,947 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|--------------|---------|---------|---------|---------|------------|--------|
| TOTAL TRAN | S LOSSES E | GB | 48.46 | | 78.628 | 7.947 | TOTAL |
| TOTAL TRAN | | | 40,40 | • | 70,020 | 1,541 | |
| IBNR + FREQ | UENCY ADJU | ST. | -5.32 | 4 | -3.019 | 10 | |
| TOTAL LOSS | ES | | 43,14 | 5 | 75,609 | 7,957 | |
| EXPECTED LO | OSSES | | 10,61 | 2 | 10,015 | 1,499 | |
| CREDIBILITY | | | .0 | 0 | .00 | .00 | |
| PURE PREMI | URE PREMIUMS | | | • | | | l. |
| INDICAT | ED (PRE-TES | ST) | 14.62 | 5 | 25.630 | 2.697 | 42.952 |
| INDICAT | ED (POST-TE | ST) | 17.75 | 5 | 31.115 | 3.274 | 52.144 |
| PRES. O | N RATE LEVE | EL | 3.53 | 2 | 3.334 | .499 | 7.365 |
| DERIVE | D BY FORMUI | _A | 3.53 | 2 | 3.334 | .499 | 7.365 |
| UNDERL | YING PRES. | RATE | 3.59 | 7 | 3.395 | .508 | 7.500 |
| PROPOS | SED | | 3.53 | 2 | 3.334 | .499 | 7.365 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R. | ATE | 9.478 |
| IND. RATES | | | | 9.48 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | 8.61 | 9.83 | 10.13 | + 9.48 | PRESE | ENT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 6,094 | 304,165 | 4.991 | | | | | | 3 | 2 | 5 |
| 2011 | 5,746 | 55,468 | .965 | | | | | | 1 | | 1 |
| 2012 | 6,213 | 4,782 | .076 | | | | | | | | |
| 2013 | 6,482 | 109,844 | 1.694 | | | | | | | 2 | 2 |
| 2014 | 6,924 | 75,515 | 1.090 | | | | | | | 4 | 4 |
| TOTAL | 31,459 | 549,774 | 1.748 | | | | | | 4 | 8 | 12 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|---------|--------|--------------|------|-------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 101,858 | 1,644 | | | | 158,561 | 7,175 | 34,927 |
| 2011 | | | | 5,675 | | | | | 29,512 | | 20,281 |
| 2012 2013 | | | | | | | | | | | 4,782 |
| 2013 | | | | | 20,328 | | | | | 84,986 | 4,530 |
| 2014 | | | | | 44,372 | | | | | 25,343 | 5,800 |
| TOTAL | | | | 107,533 | 66,344 | | | | 188,073 | 117,504 | 70,320 |
| - | | | | | · | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|---------|--------|---------------|-------|--------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 209,217 | 4,033 | | | | 365,166 | 17,428 | 34,822 |
| 2011 | | | 448 | 10,617 | 98 | | | 2,562 | 66,836 | 726 | 21,559 |
| 2012 | | | | | | | | | | | 5,112 |
| 2013 | 5 | 423 | 14,265 | 8,384 | 29,486 | 954 | 1,260 | 44,176 | 40,186 | 135,978 | 4,494 |
| 2014 | 47 | 1,346 | 73,766 | 43,970 | 51,387 | 117 | 297 | 31,544 | 27,558 | 30,369 | 6,055 |
| TOTAL | 52 | 1,769 | 88,479 | 272,188 | 85,004 | 1,071 | 1,557 | 78,282 | 499,746 | 184,501 | 72,042 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SEF | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|---------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | PG B | 171,2 | 1,0 | 041,439 | 72,042 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -398,68 | 36 -2 | 256,815 | 849 | |
| TOTAL LOSS | ES | | | 7 | 784,624 | 72,891 | |
| EXPECTED L | OSSES | | 882,74 | 40 9 | 949,118 | 117,658 | |
| CREDIBILITY | | |). | 01 | .03 | .04 | |
| PURE PREMI | UMS | • | | • | | | |
| INDICAT | ED (PRE-TE | ST) | .00 | 00 | 2.494 | .232 | 2.726 |
| INDICAT | ED (POST-TE | ST) | .00 | 00 | 3.028 | .282 | 3.310 |
| PRES. C | N RATE LEVI | EL | 2.75 | 55 | 2.963 | .367 | 6.085 |
| DERIVE | D BY FORMU | LA | 2.72 | 27 | 2.965 | .364 | 6.056 |
| UNDERL | YING PRES. | RATE | 2.80 | 06 | 3.017 | .374 | 6.197 |
| PROPOS | SED | | 2.72 | 27 | 2.965 | .364 | 6.056 |
| | | - | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. RA | TE | 7.794 |
| IND. RATES | | | | 7.79 | MINIMU | IM PREMIUM | 2000 |
| MAN. RATES | 6.59 | 7.7 | 1 8.37 | + 7.79 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 60,303 | 936,922 | 1.553 | | | | | | 13 | 38 | 51 |
| 2011 | 63,771 | 1,905,916 | 2.988 | | | | | 1 | 16 | 27 | 44 |
| 2012 | 69,703 | 1,450,465 | 2.080 | | | | | 4 | 12 | 39 | 55 |
| 2013 | 92,606 | 2,807,537 | 3.031 | | | | | 3 | 26 | 50 | 79 |
| 2014 | 91,175 | 1,647,405 | 1.806 | | | | | | 10 | 57 | 67 |
| TOTAL | 377,558 | 8,748,245 | 2.317 | | | | | 8 | 77 | 211 | 296 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-----------|---------|--------------|------|-----------|-----------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 221,328 | 83,486 | | | | 309,422 | 204,310 | 118,376 |
| 2011 | | | 113,243 | 321,354 | 56,740 | | | 668,632 | 464,056 | 171,165 | 110,726 |
| 2012 | | | 344,733 | 199,988 | 124,651 | | | 144,768 | 222,497 | 263,304 | 150,524 |
| 2013 | | | 264,053 | 441,499 | 444,905 | | | 399,674 | 505,764 | 584,660 | 166,982 |
| 2014 | | | | 244,801 | 258,520 | | | | 417,849 | 506,925 | 219,310 |
| TOTAL | | | 722,029 | 1,428,970 | 968,302 | | | 1,213,074 | 1,919,588 | 1,730,364 | 765,918 |
| | | | | | | | | | | | |

| | | | | | TRANS | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|-----------|-----------|---------------|---------|-----------|-----------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 454,609 | 204,790 | | | | 712,598 | 496,270 | 118,021 |
| 2011 | | 1,098 | 147,041 | 606,039 | 142,178 | | 8,150 | 895,239 | 1,078,819 | 429,465 | 117,702 |
| 2012 | | 26,813 | 766,181 | 383,409 | 259,207 | | 25,220 | 571,769 | 513,820 | 532,682 | 160,910 |
| 2013 | 656 | 29,824 | 1,214,018 | 898,129 | 703,089 | 41,043 | 64,255 | 1,978,363 | 1,236,618 | 1,023,796 | 165,646 |
| 2014 | 595 | 15,407 | 878,603 | 549,334 | 345,255 | 5,533 | 13,905 | 1,443,766 | 1,128,983 | 698,454 | 228,960 |
| TOTAL | 1,251 | 73,142 | 3,005,843 | 2,891,520 | 1,654,519 | 46,576 | 111,530 | 4,889,137 | 4,670,838 | 3,180,667 | 791,239 |
| | | · | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|-----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | PG B | 8,127,47 | 9 12, | 397,544 | 791,239 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -2,499,97 | '8 -1,9 | 941,158 | 6,199 | |
| TOTAL LOSS | ES | | 5,627,50 | 10,4 | 156,386 | 797,438 | |
| EXPECTED L | OSSES | | 5,640,71 | 8 7,2 | 230,235 | 800,423 | |
| CREDIBILITY | | | .0 |)7 | .18 | .20 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TE | ST) | 1.49 | 0 | 2.769 | .211 | 4.470 |
| INDICAT | ED (POST-TE | ST) | 1.80 | 9 | 3.362 | .256 | 5.427 |
| PRES. C | N RATE LEVI | EL | 1.46 | 7 | 1.881 | .208 | 3.556 |
| DERIVE | D BY FORMU | LA | 1.49 |)1 | 2.148 | .218 | 3.857 |
| UNDERI | YING PRES. | RATE | 1.49 |)4 | 1.915 | .212 | 3.621 |
| PROPOS | SED | | 1.49 |)1 | 2.148 | .218 | 3.857 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 4.963 |
| IND. RATES | | | | 4.96 | MINIM | UM PREMIUM | 1610 |
| MAN. RATES | 3.91 | 4.50 | 4.89 | + 4.96 | PRESE | NT | 1625 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 54,463 | 428,531 | .786 | | | | | 1 | 5 | 21 | 27 |
| 2011 | 59,512 | 549,897 | .924 | | | | | 1 | 5 | 18 | 24 |
| 2012 | 60,104 | 1,953,829 | 3.250 | | | | | 2 | 4 | 22 | 28 |
| 2013 | 57,566 | 1,133,056 | 1.968 | | | | | 2 | 4 | 27 | 33 |
| 2014 | 64,746 | 805,345 | 1.243 | | | | | | | 32 | 32 |
| TOTAL | 296,391 | 4,870,658 | 1.643 | | | | | 6 | 18 | 120 | 144 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|---------|--------------|------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 83,338 | 83,539 | 25,838 | | | 31,864 | 94,403 | 55,026 | 54,523 |
| 2011 | | | 78,648 | 146,837 | 49,991 | | | 2,202 | 94,105 | 87,158 | 90,956 |
| 2012 | | | 622,575 | 97,170 | 70,708 | | | 828,340 | 119,099 | 166,976 | 48,961 |
| 2013 | | | 214,932 | 53,862 | 390,775 | | | 84,708 | 17,727 | 280,747 | 90,305 |
| 2014 | | | | | 334,670 | | | | | 370,492 | 100,183 |
| TOTAL | | | 999,493 | 381,408 | 871,982 | | | 947,114 | 325,334 | 960,399 | 384,928 |
| | | | | | | | | | | | |

| | | | | | TRANS | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|-----------|-----------|---------------|--------|-----------|-----------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | ı | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 147,842 | 171,589 | 63,381 | | | 74,721 | 217,410 | 133,659 | 54,359 |
| 2011 | | 1,303 | 154,211 | 279,162 | 123,670 | | 47 | 18,143 | 222,102 | 207,631 | 96,686 |
| 2012 | | 24,119 | 665,300 | 193,185 | 153,328 | | 69,342 | 1,308,698 | 303,849 | 353,225 | 52,339 |
| 2013 | 587 | 20,404 | 746,374 | 263,472 | 586,916 | 12,656 | 15,772 | 457,411 | 178,433 | 457,613 | 89,582 |
| 2014 | 353 | 10,131 | 556,366 | 331,613 | 387,600 | 1,696 | 4,312 | 461,206 | 402,836 | 443,967 | 104,591 |
| TOTAL | 940 | 55,957 | 2,270,093 | 1,239,021 | 1,314,895 | 14,352 | 89,473 | 2,320,179 | 1,324,630 | 1,596,095 | 397,557 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|--------------|---------|-----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 4,750,99 | 4 5, | 474,641 | 397,557 | |
| TOTAL TRAN | S. LOSSES PO | 3 A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -1,956,89 | 6 -1,: | 252,692 | 3,025 | |
| TOTAL LOSS | ES | | 2,794,09 | 8 4, | 221,949 | 400,582 | |
| EXPECTED L | OSSES | | 4,333,23 | 6 4, | 656,304 | 423,839 | |
| CREDIBILITY | | | .0 | 6 | .15 | .17 | |
| PURE PREMI | UMS | • | | | | | |
| INDICAT | ED (PRE-TES | ST) | .94 | 3 | 1.424 | .135 | 2.502 |
| INDICAT | ED (POST-TE | ST) | 1.14 | .5 | 1.729 | .164 | 3.038 |
| PRES. C | N RATE LEVE | EL | 1.43 | 6 | 1.543 | .140 | 3.119 |
| DERIVE | D BY FORMUL | -A | 1.41 | 9 | 1.571 | .144 | 3.134 |
| UNDERI | YING PRES. I | RATE | 1.46 | 2 | 1.571 | .143 | 3.176 |
| PROPOS | SED | | 1.41 | 2 | 1.564 | .143 | 3.119 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R. | ATE | 4.014 |
| IND. RATES | | | | 4.01 | MINIM | UM PREMIUM | 1360 |
| MAN. RATES | 3.63 | 4.04 | 4.29 | + 4.01 | PRESE | ENT | 1465 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 20,088 | 161,622 | .804 | | | | | | 4 | 8 | 12 |
| 2011 | 23,492 | 516,437 | 2.198 | | | | | 1 | 4 | 11 | 16 |
| 2012 | 28,144 | 517,955 | 1.840 | | | | | 1 | 5 | 9 | 15 |
| 2013 | 28,493 | 929,718 | 3.262 | | | | | 1 | 3 | 24 | 28 |
| 2014 | 30,910 | 747,537 | 2.418 | | | | | | 4 | 24 | 28 |
| TOTAL | 131,127 | 2,873,269 | 2.191 | | | | | 3 | 20 | 76 | 99 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|---------|--------------|------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 19,381 | 38,075 | | | | 30,381 | 45,056 | 28,729 |
| 2011 | | | 183,575 | 81,942 | 19,550 | | | 78,648 | 88,233 | 44,305 | 20,184 |
| 2012 | | | 87,797 | 80,815 | 16,500 | | | 100,135 | 138,663 | 62,311 | 31,734 |
| 2013 | | | 95,050 | 63,253 | 175,427 | | | 197,649 | 73,314 | 274,711 | 50,314 |
| 2014 | | | | 66,398 | 180,936 | | | | 103,082 | 344,320 | 52,801 |
| TOTAL | | | 366,422 | 311,789 | 430,488 | | | 376,432 | 433,673 | 770,703 | 183,762 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|---------|---------|---------------|--------|-----------|-----------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | ı | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 39,809 | 93,398 | | | | 69,968 | 109,442 | 28,643 |
| 2011 | | 3,040 | 329,994 | 156,432 | 54,486 | | 1,638 | 179,974 | 206,435 | 109,509 | 21,455 |
| 2012 | | 6,940 | 201,895 | 146,922 | 38,931 | | 17,048 | 363,125 | 297,015 | 134,057 | 33,924 |
| 2013 | 261 | 9,769 | 370,710 | 179,684 | 267,009 | 25,338 | 32,168 | 909,362 | 294,031 | 463,373 | 49,911 |
| 2014 | 278 | 7,525 | 422,531 | 258,786 | 221,980 | 2,371 | 5,980 | 629,135 | 516,933 | 435,048 | 55,124 |
| TOTAL | 539 | 27,274 | 1,325,130 | 781,633 | 675,804 | 27,709 | 56,834 | 2,081,596 | 1,384,382 | 1,251,429 | 189,057 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------|---------|-----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | PG B | 3,519,08 | 32 4,0 | 093,248 | 189,057 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -2,235,35 | i3 - | 723,314 | 1,195 | |
| TOTAL LOSS | ES | | 1,283,72 | 9 3, | 369,934 | 190,252 | |
| EXPECTED L | OSSES | | 5,054,94 | 6 2, | 727,441 | 158,663 | |
| CREDIBILITY | | | .0 | 3 | .09 | .10 | |
| PURE PREMI | JMS | | | | - | | |
| INDICAT | ED (PRE-TES | ST) | .97 | 9 | 2.570 | .145 | 3.694 |
| INDICAT | ED (POST-TE | ST) | 1.18 | 19 | 3.120 | .176 | 4.485 |
| PRES. C | N RATE LEVI | EL | 3.78 | 86 | 2.042 | .119 | 5.947 |
| DERIVE | D BY FORMU | LA | 3.70 | 8 | 2.139 | .125 | 5.972 |
| UNDERI | YING PRES. | RATE | 3.85 | 55 | 2.080 | .121 | 6.056 |
| PROPOS | PROPOSED | | 3.69 |)2 | 2.130 | .125 | 5.947 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 7.653 |
| IND. RATES | | | | 7.65 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | | | 1 8.18 | + 7.65 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|-----------------|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 31,712 | 268,055 | .845 | | 31,712 | | | | | 10 | 10 |
| 2011 | 32,332 | 1,233,836 | 3.816 | | 32,332 | | | 2 | 4 | 8 | 14 |
| 2012 | 31,546 | 469,872 | 1.489 | | 31,546 | | | 1 | 1 | 16 | 18 |
| 2013 | 32,348 | 588,485 | 1.819 | | 32,348 | | | 1 | | 15 | 16 |
| 2014 | 33,498 | 367,820 | 1.098 | | 33,498 | | | | 2 | 7 | 9 |
| TOTAL | 161,436 | 2,928,068 | 1.814 | | 161,436 | | | 4 | 7 | 56 | 67 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|---------|--------------|------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 61,499 | | | | | 163,929 | 42,627 |
| 2011 | | | 251,914 | 56,755 | 33,088 | | | 701,554 | 89,060 | 56,073 | 45,392 |
| 2012 | | | 145,493 | 130 | 101,374 | | | 31,056 | | 146,960 | 44,859 |
| 2013 | | | 111,500 | | 116,686 | | | 58,000 | | 158,151 | 144,148 |
| 2014 | | | | 57,602 | 83,239 | | | | 40,362 | 141,956 | 44,661 |
| TOTAL | | | 508,907 | 114,487 | 395,886 | | | 790,610 | 129,422 | 667,069 | 321,687 |
| | | | | | | | | | | | _ |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|---------|---------|---------------|--------|-----------|---------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 150,857 | | | | | 398,186 | 42,499 |
| 2011 | | 3,293 | 356,102 | 110,467 | 86,633 | | 11,085 | 1,160,133 | 221,519 | 154,636 | 48,252 |
| 2012 | | 10,960 | 305,934 | 23,892 | 196,528 | | 5,321 | 120,001 | 36,470 | 288,010 | 47,954 |
| 2013 | 280 | 8,255 | 299,324 | 57,208 | 177,083 | 8,266 | 9,918 | 280,404 | 84,219 | 257,211 | 142,995 |
| 2014 | 161 | 4,300 | 243,988 | 151,456 | 107,183 | 965 | 2,428 | 255,218 | 210,172 | 178,895 | 46,626 |
| TOTAL | 441 | 26,808 | 1,205,348 | 343,023 | 718,284 | 9,231 | 28,752 | 1,815,756 | 552,380 | 1,276,938 | 328,326 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|-----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | G B | 3,086,33 | 6 2,8 | 390,625 | 328,326 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -1,369,26 | 5 -7 | 731,273 | 2,157 | |
| TOTAL LOSS | ES | | 1,717,07 | 1 2, | 159,352 | 330,483 | |
| EXPECTED L | OSSES | | 3,005,93 | 9 2,6 | 86,295 | 308,343 | |
| CREDIBILITY | | | .0 | 4 | .10 | .11 | |
| PURE PREMI | UMS | • | | | | | |
| INDICAT | ED (PRE-TES | ST) | 1.06 | 4 | 1.338 | .205 | 2.607 |
| INDICAT | ED (POST-TE | ST) | 1.29 | 2 | 1.624 | .249 | 3.165 |
| PRES. C | N RATE LEVE | EL | 1.82 | 8 | 1.634 | .188 | 3.650 |
| DERIVE | D BY FORMUI | _A | 1.80 | 7 | 1.633 | .195 | 3.635 |
| UNDERI | YING PRES. | RATE | 1.86 | 2 | 1.664 | .191 | 3.717 |
| PROPOS | SED | | 1.80 | 7 | 1.633 | .195 | 3.635 |
| | | | | | - | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 4.678 |
| IND. RATES | | | | 4.68 | MINIM | JM PREMIUM | 1535 |
| MAN. RATES | 4.28 | 4.87 | 5.02 | + 4.68 | PRESE | NT | 1660 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|-----------------|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 6,211 | 338,614 | 5.451 | | 6,211 | | | | 2 | 2 | 4 |
| 2011 | 6,305 | 63,960 | 1.014 | | 6,305 | | | | 1 | 2 | 3 |
| 2012 | 6,644 | 106,233 | 1.598 | | 6,644 | | | | 2 | 4 | 6 |
| 2013 | 12,335 | 260,911 | 2.115 | | 12,335 | | | | 4 | 3 | 7 |
| 2014 | 12,561 | 203,841 | 1.622 | | 12,561 | | | | 2 | 6 | 8 |
| TOTAL | 44,056 | 973,559 | 2.210 | | 44,056 | | | | 11 | 17 | 28 |
| | | | | | | | | | | | 1 |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|--------|--------------|------|-------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 16,495 | 25,877 | | | | 263,731 | 19,876 | 12,635 |
| 2011 | | | | 3,352 | 3,623 | | | | 24,073 | 7,970 | 24,942 |
| 2012 | | | | 42,022 | 1,375 | | | | 39,487 | 2,710 | 20,639 |
| 2013 | | | | 103,583 | 3,938 | | | | 114,738 | 10,279 | 28,373 |
| 2014 | | | | 29,050 | 47,124 | | | | 24,735 | 80,975 | 21,957 |
| TOTAL | | | | 194,502 | 81,937 | | | | 466,764 | 121,810 | 108,546 |
| | · | | | | | | | | | | |

| | TRANSLATED LOSSES | | | | | | | | | | |
|--------|-------------------|-------|-----------|---------|---------|-------|-------|---------|-----------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 33,881 | 63,476 | | | | 607,372 | 48,279 | 12,597 |
| 2011 | | | 613 | 6,543 | 8,621 | | | 2,568 | 55,333 | 19,359 | 26,513 |
| 2012 | | 255 | 15,931 | 73,560 | 4,293 | | 248 | 18,630 | 79,191 | 7,447 | 22,063 |
| 2013 | | 1,966 | 104,693 | 164,714 | 15,303 | 127 | 3,692 | 148,006 | 211,388 | 31,493 | 28,146 |
| 2014 | 91 | 2,328 | 131,605 | 81,478 | 60,015 | 567 | 1,418 | 148,902 | 122,253 | 102,419 | 22,923 |
| TOTAL | 91 | 4,549 | 252,842 | 360,176 | 151,708 | 694 | 5,358 | 318,106 | 1,075,537 | 208,997 | 112,242 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------------|--------------|---------|---------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 581,64 | 0 1,7 | 796,418 | 112,242 | |
| TOTAL TRAN | S. LOSSES PO | G A | • | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -332,61 | 7 -2 | 204,410 | 726 | |
| TOTAL LOSS | ES | | 249,02 | 3 1,5 | 592,008 | 112,968 | |
| EXPECTED L | OSSES | | 767,01 | 5 | 769,658 | 84,587 | |
| CREDIBILITY | | | .0 | 2 | .04 | .05 | |
| PURE PREMI | UMS | | | • | | | |
| INDICAT | ED (PRE-TES | ST) | .56 | 5 | 3.614 | .256 | 4.435 |
| INDICAT | ED (POST-TE | ST) | .68 | 6 | 4.387 | .311 | 5.384 |
| PRES. C | N RATE LEVE | EL | 1.71 | 0 | 1.716 | .188 | 3.614 |
| DERIVE | D BY FORMUL | _A | 1.69 | 0 | 1.823 | .194 | 3.707 |
| UNDERI | YING PRES. I | RATE | 1.74 | 1 | 1.747 | .192 | 3.680 |
| PROPOS | SED | | 1.69 | 0 | 1.823 | .194 | 3.707 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 4.770 |
| IND. RATES | | | | 4.77 | MINIM | UM PREMIUM | 1560 |
| MAN. RATES | 4.24 | 4.83 | 4.97 | + 4.77 | PRESE | NT | 1650 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 12,534 | 282,851 | 2.256 | | | | | | 2 | 5 | 7 |
| 2011 | 12,316 | 137,294 | 1.114 | | | | | | 2 | 2 | 4 |
| 2012 | 13,438 | 43,833 | .326 | | | | | | 2 | | 2 |
| 2013 | 14,137 | 125,424 | .887 | | | | | | 3 | 3 | 6 |
| 2014 | 16,991 | 119,828 | .705 | | | | | | | 5 | 5 |
| TOTAL | 69,416 | 709,230 | 1.022 | | | | | | 9 | 15 | 24 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|---------|---------|--------------|------|-------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 2011 | | | | 70,242 | 19,708 | | | | 90,235 | 86,667 | 15,999 |
| | | | | 33,874 | 52,075 | | | | 20,941 | 23,972 | 6,432 |
| 2012 2013 | | | | 12,020 | | | | | 30,276 | | 1,537 |
| 2013 | | | | 35,320 | 18,698 | | | | 38,185 | 10,509 | 22,712 |
| 2014 | | | | | 63,999 | | | | | 52,874 | 2,955 |
| TOTAL | | | | 151,456 | 154,480 | | | | 179,637 | 174,022 | 49,635 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|---------|---------|---------------|-------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 144,277 | 48,344 | | | | 207,811 | 210,513 | 15,951 |
| 2011 | | | 7,691 | 67,271 | 123,699 | | | 3,254 | 49,880 | 56,961 | 6,837 |
| 2012 | | 82 | 4,449 | 20,971 | 497 | | 186 | 13,842 | 60,237 | 1,658 | 1,643 |
| 2013 | 3 | 1,031 | 47,874 | 63,328 | 30,400 | 127 | 1,335 | 52,939 | 73,703 | 21,820 | 22,531 |
| 2014 | 73 | 1,939 | 106,401 | 63,416 | 74,111 | 243 | 618 | 65,823 | 57,490 | 63,368 | 3,085 |
| TOTAL | 76 | 3,052 | 166,415 | 359,263 | 277,051 | 370 | 2,139 | 135,858 | 449,121 | 354,320 | 50,047 |
| - | | • | | | · | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|----------|---------|----------------|-----------|-------|
| TOTAL TRAN | S. LOSSES F | PG B | 307,91 | 1,4 | 139,755 | 50,047 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -727,06 | -: | 292,270 | 401 | |
| TOTAL LOSS | ES | | | 1, | 147,485 | 50,448 | |
| EXPECTED L | OSSES | | 1,631,27 | 77 1,0 | 096,773 | 52,756 | |
| CREDIBILITY | | | .(|)2 | .06 | .06 | |
| PURE PREMI | UMS | | | | | | • |
| INDICAT | ED (PRE-TE | ST) | .00 | 00 | 1.653 | .073 | 1.726 |
| INDICAT | ED (POST-TE | ST) | .00 | 00 | 2.007 | .089 | 2.096 |
| PRES. C | N RATE LEVI | EL | 2.30 | 08 | 1.552 | .074 | 3.934 |
| DERIVE | D BY FORMU | LA | 2.26 | 52 | 1.579 | .075 | 3.916 |
| UNDERI | YING PRES. | RATE | 2.35 | 50 | 1.580 | .076 | 4.006 |
| PROPOS | PROPOSED | | 2.26 | 52 | 1.579 | .075 | 3.916 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 5.039 |
| IND. RATES | | | | 5.04 | 5.04 MINIMUM I | | 1630 |
| MAN. RATES | | | | + 5.04 | PRESE | ENT | 1770 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 3,039 | 193,309 | 6.360 | | | | | 1 | | 1 | 2 |
| 2011 | 5,770 | 75,133 | 1.302 | | | | | | | 3 | 3 |
| 2012 | 7,435 | 46,083 | .619 | | | | | | | 4 | 4 |
| 2013 | 8,068 | 376,828 | 4.670 | | | | | | 8 | 10 | 18 |
| 2014 | 11,711 | 165,442 | 1.412 | | | | | | 1 | 9 | 10 |
| TOTAL | 36,023 | 856,795 | 2.378 | | | | | 1 | 9 | 27 | 37 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|---------|--------|--------------|------|--------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 142,926 | | 1,121 | | | 45,886 | | 1,379 | 1,997 |
| 2011 | | | | | 17,666 | | | | | 48,115 | 9,352 |
| 2012 2013 | | | | | 8,899 | | | | | 8,158 | 29,026 |
| 2013 | | | | 199,845 | 16,522 | | | | 110,042 | 23,984 | 26,435 |
| 2014 | | | | 23,594 | 55,201 | | | | 17,600 | 56,061 | 12,986 |
| TOTAL | | | 142,926 | 223,439 | 99,409 | | | 45,886 | 127,642 | 137,697 | 79,796 |
| | | | | | | • | | | | | • |

| | TRANSLATED LOSSES | | | | | | | | | | |
|--------|-------------------|-------|-----------|---------|---------|-------|-------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 253,551 | | 2,750 | | | 107,603 | | 3,350 | 1,991 |
| 2011 | | | 1,700 | 1,323 | 41,765 | | | 2,881 | 4,928 | 113,294 | 9,941 |
| 2012 | | 31 | 2,506 | 1,658 | 16,536 | | 9 | 1,726 | 1,909 | 15,903 | 31,029 |
| 2013 | 4 | 3,944 | 208,251 | 321,472 | 42,470 | 223 | 3,736 | 149,296 | 209,427 | 52,814 | 26,224 |
| 2014 | 89 | 2,402 | 135,022 | 82,956 | 68,339 | 399 | 992 | 104,023 | 85,291 | 71,001 | 13,557 |
| TOTAL | 93 | 6,377 | 601,030 | 407,409 | 171,860 | 622 | 4,737 | 365,529 | 301,555 | 256,362 | 82,742 |
| - | · | • | | | · | | | | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|---------------------------|-------------------|------------|----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | G B | 978,38 | 8 1,1 | 137,186 | 82,742 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -518,99 | 9 -2 | 292,485 | 786 | |
| TOTAL LOSS | ES | | 459,38 | 9 8 | 344,701 | 83,528 | |
| EXPECTED L | OSSES | | 1,243,51 | 3 1, | 72,909 | 87,896 | |
| CREDIBILITY | | | .0 | 1 | .04 | .04 | |
| PURE PREMI | UMS | | | | • | | |
| INDICAT | ED (PRE-TES | ST) | 1.27 | 5 | 2.345 | .232 | 3.852 |
| INDICAT | ED (POST-TE | ST) | 1.54 | 8 | 2.847 | .282 | 4.677 |
| PRES. C | N RATE LEVE | <u>E</u> L | 3.39 | 0 | 3.197 | .240 | 6.827 |
| DERIVE | D BY FORMUI | _A | 3.37 | 2 | 3.183 | .242 | 6.797 |
| UNDERI | YING PRES. | RATE | 3.45 | 2 | 3.256 | .244 | 6.952 |
| PROPOS | PROPOSED | | 3.37 | 2 | 3.183 | .242 | 6.797 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 8.747 |
| IND. RATES | | | | 8.75 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES 9.17 10.29 9.3 | | | 9.39 | + 8.75 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | IMBER OF | CASES | | |
|--------|----------|-------------|--------------|--|--|-------|------|----------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 13,583 | 772,332 | 5.686 | | | | | 2 | 4 | 2 | 8 |
| 2011 | 10,108 | 56,389 | .557 .280 | | | | | | 1 | | 1 |
| 2012 | 11,475 | 32,194 | .280 | | | | | | | 4 | 4 |
| 2013 | 11,482 | 41,613 | .362 | | | | | | | 2 | 2 |
| 2014 | 9,032 | 112,997 | 1.251 | | | | | | | 5 | 5 |
| TOTAL | 55,680 | 1,015,525 | 1.824 | | | | | 2 | 5 | 13 | 20 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|--------|--------|--------------|------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 302,881 | 76,840 | 12,540 | | | 196,949 | 91,790 | 41,299 | 50,033 |
| 2011 | | | | 12,000 | | | | | 30,993 | | 13,396 |
| 2012 | | | | | 2,285 | | | | | 9,928 | 19,981 |
| 2013 | | | | | 3,295 | | | | | 14,687 | 23,631 |
| 2014 | | | | | 18,725 | | | | | 66,370 | 27,902 |
| TOTAL | | | 302,881 | 88,840 | 36,845 | | | 196,949 | 122,783 | 132,284 | 134,943 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|---------|--------|---------------|-------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 537,311 | 157,829 | 30,760 | | | 461,846 | 211,392 | 100,315 | 49,883 |
| 2011 | | | 947 | 22,449 | 208 | | | 2,690 | 70,189 | 764 | 14,240 |
| 2012 | | | 642 | 426 | 4,245 | | 27 | 2,107 | 2,325 | 19,350 | 21,360 |
| 2013 | | 70 | 2,313 | 1,357 | 4,779 | 159 | 223 | 7,637 | 6,947 | 23,498 | 23,441 |
| 2014 | 19 | 570 | 31,136 | 18,555 | 21,684 | 308 | 774 | 82,618 | 72,164 | 79,539 | 29,130 |
| TOTAL | 19 | 640 | 572,349 | 200,616 | 61,676 | 467 | 1,024 | 556,898 | 363,017 | 223,466 | 138,054 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | G B | 1,131,39 | 97 | 348,775 | 138,054 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -228,71 | -: | 217,568 | 486 | |
| TOTAL LOSS | ES | | 902,68 | 37 | 631,207 | 138,540 | |
| EXPECTED L | OSSES | | 489,42 | 27 | 773,395 | 76,839 | |
| CREDIBILITY | | | .0 |)2 | .05 | .05 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | 1.62 | 21 | 1.134 | .249 | 3.004 |
| INDICAT | ED (POST-TE | ST) | 1.96 | 88 | 1.377 | .302 | 3.647 |
| PRES. C | N RATE LEVE | EL . | .86 | 33 | 1.364 | .136 | 2.363 |
| DERIVE | D BY FORMUI | _A | .88 | 35 | 1.365 | .144 | 2.394 |
| UNDERI | YING PRES. | RATE | .87 | 79 | 1.389 | .138 | 2.406 |
| PROPOS | SED | | .88. | 35 | 1.365 | .144 | 2.394 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. RA | ATE | 3.081 |
| IND. RATES | | | | 3.08 | MINIMU | JM PREMIUM | 1110 |
| MAN. RATES | 2.40 | 2.8 | 3.25 | + 3.08 | PRESE | NT | 1180 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | IMBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|----------|-------|------|----------|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 16,420 | 1,274 | .007 | | | | | | 1 | | 1 |
| 2011 | 8,485 | 5,674 | .066 | | | | | | | 1 | 1 |
| 2012 | 5,513 | 59,654 | 1.082 | | | | | | 1 | | 1 |
| 2013 | 6,009 | 4,590 | .076 | | | | | | | 1 | 1 |
| 2014 | 6,665 | 62,455 | .937 | | | | | | | 1 | 1 |
| TOTAL | 43,092 | 133,647 | .310 | | | | | | 2 | 3 | 5 |
| | | | | | | | | | | | <u> </u> |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|--------|--------|--------------|------|-------|--------|-------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 770 | | | | | 504 | | |
| 2011 | | | | | 525 | | | | | 1,858 | 3,291 |
| 2012 | | | | 20,145 | | | | | 36,717 | | 2,792 |
| 2013 | | | | | 611 | | | | | 673 | 3,306 |
| 2014 | | | | | 60,000 | | | | | 2,245 | 210 |
| TOTAL | | | | 20,915 | 61,136 | | | | 37,221 | 4,776 | 9,599 |
| | | | | | | | | · | · | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|--------|--------|---------------|------|--------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | _ |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 1,582 | | | | | 1,161 | | |
| 2011 | | | 51 | 40 | 1,240 | | | 111 | 191 | 4,374 | 3,498 |
| 2012 | | 122 | 7,452 | 35,140 | 836 | | 231 | 16,785 | 73,050 | 2,013 | 2,985 |
| 2013 | | 17 | 428 | 253 | 889 | | 16 | 348 | 316 | 1,077 | 3,280 |
| 2014 | 65 | 1,815 | 99,746 | 59,450 | 69,489 | 10 | 26 | 2,794 | 2,443 | 2,690 | 219 |
| TOTAL | 65 | 1,954 | 107,677 | 96,465 | 72,454 | 10 | 273 | 20,038 | 77,161 | 10,154 | 9,982 |
| | | | | | | <u> </u> | | | · | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|--------------|---------|---------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 130,01 | 7 2 | 256,234 | 9,982 | |
| TOTAL TRAN | S. LOSSES PO | Α | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -113,12 | 4 | -44,584 | 104 | |
| TOTAL LOSS | ES | | 16,89 | 3 2 | 211,650 | 10,086 | |
| EXPECTED L | OSSES | | 229,249 | 9 1 | 152,115 | 17,668 | |
| CREDIBILITY | | | .0: | 2 | .04 | .05 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | T) | .03 | 9 | .491 | .023 | .553 |
| INDICAT | ED (POST-TE | ST) | .04 | 7 | .596 | .028 | .671 |
| PRES. C | N RATE LEVE | L | .52: | 2 | .347 | .040 | .909 |
| DERIVE | D BY FORMUL | .A | .51: | 3 | .357 | .039 | .909 |
| UNDERI | YING PRES. F | RATE | .53 | 2 | .353 | .041 | .926 |
| PROPOS | SED | | .51: | 3 | .357 | .039 | .909 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 1.169 |
| IND. RATES | | | | 1.17 | MINIM | UM PREMIUM | 605 |
| MAN. RATES | 1.13 | 1.2 | 3 1.25 | + 1.17 | PRESE | NT | 635 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|-----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 736,120 | 3,217,722 | .437 | | | | | 4 | 17 | 27 | 48 |
| 2011 | 781,902 | 2,958,751 | .378 | | | 1 | 1 | 3 | 12 | 24 | 41 |
| 2012 | 814,022 | 1,235,993 | .151 | | | | | 1 | 11 | 16 | 28 |
| 2013 | 830,130 | 3,072,143 | .370 | | | | | 2 | 15 | 25 | 42 |
| 2014 | 878,777 | 1,888,513 | .214 | | | | | 2 | 6 | 27 | 35 |
| TOTAL | 4,040,951 | 12,373,122 | .306 | | | 1 | 1 | 12 | 61 | 119 | 194 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|---------|---------|-----------|-----------|-----------|--------------|---------|-----------|-----------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 808,894 | 520,552 | 153,838 | | | 622,755 | 594,655 | 357,655 | 159,373 |
| 2011 | 200,000 | 222,569 | 706,680 | 329,067 | 72,367 | | 508,868 | 338,618 | 335,877 | 101,510 | 143,195 |
| 2012 | | | 70,686 | 155,786 | 151,176 | | | 117,026 | 182,398 | 416,939 | 141,982 |
| 2013 | | | 327,403 | 264,382 | 459,903 | | | 300,649 | 622,410 | 803,943 | 293,453 |
| 2014 | | | 256,560 | 61,563 | 295,849 | | | 143,453 | 118,901 | 593,426 | 418,761 |
| TOTAL | 200,000 | 222,569 | 2,170,223 | 1,331,350 | 1,133,133 | | 508,868 | 1,522,501 | 1,854,241 | 2,273,473 | 1,156,764 |
| | · | · | | | | | | | · | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|---------|---------|-----------|-----------|-----------|---------------|---------|-----------|-----------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | _ |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,434,978 | 1,069,213 | 377,365 | | | 1,460,361 | 1,369,488 | 868,747 | 158,894 |
| 2011 | 478,307 | 386,639 | 1,283,571 | 627,484 | 203,165 | | 874,409 | 786,917 | 780,002 | 260,268 | 152,216 |
| 2012 | | 6,725 | 234,957 | 302,232 | 291,328 | | 20,914 | 506,585 | 468,233 | 828,583 | 151,779 |
| 2013 | 840 | 30,983 | 1,201,342 | 631,771 | 713,882 | 41,765 | 69,151 | 2,188,061 | 1,547,943 | 1,388,935 | 291,105 |
| 2014 | 1,604 | 37,387 | 1,073,908 | 404,331 | 384,385 | 12,258 | 17,934 | 1,459,726 | 852,427 | 757,973 | 437,186 |
| TOTAL | 480,751 | 461,734 | 5,228,756 | 3,035,031 | 1,970,125 | 54,023 | 982,408 | 6,401,650 | 5,018,093 | 4,104,506 | 1,191,180 |
| | | | | | | <u> </u> | | <u> </u> | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|--------------|-------------|---------|-----------|---------|--------|------------|-------|
| TOTAL TRANS | S. LOSSES F | G B | 13,609,32 | 2 14,1 | 27,755 | 1,191,180 | |
| TOTAL TRANS | S. LOSSES P | G A | | | | | |
| IBNR + FREQU | UENCY ADJU | ST. | -5,413,40 | 4 -3,1 | 07,285 | 9,574 | |
| TOTAL LOSSI | ES | | 8,195,91 | B 11,0 | 20,470 | 1,200,754 | |
| EXPECTED LO | OSSES | | 12,001,62 | 4 11,5 | 16,711 | 1,333,514 | |
| CREDIBILITY | | | .3 | 3 | .88 | .95 | |
| PURE PREMIL | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .20 | 3 | .273 | .030 | .506 |
| INDICAT | ED (POST-TE | ST) | .24 | 6 | .331 | .036 | .613 |
| PRES. O | N RATE LEVE | EL | .29 | 2 | .280 | .032 | .604 |
| DERIVE | D BY FORMU | _A | .27 | 7 | .325 | .036 | .638 |
| UNDERL | YING PRES. | RATE | .29 | 7 | .285 | .033 | .615 |
| PROPOS | SED | | .26 | 6 | .312 | .035 | .613 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | .788 |
| IND. RATES | | | | .79 | MINIM | UM PREMIUM | 505 |
| MAN. RATES | .68 | .77 | .83 | + .79 | PRESE | ENT | 520 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|--------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 113,349 | 923,560 | .814 | | | | | 1 | | | 1 |
| 2011 | 111,232 | 589,265 | .529 | | | | | 1 | 1 | 7 | 9 |
| 2012 | 107,477 | 394,277 | .529 .366 | | | | | 1 | 2 | 5 | 8 |
| 2013 | 68,282 | 198,676 | .290 | | | | | 1 | 1 | 3 | 5 |
| 2014 | 66,621 | 103,962 | .156 | | | | | | | 5 | 5 |
| TOTAL | 466,961 | 2,209,740 | .473 | | | | | 4 | 4 | 20 | 28 |
| | | | | | | | | | | | |

| | REPORTED LOSSES | | | | | | | | | | | |
|--------|-----------------|------|-----------|--------|---------|-------|------|---------|---------|---------|-----------|--|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | |
| 2010 | | | 485,036 | | | | | 406,109 | | | 32,415 | |
| 2011 | | | 91,233 | 5,315 | 24,717 | | | 267,096 | 94,945 | 77,155 | 28,804 | |
| 2012 | | | 99,700 | 31,399 | 45,248 | | | 88,100 | 65,953 | 33,306 | 30,571 | |
| 2013 | | | 73,737 | 2,287 | 7,470 | | | 36,968 | 23,097 | 32,793 | 22,324 | |
| 2014 | | | | | 35,851 | | | | | 46,242 | 21,869 | |
| TOTAL | | | 749,706 | 39,001 | 113,286 | | | 798,273 | 183,995 | 189,496 | 135,983 | |
| | | | | | | | | | | | | |

| | TRANSLATED LOSSES | | | | | | | | | | |
|--------|-------------------|--------|-----------|---------|---------|-------|--------|-----------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 473,984 | | | | | 524,592 | | | 32,318 |
| 2011 | | 1,513 | 162,647 | 12,627 | 61,937 | | 5,561 | 589,050 | 229,984 | 194,246 | 30,619 |
| 2012 | | 7,632 | 214,400 | 66,474 | 90,967 | | 14,598 | 289,306 | 144,762 | 72,928 | 32,680 |
| 2013 | 171 | 4,035 | 151,290 | 12,681 | 16,218 | 4,515 | 6,028 | 172,091 | 63,096 | 58,159 | 22,146 |
| 2014 | 39 | 1,083 | 59,600 | 35,520 | 41,521 | 218 | 539 | 57,566 | 50,281 | 55,411 | 22,831 |
| TOTAL | 210 | 14,263 | 1,061,921 | 127,302 | 210,643 | 4,733 | 26,726 | 1,632,605 | 488,123 | 380,744 | 140,594 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | PG B | 2,740,4 | 58 1,3 | 206,812 | 140,594 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -1,053,9 | 59 -: | 271,967 | 857 | |
| TOTAL LOSS | ES | | 1,686,49 | 99 | 934,845 | 141,451 | |
| EXPECTED L | OSSES | | 2,227,40 |)4 | 975,948 | 149,428 | |
| CREDIBILITY | | |). | 08 | .21 | .23 | |
| PURE PREMI | UMS | | | • | ' | | ! |
| INDICAT | ED (PRE-TE | ST) | .36 | 61 | .200 | .030 | .591 |
| INDICAT | ED (POST-TE | ST) | .43 | 38 | .243 | .036 | .717 |
| PRES. C | N RATE LEVI | EL | .46 | 68 | .205 | .032 | .705 |
| DERIVE | D BY FORMU | LA | .40 | 66 | .213 | .033 | .712 |
| UNDERI | YING PRES. | RATE | .47 | 77 | .209 | .032 | .718 |
| PROPOS | SED | | .46 | 66 | .213 | .033 | .712 |
| | | | | | | | • |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | .916 |
| IND. RATES | | | | .92 | MINIM | UM PREMIUM | 540 |
| MAN. RATES | .89 | .9 | .97 | + .92 | PRESE | NT | 560 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|------------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 4,278,504 | 8,771,464 | .205 | | | | | 12 | 40 | 49 | 101 |
| 2011 | 4,422,774 | 6,387,906 | .144 | | | | | 9 | 39 | 45 | 93 |
| 2012 | 4,589,292 | 3,602,267 | .078 | | | | | 6 | 32 | 36 | 74 |
| 2013 | 4,933,998 | 3,606,923 | .073 | | | | | 2 | 27 | 51 | 80 |
| 2014 | 4,696,914 | 3,648,022 | .077 | | | | | 1 | 14 | 78 | 93 |
| TOTAL | 22,921,482 | 26,016,582 | .114 | | | | | 30 | 152 | 259 | 441 |
| | | | | | | | | | | | |

| | REPORTED LOSSES | | | | | | | | | | |
|--------|-----------------|------|-----------|-----------|-----------|-------|------|-----------|-----------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 2,275,655 | 692,896 | 311,903 | | | 2,714,758 | 1,138,851 | 1,003,241 | 634,160 |
| 2011 | | | 1,640,154 | 826,938 | 284,283 | | | 1,212,090 | 1,297,902 | 595,757 | 530,782 |
| 2012 | | | 655,356 | 568,454 | 238,137 | | | 512,893 | 724,090 | 305,409 | 597,928 |
| 2013 | | | 170,846 | 561,426 | 567,430 | | | 170,453 | 713,458 | 929,477 | 493,833 |
| 2014 | | | 72,921 | 276,820 | 838,726 | | | 112,826 | 353,184 | 1,377,084 | 616,461 |
| TOTAL | | | 4,814,932 | 2,926,534 | 2,240,479 | | | 4,723,020 | 4,227,485 | 4,210,968 | 2,873,164 |
| | | | | | | | | | | | |

| | TRANSLATED LOSSES | | | | | | | | | | |
|--------|-------------------|---------|------------|-----------|-----------|--------|---------|------------|------------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | N | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 3,405,468 | 1,423,208 | 765,097 | | | 4,652,812 | 2,622,774 | 2,436,872 | 632,258 |
| 2011 | | 26,687 | 2,915,428 | 1,583,001 | 746,551 | | 24,356 | 2,673,023 | 3,031,281 | 1,479,610 | 564,222 |
| 2012 | | 52,098 | 1,526,526 | 1,057,480 | 502,768 | | 87,412 | 1,863,372 | 1,545,616 | 660,579 | 639,185 |
| 2013 | 529 | 31,000 | 1,283,796 | 1,131,898 | 887,122 | 29,537 | 57,952 | 1,952,656 | 1,751,465 | 1,592,975 | 489,882 |
| 2014 | 1,611 | 41,490 | 2,035,237 | 1,173,210 | 1,031,748 | 15,818 | 29,691 | 2,786,418 | 2,019,353 | 1,743,591 | 643,585 |
| TOTAL | 2,140 | 151,275 | 11,166,455 | 6,368,797 | 3,933,286 | 45,355 | 199,411 | 13,928,281 | 10,970,489 | 7,913,627 | 2,969,132 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------|---------|------------|---------|---------|------------|--------|
| TOTAL TRAN | S. LOSSES P | G B | 25,492,91 | | 186,199 | 2,969,132 | 101742 |
| TOTAL TRAN | | | 20, 102,01 | | , | _,,,,,,,, | |
| IBNR + FREQ | UENCY ADJU | ST. | -12,063,95 | 3 -5,4 | 433,210 | 30,630 | |
| TOTAL LOSS | ES | | 13,428,96 | 4 23,7 | 752,989 | 2,999,762 | |
| EXPECTED L | OSSES | | 26,588,92 | 0 19,9 | 941,688 | 4,355,082 | |
| CREDIBILITY | | | 1.0 | 0 | 1.00 | 1.00 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .05 | 9 | .104 | .013 | .176 |
| INDICAT | ED (POST-TE | ST) | .07 | 2 | .126 | .016 | .214 |
| PRES. C | N RATE LEVE | EL | .11 | 4 | .085 | .019 | .218 |
| DERIVE | D BY FORMU | LA | .07 | 2 | .126 | .016 | .214 |
| UNDERI | YING PRES. | RATE | .11 | 6 | .087 | .019 | .222 |
| PROPOS | SED | | .07 | 2 | .126 | .016 | .214 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | .275 |
| IND. RATES | | | | .28 | MINIM | UM PREMIUM | 370 |
| MAN. RATES | .32 | .33 | .30 | + .28 | PRESE | NT | 375 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | TOTAL PAYROLL | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|---|--|-----------------|-------|------|---------|-------|------|------|
| YEAR | IN THOUS | LOSSES | REPORTED | | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 40,983 | 1,803,765 | 4.401 | | | 40,983 | | | 3 | 4 | 7 | 14 |
| 2011 | 43,175 | 297,751 | .689 | | | 43,175 | | | 1 | 1 | 7 | 9 |
| 2012 | 44,089 | 1,484,655 | 3.367 | | | 44,089 | | | 3 | 4 | 9 | 16 |
| 2013 | 45,687 | 432,590 | .946 | | | 45,687 | | | 1 | 2 | 6 | 9 |
| 2014 | 44,447 | 388,154 | .873 | | | 44,447 | | | | 1 | 8 | 9 |
| TOTAL | 218,381 | 4,406,915 | 2.018 | | | 218,381 | | | 8 | 12 | 37 | 57 |
| | | · | | · | | | | | | | | |

| | REPORTED LOSSES | | | | | | | | | | |
|--------|-----------------|------|-----------|---------|---------|-------|------|-----------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 573,132 | 100,410 | 21,619 | | | 917,539 | 112,308 | 40,243 | 38,514 |
| 2011 | | | 88,719 | 3,000 | 30,641 | | | 111,516 | 106 | 31,210 | 32,559 |
| 2012 | | | 322,506 | 101,303 | 140,087 | | | 474,523 | 164,456 | 258,682 | 23,098 |
| 2013 | | | 109,695 | 13,482 | 139,055 | | | 71,776 | 10,330 | 79,219 | 9,033 |
| 2014 | | | | 30,000 | 94,690 | | | | 81,288 | 150,035 | 32,141 |
| TOTAL | | | 1,094,052 | 248,195 | 426,092 | | | 1,575,354 | 368,488 | 559,389 | 135,345 |
| | | | | | | · | | | | | |

| | TRANSLATED LOSSES | | | | | | | | | | |
|--------|-------------------|--------|-----------|---------|---------|--------|--------|-----------|-----------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 884,374 | 206,242 | 53,031 | | | 1,817,481 | 258,645 | 97,750 | 38,398 |
| 2011 | | 1,468 | 158,628 | 8,719 | 75,809 | | 2,321 | 242,444 | 6,386 | 77,764 | 34,610 |
| 2012 | | 24,617 | 691,669 | 213,397 | 282,571 | | 77,630 | 1,487,837 | 418,745 | 536,897 | 24,692 |
| 2013 | 288 | 8,883 | 324,774 | 87,504 | 210,655 | 8,965 | 10,866 | 299,290 | 67,735 | 133,266 | 8,961 |
| 2014 | 141 | 3,793 | 212,421 | 129,749 | 115,279 | 1,310 | 3,305 | 344,874 | 275,529 | 197,487 | 33,555 |
| TOTAL | 429 | 38,761 | 2,271,866 | 645,611 | 737,345 | 10,275 | 94,122 | 4,191,926 | 1,027,040 | 1,043,164 | 140,216 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SER | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|-----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 6,607,37 | 9 3,4 | 153,160 | 140,216 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -2,049,90 | 7 -9 | 962,529 | 1,494 | |
| TOTAL LOSS | ES | | 4,557,47 | 2 2,4 | 190,631 | 141,710 | |
| EXPECTED L | OSSES | | 4,511,75 | 2 3,5 | 535,589 | 214,013 | |
| CREDIBILITY | | | .0 | 5 | .13 | .14 | |
| PURE PREMI | UMS | | | • | | | |
| INDICAT | ED (PRE-TES | ST) | 2.08 | 7 | 1.140 | .065 | 3.292 |
| INDICAT | ED (POST-TE | ST) | 2.53 | 4 | 1.384 | .079 | 3.997 |
| PRES. C | N RATE LEVE | EL | 2.02 | 9 | 1.590 | .096 | 3.715 |
| DERIVE | D BY FORMUL | _A | 2.05 | 4 | 1.563 | .094 | 3.711 |
| UNDERI | YING PRES. | RATE | 2.06 | 6 | 1.619 | .098 | 3.783 |
| PROPOS | SED | | 2.05 | 6 | 1.565 | .094 | 3.715 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 4.781 |
| IND. RATES | | | | 4.78 | MINIM | UM PREMIUM | 1560 |
| MAN. RATES | 4.60 | 5.09 | 5.11 | + 4.78 | PRESE | NT | 1685 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | | NU | MBER OF | CASES | | |
|--------|-----------|-------------|------------|--|-----------------|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 420,060 | 1,756,924 | .418 | | 420,060 | | | 1 | 1 | 8 | 10 |
| 2011 | 487,390 | 619,223 | .127 | | 487,390 | | | 2 | 1 | 4 | 7 |
| 2012 | 467,460 | 155,501 | .033 | | 467,460 | | | | 3 | 3 | 6 |
| 2013 | 499,865 | 678,859 | .135 | | 499,865 | | | 2 | 3 | 7 | 12 |
| 2014 | 510,777 | 123,529 | .024 | | 510,777 | | | | | 4 | 4 |
| TOTAL | 2,385,552 | 3,334,036 | .140 | | 2,385,552 | | | 5 | 8 | 26 | 39 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|---------|--------------|------|-----------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 195,342 | 23,711 | 47,233 | | | 1,217,927 | 24,466 | 187,508 | 60,737 |
| 2011 | | | 153,508 | 15,000 | 15,986 | | | 155,825 | | 256,156 | 22,748 |
| 2012 | | | | 44,148 | 12,393 | | | | 54,554 | 10,727 | 33,679 |
| 2013 | | | 193,675 | 23,296 | 48,506 | | | 164,027 | 126,825 | 91,004 | 31,526 |
| 2014 | | | | | 10,263 | | | | | 37,520 | 75,746 |
| TOTAL | | | 542,525 | 106,155 | 134,381 | | | 1,537,779 | 205,845 | 582,915 | 224,436 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|---------|---------|---------------|--------|-----------|---------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 122,458 | 48,702 | 115,863 | | | 1,009,262 | 56,345 | 455,458 | 60,555 |
| 2011 | | 2,543 | 271,679 | 30,663 | 43,790 | | 3,243 | 351,491 | 30,359 | 609,126 | 24,181 |
| 2012 | | 316 | 19,824 | 79,319 | 24,857 | | 364 | 27,216 | 111,052 | 23,899 | 36,003 |
| 2013 | 454 | 11,533 | 434,648 | 72,445 | 86,114 | 19,487 | 26,694 | 765,520 | 298,024 | 174,032 | 31,274 |
| 2014 | 12 | 322 | 17,061 | 10,171 | 11,888 | 177 | 437 | 46,708 | 40,798 | 44,961 | 79,079 |
| TOTAL | 466 | 14,714 | 865,670 | 241,300 | 282,512 | 19,664 | 30,738 | 2,200,197 | 536,578 | 1,307,476 | 231,092 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|------------|----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | G B | 3,131,4 | 49 2, | 367,866 | 231,092 | |
| TOTAL TRAN | S. LOSSES P | GΑ | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -1,714,0 | 89 - | 928,867 | 2,557 | |
| TOTAL LOSS | ES | | 1,417,3 | 60 1, | 438,999 | 233,649 | |
| EXPECTED L | OSSES | | 3,793,0 | 26 3, | 435,195 | 357,834 | |
| CREDIBILITY | | | | 23 | .62 | .67 | |
| PURE PREMI | UMS | | | • | | | |
| INDICAT | ED (PRE-TE | ST) | .0 | 59 | .060 | .010 | .129 |
| INDICAT | ED (POST-TE | ST) | .0 | 72 | .073 | .012 | .157 |
| PRES. C | N RATE LEVI | E L | .1 | 56 | .141 | .015 | .312 |
| DERIVE | D BY FORMU | LA. | .1 | 37 | .099 | .013 | .249 |
| UNDERI | YING PRES. | RATE | .1 | 59 | .144 | .015 | .318 |
| PROPOS | SED | | .1 | 37 | .099 | .013 | .249 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | .320 |
| IND. RATES | | | | .32 | MINIM | UM PREMIUM | 380 |
| MAN. RATES | .40 | .3 | 38 .43 | + .32 | PRESI | ENT | 410 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|-----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 376,997 | 148,339 | .039 | | | | | | 1 | 3 | 4 |
| 2011 | 391,230 | 731,221 | .186 | | | | | 2 | 4 | | 6 |
| 2012 | 391,117 | 342,321 | .087 | | | | | | 2 | 4 | 6 |
| 2013 | 396,654 | 389,373 | .098 | | | | | | 4 | 2 | 6 |
| 2014 | 401,899 | 429,948 | .106 | | | | | 1 | 2 | 1 | 4 |
| TOTAL | 1,957,897 | 2,041,202 | .104 | | | | | 3 | 13 | 10 | 26 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|---------|---------|--------------|------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 19,724 | 27,940 | | | | 55,113 | 22,428 | 23,134 |
| 2011 | | | 233,451 | 57,262 | | | | 335,980 | 58,989 | | 45,539 |
| 2012 2013 | | | | 18,814 | 109,227 | | | | 56,960 | 135,222 | 22,098 |
| 2013 | | | | 150,340 | 10,573 | | | | 208,085 | 2,773 | 17,602 |
| 2014 | | | 190,758 | 68,570 | 2,266 | | | 75,787 | 79,119 | | 13,448 |
| TOTAL | | | 424,209 | 314,710 | 150,006 | | | 411,767 | 458,266 | 160,423 | 121,821 |
| _ | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|---------|---------|---------------|--------|-----------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 40,513 | 68,537 | | | | 126,925 | 54,478 | 23,065 |
| 2011 | | 3,863 | 413,546 | 109,253 | 9,708 | | 6,994 | 729,904 | 142,479 | 14,323 | 48,408 |
| 2012 | | 540 | 37,736 | 53,163 | 203,737 | | 684 | 54,689 | 145,015 | 266,715 | 23,623 |
| 2013 | 2 | 2,963 | 155,361 | 241,074 | 29,263 | 32 | 6,453 | 260,162 | 375,866 | 31,729 | 17,461 |
| 2014 | 979 | 21,924 | 478,345 | 112,231 | 37,939 | 5,163 | 6,134 | 412,633 | 131,991 | 28,306 | 14,040 |
| TOTAL | 981 | 29,290 | 1,084,988 | 556,234 | 349,184 | 5,195 | 20,265 | 1,457,388 | 922,276 | 395,551 | 126,597 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | G B | 2,598,10 | 07 2,2 | 223,245 | 126,597 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -980,01 | -: | 378,246 | 1,639 | |
| TOTAL LOSS | ES | | 1,618,09 | 93 1,8 | 344,999 | 128,236 | |
| EXPECTED L | OSSES | | 2,153,68 | 37 1, | 390,106 | 234,948 | |
| CREDIBILITY | | | | 20 | .54 | .59 | |
| PURE PREMI | UMS | | | • | | | |
| INDICAT | ED (PRE-TES | ST) | 30. | 33 | .094 | .007 | .184 |
| INDICAT | ED (POST-TE | ST) | .10 |)1 | .114 | .008 | .223 |
| PRES. C | N RATE LEVE | EL Ó | .10 | 08 | .070 | .012 | .190 |
| DERIVE | D BY FORMUI | LA. | .10 |)7 | .094 | .010 | .211 |
| UNDERI | YING PRES. | RATE | .11 | 0 | .071 | .012 | .193 |
| PROPOS | SED | | .10 | 07 | .094 | .010 | .211 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | .271 |
| IND. RATES | | | | .27 | MINIM | UM PREMIUM | 365 |
| MAN. RATES | .19 | .2 | .26 | + .27 | PRESE | NT | 365 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|-----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 727,737 | 3,208,467 | .440 | | | | | 4 | 14 | 29 | 47 |
| 2011 | 744,064 | 3,770,682 | .506 | | | | | 7 | 16 | 30 | 53 |
| 2012 | 778,600 | 3,151,217 | .404 | | | | | 6 | 16 | 24 | 46 |
| 2013 | 828,597 | 2,110,353 | .254 | | | 1 | | 2 | 19 | 32 | 54 |
| 2014 | 868,591 | 2,478,601 | .285 | | | 1 | | 1 | 6 | 63 | 71 |
| TOTAL | 3,947,589 | 14,719,320 | .373 | | | 2 | | 20 | 71 | 178 | 271 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|---------|------|-----------|-----------|-----------|--------------|------|-----------|-----------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 659,221 | 255,174 | 273,394 | | | 586,445 | 651,293 | 440,964 | 341,976 |
| 2011 | | | 1,099,302 | 462,003 | 349,969 | | | 746,126 | 439,272 | 440,082 | 233,928 |
| 2012 | | | 996,270 | 301,639 | 492,855 | | | 246,563 | 433,302 | 406,777 | 273,811 |
| 2013 | 41,037 | | 223,803 | 299,838 | 209,215 | 128,558 | | 182,093 | 457,177 | 295,245 | 273,387 |
| 2014 | 73,863 | | 224,577 | 93,067 | 594,063 | 300 | | 62,058 | 59,147 | 901,835 | 469,691 |
| TOTAL | 114,900 | | 3,203,173 | 1,411,721 | 1,919,496 | 128,858 | | 1,823,285 | 2,040,191 | 2,484,903 | 1,592,793 |
| | | | | | | | | | | | _ |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|---------|---------|-----------|-----------|-----------|---------------|---------|-----------|-----------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,065,401 | 524,129 | 670,634 | | | 1,229,128 | 1,499,928 | 1,071,105 | 340,950 |
| 2011 | | 18,208 | 1,996,242 | 900,551 | 876,429 | | 15,536 | 1,674,048 | 1,059,611 | 1,075,636 | 248,665 |
| 2012 | | 75,979 | 2,131,594 | 638,938 | 866,670 | | 43,067 | 981,890 | 964,700 | 756,071 | 292,704 |
| 2013 | 14,265 | 21,510 | 878,294 | 576,588 | 346,958 | 1,008,713 | 42,246 | 1,344,130 | 992,172 | 545,463 | 271,200 |
| 2014 | 99,416 | 44,097 | 1,568,945 | 732,863 | 731,893 | 9,724 | 15,421 | 1,449,582 | 1,080,886 | 1,102,661 | 490,357 |
| TOTAL | 113,681 | 159,794 | 7,640,476 | 3,373,069 | 3,492,584 | 1,018,437 | 116,270 | 6,678,778 | 5,597,297 | 4,550,936 | 1,643,876 |
| | | | | | | | | · | | | |

| - | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------|---------|-----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | G B | 15,727,43 | 6 17,0 | 13,886 | 1,643,876 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -7,136,35 | 3 -2,9 | 88,000 | 12,860 | |
| TOTAL LOSS | ES | | 8,591,08 | 3 14,1 | 113,048 | 1,656,736 | |
| EXPECTED LO | OSSES | | 15,829,83 | 2 10,7 | 737,443 | 1,776,416 | |
| CREDIBILITY | | | .3 | 2 | .86 | .94 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .21 | В | .358 | .042 | .618 |
| INDICAT | ED (POST-TE | ST) | .26 | 5 | .435 | .051 | .751 |
| PRES. O | N RATE LEVE | EL | .39 | 4 | .267 | .044 | .705 |
| DERIVE | D BY FORMU | _A | .35 | 3 | .411 | .051 | .815 |
| UNDERL | YING PRES. | RATE | .40 | 1 | .272 | .045 | .718 |
| PROPOS | SED | | .32 | 5 | .379 | .047 | .751 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | .966 |
| IND. RATES | | | | .97 | MINIM | UM PREMIUM | 550 |
| MAN. RATES | .81 | 1.01 | .97 | + .97 | PRESE | ENT | 560 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 28,051 | 216,046 | .770 | | | | | 1 | 2 | 3 | 6 |
| 2011 | 31,472 | 669,246 | 2.126 | | | | | 1 | 3 | 10 | 14 |
| 2012 | 33,882 | 833,386 | 2.459 | | | | | 1 | 7 | 9 | 17 |
| 2013 | 36,550 | 566,957 | 1.551 | | | | | 1 | 3 | 13 | 17 |
| 2014 | 39,326 | 373,822 | .950 | | | | | | 2 | 11 | 13 |
| TOTAL | 169,281 | 2,659,457 | 1.571 | | | | | 4 | 17 | 46 | 67 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|---------|--------------|------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 68,591 | 8,488 | 5,285 | | | 85,172 | 1,861 | 10,524 | 36,125 |
| 2011 | | | 140,408 | 58,354 | 50,726 | | | 235,233 | 51,574 | 67,691 | 65,260 |
| 2012 | | | 151,145 | 209,730 | 60,298 | | | 54,000 | 267,497 | 50,843 | 39,873 |
| 2013 | | | 178,808 | 55,191 | 58,554 | | | 58,727 | 84,822 | 102,254 | 28,601 |
| 2014 | | | | 59,988 | 101,913 | | | | 14,910 | 103,722 | 93,289 |
| TOTAL | | | 538,952 | 391,751 | 276,776 | | | 433,132 | 420,664 | 335,034 | 263,148 |
| - | | | | • | | | | | · | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|---------|---------|---------------|--------|-----------|-----------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | ı | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 121,680 | 17,434 | 12,964 | | | 199,728 | 4,286 | 25,563 | 36,017 |
| 2011 | | 2,328 | 255,499 | 114,248 | 126,176 | | 4,897 | 515,981 | 129,952 | 169,676 | 69,371 |
| 2012 | | 12,517 | 382,656 | 382,044 | 129,201 | | 10,439 | 287,578 | 547,636 | 116,454 | 42,624 |
| 2013 | 423 | 11,556 | 444,089 | 125,597 | 102,593 | 7,758 | 11,810 | 359,298 | 210,585 | 178,947 | 28,372 |
| 2014 | 187 | 4,950 | 279,400 | 172,828 | 129,259 | 591 | 1,492 | 158,110 | 133,396 | 127,540 | 97,394 |
| TOTAL | 610 | 31,351 | 1,483,324 | 812,151 | 500,193 | 8,349 | 28,638 | 1,520,695 | 1,025,855 | 618,180 | 273,778 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|--------------------|---------|-----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 3,072,967 | 7 2,9 | 956,379 | 273,778 | |
| TOTAL TRAN | S. LOSSES PO | Α | | | | | |
| IBNR + FREQ | UENCY ADJUS | ST. | -670,259 | -: | 321,809 | 1,869 | |
| TOTAL LOSS | ES | | 2,402,708 | 2,0 | 634,570 | 275,647 | |
| EXPECTED L | OSSES | | 1,503,21 | 1,2 | 203,589 | 250,535 | |
| CREDIBILITY | | | .04 | Į. | .11 | .12 | |
| PURE PREMI | UMS | | | | - | | |
| INDICAT | TED (PRE-TES | ST) | 1.419 |) | 1.556 | .163 | 3.138 |
| INDICAT | ED (POST-TE | ST) | 1.72 | 3 | 1.889 | .198 | 3.810 |
| PRES. C | N RATE LEVE | L | .872 | 2 | .698 | .146 | 1.716 |
| DERIVE | D BY FORMUL | .Α | .900 | 6 | .829 | .152 | 1.887 |
| UNDERI | LYING PRES. F | RATE | .888 | 3 | .711 | .148 | 1.747 |
| PROPOS | SED | | .900 | 6 | .829 | .152 | 1.887 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 2.428 |
| IND. RATES | | | | 2.43 | MINIM | UM PREMIUM | 940 |
| MAN. RATES | 1.74 | 2.17 | 2.36 | + 2.43 | PRESE | NT | 935 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | | NU | MBER OF | CASES | | , |
|--------|----------|-------------|------------|--|-----------------|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 34,890 | 1,845,578 | 5.289 | | 34,890 | | | 3 | 4 | 3 | 10 |
| 2011 | 34,773 | 581,781 | 1.673 | | 34,773 | | | | 1 | 8 | 9 |
| 2012 | 38,788 | 218,316 | .562 | | 38,788 | | | | 2 | 8 | 10 |
| 2013 | 39,655 | 153,105 | .386 | | 39,655 | | | | 1 | 7 | 8 |
| 2014 | 41,794 | 226,801 | .542 | | 41,794 | | | | 2 | 7 | 9 |
| TOTAL | 189,900 | 3,025,581 | 1.593 | | 189,900 | | | 3 | 10 | 33 | 46 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|---------|--------------|------|-----------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 387,996 | 87,749 | 1,275 | | | 1,087,895 | 119,487 | 8,869 | 152,307 |
| 2011 | | | | 51,226 | 71,838 | | | | 41,571 | 247,626 | 169,520 |
| 2012 | | | | 10,497 | 12,336 | | | | 30,503 | 45,404 | 119,576 |
| 2013 | | | | 600 | 5,626 | | | | 326 | 42,147 | 104,406 |
| 2014 | | | | 34,033 | 46,964 | | | | 23,791 | 48,205 | 73,808 |
| TOTAL | | | 387,996 | 184,105 | 138,039 | | | 1,087,895 | 215,678 | 392,251 | 619,617 |
| | | | | | | | | | | | _ |

| | | | | | TRANS | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|---------|---------|---------------|-------|-----------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 453,145 | 180,236 | 3,128 | | | 1,388,946 | 275,179 | 21,542 | 151,850 |
| 2011 | | | 10,965 | 101,215 | 170,722 | | | 18,441 | 119,508 | 584,095 | 180,200 |
| 2012 | | 102 | 7,360 | 20,605 | 23,355 | | 302 | 23,574 | 71,330 | 90,175 | 127,827 |
| 2013 | | 117 | 4,531 | 3,268 | 8,219 | 412 | 651 | 22,311 | 20,509 | 67,482 | 103,571 |
| 2014 | 94 | 2,484 | 140,471 | 87,303 | 60,768 | 403 | 1,014 | 106,276 | 85,318 | 62,951 | 77,056 |
| TOTAL | 94 | 2,703 | 616,472 | 392,627 | 266,192 | 815 | 1,967 | 1,559,548 | 571,844 | 826,245 | 640,504 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|-------------|--------------|---------|----------|----------------|-------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 2,181,59 | 9 2,056,908 | 640,504 | |
| TOTAL TRAN | S. LOSSES PO | Α | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -748,40 | 2 -449,008 | 3,999 | |
| TOTAL LOSS | ES | | 1,433,19 | 7 1,607,900 | 644,503 | |
| EXPECTED L | OSSES | | 1,663,52 | 3 1,665,422 | 552,609 | |
| CREDIBILITY | | | .0. | 4 .11 | .12 | |
| PURE PREMI | UMS | • | | | | |
| INDICAT | ED (PRE-TES | ST) | .75 | 5 .847 | .339 | 1.941 |
| INDICAT | ED (POST-TE | ST) | .91 | 7 1.028 | .412 | 2.357 |
| PRES. C | N RATE LEVE | L | .86 | 0 .861 | .286 | 2.007 |
| DERIVE | D BY FORMUL | Α | .86: | 2 .879 | .301 | 2.042 |
| UNDERI | YING PRES. I | RATE | .87 | 6 .877 | .291 | 2.044 |
| PROPOS | SED | | .86: | 2 .879 | .301 | 2.042 |
| | | | | | | - |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 IND. I | RATE | 2.628 |
| IND. RATES | | | | 2.63 MININ | /UM PREMIUM | 990 |
| MAN. RATES | 2.30 | 2.6 | 4 2.76 | + 2.63 PRES | SENT | 1050 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|-----------------|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 158,568 | 5,193,938 | 3.275 | | 158,568 | | | 9 | 22 | 64 | 95 |
| 2011 | 162,779 | 4,848,209 | 2.978 | | 162,779 | | | 8 | 17 | 71 | 96 |
| 2012 | 186,876 | 4,228,992 | 2.262 | | 186,876 | | | 7 | 20 | 64 | 91 |
| 2013 | 188,333 | 5,779,277 | 3.068 | | 188,333 | | | 6 | 46 | 82 | 134 |
| 2014 | 176,588 | 1,428,964 | .809 | | 176,588 | | | 1 | 10 | 34 | 45 |
| TOTAL | 873,144 | 21,479,380 | 2.460 | | 873,144 | | | 31 | 115 | 315 | 461 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-----------|-----------|--------------|------|-----------|-----------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,251,880 | 362,828 | 248,686 | | | 2,201,565 | 407,505 | 406,999 | 314,475 |
| 2011 | | | 1,164,043 | 392,251 | 441,604 | | | 1,464,582 | 380,330 | 765,795 | 239,604 |
| 2012 | | | 812,450 | 392,244 | 317,835 | | | 1,209,840 | 698,270 | 471,914 | 326,439 |
| 2013 | | | 574,029 | 1,071,337 | 383,718 | | | 559,738 | 2,198,873 | 654,399 | 337,183 |
| 2014 | | | 75,582 | 235,791 | 229,391 | | | 52,608 | 285,523 | 407,805 | 142,264 |
| TOTAL | | | 3,877,984 | 2,454,451 | 1,621,234 | | | 5,488,333 | 3,970,501 | 2,706,912 | 1,359,965 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|---------|-----------|-----------|-----------|---------------|---------|------------|-----------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,758,618 | 745,248 | 610,029 | | | 3,812,055 | 938,483 | 988,601 | 313,531 |
| 2011 | | 18,928 | 2,075,556 | 777,327 | 1,093,465 | | 29,278 | 3,113,698 | 976,958 | 1,866,454 | 254,699 |
| 2012 | | 60,737 | 1,731,538 | 769,232 | 650,833 | | 188,962 | 3,698,953 | 1,574,565 | 1,015,240 | 348,963 |
| 2013 | 1,392 | 57,364 | 2,437,241 | 1,882,702 | 695,578 | 70,260 | 148,297 | 4,893,446 | 4,223,275 | 1,365,876 | 334,486 |
| 2014 | 894 | 22,068 | 951,861 | 520,707 | 318,713 | 7,228 | 13,437 | 1,242,604 | 853,898 | 558,550 | 148,524 |
| TOTAL | 2,286 | 159,097 | 8,954,814 | 4,695,216 | 3,368,618 | 77,488 | 379,974 | 16,760,756 | 8,567,179 | 5,794,721 | 1,400,203 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|-----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 26,334,41 | 5 22,4 | 425,734 | 1,400,203 | |
| TOTAL TRAN | S. LOSSES PO | 3 A | | | | • | |
| IBNR + FREQ | UENCY ADJU | ST. | -9,573,02 | 8 -4,4 | 420,484 | 14,362 | |
| TOTAL LOSS | ES | | 16,761,38 | 7 18,0 | 005,250 | 1,414,565 | |
| EXPECTED L | OSSES | | 21,173,74 | 2 16,2 | 275,405 | 2,051,890 | |
| CREDIBILITY | | | .1 | 2 | .32 | .34 | |
| PURE PREMI | UMS | | | | | | • |
| INDICAT | ED (PRE-TES | ST) | 1.92 | 0 | 2.062 | .162 | 4.144 |
| INDICAT | ED (POST-TE | ST) | 2.33 | 1 | 2.503 | .197 | 5.031 |
| PRES. C | N RATE LEVE | EL | 2.38 | 1 | 1.831 | .231 | 4.443 |
| DERIVE | D BY FORMUL | -A | 2.37 | 5 | 2.046 | .219 | 4.640 |
| UNDERI | YING PRES. I | RATE | 2.42 | 5 | 1.864 | .235 | 4.524 |
| PROPOS | SED | | 2.37 | 5 | 2.046 | .219 | 4.640 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 5.971 |
| IND. RATES | · | • | | 5.97 | MINIM | JM PREMIUM | 1875 |
| MAN. RATES | 5.06 | 5.68 | 6.11 | + 5.97 | PRESE | NT | 1960 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | IMBER OF | CASES | | |
|--------|-----------|-------------|------------|--|--|-------|------|----------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 340,743 | 2,385,772 | .700 | | | | | 5 | 6 | 29 | 40 |
| 2011 | 374,535 | 1,664,784 | .444 | | | | | 5 | 4 | 38 | 47 |
| 2012 | 379,780 | 2,474,244 | .651 | | | | | 5 | 3 | 47 | 55 |
| 2013 | 391,763 | 2,119,053 | .540 | | | | | 3 | 11 | 54 | 68 |
| 2014 | 371,360 | 993,504 | .267 | | | | | 1 | 5 | 42 | 48 |
| TOTAL | 1,858,181 | 9,637,357 | .519 | | | | | 19 | 29 | 210 | 258 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|-----------|--------------|------|-----------|---------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 919,995 | 92,532 | 214,622 | | | 497,244 | 177,267 | 333,197 | 150,915 |
| 2011 | | | 642,445 | 56,577 | 163,610 | | | 228,571 | 90,626 | 392,058 | 90,897 |
| 2012 | | | 742,800 | 76,052 | 366,398 | | | 368,576 | 182,615 | 557,112 | 180,691 |
| 2013 | | | 386,179 | 207,292 | 341,378 | | | 317,611 | 315,858 | 423,284 | 127,451 |
| 2014 | | | 107,614 | 168,336 | 164,855 | | | 114,214 | 91,051 | 270,077 | 77,357 |
| TOTAL | | | 2,799,033 | 600,789 | 1,250,863 | | | 1,526,216 | 857,417 | 1,975,728 | 627,311 |
| | · | | | • | · | | | | · | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|---------|-----------|-----------|-----------|---------------|---------|-----------|-----------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 1,576,096 | 190,062 | 526,470 | | | 1,099,722 | 408,247 | 809,334 | 150,462 |
| 2011 | | 10,643 | 1,145,825 | 123,966 | 411,763 | | 4,765 | 524,423 | 251,446 | 934,148 | 96,623 |
| 2012 | | 55,909 | 1,547,202 | 225,324 | 725,597 | | 61,465 | 1,256,202 | 517,911 | 1,114,357 | 193,159 |
| 2013 | 966 | 31,076 | 1,196,622 | 498,610 | 541,497 | 40,408 | 57,469 | 1,698,081 | 820,411 | 741,508 | 126,432 |
| 2014 | 890 | 21,318 | 779,515 | 380,666 | 235,111 | 8,823 | 11,865 | 903,241 | 453,620 | 360,187 | 80,761 |
| TOTAL | 1,856 | 118,946 | 6,245,260 | 1,418,628 | 2,440,438 | 49,231 | 135,564 | 5,481,669 | 2,451,635 | 3,959,534 | 647,437 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SI | ERIOUS | MED. ONLY | TOTAL |
|-------------------|--------------|---------|----------|---------|----------|------------|-------|
| TOTAL TRAN | S. LOSSES P | GB | 12,032,5 | 26 10 | ,270,235 | 647,437 | |
| TOTAL TRAN | S. LOSSES PO | ΑE | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -4,872,8 | 65 -2 | ,090,129 | 6,959 | |
| TOTAL LOSS | ES | | 7,159,6 | 61 8 | ,180,106 | 654,396 | |
| EXPECTED L | OSSES | | 10,721,7 | 05 7 | ,674,288 | 1,003,417 | |
| CREDIBILITY | | | | .20 | .52 | .57 | |
| PURE PREMI | UMS | | | • | | | |
| INDICAT | ED (PRE-TES | (T8 | .3 | 85 | .440 | .035 | .860 |
| INDICAT | ED (POST-TE | ST) | .4 | 67 | .534 | .042 | 1.043 |
| PRES. C | N RATE LEVE | L | .5 | 67 | .406 | .052 | 1.025 |
| DERIVE | D BY FORMUL | _A | .5 | 47 | .473 | .046 | 1.066 |
| UNDERI | YING PRES. I | RATE | .5 | 577 | .413 | .054 | 1.044 |
| PROPOS | SED | | .5 | 35 | .463 | .045 | 1.043 |
| | | | | • | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 1.342 |
| IND. RATES | | | | 1.34 | 4 MINIM | UM PREMIUM | 650 |
| MAN. RATES | 1.33 | 1.4 | 41 1.41 | + 1.34 | PRESI | ENT | 680 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 81,380 | 2,769 | .003 | | | | | | | | |
| 2011 | 98,687 | 5,946 | .006 | | | | | | | | |
| 2012 | 102,713 | 238,835 | .232 | | | | | 1 | 1 | | 2 |
| 2013 | 110,740 | 347,099 | .313 | | | | | | | | |
| 2014 | 116,839 | 206 | | | | | | | | | |
| TOTAL | 510,359 | 594,855 | .117 | | | | | 1 | 1 | | 2 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|--------|------|--------------|------|--------|--------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 2,769 |
| 2011 | | | | | | | | | | | 5,946 |
| 2012 2013 | | | 104,147 | 25,672 | | | | 76,755 | 20,000 | | 12,261 |
| 2013 | | | | | | | | | | | 347,099 |
| 2014 | | | | | | | | | | | 206 |
| TOTAL | | | 104,147 | 25,672 | | | | 76,755 | 20,000 | | 368,281 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|--------|-------|---------------|--------|---------|---------|-------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 2,761 |
| 2011 | | | | | | | | | | | 6,321 |
| 2012 | | 7,745 | 208,005 | 48,202 | 6,897 | | 12,408 | 228,782 | 44,797 | 4,920 | 13,107 |
| 2013 | | | | | | | | | | | 344,322 |
| 2014 | | | | | | | | | | | 215 |
| TOTAL | | 7,745 | 208,005 | 48,202 | 6,897 | | 12,408 | 228,782 | 44,797 | 4,920 | 366,726 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|--------------------|---------|----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 456,940 |) | 104,816 | 366,726 | |
| TOTAL TRAN | S. LOSSES PO | Α | | | | | |
| IBNR + FREQ | UENCY ADJUS | ST. | -182,122 | 2 | -98,245 | 1,249 | |
| TOTAL LOSS | ES | | 274,818 | 3 | 6,571 | 367,975 | |
| EXPECTED L | OSSES | | 408,287 | ' ; | 367,459 | 168,418 | |
| CREDIBILITY | | | 30. | 3 | .22 | .24 | |
| PURE PREMI | UMS | | | • | - | | |
| INDICAT | ED (PRE-TES | T) | .054 | 1 | .001 | .072 | .127 |
| INDICAT | ED (POST-TE | ST) | .066 | 5 | .001 | .087 | .154 |
| PRES. C | N RATE LEVE | L | .079 |) | .071 | .032 | .182 |
| DERIVE | D BY FORMUL | .A | .078 | 3 | .056 | .045 | .179 |
| UNDERI | YING PRES. F | RATE | .080. |) | .072 | .033 | .185 |
| PROPOS | SED | | .078 | 3 | .056 | .045 | .179 |
| | | | | | | | - |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | .230 |
| IND. RATES | | | | .23 | MINIM | UM PREMIUM | 355 |
| MAN. RATES | .18 | .20 | .25 | + .23 | PRESE | NT | 365 |

963

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | IMBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|----------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 59,508 | 39,316 | .066 | | | | | | | | |
| 2011 | 58,067 | 17,110 | .029 | | | | | | | | |
| 2012 | 62,346 | 33,483 | .053 | | | | | | | | |
| 2013 | 61,836 | 121,945 | .197 | | | | | | 1 | 2 | 3 |
| 2014 | 61,562 | 147,528 | .239 | | | | | | 1 | 5 | 6 |
| TOTAL | 303,319 | 359,382 | .118 | | | | | | 2 | 7 | 9 |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|--------|--------|--------------|------|-------|--------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 39,316 |
| 2011 | | | | | | | | | | | 17,110 |
| 2012 | | | | | | | | | | | 33,483 |
| 2013 | | | | 63,458 | 6,368 | | | | 17,431 | 24,308 | 10,380 |
| 2014 | | | | 12,600 | 41,457 | | | | 31,147 | 51,307 | 11,017 |
| TOTAL | | | | 76,058 | 47,825 | | | | 48,578 | 75,615 | 111,306 |
| · | | | | | · | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|---------|--------|---------------|-------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 39,198 |
| 2011 | | | | | | | | | | | 18,188 |
| 2012 | | | | | | | | | | | 35,793 |
| 2013 | 2 | 1,294 | 66,911 | 102,541 | 15,116 | 286 | 902 | 34,307 | 42,875 | 41,175 | 10,297 |
| 2014 | 62 | 1,645 | 92,025 | 56,173 | 50,374 | 475 | 1,192 | 124,456 | 98,863 | 68,262 | 11,502 |
| TOTAL | 64 | 2,939 | 158,936 | 158,714 | 65,490 | 761 | 2,094 | 158,763 | 141,738 | 109,437 | 114,978 |
| | | | | | | | | | | | |

| - | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------|---------|---------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | PG B | 323.55 | | 475.379 | 114,978 | |
| TOTAL TRAN | | | 3_0,00 | - | , | | |
| IBNR + FREQ | UENCY ADJU | ST. | -372,56 | 7 - | 170,196 | 1,201 | |
| TOTAL LOSS | ES | | | - ; | 305,183 | 116,179 | |
| EXPECTED LO | OSSES | | 818,96 | 1 (| 624,837 | 172,892 | |
| CREDIBILITY | | | .0 | 6 | .16 | .17 | |
| PURE PREMI | JMS | • | | • | | | l. |
| INDICAT | ED (PRE-TE | ST) | .00 | 0 | .101 | .038 | .139 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .123 | .046 | .169 |
| PRES. O | N RATE LEVI | EL | .26 | 5 | .202 | .056 | .523 |
| DERIVE | D BY FORMU | _A | .24 | 9 | .189 | .054 | .492 |
| UNDERL | YING PRES. | RATE | .27 | 0 | .206 | .057 | .533 |
| PROPOS | SED | | .24 | 9 | .189 | .054 | .492 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | .633 |
| IND. RATES | _ | _ | | .63 | MINIM | UM PREMIUM | 460 |
| MAN. RATES | .69 | .73 | .72 | + .63 | PRESE | ENT | 490 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|---|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 15,672 | 753,459 | 4.807 | | | | | 1 | 10 | 13 | 24 |
| 2011 | 14,572 | 572,356 | 3.927 | | | | | 1 | 6 | 12 | 19 |
| 2012 | 12,405 | 341,432 | 2.752 | | | | | | 5 | 8 | 13 |
| 2013 | 11,840 | 511,524 | 4.320 | | | | | 1 | 1 | 4 | 6 |
| 2014 | 12,928 | 55,438 | .428 | | | | | | 3 | | 3 |
| TOTAL | 67,417 | 2,234,209 | 3.314 | | | | | 3 | 25 | 37 | 65 |
| | | | | • | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|--------|--------------|------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 138,069 | 179,584 | 13,978 | | | 79,326 | 231,604 | 50,863 | 60,035 |
| 2011 | | | 135,001 | 102,419 | 12,970 | | | 87,651 | 117,943 | 32,014 | 84,358 |
| 2012 | | | | 101,809 | 2,963 | | | | 155,967 | 35,335 | 45,358 |
| 2013 | | | 88,137 | 69,038 | 10,608 | | | 123,994 | 149,239 | 39,540 | 30,968 |
| 2014 | | | | 11,194 | | | | | 15,567 | | 28,677 |
| TOTAL | | | 361,207 | 464,044 | 40,519 | | | 290,971 | 670,320 | 157,752 | 249,396 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|---------|---------|---------------|--------|-----------|-----------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | ı | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 244,934 | 368,865 | 34,288 | | | 186,019 | 533,384 | 123,547 | 59,855 |
| 2011 | | 2,239 | 245,869 | 193,811 | 37,473 | | 1,826 | 201,242 | 272,698 | 81,649 | 89,672 |
| 2012 | | 621 | 38,489 | 178,139 | 9,721 | | 1,064 | 78,791 | 318,588 | 77,421 | 48,488 |
| 2013 | 206 | 6,059 | 247,261 | 120,248 | 27,963 | 14,402 | 21,399 | 629,835 | 307,510 | 91,755 | 30,720 |
| 2014 | 14 | 345 | 20,531 | 13,410 | 2,095 | 121 | 298 | 30,280 | 21,531 | 3,388 | 29,939 |
| TOTAL | 220 | 9,264 | 797,084 | 874,473 | 111,540 | 14,523 | 24,587 | 1,126,167 | 1,453,711 | 377,760 | 258,674 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 1,971,84 | 5 2,8 | 317,484 | 258,674 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -396,83 | 9 -: | 393,900 | 1,528 | |
| TOTAL LOSS | ES | | 1,575,00 | 06 2,4 | 123,584 | 260,202 | |
| EXPECTED L | OSSES | | 853,49 | 9 1,4 | 126,544 | 230,566 | |
| CREDIBILITY | | | .0 |)2 | .06 | .06 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | 2.33 | 6 | 3.595 | .386 | 6.317 |
| INDICAT | ED (POST-TE | ST) | 2.83 | 6 | 4.364 | .469 | 7.669 |
| PRES. C | N RATE LEVE | EL | 1.24 | 3 | 2.078 | .336 | 3.657 |
| DERIVE | D BY FORMUL | _A | 1.27 | '5 | 2.215 | .344 | 3.834 |
| UNDERI | YING PRES. | RATE | 1.26 | 66 | 2.116 | .342 | 3.724 |
| PROPOS | SED | | 1.27 | '5 | 2.215 | .344 | 3.834 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 4.934 |
| IND. RATES | | | | 4.93 | MINIMU | JM PREMIUM | 1600 |
| MAN. RATES | 4.07 | 4.70 | 5.03 | + 4.93 | PRESE | NT | 1665 |

965

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|-----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 257,408 | 522,319 | .202 | | | | | | 2 | 8 | 10 |
| 2011 | 264,802 | 1,025,934 | .387 | | | 1 | | 1 | 7 | 10 | 19 |
| 2012 | 274,521 | 873,229 | .318 | | | 1 | | | 3 | 5 | 9 |
| 2013 | 272,780 | 717,345 | .262 | | | | | | 6 | 8 | 14 |
| 2014 | 272,901 | 734,202 | .269 | | | | | | 2 | 17 | 19 |
| TOTAL | 1,342,412 | 3,873,029 | .289 | | | 2 | | 1 | 20 | 48 | 71 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|---------|------|-----------|---------|---------|--------------|------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 73,713 | 93,822 | | | | 122,429 | 60,728 | 171,627 |
| 2011 | 3,500 | | 81,553 | 145,642 | 148,307 | | | 131,179 | 188,344 | 169,342 | 158,067 |
| 2012 | 333,328 | | | 104,110 | 10,960 | 1 | | | 235,820 | 69,198 | 119,812 |
| 2013 | | | | 135,467 | 117,774 | | | | 209,324 | 137,137 | 117,643 |
| 2014 | | | | 74,169 | 139,707 | | | | 140,962 | 300,366 | 78,998 |
| TOTAL | 336,828 | | 81,553 | 533,101 | 510,570 | 1 | | 131,179 | 896,879 | 736,771 | 646,147 |
| | | | | · | | | · | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|---------|--------|-----------|-----------|---------|---------------|--------|-----------|-----------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 151,406 | 230,146 | | | | 281,954 | 147,508 | 171,112 |
| 2011 | 8,371 | 1,352 | 168,670 | 284,316 | 356,185 | | 2,729 | 309,475 | 447,350 | 408,412 | 168,025 |
| 2012 | 425,064 | 680 | 41,596 | 183,647 | 24,689 | 52 | 1,650 | 122,469 | 485,393 | 147,814 | 128,079 |
| 2013 | 29 | 4,912 | 215,950 | 261,865 | 183,392 | 1,527 | 8,455 | 331,536 | 441,640 | 246,878 | 116,702 |
| 2014 | 242 | 6,530 | 368,241 | 227,264 | 175,692 | 2,461 | 6,203 | 648,085 | 521,517 | 390,633 | 82,474 |
| TOTAL | 433,706 | 13,474 | 794,457 | 1,108,498 | 970,104 | 4,040 | 19,037 | 1,411,565 | 2,177,854 | 1,341,245 | 666,392 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------|---------|----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | G B | 2,676,27 | 79 5, | 597,701 | 666,392 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -1,398,0 | 04 -1, | 051,753 | 6,343 | |
| TOTAL LOSS | ES | | 1,278,2 | 75 4, | 545,948 | 672,735 | |
| EXPECTED L | OSSES | | 3,074,12 | 23 3, | 866,146 | 912,839 | |
| CREDIBILITY | | | | 16 | .42 | .46 | |
| PURE PREMI | JMS | | | - | | | |
| INDICAT | ED (PRE-TE | ST) | .0: | 95 | .339 | .050 | .484 |
| INDICAT | ED (POST-TE | ST) | .1′ | 15 | .412 | .061 | .588 |
| PRES. C | N RATE LEVI | EL | .2 | 25 | .283 | .066 | .574 |
| DERIVE | D BY FORMU | _A | .20 | 07 | .337 | .064 | .608 |
| UNDERI | YING PRES. | RATE | .22 | 29 | .288 | .068 | .585 |
| PROPOS | SED | | .20 | 00 | .326 | .062 | .588 |
| | | | | - | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | .756 |
| IND. RATES | | | | .76 | MINIM | UM PREMIUM | 495 |
| MAN. RATES | | | 79 .79 | + .76 | PRESE | NT | 510 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 3,776 | 42,092 | 1.114 | | | | | | 1 | 1 | 2 |
| 2011 | 4,058 | 9,898 | .243 | | | | | | | | |
| 2012 | 4,971 | 69,046 | 1.388 | | | | | | | 2 | 2 |
| 2013 | 4,926 | 38,850 | .788 | | | | | | 1 | | 1 |
| 2014 | 5,419 | 97,322 | 1.795 | | | | | 1 | | | 1 |
| TOTAL | 23,150 | 257,208 | 1.111 | | | | | 1 | 2 | 3 | 6 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|--------|--------|--------------|------|--------|--------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 5,453 | 137 | | | | 17,900 | 4,615 | 13,987 |
| 2011 | | | | | | | | | | | 9,898 |
| 2012 | | | | | 25,040 | | | | | 40,546 | 3,460 |
| 2013 | | | | 24,170 | | | | | 12,034 | | 2,646 |
| 2014 | | | 82,110 | | | | | 14,817 | | | 395 |
| TOTAL | | | 82,110 | 29,623 | 25,177 | | | 14,817 | 29,934 | 45,161 | 30,386 |
| | | | | | | | | | • | | · |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|--------|--------|---------------|-------|--------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 11,200 | 336 | | | | 41,224 | 11,210 | 13,945 |
| 2011 | | | | | | | | | | | 10,522 |
| 2012 | | 91 | 7,053 | 4,667 | 46,527 | | 97 | 8,588 | 9,502 | 79,036 | 3,699 |
| 2013 | | 435 | 23,782 | 38,056 | 2,240 | | 375 | 14,964 | 21,661 | 1,578 | 2,625 |
| 2014 | 384 | 8,491 | 150,162 | 11,989 | 9,672 | 890 | 903 | 50,585 | 4,417 | 2,168 | 412 |
| TOTAL | 384 | 9,017 | 180,997 | 65,912 | 58,775 | 890 | 1,375 | 74,137 | 76,804 | 93,992 | 31,203 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|---------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | PG B | 266,80 | 00 | 295,483 | 31,203 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -144,37 | ′1 | -83,025 | 224 | |
| TOTAL LOSS | ES | | 122,42 | 29 | 212,458 | 31,427 | |
| EXPECTED L | OSSES | | 325,48 | 39 | 312,293 | 29,865 | |
| CREDIBILITY | | | .0 |)1 | .03 | .03 | |
| PURE PREMI | JMS | • | | • | | | |
| INDICAT | ED (PRE-TE | ST) | .52 | 29 | .918 | .136 | 1.583 |
| INDICAT | ED (POST-TE | ST) | .64 | 12 | 1.114 | .165 | 1.921 |
| PRES. C | N RATE LEVI | EL | 1.38 | 31 | 1.325 | .126 | 2.832 |
| DERIVE | D BY FORMU | LA | 1.37 | 74 | 1.319 | .127 | 2.820 |
| UNDERL | YING PRES. | RATE | 1.40 |)6 | 1.349 | .129 | 2.884 |
| PROPOS | SED | | 1.37 | 4 | 1.319 | .127 | 2.820 |
| | | • | | • | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 4.114 |
| IND. RATES | | | | 4.11 | MINIM | UM PREMIUM | 1385 |
| MAN. RATES | | | 4.36 | + 4.11 | PRESE | NT | 1480 |

967

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 8,726 | 8,277 | .094 | | | | | | | | |
| 2011 | 9,489 | 14,851 | .156 | | | | | | | 1 | 1 |
| 2012 | 10,927 | 13,291 | .121 | | | | | | | | |
| 2013 | 9,673 | 148,621 | 1.536 | | | | | | 1 | | 1 |
| 2014 | 9,960 | 67,806 | .680 | | | | | | 1 | 1 | 2 |
| TOTAL | 48,775 | 252,846 | .518 | | | | | | 2 | 2 | 4 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|--------|------|--------------|------|-------|---------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 8,277 |
| 2011 | | | | | 476 | | | | | 154 | 14,221 |
| 2012 | | | | | | | | | | | 13,291 |
| 2013 | | | | 40,404 | | | | | 101,707 | | 6,510 |
| 2014 | | | | 19,712 | 222 | | | | 43,119 | 250 | 4,503 |
| TOTAL | | | | 60,116 | 698 | | | | 144,826 | 404 | 46,802 |
| | | | | | | | | | | | _ |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|--------|-------|---------------|-------|---------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 8,252 |
| 2011 | | | 46 | 36 | 1,125 | | | 10 | 16 | 363 | 15,117 |
| 2012 | | | | | | | | | | | 14,208 |
| 2013 | | 731 | 39,759 | 63,615 | 3,741 | | 3,134 | 126,455 | 183,075 | 13,341 | 6,458 |
| 2014 | 25 | 617 | 36,508 | 23,829 | 3,946 | 334 | 828 | 84,176 | 59,900 | 9,691 | 4,701 |
| TOTAL | 25 | 1,348 | 76,313 | 87,480 | 8,812 | 334 | 3,962 | 210,641 | 242,991 | 23,395 | 48,736 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|--------------|---------|----------------------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 292,623 | 3 | 362,678 | 48,736 | |
| TOTAL TRAN | S. LOSSES PO | A | • | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -124,19 ⁻ | 1 | -57,175 | 454 | |
| TOTAL LOSS | ES | | 168,43 | 2 : | 305,503 | 49,190 | |
| EXPECTED L | OSSES | | 275,09° | 1 2 | 212,171 | 65,358 | |
| CREDIBILITY | | | .0: | 2 | .05 | .05 | |
| PURE PREMI | UMS | • | | | - | | |
| INDICAT | ED (PRE-TES | T) | .34 | 5 | .626 | .101 | 1.072 |
| INDICAT | ED (POST-TE | ST) | .419 | 9 | .760 | .123 | 1.302 |
| PRES. C | N RATE LEVE | L | .55 | 4 | .427 | .132 | 1.113 |
| DERIVE | D BY FORMUL | .A | .55 ⁻ | 1 | .444 | .132 | 1.127 |
| UNDERI | YING PRES. I | RATE | .56 | 4 | .435 | .134 | 1.133 |
| PROPOS | SED | | .55 ⁻ | 1 | .444 | .132 | 1.127 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 1.450 |
| IND. RATES | | | | 1.45 | MINIM | JM PREMIUM | 680 |
| MAN. RATES | 1.28 | 1.50 | 1.53 | + 1.45 | PRESE | NT | 710 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|-----------------|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 6,532 | 6,024 | .092 | | 6,532 | | | | | | |
| 2011 | 6,949 | 15,091 | .217 | | 6,949 | | | | | 1 | 1 |
| 2012 | 6,871 | 150,618 | 2.192 | | 6,871 | | | | 1 | 1 | 2 |
| 2013 | 7,220 | 15,717 | .217 | | 7,220 | | | | | 1 | 1 |
| 2014 | 7,623 | 2,965 | .038 | | 7,623 | | | | | 2 | 2 |
| TOTAL | 35,195 | 190,415 | .541 | | 35,195 | | | | 1 | 5 | 6 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|--------|--------|--------------|------|-------|--------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 6,024 |
| 2011 | | | | | 7,248 | | | | | 2,823 | 5,020 |
| 2012 2013 | | | | 45,592 | 10,203 | | | | 59,184 | 9,321 | 26,318 |
| 2013 | | | | | 283 | | | | | 1,669 | 13,765 |
| 2014 | | | | | 562 | | | | | 1,217 | 1,186 |
| TOTAL | | | | 45,592 | 18,296 | | | | 59,184 | 15,030 | 52,313 |
| | | | | | | | | | | | _ |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|--------|--------|---------------|------|--------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 6,006 |
| 2011 | | | 698 | 544 | 17,136 | | | 170 | 289 | 6,648 | 5,336 |
| 2012 | | 326 | 19,738 | 81,430 | 20,848 | | 399 | 29,031 | 119,934 | 21,415 | 28,134 |
| 2013 | | 6 | 195 | 116 | 411 | 32 | 22 | 866 | 786 | 2,673 | 13,655 |
| 2014 | | 16 | 928 | 556 | 652 | 5 | 13 | 1,518 | 1,322 | 1,458 | 1,238 |
| TOTAL | | 348 | 21,559 | 82,646 | 39,047 | 37 | 434 | 31,585 | 122,331 | 32,194 | 54,369 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|--------------------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 53,96 | 63 | 276,218 | 54,369 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -164,61 | 16 | -52,084 | 269 | |
| TOTAL LOSS | ES | | | | 224,134 | 54,638 | |
| EXPECTED L | OSSES | | 363,9 ² | 17 | 192,516 | 37,658 | |
| CREDIBILITY | | | .(| 01 | .04 | .04 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 00 | .637 | .155 | .792 |
| INDICAT | ED (POST-TE | ST) | .00 | 00 | .773 | .188 | .961 |
| PRES. C | N RATE LEVE | EL | 1.01 | 16 | .537 | .105 | 1.658 |
| DERIVE | D BY FORMUL | _A | 1.00 | 06 | .546 | .108 | 1.660 |
| UNDERI | YING PRES. I | RATE | 1.03 | 34 | .547 | .107 | 1.688 |
| PROPOS | SED | | 1.00 | 05 | .545 | .108 | 1.658 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 2.133 |
| IND. RATES | | | | 2.13 | MINIMU | JM PREMIUM | 860 |
| MAN. RATES | 2.15 | 2.3 | 31 2.28 | + 2.13 | PRESE | NT | 915 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|-----------------|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 17,402 | 232,595 | 1.336 | | 17,402 | | | | 4 | 6 | 10 |
| 2011 | 20,246 | 160,450 | .792 | | 20,246 | | | | 4 | 1 | 5 |
| 2012 | 15,909 | 172,198 | 1.082 | | 15,909 | | | | 1 | 3 | 4 |
| 2013 | 15,362 | 273,981 | 1.783 | | 15,362 | | | | 1 | | 1 |
| 2014 | 15,574 | 438,068 | 2.812 | | 15,574 | | | | 3 | 11 | 14 |
| TOTAL | 84,493 | 1,277,292 | 1.512 | | 84,493 | | | | 13 | 21 | 34 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|---------|---------|--------------|------|-------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 2011 | | | | 67,867 | 11,899 | | | | 68,334 | 46,851 | 37,644 |
| 2011 | | | | 28,377 | 563 | | | | 54,493 | 181 | 76,836 |
| 2012 | | | | 50,584 | 11,367 | | | | 42,156 | 50,500 | 17,591 |
| 2013 | | | | 42,577 | | | | | 217,689 | | 13,715 |
| 2014 | | | | 65,690 | 85,091 | | | | 107,312 | 142,422 | 37,553 |
| TOTAL | | | | 255,095 | 108,920 | | | | 489,984 | 239,954 | 183,339 |
| | | | | | | | | | | - | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|---------|---------|---------------|--------|---------|-----------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 139,400 | 29,189 | | | | 157,373 | 113,801 | 37,531 |
| 2011 | | | 2,297 | 53,128 | 1,822 | | | 4,745 | 123,425 | 1,768 | 81,677 |
| 2012 | | 356 | 21,912 | 90,357 | 23,220 | | 391 | 29,972 | 95,705 | 100,748 | 18,804 |
| 2013 | | 777 | 41,896 | 67,035 | 3,943 | | 6,707 | 270,662 | 391,843 | 28,553 | 13,605 |
| 2014 | 178 | 4,629 | 261,896 | 162,982 | 110,843 | 1,463 | 3,714 | 386,032 | 303,244 | 194,044 | 39,205 |
| TOTAL | 178 | 5,762 | 328,001 | 512,902 | 169,017 | 1,463 | 10,812 | 691,411 | 1,071,590 | 438,914 | 190,822 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|-----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | G B | 1,037,62 | 7 2, | 192,423 | 190,822 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -1,099,69 | 9 -: | 546,831 | 1,500 | |
| TOTAL LOSS | ES | | | 1,6 | 645,592 | 192,322 | |
| EXPECTED L | OSSES | | 2,370,02 | 8 1,9 | 986,431 | 228,976 | |
| CREDIBILITY | | | .0. | 3 | .07 | .07 | |
| PURE PREMI | JMS | | | • | - | | • |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | 1.948 | .228 | 2.176 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | 2.365 | .277 | 2.642 |
| PRES. C | N RATE LEVE | EL | 2.75 | 5 | 2.309 | .265 | 5.329 |
| DERIVE | D BY FORMUI | _A | 2.67 | 2 | 2.313 | .266 | 5.251 |
| UNDERI | YING PRES. | RATE | 2.80 | 5 | 2.351 | .271 | 5.427 |
| PROPOS | SED | | 2.67 | 2 | 2.313 | .266 | 5.251 |
| | | | | • | - | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 6.758 |
| IND. RATES | | | | 6.76 | MINIM | JM PREMIUM | 2000 |
| MAN. RATES | 6.64 | 7.38 | 7.33 | + 6.76 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 115,322 | 2,020,414 | 1.751 | | | | | 2 | 16 | 34 | 52 |
| 2011 | 117,484 | 1,869,015 | 1.590 | | | | | 2 | 15 | 30 | 47 |
| 2012 | 122,363 | 1,491,663 | 1.219 | | | | | 2 | 10 | 32 | 44 |
| 2013 | 128,733 | 4,050,325 | 3.146 | | | 1 | | 5 | 26 | 52 | 84 |
| 2014 | 130,368 | 1,456,039 | 1.116 | | | | | 1 | 9 | 32 | 42 |
| TOTAL | 614,270 | 10,887,456 | 1.772 | | | 1 | | 12 | 76 | 180 | 269 |
| | | | | | | | | | | | |

| | REPORTED LOSSES | | | | | | | | | | |
|--------|-----------------|------|-----------|-----------|-----------|-------|------|-----------|-----------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 298,404 | 226,494 | 164,568 | | | 625,502 | 263,034 | 297,448 | 144,964 |
| 2011 | | | 158,906 | 355,148 | 198,137 | | | 252,632 | 460,990 | 242,351 | 200,851 |
| 2012 | | | 186,817 | 135,116 | 161,592 | | | 253,308 | 148,886 | 408,906 | 197,038 |
| 2013 | 3,500 | | 898,885 | 553,016 | 373,667 | | | 588,516 | 724,867 | 791,853 | 116,021 |
| 2014 | | | 97,228 | 191,282 | 226,308 | | | 99,126 | 224,704 | 423,857 | 193,534 |
| TOTAL | 3,500 | | 1,640,240 | 1,461,056 | 1,124,272 | | | 1,819,084 | 1,822,481 | 2,164,415 | 852,408 |
| | • | | | | | | | | · | | |

| | TRANSLATED LOSSES | | | | | | | | | | |
|--------|-------------------|--------|-----------|-----------|-----------|--------|---------|-----------|-----------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 456,691 | 465,219 | 403,685 | | | 1,196,610 | 605,767 | 722,501 | 144,529 |
| 2011 | | 2,632 | 325,551 | 680,694 | 480,506 | | 5,258 | 599,520 | 1,075,490 | 591,680 | 213,505 |
| 2012 | | 15,020 | 451,595 | 271,938 | 316,322 | | 42,458 | 879,545 | 408,542 | 817,859 | 210,634 |
| 2013 | 6,367 | 50,353 | 2,021,801 | 1,075,545 | 636,972 | 55,309 | 87,788 | 2,718,534 | 1,746,170 | 1,391,662 | 115,093 |
| 2014 | 942 | 22,828 | 904,728 | 467,516 | 309,364 | 9,625 | 15,284 | 1,303,131 | 801,155 | 571,345 | 202,049 |
| TOTAL | 7,309 | 90,833 | 4,160,366 | 2,960,912 | 2,146,849 | 64,934 | 150,788 | 6,697,340 | 4,637,124 | 4,095,047 | 885,810 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------|---------|-----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | PG B | 11,171,57 | 70 13,8 | 339,932 | 885,810 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -6,912,02 | 23 -2,8 | 322,972 | 6,603 | |
| TOTAL LOSS | ES | | 4,259,54 | 17 11,0 | 016,960 | 892,413 | |
| EXPECTED L | OSSES | | 15,270,75 | 10,4 | 105,734 | 927,548 | |
| CREDIBILITY | | | .0 | 9 | .25 | .27 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TE | ST) | .69 | 3 | 1.794 | .145 | 2.632 |
| INDICAT | ED (POST-TE | ST) | .84 | 11 | 2.178 | .176 | 3.195 |
| PRES. C | N RATE LEVI | EL | 2.44 | 11 | 1.664 | .148 | 4.253 |
| DERIVE | D BY FORMU | LA | 2.29 | 7 | 1.793 | .156 | 4.246 |
| UNDERI | YING PRES. | RATE | 2.48 | 36 | 1.694 | .151 | 4.331 |
| PROPOS | SED | | 2.29 | 7 | 1.793 | .156 | 4.246 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 5.464 |
| IND. RATES | | | | 5.46 | MINIM | UM PREMIUM | 1740 |
| MAN. RATES | 5.40 | 5.79 | 5.85 | + 5.46 | PRESE | NT | 1890 |

973

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|-----------------|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 41,913 | 1,013,972 | 2.419 | | 41,913 | | | 2 | 4 | 17 | 23 |
| 2011 | 44,016 | 978,138 | 2.222 | | 44,016 | | | 1 | 8 | 11 | 20 |
| 2012 | 45,194 | 1,512,879 | 3.347 | | 45,194 | | | 3 | 12 | 14 | 29 |
| 2013 | 49,293 | 482,063 | .977 | | 49,293 | | | 1 | 3 | 10 | 14 |
| 2014 | 54,853 | 1,013,660 | 1.847 | | 54,853 | | | 1 | 3 | 19 | 23 |
| TOTAL | 235,269 | 5,000,712 | 2.126 | | 235,269 | | | 8 | 30 | 71 | 109 |
| | | | · | | | | | | | | |

| | REPORTED LOSSES | | | | | | | | | | |
|--------|-----------------|------|-----------|---------|---------|-------|------|---------|-----------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 386,918 | 39,392 | 68,615 | | | 219,500 | 162,412 | 108,481 | 28,654 |
| 2011 | | | 100,489 | 188,093 | 21,398 | | | 126,813 | 396,319 | 90,858 | 54,168 |
| 2012 | | | 266,183 | 311,757 | 47,768 | | | 423,497 | 356,976 | 73,804 | 32,894 |
| 2013 | | | 140,000 | 31,442 | 81,845 | | | 1,016 | 15,710 | 130,193 | 81,857 |
| 2014 | | | 92,759 | 102,262 | 205,175 | | | 36,067 | 119,775 | 383,915 | 73,707 |
| TOTAL | | | 986,349 | 672,946 | 424,801 | | | 806,893 | 1,051,192 | 787,251 | 271,280 |
| | · | | | | | | | | · | | |

| | TRANSLATED LOSSES | | | | | | | | | | |
|--------|-------------------|--------|-----------|-----------|---------|-------|--------|-----------|-----------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | ı | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 686,393 | 80,912 | 168,311 | | | 514,728 | 374,035 | 263,500 | 28,568 |
| 2011 | | 1,665 | 192,983 | 354,395 | 57,593 | | 2,639 | 313,412 | 910,186 | 228,558 | 57,581 |
| 2012 | | 21,389 | 634,465 | 561,440 | 116,544 | | 69,757 | 1,382,420 | 754,942 | 184,392 | 35,164 |
| 2013 | 340 | 9,591 | 361,385 | 94,651 | 131,461 | 1,621 | 2,562 | 90,673 | 90,002 | 210,444 | 81,202 |
| 2014 | 788 | 18,988 | 698,213 | 339,310 | 267,696 | 4,865 | 8,959 | 834,013 | 593,819 | 491,412 | 76,950 |
| TOTAL | 1,128 | 51,633 | 2,573,439 | 1,430,708 | 741,605 | 6,486 | 83,917 | 3,135,246 | 2,722,984 | 1,378,306 | 279,465 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------------|----------------------------------|---------|-----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | G B | 5,851,84 | 9 6,2 | 273,603 | 279,465 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -1,883,73 | 5 -1,2 | 258,586 | 2,381 | |
| TOTAL LOSS | ES | | 3,968,11 | 4 5,0 | 015,017 | 281,846 | |
| EXPECTED L | OSSES | | 4,204,25 | 7 4,6 | 691,263 | 319,966 | |
| CREDIBILITY | | | .0 | 5 | .13 | .14 | |
| PURE PREMI | UMS | • | | | | | |
| INDICAT | ED (PRE-TE | ST) | 1.68 | 7 | 2.132 | .120 | 3.939 |
| INDICAT | ED (POST-TE | ST) | 2.04 | 8 | 2.588 | .146 | 4.782 |
| PRES. C | N RATE LEVI | EL | 1.75 | 5 | 1.958 | .133 | 3.846 |
| DERIVE | D BY FORMU | _A | 1.77 | 0 | 2.040 | .135 | 3.945 |
| UNDERI | YING PRES. | RATE | 1.78 | 7 | 1.994 | .136 | 3.917 |
| PROPOS | SED | | 1.77 | 0 | 2.040 | .135 | 3.945 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 5.077 |
| IND. RATES | | | | 5.08 | MINIM | UM PREMIUM | 1640 |
| MAN. RATES | ES 4.36 5.13 5.29 + 5.08 PRESENT | | | NT | 1735 | | |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|-----------------|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 33,405 | 1,464,453 | 4.383 | | 33,405 | | | 2 | 8 | 14 | 24 |
| 2011 | 42,737 | 1,118,475 | 2.617 | | 42,737 | | | 1 | 11 | 12 | 24 |
| 2012 | 55,196 | 764,266 | 1.384 | | 55,196 | | | 1 | 5 | 11 | 17 |
| 2013 | 42,955 | 384,391 | .894 | | 42,955 | | | | 3 | 6 | 9 |
| 2014 | 36,379 | 752,604 | 2.068 | | 36,379 | | | | 4 | 27 | 31 |
| TOTAL | 210,672 | 4,484,189 | 2.129 | | 210,672 | | | 4 | 31 | 70 | 105 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|---------|--------------|------|---------|-----------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 203,683 | 133,621 | 116,041 | | | 314,486 | 383,857 | 277,123 | 35,642 |
| 2011 | | | 91,154 | 233,728 | 50,299 | | | 51,573 | 492,289 | 89,239 | 110,193 |
| 2012 | | | 74,985 | 141,258 | 18,911 | | | 31,059 | 295,857 | 99,925 | 102,271 |
| 2013 | | | | 109,614 | 11,065 | | | | 181,733 | 34,252 | 47,727 |
| 2014 | | | | 130,294 | 129,106 | | | | 125,559 | 271,778 | 95,867 |
| TOTAL | | | 369,822 | 748,515 | 325,422 | | | 397,118 | 1,479,295 | 772,317 | 391,700 |
| | | | | | | | | | | | |

| | TRANSLATED LOSSES | | | | | | | | | | |
|--------|-------------------|--------|-----------|-----------|---------|-------|--------|-----------|-----------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | ı | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 361,333 | 274,457 | 284,648 | | | 737,470 | 884,024 | 673,132 | 35,535 |
| 2011 | | 1,509 | 183,010 | 441,857 | 126,360 | | 1,072 | 159,340 | 1,125,379 | 224,227 | 117,135 |
| 2012 | | 6,391 | 200,504 | 252,390 | 45,180 | | 7,061 | 245,307 | 614,073 | 212,557 | 109,328 |
| 2013 | 4 | 2,209 | 115,623 | 177,147 | 26,203 | 382 | 6,109 | 243,756 | 343,318 | 78,642 | 47,345 |
| 2014 | 312 | 7,953 | 453,526 | 283,970 | 173,920 | 2,206 | 5,564 | 582,548 | 469,136 | 353,012 | 100,085 |
| TOTAL | 316 | 18,062 | 1,313,996 | 1,429,821 | 656,311 | 2,588 | 19,806 | 1,968,421 | 3,435,930 | 1,541,570 | 409,428 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|-----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | PG B | 3,323,18 | 39 7,0 | 063,632 | 409,428 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -1,627,50 | 00 -1, | 111,946 | 2,466 | |
| TOTAL LOSS | ES | | 1,695,68 | 5,9 | 951,686 | 411,894 | |
| EXPECTED L | OSSES | | 3,600,38 | 34 4, | 116,532 | 379,210 | |
| CREDIBILITY | | | .(|)5 | .12 | .13 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TE | ST) | .80 |)5 | 2.825 | .196 | 3.826 |
| INDICAT | ED (POST-TE | ST) | .97 | 77 | 3.430 | .238 | 4.645 |
| PRES. C | N RATE LEV | EL | 1.67 | 78 | 1.919 | .177 | 3.774 |
| DERIVE | D BY FORMU | LA | 1.64 | 13 | 2.100 | .185 | 3.928 |
| UNDERI | YING PRES. | RATE | 1.70 |)9 | 1.954 | .180 | 3.843 |
| PROPOS | SED | | 1.64 | 13 | 2.100 | .185 | 3.928 |
| | | | | | | | - |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 5.055 |
| IND. RATES | | | | 5.06 | MINIM | UM PREMIUM | 1635 |
| MAN. RATES | 4.60 | 5.1 | 5.19 | + 5.06 | PRESI | ENT | 1705 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | | NU | MBER OF | CASES | | |
|--------|-----------|-------------|------------|--|-----------------|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 224,614 | 2,562,788 | 1.140 | | 224,614 | | | 3 | 24 | 52 | 79 |
| 2011 | 223,918 | 2,231,441 | .996 | | 223,918 | | | 2 | 16 | 51 | 69 |
| 2012 | 226,147 | 1,968,938 | .870 | | 226,147 | | | 3 | 16 | 58 | 77 |
| 2013 | 238,595 | 2,592,361 | 1.086 | | 238,595 | | | | 21 | 53 | 74 |
| 2014 | 253,756 | 2,254,678 | .888 | | 253,756 | | | 3 | 10 | 51 | 64 |
| TOTAL | 1,167,030 | 11,610,206 | .995 | | 1,167,030 | | | 11 | 87 | 265 | 363 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-----------|-----------|--------------|------|-----------|-----------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 402,138 | 412,829 | 104,216 | | | 527,158 | 460,774 | 360,760 | 294,913 |
| 2011 | | | 230,572 | 284,484 | 292,382 | | | 247,748 | 347,697 | 469,575 | 358,983 |
| 2012 | | | 285,248 | 181,338 | 140,777 | | | 233,302 | 404,740 | 416,315 | 307,218 |
| 2013 | | | | 419,981 | 242,941 | | | | 1,026,451 | 631,286 | 271,702 |
| 2014 | | | 358,449 | 197,488 | 279,813 | | | 371,183 | 210,318 | 598,088 | 239,339 |
| TOTAL | | | 1,276,407 | 1,496,120 | 1,060,129 | | | 1,379,391 | 2,449,980 | 2,476,024 | 1,472,155 |
| | | | | | | | | | | | |

| | TRANSLATED LOSSES | | | | | | | | | | | |
|--------|-------------------|--------|-----------|-----------|-----------|--------|---------|-----------|-----------|-----------|--------------|--|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | |
| 2010 | | | 665,606 | 847,948 | 255,643 | | | 1,075,425 | 1,061,164 | 876,285 | 294,028 | |
| 2011 | | 3,819 | 454,595 | 556,203 | 704,771 | | 5,156 | 592,762 | 842,060 | 1,123,736 | 381,599 | |
| 2012 | | 22,360 | 650,459 | 351,912 | 285,040 | | 40,890 | 940,805 | 918,015 | 845,343 | 328,416 | |
| 2013 | 48 | 12,433 | 565,114 | 731,592 | 389,543 | 7,123 | 37,578 | 1,469,338 | 1,950,747 | 1,130,476 | 269,528 | |
| 2014 | 2,113 | 49,059 | 1,436,583 | 562,412 | 400,301 | 25,094 | 31,987 | 2,329,559 | 1,043,815 | 812,852 | 249,870 | |
| TOTAL | 2,161 | 87,671 | 3,772,357 | 3,050,067 | 2,035,298 | 32,217 | 115,611 | 6,407,889 | 5,815,801 | 4,788,692 | 1,523,441 | |
| | | | | | | | | | | | - | |

| | | | SERIOUS | NON-SER | RIOUS | MED. ONLY | TOTAL |
|-------------------|--------------|---------|-----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 10,417,90 | 6 15,6 | 89,858 | 1,523,441 | |
| TOTAL TRAN | S. LOSSES PO | A S | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -3,857,78 | 9 -3,3 | 329,983 | 14,392 | |
| TOTAL LOSS | ES | | 6,560,11 | 7 12,3 | 359,875 | 1,537,833 | |
| EXPECTED L | OSSES | | 8,519,31 | 9 12,2 | 288,826 | 2,007,291 | |
| CREDIBILITY | | | .1 | 4 | .38 | .42 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | T) | .56 | 2 | 1.059 | .132 | 1.753 |
| INDICAT | ED (POST-TE | ST) | .68 | 2 | 1.286 | .160 | 2.128 |
| PRES. C | N RATE LEVE | L | .71 | 7 | 1.034 | .169 | 1.920 |
| DERIVE | D BY FORMUL | .Α | .71 | 2 | 1.130 | .165 | 2.007 |
| UNDERI | YING PRES. F | RATE | .73 | 0 | 1.053 | .172 | 1.955 |
| PROPOS | SED | | .71 | 2 | 1.130 | .165 | 2.007 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 2.583 |
| IND. RATES | | | | 2.58 | MINIM | UM PREMIUM | 980 |
| MAN. RATES | 2.49 | 2.6 | 6 2.64 | + 2.58 | PRESI | ENT | 1015 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | IMBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|----------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 53,300 | 697,360 | 1.308 | | | | | | 4 | 11 | 15 |
| 2011 | 53,611 | 1,443,169 | 2.691 | | | | | | 7 | 11 | 18 |
| 2012 | 55,513 | 310,519 | .559 | | | | | | 1 | 12 | 13 |
| 2013 | 53,638 | 736,074 | 1.372 | | | | | | 5 | 13 | 18 |
| 2014 | 55,906 | 292,139 | .522 | | | | | | 3 | 8 | 11 |
| TOTAL | 271,968 | 3,479,261 | 1.279 | | | | | | 20 | 55 | 75 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|---------|--------------|------|-------|-----------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 64,092 | 11,230 | | | | 340,734 | 113,157 | 168,147 |
| 2011 | | | | 189,730 | 171,661 | | | | 894,872 | 122,912 | 63,994 |
| 2012 | | | | 13,311 | 89,789 | | | | 11,069 | 149,445 | 46,905 |
| 2013 | | | | 133,364 | 43,308 | | | | 393,519 | 86,757 | 79,126 |
| 2014 | | | | 11,798 | 27,894 | | | | 38,545 | 164,839 | 49,063 |
| TOTAL | | | | 412,295 | 343,882 | | | | 1,678,739 | 637,110 | 407,235 |
| | | | | | | | | | | | _ |

| | TRANSLATED LOSSES | | | | | | | | | | |
|--------|-------------------|-------|-----------|---------|---------|-------|--------|---------|-----------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 131,645 | 27,548 | | | | 784,711 | 274,858 | 167,643 |
| 2011 | | | 30,668 | 347,709 | 408,926 | | | 64,716 | 1,508,628 | 305,689 | 68,026 |
| 2012 | | 406 | 30,223 | 39,933 | 167,379 | | 435 | 36,721 | 57,048 | 291,923 | 50,142 |
| 2013 | 7 | 3,340 | 161,611 | 227,835 | 75,168 | 954 | 13,390 | 534,362 | 749,375 | 190,433 | 78,493 |
| 2014 | 45 | 1,209 | 68,007 | 41,759 | 34,518 | 1,047 | 2,657 | 280,169 | 232,532 | 205,915 | 51,222 |
| TOTAL | 52 | 4,955 | 290,509 | 788,881 | 713,539 | 2,001 | 16,482 | 915,968 | 3,332,294 | 1,268,818 | 415,526 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|---------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 1,229,9 | 67 6 | 103,532 | 415,526 | |
| TOTAL TRAN | S. LOSSES PO | 3 A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -720,2 | 05 | 849,077 | 2,969 | |
| TOTAL LOSS | ES | | 509,7 | 62 5 | 254,455 | 418,495 | |
| EXPECTED L | OSSES | | 1,582,8 | 54 3 | 124,912 | 426,989 | |
| CREDIBILITY | | | | 05 | .15 | .16 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .1 | 87 | 1.932 | .154 | 2.273 |
| INDICAT | ED (POST-TE | ST) | .2 | 27 | 2.345 | .187 | 2.759 |
| PRES. C | N RATE LEVE | EL | .5 | 72 | 1.128 | .154 | 1.854 |
| DERIVE | D BY FORMUL | Α | .5 | 55 | 1.311 | .159 | 2.025 |
| UNDERI | YING PRES. I | RATE | .5 | 82 | 1.149 | .157 | 1.888 |
| PROPOS | SED | | .5 | 55 | 1.311 | .159 | 2.025 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 2.606 |
| IND. RATES | | | | 2.61 | MINIM | UM PREMIUM | 985 |
| MAN. RATES | 2.17 | 2.4 | 13 2.55 | + 2.61 | PRESE | ENT | 990 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | | NU | MBER OF | CASES | | , |
|--------|----------|-------------|------------|--|-----------------|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 41,575 | 47,510 | .114 | | 41,575 | | | | | 3 | 3 |
| 2011 | 43,724 | 36,003 | .082 | | 43,724 | | | | 1 | 1 | 2 |
| 2012 | 43,326 | 19,325 | .044 | | 43,326 | | | | | 1 | 1 |
| 2013 | 45,560 | 318,403 | .698 | | 45,560 | | | 1 | 1 | 2 | 4 |
| 2014 | 50,066 | 97,122 | .193 | | 50,066 | | | | | 4 | 4 |
| TOTAL | 224,251 | 518,363 | .231 | | 224,251 | | | 1 | 2 | 11 | 14 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|--------|--------|--------------|------|--------|--------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 20,835 | | | | | 18,813 | 7,862 |
| 2011 | | | | 1,176 | 296 | | | | 21,459 | 633 | 12,439 |
| 2012 | | | | | 4,892 | | | | | 4,086 | 10,347 |
| 2013 | | | 99,019 | 23,769 | 15,329 | | | 84,634 | 70,973 | 2,158 | 22,521 |
| 2014 | | | | | 37,068 | | | | | 56,413 | 3,641 |
| TOTAL | | | 99,019 | 24,945 | 78,420 | | | 84,634 | 92,432 | 82,103 | 56,810 |
| | | | | | | | | | | | • |

| | TRANSLATED LOSSES | | | | | | | | | | |
|--------|-------------------|-------|-----------|--------|---------|-------|--------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 51,108 | | | | | 45,696 | 7,838 |
| 2011 | | | 121 | 2,222 | 719 | | | 1,900 | 48,661 | 2,017 | 13,223 |
| 2012 | | 20 | 1,377 | 910 | 9,090 | | 9 | 865 | 957 | 7,965 | 11,061 |
| 2013 | 228 | 5,926 | 227,249 | 51,806 | 31,386 | 9,538 | 13,278 | 378,588 | 142,554 | 18,852 | 22,341 |
| 2014 | 36 | 1,117 | 61,622 | 36,732 | 42,933 | 274 | 655 | 70,226 | 61,343 | 67,604 | 3,801 |
| TOTAL | 264 | 7,063 | 290,369 | 91,670 | 135,236 | 9,812 | 13,942 | 451,579 | 253,515 | 142,134 | 58,264 |
| | | | | | | | | | | | |

| - | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|--------------|---------|---------|---------|---------|------------|--------|
| TOTAL TRAN | S. LOSSES P | G B | 773,02 | | 622,555 | 58,264 | 101712 |
| | S. LOSSES PO | | , | | | 00,201 | |
| IBNR + FREQ | UENCY ADJU | ST. | -269,13 | 5 -: | 202,577 | 585 | |
| TOTAL LOSS | ES | | 503,89 |)4 | 419,978 | 58,849 | |
| EXPECTED L | OSSES | | 596,50 | 9 | 751,240 | 80,731 | |
| CREDIBILITY | | | .0 |)5 | .13 | .14 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .22 | 25 | .187 | .026 | .438 |
| INDICAT | ED (POST-TE | ST) | .27 | '3 | .227 | .032 | .532 |
| PRES. C | N RATE LEVE | EL | .26 | 61 | .329 | .036 | .626 |
| DERIVE | D BY FORMUL | Α | .26 | 52 | .316 | .035 | .613 |
| UNDERI | YING PRES. I | RATE | .26 | 6 | .335 | .036 | .637 |
| PROPOS | SED | | .26 | 52 | .316 | .035 | .613 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | .788 |
| IND. RATES | | | | .79 | MINIM | UM PREMIUM | 505 |
| MAN. RATES | .76 | .8 | .86 | + .79 | PRESE | ENT | 530 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 3,582 | 72,410 | 2.021 | | | | | | 1 | | 1 |
| 2011 | 3,589 | 39,205 | 1.092 | | | | | | | 4 | 4 |
| 2012 | 4,060 | 3,795 | .093 | | | | | | | | |
| 2013 | 3,404 | 79,743 | 2.342 | | | | | | 3 | | 3 |
| 2014 | 3,784 | 4,662 | .123 | | | | | | | | |
| TOTAL | 18,419 | 199,815 | 1.085 | | | | | | 4 | 4 | 8 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|--------|-------|--------------|------|-------|--------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | - |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 49,696 | | | | | 17,711 | | 5,003 |
| 2011 | | | | | 3,474 | | | | | 34,294 | 1,437 |
| 2012 2013 | | | | | | | | | | | 3,795 |
| 2013 | | | | 36,253 | | | | | 37,077 | | 6,413 |
| 2014 | | | | | | | | | | | 4,662 |
| TOTAL | | | | 85,949 | 3,474 | | | | 54,788 | 34,294 | 21,310 |
| | · | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|---------|--------|---------------|-------|--------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 102,076 | | | | | 40,788 | | 4,988 |
| 2011 | | | 336 | 260 | 8,215 | | | 2,054 | 3,512 | 80,753 | 1,528 |
| 2012 | | | | | | | | | | | 4,057 |
| 2013 | | 656 | 35,671 | 57,082 | 3,354 | | 1,146 | 46,099 | 66,740 | 4,866 | 6,362 |
| 2014 | | | | | | | | | | | 4,867 |
| TOTAL | | 656 | 36,007 | 159,418 | 11,569 | | 1,146 | 48,153 | 111,040 | 85,619 | 21,802 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------------|--------------|---------|---------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 85,96 | 2 : | 367,646 | 21,802 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -171,38 | 2 | -53,134 | 288 | |
| TOTAL LOSS | ES | | | - ; | 314,512 | 22,090 | |
| EXPECTED L | OSSES | | 377,77 | '4 ' | 196,899 | 41,811 | |
| CREDIBILITY | | | .0 | 1 | .02 | .03 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | 1.708 | .120 | 1.828 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | 2.074 | .146 | 2.220 |
| PRES. C | N RATE LEVE | EL | 2.01 | 4 | 1.050 | .223 | 3.287 |
| DERIVE | D BY FORMUL | _A | 1.99 | 4 | 1.070 | .221 | 3.285 |
| UNDERI | YING PRES. I | RATE | 2.05 | 1 | 1.069 | .227 | 3.347 |
| PROPOS | SED | | 1.99 | 4 | 1.070 | .221 | 3.285 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 4.227 |
| IND. RATES | | | | 4.23 | MINIMU | JM PREMIUM | 1415 |
| MAN. RATES | 3.71 | 4.20 | 4.52 | + 4.23 | PRESE | NT | 1525 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 13,986 | 894,394 | 6.394 | | | | | 1 | 5 | 5 | 11 |
| 2011 | 14,696 | 302,617 | 2.059 | | | | | | 4 | 9 | 13 |
| 2012 | 15,203 | 684,093 | 4.499 | | | | | 1 | 2 | 13 | 16 |
| 2013 | 15,141 | 156,917 | 1.036 | | | | | | 2 | 5 | 7 |
| 2014 | 16,159 | 235,996 | 1.460 | | | | | 1 | | 6 | 7 |
| TOTAL | 75,185 | 2,274,017 | 3.025 | | | | | 3 | 13 | 38 | 54 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|---------|--------------|------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 144,270 | 93,573 | 113,297 | | | 156,418 | 181,727 | 187,076 | 18,033 |
| 2011 | | | | 129,664 | 5,104 | | | | 109,464 | 23,243 | 35,142 |
| 2012 | | | 115,054 | 45,123 | 182,977 | | | 185,243 | 25,532 | 98,070 | 32,094 |
| 2013 | | | | 11,399 | 4,506 | | | | 27,820 | 51,778 | 61,414 |
| 2014 | | | 110,549 | | 5,174 | | | 55,800 | | 54,244 | 10,229 |
| TOTAL | | | 369,873 | 279,759 | 311,058 | | | 397,461 | 344,543 | 414,411 | 156,912 |
| | | | | | | | | | | | |

| | TRANSLATED LOSSES | | | | | | | | | | |
|--------|-------------------|--------|-----------|---------|---------|-------|--------|-----------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 255,935 | 192,198 | 277,917 | | | 366,800 | 418,517 | 454,407 | 17,979 |
| 2011 | | | 10,739 | 242,954 | 14,308 | | | 10,898 | 250,285 | 57,427 | 37,356 |
| 2012 | | 9,352 | 287,561 | 116,579 | 348,322 | | 30,041 | 562,521 | 85,856 | 201,791 | 34,308 |
| 2013 | | 302 | 14,379 | 19,800 | 7,590 | 541 | 1,613 | 61,498 | 74,554 | 86,494 | 60,923 |
| 2014 | 520 | 11,599 | 210,779 | 21,271 | 19,019 | 3,605 | 4,036 | 258,029 | 75,615 | 73,155 | 10,679 |
| TOTAL | 520 | 21,253 | 779,393 | 592,802 | 667,156 | 4,146 | 35,690 | 1,259,746 | 904,827 | 873,274 | 161,245 |
| | | • | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | PG B | 2,100,74 | 8 3,0 | 038,059 | 161,245 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -843,67 | 0 -: | 514,037 | 1,145 | |
| TOTAL LOSS | ES | | 1,257,07 | 8 2, | 524,022 | 162,390 | |
| EXPECTED L | OSSES | | 1,866,09 | 2 1,9 | 902,933 | 160,895 | |
| CREDIBILITY | | | .0 | 2 | .06 | .07 | |
| PURE PREMI | JMS | • | | | | | |
| INDICAT | ED (PRE-TES | ST) | 1.67 | 2 | 3.357 | .216 | 5.245 |
| INDICAT | ED (POST-TE | ST) | 2.03 | 0 | 4.075 | .262 | 6.367 |
| PRES. C | N RATE LEVE | EL | 2.43 | 7 | 2.486 | .210 | 5.133 |
| DERIVE | D BY FORMUI | _A | 2.42 | 9 | 2.581 | .214 | 5.224 |
| UNDERI | YING PRES. | RATE | 2.48 | 2 | 2.531 | .214 | 5.227 |
| PROPOS | SED | | 2.42 | 9 | 2.581 | .214 | 5.224 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 6.723 |
| IND. RATES | | | | 6.72 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | 5.89 | 6.77 | 7.06 | + 6.72 | PRESE | ENT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | , |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 38,070 | 1,198,436 | 3.147 | | | | | 1 | 7 | 24 | 32 |
| 2011 | 39,443 | 592,824 | 1.502 | | | | | 1 | | 18 | 19 |
| 2012 | 40,155 | 1,061,671 | 2.643 | | | | | 1 | 1 | 24 | 26 |
| 2013 | 40,460 | 652,993 | 1.613 | | | | | | 3 | 14 | 17 |
| 2014 | 27,632 | 381,777 | 1.381 | | | | | | | 10 | 10 |
| TOTAL | 185,760 | 3,887,701 | 2.093 | | | | | 3 | 11 | 90 | 104 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|---------|--------------|------|---------|---------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 109,096 | 125,750 | 104,267 | | | 184,745 | 253,784 | 330,108 | 90,686 |
| 2011 | | | 74,797 | | 110,632 | | | 70,653 | | 260,293 | 76,449 |
| 2012 | | | 124,665 | 20,041 | 162,931 | | | 101,161 | 15,710 | 539,277 | 97,886 |
| 2013 | | | | 93,049 | 158,995 | | | | 60,317 | 244,165 | 96,467 |
| 2014 | | | | | 55,167 | | | | | 252,539 | 74,071 |
| TOTAL | | | 308,558 | 238,840 | 591,992 | | | 356,559 | 329,811 | 1,626,382 | 435,559 |
| - | · | | | | | | | | · | | |

| | TRANSLATED LOSSES | | | | | | | | | | |
|--------|-------------------|--------|-----------|---------|-----------|-------|--------|-----------|-----------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | ı | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 193,536 | 258,292 | 255,767 | | | 433,227 | 584,464 | 801,832 | 90,414 |
| 2011 | | 1,240 | 141,698 | 8,967 | 264,352 | | 1,469 | 168,005 | 28,529 | 615,601 | 81,265 |
| 2012 | | 9,809 | 290,945 | 69,403 | 310,557 | | 17,599 | 410,892 | 164,232 | 1,057,117 | 104,640 |
| 2013 | 37 | 5,027 | 203,146 | 212,085 | 239,252 | 2,734 | 5,475 | 201,881 | 224,018 | 398,578 | 95,695 |
| 2014 | 57 | 1,663 | 91,709 | 54,658 | 63,903 | 1,157 | 2,938 | 314,372 | 274,598 | 302,631 | 77,330 |
| TOTAL | 94 | 17,739 | 921,034 | 603,405 | 1,133,831 | 3,891 | 27,481 | 1,528,377 | 1,275,841 | 3,175,759 | 449,344 |
| | | | | | | | | | | | |

| • | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|-----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 2,498,61 | 6 6, | 188,836 | 449,344 | |
| TOTAL TRAN | S. LOSSES PO | A £ | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -1,902,67 | 3 -1,2 | 266,956 | 2,757 | |
| TOTAL LOSS | ES | | 595,94 | 3 4,9 | 921,880 | 452,101 | |
| EXPECTED L | OSSES | | 4,084,86 | 2 4, | 519,541 | 445,824 | |
| CREDIBILITY | | | .0 | 4 | .11 | .12 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .32 | 1 | 2.650 | .243 | 3.214 |
| INDICAT | ED (POST-TE | ST) | .39 | 0 | 3.217 | .295 | 3.902 |
| PRES. C | N RATE LEVE | L | 2.15 | 9 | 2.389 | .236 | 4.784 |
| DERIVE | D BY FORMUL | -A | 2.08 | 8 | 2.480 | .243 | 4.811 |
| UNDERI | YING PRES. | RATE | 2.19 | 9 | 2.433 | .240 | 4.872 |
| PROPOS | SED | | 2.07 | 6 | 2.466 | .242 | 4.784 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 6.157 |
| IND. RATES | | | | 6.16 | MINIM | JM PREMIUM | 1925 |
| MAN. RATES | 5.54 | 6.22 | 6.58 | + 6.16 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 72,300 | 1,020,644 | 1.411 | | | | | 1 | 12 | 24 | 37 |
| 2011 | 61,415 | 1,928,809 | 3.140 | | | | | 4 | 8 | 21 | 33 |
| 2012 | 69,549 | 993,075 | 1.427 | | | | 1 | | 8 | 20 | 29 |
| 2013 | 54,750 | 672,173 | 1.227 | | | | | | 14 | 12 | 26 |
| 2014 | 51,655 | 133,636 | .258 | | | | | | 1 | 8 | 9 |
| TOTAL | 309,669 | 4,748,337 | 1.533 | | | | 1 | 5 | 43 | 85 | 134 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|---------|-----------|---------|---------|--------------|---------|---------|-----------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 130,754 | 184,515 | 59,229 | | | 53,247 | 319,203 | 170,897 | 102,799 |
| 2011 | | | 398,600 | 146,094 | 46,824 | | | 808,340 | 295,957 | 139,412 | 93,582 |
| 2012 | | 109,810 | | 109,963 | 36,792 | | 341,636 | | 188,920 | 125,111 | 80,843 |
| 2013 | | | | 254,244 | 12,405 | | | | 273,690 | 76,311 | 55,523 |
| 2014 | | | | 9,476 | 16,954 | | | | 25,706 | 45,061 | 36,439 |
| TOTAL | | 109,810 | 529,354 | 704,292 | 172,204 | | 341,636 | 861,587 | 1,103,476 | 556,792 | 369,186 |
| | | | | | | • | | | | | |

| | TRANSLATED LOSSES | | | | | | | | | | |
|--------|-------------------|--------|-----------|-----------|---------|---------|---------|-----------|-----------|-----------|--------------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 231,958 | 378,995 | 145,290 | | | 124,864 | 735,124 | 415,109 | 102,491 |
| 2011 | | 5,994 | 650,006 | 280,121 | 126,737 | | 14,314 | 1,517,311 | 702,702 | 361,893 | 99,477 |
| 2012 | 902 | 79,728 | 52,222 | 198,669 | 72,910 | 502,721 | 191,896 | 115,390 | 405,175 | 254,228 | 86,421 |
| 2013 | | 4,867 | 258,893 | 405,417 | 41,540 | 859 | 9,553 | 379,939 | 528,734 | 157,983 | 55,078 |
| 2014 | 31 | 800 | 45,553 | 28,150 | 21,401 | 393 | 1,017 | 106,098 | 84,539 | 59,597 | 38,042 |
| TOTAL | 933 | 91,389 | 1,238,632 | 1,291,352 | 407,878 | 503,973 | 216,780 | 2,243,602 | 2,456,274 | 1,248,810 | 381,509 |
| | | | | | | | | | | | - |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|-----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 4,295,30 | 9 5,4 | 104,314 | 381,509 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -2,450,92 | 1 -1, | 371,692 | 4,204 | |
| TOTAL LOSS | ES | | 1,844,38 | 8 4,0 | 032,622 | 385,713 | |
| EXPECTED L | OSSES | | 5,267,47 | 0 4,9 | 951,608 | 671,982 | |
| CREDIBILITY | | | .0 | 6 | .16 | .17 | |
| PURE PREMI | UMS | | | | - | | |
| INDICAT | TED (PRE-TES | ST) | .59 | 6 | 1.302 | .125 | 2.023 |
| INDICAT | ED (POST-TE | ST) | .72 | 4 | 1.581 | .152 | 2.457 |
| PRES. C | N RATE LEVE | EL | 1.67 | 1 | 1.570 | .213 | 3.454 |
| DERIVE | D BY FORMUL | _A | 1.61 | 4 | 1.572 | .203 | 3.389 |
| UNDERI | LYING PRES. I | RATE | 1.70 | 1 | 1.599 | .217 | 3.517 |
| PROPOS | SED | | 1.61 | 4 | 1.572 | .203 | 3.389 |
| | | | | • | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 4.361 |
| IND. RATES | | | | 4.36 | MINIM | UM PREMIUM | 1450 |
| MAN RATES | | | 4 75 | + 4.36 | PRESE | 1590 | |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | IMBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|----------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 3,554 | 149,375 | 4.203 | | | | | | 2 | 2 | 4 |
| 2011 | 3,293 | 454,785 | 13.810 | | | | | 2 | | 1 | 3 |
| 2012 | 2,726 | 1,206,224 | 44.248 | | | | | 2 | 2 | | 4 |
| 2013 | 2,488 | 298,761 | 12.008 | | | | | 1 | 1 | 3 | 5 |
| 2014 | 2,453 | 24,583 | 1.002 | | | | | | | 3 | 3 |
| TOTAL | 14,514 | 2,133,728 | 14.701 | | | | | 5 | 5 | 9 | 19 |
| | | | | | | | | | | | 1 |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|--------|--------|--------------|------|-----------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 35,780 | 4,127 | | | | 94,927 | 2,942 | 11,599 |
| 2011 | | | 168,840 | | 2,932 | | | 273,258 | | 3,348 | 6,407 |
| 2012 | | | 329,277 | 13,366 | | | | 796,786 | 33,191 | | 33,604 |
| 2013 | | | 74,713 | 24,984 | 4,717 | | | 75,386 | 66,611 | 42,445 | 9,905 |
| 2014 | | | | | 7,689 | | | | | 13,070 | 3,824 |
| TOTAL | | | 572,830 | 74,130 | 19,465 | | | 1,145,430 | 194,729 | 61,805 | 65,339 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|---------|--------|---------------|--------|-----------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | ı | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 73,492 | 10,124 | | | | 218,617 | 7,146 | 11,564 |
| 2011 | | 2,799 | 296,100 | 1,761 | 13,237 | | 5,686 | 589,678 | 7,568 | 18,353 | 6,811 |
| 2012 | | 13,620 | 360,053 | 29,438 | 10,996 | | 47,929 | 868,102 | 85,467 | 16,668 | 35,923 |
| 2013 | 170 | 4,446 | 173,595 | 47,364 | 14,400 | 8,933 | 12,535 | 362,504 | 152,235 | 82,073 | 9,826 |
| 2014 | 9 | 236 | 12,784 | 7,620 | 8,905 | 60 | 151 | 16,268 | 14,208 | 15,666 | 3,992 |
| TOTAL | 179 | 21,101 | 842,532 | 159,675 | 57,662 | 8,993 | 66,301 | 1,836,552 | 478,095 | 139,906 | 68,116 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|----------|------------|---------|------------|--------|
| TOTAL TRAN | S. LOSSES F | G B | 2,775,65 | 8 | 835,338 | 68,116 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -351,79 | - | 163,374 | 335 | |
| TOTAL LOSS | ES | | 2,423,86 | 64 | 671,964 | 68,451 | |
| EXPECTED L | OSSES | | 747,03 | 35 | 584,479 | 53,702 | |
| CREDIBILITY | | | .(|)1 | .02 | .02 | |
| PURE PREMI | JMS | | | | - | | |
| INDICAT | ED (PRE-TES | ST) | 16.70 | 00 | 4.630 | .472 | 21.802 |
| INDICAT | ED (POST-TE | ST) | 20.27 | ' 4 | 5.621 | .573 | 26.468 |
| PRES. C | N RATE LEVE | EL Ó | 5.05 | 54 | 3.955 | .363 | 9.372 |
| DERIVE | D BY FORMUI | _A | 5.20 | 06 | 3.988 | .367 | 9.561 |
| UNDERI | YING PRES. | RATE | 5.14 | 17 | 4.027 | .370 | 9.544 |
| PROPOS | SED | | 5.20 | 06 | 3.988 | .367 | 9.561 |
| | | | | | - | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 12.305 |
| IND. RATES | | | | 12.31 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | 11.13 | 12.49 | 9 12.89 | + 12.31 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|-----------|-------------|--------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 322,071 | 270,156 | .083 | | | | | | 3 | 6 | 9 |
| 2011 | 355,436 | 256,309 | .072 .137 | | | | | | 1 | 6 | 7 |
| 2012 | 320,387 | 440,169 | .137 | | | | | | 2 | 2 | 4 |
| 2013 | 356,587 | 450,505 | .126 | | | | | 1 | 1 | 4 | 6 |
| 2014 | 400,907 | 395,820 | .098 | | | | | | 1 | 8 | 9 |
| TOTAL | 1,755,388 | 1,812,959 | .103 | | | | | 1 | 8 | 26 | 35 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|---------|--------------|------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 60,634 | 43,456 | | | | 65,667 | 65,306 | 35,093 |
| 2011 | | | | 17,928 | 44,983 | | | | 8,052 | 144,267 | 41,079 |
| 2012 | | | | 73,091 | 5,017 | | | | 283,269 | 28,584 | 50,208 |
| 2013 | | | 87,400 | 25,869 | 25,123 | | | 137,750 | 51,096 | 81,004 | 42,263 |
| 2014 | | | | 67,765 | 88,844 | | | | 86,000 | 99,166 | 54,045 |
| TOTAL | | | 87,400 | 245,287 | 207,423 | | | 137,750 | 494,084 | 418,327 | 222,688 |
| | | · | | | | | · | | | · | |

| | | | | | TRANS | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|---------|---------|---------------|--------|-----------|-----------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 124,542 | 106,597 | | | | 151,230 | 158,628 | 34,988 |
| 2011 | | | 5,746 | 36,909 | 106,659 | | | 9,337 | 33,014 | 339,898 | 43,667 |
| 2012 | | 468 | 28,445 | 128,432 | 12,353 | | 1,852 | 135,552 | 570,276 | 71,246 | 53,672 |
| 2013 | 206 | 5,565 | 213,527 | 58,213 | 44,979 | 16,468 | 20,772 | 576,375 | 152,698 | 146,215 | 41,925 |
| 2014 | 183 | 4,786 | 271,940 | 169,186 | 115,580 | 1,101 | 2,802 | 290,713 | 226,746 | 137,555 | 56,423 |
| TOTAL | 389 | 10,819 | 519,658 | 517,282 | 386,168 | 17,569 | 25,426 | 1,011,977 | 1,133,964 | 853,542 | 230,675 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------------|---------|-----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES F | G B | 1,585,83 | 8 2,8 | 390,956 | 230,675 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -1,362,63 | 8 - | 515,665 | 1,930 | |
| TOTAL LOSS | ES | | 223,20 | 0 2,3 | 375,291 | 232,605 | |
| EXPECTED LO | OSSES | | 3,019,26 | 8 1,9 | 13,373 | 263,308 | |
| CREDIBILITY | | | .1 | 9 | .50 | .55 | |
| PURE PREMI | URE PREMIUMS | | | • | | | |
| INDICAT | ED (PRE-TES | ST) | .01 | 3 | .135 | .013 | .161 |
| INDICAT | ED (POST-TE | ST) | .01 | 6 | .164 | .016 | .196 |
| PRES. O | N RATE LEVE | EL | .16 | 9 | .107 | .015 | .291 |
| DERIVE | D BY FORMU | _A | .14 | 0 | .136 | .016 | .292 |
| UNDERL | YING PRES. | RATE | .17 | 2 | .109 | .015 | .296 |
| PROPOS | SED | | .13 | 9 | .136 | .016 | .291 |
| | | | | • | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | .374 |
| IND. RATES | | | | .37 | MINIM | UM PREMIUM | 395 |
| MAN. RATES | .40 | .4 | 1 .40 | + .37 | PRES | ENT | 405 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 21,906 | 818,719 | 3.737 | | | | | 1 | 5 | 10 | 16 |
| 2011 | 23,057 | 726,950 | 3.152 | | | | | 1 | 3 | 5 | 9 |
| 2012 | 23,896 | 336,921 | 1.409 | | | | | 1 | 1 | 7 | 9 |
| 2013 | 24,186 | 184,624 | .763 | | | | | | 1 | 10 | 11 |
| 2014 | 15,114 | 227,368 | 1.504 | | | | | | 2 | 3 | 5 |
| TOTAL | 108,159 | 2,294,582 | 2.121 | | | | | 3 | 12 | 35 | 50 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|---------|--------------|------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 173,850 | 163,194 | 146,076 | | | 14,468 | 150,478 | 112,683 | 57,970 |
| 2011 | | | 181,417 | 101,689 | 13,901 | | | 140,301 | 166,453 | 49,452 | 73,737 |
| 2012 | | | 176,247 | 9,983 | 26,728 | | | 46,651 | 2,420 | 38,632 | 36,260 |
| 2013 | | | | 12,346 | 15,236 | | | | 27,446 | 68,565 | 61,031 |
| 2014 | | | | 28,881 | 72,144 | | | | 10,032 | 67,463 | 48,848 |
| TOTAL | | | 531,514 | 316,093 | 274,085 | | | 201,420 | 356,829 | 336,795 | 277,846 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|---------|---------|---------------|--------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | ı | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 308,410 | 335,200 | 358,326 | | | 33,927 | 346,551 | 273,708 | 57,796 |
| 2011 | | 3,004 | 327,226 | 192,933 | 41,397 | | 2,922 | 320,072 | 385,735 | 125,916 | 78,383 |
| 2012 | | 12,975 | 347,164 | 28,185 | 59,952 | | 7,575 | 142,780 | 16,915 | 77,764 | 38,762 |
| 2013 | 2 | 534 | 22,838 | 25,720 | 23,248 | 732 | 1,861 | 69,757 | 81,827 | 113,303 | 60,543 |
| 2014 | 116 | 3,089 | 172,888 | 106,078 | 88,960 | 389 | 975 | 103,492 | 87,229 | 83,032 | 50,997 |
| TOTAL | 118 | 19,602 | 1,178,526 | 688,116 | 571,883 | 1,121 | 13,333 | 670,028 | 918,257 | 673,723 | 286,481 |
| | | | | | | | | | | | |

| | | 1 | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|--------------|---------|-----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 1,882,72 | | 351,979 | 286.481 | TOTAL |
| | S. LOSSES PO | | 1,002,12 | 2,0 | 301,010 | 200,401 | |
| IBNR + FREQ | UENCY ADJU | ST. | -1,607,62 | 3 - | 580.095 | 1,918 | |
| TOTAL LOSS | ES | | 275,10 | | 271,884 | 288,399 | |
| EXPECTED L | OSSES | | 3,444,86 | 4 2,0 | 061,510 | 315,824 | |
| CREDIBILITY | | | .0 | 3 | .08 | .09 | |
| PURE PREMI | UMS | | | • | - | | |
| INDICAT | ED (PRE-TES | ST) | .25 | 4 | 2.101 | .267 | 2.622 |
| INDICAT | ED (POST-TE | ST) | .30 | 8 | 2.551 | .324 | 3.183 |
| PRES. C | N RATE LEVE | EL | 3.12 | 7 | 1.872 | .287 | 5.286 |
| DERIVE | D BY FORMUL | _A | 3.04 | .2 | 1.926 | .290 | 5.258 |
| UNDERI | YING PRES. | RATE | 3.18 | 5 | 1.906 | .292 | 5.383 |
| PROPOS | SED | | 3.04 | .2 | 1.926 | .290 | 5.258 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 6.767 |
| IND. RATES | | | | 6.77 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | 6.19 | 7.0 | 7 7.27 | + 6.77 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | , |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 15,437 | 40,902 | .264 | | | | | | 1 | 6 | 7 |
| 2011 | 15,494 | 517,853 | 3.342 | | | | | 1 | 4 | 5 | 10 |
| 2012 | 15,328 | 232,524 | 1.516 | | | | | 1 | 2 | 1 | 4 |
| 2013 | 15,741 | 51,906 | .329 | | | | | | | 2 | 2 |
| 2014 | 15,885 | 136,797 | .861 | | | | | | 1 | 6 | 7 |
| TOTAL | 77,885 | 979,982 | 1.258 | | | | | 2 | 8 | 20 | 30 |
| | | | | | | | | | | - | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|--------|--------------|------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 6,114 | 7,339 | | | | 3,936 | 15,897 | 7,616 |
| 2011 | | | 89,222 | 70,730 | 20,639 | | | 165,993 | 73,586 | 96,244 | 1,439 |
| 2012 | | | 86,516 | 43,857 | 48 | | | 44,384 | 55,781 | 423 | 1,515 |
| 2013 | | | | | 11,087 | | | | | 17,407 | 23,412 |
| 2014 | | | | 11,520 | 15,434 | | | | | 65,256 | 44,587 |
| TOTAL | | | 175,738 | 132,221 | 54,547 | | | 210,377 | 133,303 | 195,227 | 78,569 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|---------|---------|---------------|--------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 12,558 | 18,003 | | | | 9,065 | 38,614 | 7,593 |
| 2011 | | 1,477 | 163,900 | 134,679 | 53,347 | | 3,456 | 370,237 | 180,894 | 234,794 | 1,530 |
| 2012 | | 6,575 | 181,141 | 79,355 | 6,754 | | 7,450 | 152,593 | 113,970 | 6,091 | 1,620 |
| 2013 | 2 | 226 | 7,781 | 4,572 | 16,081 | 190 | 256 | 9,045 | 8,240 | 27,852 | 23,225 |
| 2014 | 31 | 822 | 46,793 | 29,089 | 20,033 | 304 | 763 | 81,234 | 70,959 | 78,197 | 46,549 |
| TOTAL | 33 | 9,100 | 399,615 | 260,253 | 114,218 | 494 | 11,925 | 613,109 | 383,128 | 385,548 | 80,517 |
| | | | | | · | | | | · | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|--------------|---------|----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | GB | 1,034,27 | '6 1, | 143,147 | 80,517 | |
| TOTAL TRAN | S. LOSSES PO | 3 A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -355,26 | 9 -: | 242,036 | 444 | |
| TOTAL LOSS | ES | | 679,00 | 7 | 901,111 | 80,961 | |
| EXPECTED L | OSSES | | 778,85 | 60 8 | 387,110 | 63,866 | |
| CREDIBILITY | | | .0 | 12 | .06 | .07 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .87 | '2 | 1.157 | .104 | 2.133 |
| INDICAT | ED (POST-TE | ST) | 1.05 | i9 | 1.405 | .126 | 2.590 |
| PRES. C | N RATE LEVE | L | .98 | 32 | 1.118 | .081 | 2.181 |
| DERIVE | D BY FORMUL | -A | .98 | 34 | 1.135 | .084 | 2.203 |
| UNDERI | YING PRES. I | RATE | 1.00 | 00 | 1.139 | .082 | 2.221 |
| PROPOS | SED | | .98 | 34 | 1.135 | .084 | 2.203 |
| | | | | | - | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 2.835 |
| IND. RATES | | | | 2.84 | MINIM | JM PREMIUM | 1050 |
| MAN. RATES | 2.48 | 2.9 | 1 3.00 | + 2.84 | PRESE | NT | 1110 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | IMBER OF | CASES | | |
|--------|-----------|-------------|------------|--|--|-------|------|----------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 594,292 | 830,593 | .139 | | | | | | 8 | 18 | 26 |
| 2011 | 602,772 | 983,937 | .163 | | | | | 2 | 4 | 6 | 12 |
| 2012 | 531,302 | 861,550 | .162 | | | | | 2 | 9 | 7 | 18 |
| 2013 | 740,291 | 1,128,609 | .152 | | | | | 2 | 8 | 10 | 20 |
| 2014 | 1,012,126 | 257,241 | .025 | | | | | | 1 | 8 | 9 |
| TOTAL | 3,480,783 | 4,061,930 | .117 | | | | | 6 | 30 | 49 | 85 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|---------|--------------|------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 191,176 | 172,698 | | | | 278,284 | 127,574 | 60,861 |
| 2011 | | | 176,782 | 113,310 | 16,544 | | | 467,201 | 96,743 | 62,705 | 50,652 |
| 2012 | | | 191,918 | 211,545 | 56,226 | | | 139,859 | 153,019 | 36,605 | 72,378 |
| 2013 | | | 314,776 | 179,868 | 36,395 | | | 172,325 | 231,736 | 107,754 | 85,755 |
| 2014 | | | | 14,638 | 28,328 | | | | 27,023 | 127,775 | 59,477 |
| TOTAL | | | 683,476 | 710,537 | 310,191 | | | 779,385 | 786,805 | 462,413 | 329,123 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|-----------|---------|---------------|--------|-----------|-----------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 392,677 | 423,630 | | | | 640,889 | 309,876 | 60,678 |
| 2011 | | 2,770 | 303,630 | 214,742 | 47,317 | | 8,819 | 926,347 | 236,720 | 166,268 | 53,843 |
| 2012 | | 15,477 | 459,908 | 385,796 | 123,986 | | 23,441 | 477,913 | 322,137 | 86,715 | 77,372 |
| 2013 | 706 | 19,852 | 794,289 | 322,905 | 90,737 | 19,834 | 30,345 | 908,813 | 494,977 | 214,689 | 85,069 |
| 2014 | 52 | 1,315 | 73,927 | 45,600 | 35,544 | 799 | 2,012 | 211,623 | 176,303 | 159,002 | 62,094 |
| TOTAL | 758 | 39,414 | 1,631,754 | 1,361,720 | 721,214 | 20,633 | 64,617 | 2,524,696 | 1,871,026 | 936,550 | 339,056 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|---------------|---------|-----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 4,281,87 | 72 4, | 890,510 | 339,056 | |
| TOTAL TRAN | S. LOSSES PO | ЭA | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -1,635,37 | 73 -1, | 152,655 | 3,190 | |
| TOTAL LOSS | ES | | 2,646,49 | 99 3, | 737,855 | 342,246 | |
| EXPECTED L | OSSES | | 3,724,43 | 37 4, | 385,788 | 382,886 | |
| CREDIBILITY | | | .3 | 30 | .79 | .86 | |
| PURE PREMI | UMS | | | • | | | • |
| INDICAT | TED (PRE-TES | ST) | .07 | 76 | .107 | .010 | .193 |
| INDICAT | ED (POST-TE | ST) | .09 | 92 | .130 | .012 | .234 |
| PRES. C | N RATE LEVE | L | .10 |)5 | .124 | .011 | .240 |
| DERIVE | D BY FORMUL | _A | .10 |)1 | .129 | .012 | .242 |
| UNDERI | LYING PRES. I | RATE | .10 |)7 | .126 | .011 | .244 |
| PROPOS | SED | | .10 | 00 | .128 | .012 | .240 |
| | | | | • | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | .308 |
| IND. RATES | | | | .31 | MINIM | UM PREMIUM | 375 |
| MAN. RATES | .34 | .3 | 3 .33 | + .31 | PRESE | ENT | 390 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 764 | | | | | | | | | | |
| 2011 | 661 | | | | | | | | | | |
| 2012 | 411 | | | | | | | | | | |
| 2013 | 900 | 51,757 | 5.750 | | | | | | | 6 | 6 |
| 2014 | 746 | 309 | .041 | | | | | | | | |
| TOTAL | 3,482 | 52,066 | 1.495 | | | | | | | 6 | 6 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-------|--------|--------------|------|-------|-------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| 2013 | | | | | 11,296 | | | | | 17,334 | 23,127 |
| 2014 | | | | | | | | | | | 309 |
| TOTAL | | | | | 11,296 | | | | | 17,334 | 23,436 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------------|-------|------|-----------|-------|--------|---------------|------|-------|---------|--------|---------------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | _ |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2013 2014 | 2 | 238 | 7,932 | 4,656 | 16,384 | 223 | 255 | 9,006 | 8,198 | 27,734 | 22,942 323 |
| TOTAL | 2 | 238 | 7,932 | 4,656 | 16,384 | 223 | 255 | 9,006 | 8,198 | 27,734 | 23,265 |
| | | | | | | | | | | | |

| 1 | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|----------------------|---------|---------|---------|---------|------------|--------|
| TOTAL TRAN | S. LOSSES F | G B | 17,65 | 6 | 56,972 | 23,265 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -71,83 | 9 | -33,249 | 415 | |
| TOTAL LOSS | ES | | | | 23,723 | 23,680 | |
| EXPECTED LO | OSSES | | 155,68 | 0 1 | 118,178 | 56,408 | |
| CREDIBILITY | | | .0 | 0 | .01 | .01 | |
| PURE PREMI | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .681 | .680 | 1.361 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .827 | .826 | 1.653 |
| PRES. O | N RATE LEVE | EL | 4.39 | 0 | 3.333 | 1.591 | 9.314 |
| DERIVE | D BY FORMU | _A | 4.39 | 0 | 3.308 | 1.583 | 9.281 |
| UNDERL | YING PRES. | RATE | 4.47 | 1 | 3.394 | 1.620 | 9.485 |
| PROPOS | SED | | 4.39 | 0 | 3.308 | 1.583 | 9.281 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. RA | ATE | 11.944 |
| IND. RATES | | | | 11.94 | MINIMU | JM PREMIUM | 2000 |
| MAN. RATES | AN. RATES 10.93 12.4 | | 12.81 | + 11.94 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 2,211 | 245,808 | 11.117 | | | | | | 1 | 2 | 3 |
| 2011 2012 | 2,134 | 140,567 | 6.587 | | | | | | | 1 | 1 |
| 2012 | 2,437 | 15,457 | .634 | | | | | | | | |
| 2013 | 2,088 | 252,684 | 12.101 | | | | | | 3 | 1 | 4 |
| 2014 | 2,674 | 175,664 | 6.569 | | | | | | | 1 | 1 |
| TOTAL | 11,544 | 830,180 | 7.191 | | | | | | 4 | 5 | 9 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------------|-------|------|-----------|---------|---------|--------------|------|-------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 2011 | | | | 45,640 | 7,848 | | | | 168,941 | 14,037 | 9,342 |
| 2011 | | | | | 18,001 | | | | | 121,037 | 1,529 |
| 2012 | | | | | | | | | | | 15,457 |
| 2013 | | | | 79,203 | 10,965 | | | | 125,129 | 37,387 | |
| 2014 | | | | | 96,670 | | | | | 78,994 | |
| TOTAL | | | | 124,843 | 133,484 | | | | 294,070 | 251,455 | 26,328 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|---------|---------|---------------|-------|---------|---------|---------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | 93,745 | 19,251 | | | | 389,071 | 34,096 | 9,314 |
| 2011 | | | 1,732 | 1,348 | 42,557 | | | 7,250 | 12,399 | 284,998 | 1,625 |
| 2012 | | | | | | | | | | | 16,524 |
| 2013 | 3 | 1,664 | 85,628 | 129,229 | 23,241 | 413 | 4,405 | 175,010 | 242,915 | 76,231 | |
| 2014 | 104 | 2,929 | 160,707 | 95,784 | 111,951 | 364 | 920 | 98,339 | 85,892 | 94,660 | |
| TOTAL | 107 | 4,593 | 248,067 | 320,106 | 197,000 | 777 | 5,325 | 280,599 | 730,277 | 489,985 | 27,463 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|--------------|---------|---------|---------|---------|------------|--------|
| TOTAL TRAN | S. LOSSES P | G B | 539,46 | 8 1,7 | 737,368 | 27,463 | |
| TOTAL TRAN | S. LOSSES PO | Α | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -154,93 | 0 | -68,738 | 102 | |
| TOTAL LOSS | ES | | 384,53 | 8 1,6 | 668,630 | 27,565 | |
| EXPECTED L | OSSES | | 345,16 | 6 | 257,894 | 14,082 | |
| CREDIBILITY | | | .0 | 1 | .02 | .02 | |
| PURE PREMI | JMS | | | • | - | | |
| INDICAT | ED (PRE-TES | iT) | 3.33 | 1 | 14.455 | .239 | 18.025 |
| INDICAT | ED (POST-TE | ST) | 4.04 | 4 | 17.548 | .290 | 21.882 |
| PRES. C | N RATE LEVE | L | 2.93 | 6 | 2.194 | .120 | 5.250 |
| DERIVE | D BY FORMUL | Α | 2.94 | 7 | 2.501 | .123 | 5.571 |
| UNDERI | YING PRES. I | RATE | 2.99 | 0 | 2.234 | .122 | 5.346 |
| PROPOS | SED | | 2.94 | 7 | 2.501 | .123 | 5.571 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 7.169 |
| IND. RATES | | | | 7.17 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | 6.15 | 6.8 | 33 7.22 | + 7.17 | PRESE | ENT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 26,538 | 1,453,091 | 5.475 | | | | | 3 | 5 | 3 | 11 |
| 2011 | 29,642 | 1,827,519 | 6.165 | | | | | 3 | 6 | 3 | 12 |
| 2012 | 32,286 | 1,187,080 | 3.676 | | | | | 2 | 5 | 5 | 12 |
| 2013 | 30,918 | 3,547,267 | 11.473 | | | | | 5 | 3 | 11 | 19 |
| 2014 | 33,800 | 215,058 | .636 | | | | | | 2 | 7 | 9 |
| TOTAL | 153,184 | 8,230,015 | 5.373 | | | | | 13 | 21 | 29 | 63 |
| | | | | | | | | | | | |

| | | | | | REPO | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|---------|---------|--------------|------|-----------|---------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | _ |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 507,647 | 140,156 | 67,328 | | | 594,220 | 30,864 | 82,973 | 29,903 |
| 2011 | | | 754,474 | 218,059 | 113,832 | | | 481,148 | 185,663 | 43,608 | 30,735 |
| 2012 | | | 209,953 | 85,711 | 46,188 | | | 176,596 | 65,776 | 568,714 | 34,142 |
| 2013 | | | 1,158,609 | 72,435 | 354,220 | | | 1,545,590 | 81,974 | 308,738 | 25,701 |
| 2014 | | | | 8,246 | 101,518 | | | | 11,860 | 77,491 | 15,943 |
| TOTAL | | | 2,630,683 | 524,607 | 683,086 | | | 2,797,554 | 376,137 | 1,081,524 | 136,424 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|--------|-----------|-----------|-----------|---------------|---------|-----------|-----------|-----------|-----------|
| MANUAL | | | INDEMNITY | | | | | ı | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 815,121 | 287,880 | 165,155 | | | 1,167,931 | 71,079 | 201,541 | 29,813 |
| 2011 | | 12,500 | 1,350,072 | 423,348 | 301,064 | | 10,013 | 1,056,678 | 437,654 | 125,689 | 32,671 |
| 2012 | | 15,958 | 444,906 | 165,017 | 101,142 | | 30,056 | 655,892 | 275,651 | 1,121,004 | 36,498 |
| 2013 | 2,104 | 54,744 | 2,039,777 | 331,917 | 582,417 | 123,040 | 145,964 | 3,893,137 | 466,472 | 581,122 | 25,495 |
| 2014 | 118 | 3,329 | 183,886 | 110,462 | 119,114 | 455 | 1,126 | 119,535 | 100,666 | 95,444 | 16,644 |
| TOTAL | 2,222 | 86,531 | 4,833,762 | 1,318,624 | 1,268,892 | 123,495 | 187,159 | 6,893,173 | 1,351,522 | 2,124,800 | 141,121 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SEI | RIOUS | MED. ONLY | TOTAL |
|-------------------|-------------------|---------|-----------|---------|---------|------------|--------|
| TOTAL TRAN | S. LOSSES P | G B | 12,126,34 | 2 6,0 | 063,838 | 141,121 | - |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -4,448,23 | 8 -1,2 | 283,051 | 2,609 | |
| TOTAL LOSS | ES | | 7,678,10 | 4, | 780,787 | 143,730 | |
| EXPECTED L | OSSES | | 9,912,53 | 37 4, | 788,532 | 361,514 | |
| CREDIBILITY | | | .0 |)4 | .10 | .11 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | 5.01 | 2 | 3.121 | .094 | 8.227 |
| INDICAT | ED (POST-TE | ST) | 6.08 | 15 | 3.789 | .114 | 9.988 |
| PRES. C | N RATE LEVE | EL | 6.35 | 64 | 3.070 | .232 | 9.656 |
| DERIVE | D BY FORMUL | _A | 6.34 | 3 | 3.142 | .219 | 9.704 |
| UNDERI | YING PRES. | RATE | 6.47 | '1 | 3.126 | .236 | 9.833 |
| PROPOS | SED | | 6.34 | 3 | 3.142 | .219 | 9.704 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 12.489 |
| IND. RATES | | | | 12.49 | MINIMU | JM PREMIUM | 2000 |
| MAN. RATES | 11.53 | 12.80 | 13.28 | + 12.49 | PRESE | NT | 2000 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | TOTAL PAYROLL | | NU | MBER OF | CASES | | |
|--------|----------|-------------|------------|--|-----------------|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 7,773 | 205,970 | 2.649 | | 7,773 | | | 1 | | | 1 |
| 2011 | 7,991 | | | | 7,991 | | | | | | |
| 2012 | 7,590 | | | | 7,590 | | | | | | |
| 2013 | 7,969 | 3,651 | .045 | | 7,969 | | | | | | |
| 2014 | 8,203 | 31,469 | .383 | | 8,203 | | | | | 1 | 1 |
| TOTAL | 39,526 | 241,090 | .610 | | 39,526 | | | 1 | | 1 | 2 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-------|-------|--------------|------|--------|-------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 141,452 | | | | | 46,468 | | | 18,050 |
| 2013 | | | | | | | | | | | 3,651 |
| 2014 | | | | | 1,863 | | | | | 26,292 | 3,314 |
| TOTAL | | | 141,452 | | 1,863 | | | 46,468 | | 26,292 | 25,015 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|-------|-------|---------------|------|---------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | 250,936 | | | | | 108,967 | | | 17,996 |
| 2013 | | | | | | | | | | | 3,622 |
| 2014 | 2 | 58 | 3,097 | 1,849 | 2,158 | 121 | 305 | 32,731 | 28,589 | 31,507 | 3,460 |
| TOTAL | 2 | 58 | 254,033 | 1,849 | 2,158 | 121 | 305 | 141,698 | 28,589 | 31,507 | 25,078 |
| | | | | | | | | | | | _ |

| - | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------|---------|---------|---------|---------|------------|--------|
| TOTAL TRAN | S. LOSSES P | G B | 396,21 | | 64.103 | 25.078 | 101712 |
| TOTAL TRAN | | | 000,21 | - | 0.,.00 | | |
| IBNR + FREQ | UENCY ADJU | ST. | -151,18 | 4 | -45,566 | 113 | |
| TOTAL LOSS | ES | | 245,03 | 3 | 18,537 | 25,191 | |
| EXPECTED L | OSSES | | 331,62 | 2 1 | 167,196 | 16,205 | |
| CREDIBILITY | | | .0: | 2 | .04 | .04 | |
| PURE PREMI | JMS | | | | - | | |
| INDICAT | ED (PRE-TES | ST) | .62 | 0 | .047 | .064 | .731 |
| INDICAT | ED (POST-TE | ST) | .75 | 3 | .057 | .078 | .888 |
| PRES. C | N RATE LEVE | EL | .82 | 4 | .416 | .040 | 1.280 |
| DERIVE | D BY FORMUI | _A | .82 | 3 | .402 | .042 | 1.267 |
| UNDERI | YING PRES. | RATE | .83 | 9 | .423 | .041 | 1.303 |
| PROPOS | SED | | .82 | 3 | .402 | .042 | 1.267 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 1.630 |
| IND. RATES | | | | 1.63 | MINIM | UM PREMIUM | 725 |
| MAN. RATES | 1.48 | 1.71 | 1.76 | + 1.63 | PRESE | NT | 775 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | IMBER OF | CASES | | |
|--------|----------|-------------|------------|--|--|-------|------|----------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 1,351 | 3,786 | .280 | | | | | | | 1 | 1 |
| 2011 | 1,370 | 1,764 | .128 | | | | | | | | |
| 2012 | 1,364 | 711 | .052 | | | | | | | | |
| 2013 | 1,300 | 102,557 | 7.889 | | | | | | 1 | | 1 |
| 2014 | 1,601 | 39,089 | 2.441 | | | | | | 1 | 3 | 4 |
| TOTAL | 6,986 | 147,907 | 2.117 | | | | | | 2 | 4 | 6 |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|--------|-------|--------------|------|-------|--------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 1,643 | | | | | 1,174 | 969 |
| 2011 | | | | | | | | | | | 1,764 |
| 2012 | | | | | | | | | | | 711 |
| 2013 | | | | 27,119 | | | | | 73,372 | | 2,066 |
| 2014 | | | | 14,694 | 3,925 | | | | 4,546 | 15,837 | 87 |
| TOTAL | | | | 41,813 | 5,568 | | | | 77,918 | 17,011 | 5,597 |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|-------|-----------|--------|--------|---------------|-------|---------|---------|--------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | 4,030 | | | | | 2,852 | 966 |
| 2011 | | | | | | | | | | | 1,875 |
| 2012 | | | | | | | | | | | 760 |
| 2013 | | 487 | 26,685 | 42,697 | 2,509 | | 2,265 | 91,231 | 132,074 | 9,622 | 2,049 |
| 2014 | 26 | 582 | 33,466 | 21,486 | 7,289 | 116 | 272 | 28,553 | 23,505 | 19,969 | 91 |
| TOTAL | 26 | 1,069 | 60,151 | 64,183 | 13,828 | 116 | 2,537 | 119,784 | 155,579 | 32,443 | 5,741 |
| | | • | | • | | | · | | • | | <u> </u> |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|--------------|---------|----------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 183,683 | 3 | 266,033 | 5,741 | |
| TOTAL TRAN | S. LOSSES PO | Α | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -106,474 | 1 | -46,483 | 161 | |
| TOTAL LOSS | ES | | 77,209 | 9 : | 219,550 | 5,902 | |
| EXPECTED L | OSSES | | 235,917 | 7 | 173,253 | 22,216 | |
| CREDIBILITY | | | .00 |) | .01 | .01 | |
| PURE PREMI | JMS | • | | | | | |
| INDICAT | ED (PRE-TES | T) | 1.10 | 5 | 3.143 | .084 | 4.332 |
| INDICAT | ED (POST-TE | ST) | 1.34 | I | 3.816 | .102 | 5.259 |
| PRES. C | N RATE LEVE | L | 3.310 | 3 | 2.436 | .312 | 6.064 |
| DERIVE | D BY FORMUL | .A | 3.310 | 3 | 2.450 | .310 | 6.076 |
| UNDERI | YING PRES. F | RATE | 3.37 | 7 | 2.480 | .318 | 6.175 |
| PROPOS | SED | | 3.310 |) | 2.445 | .309 | 6.064 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 7.804 |
| IND. RATES | | | | 7.80 | MINIM | UM PREMIUM | 2000 |
| MAN. RATES | 7.09 | 8.04 | 8.34 | + 7.80 | PRESE | ENT | 2000 |

2000

2000

IND. RATES

MAN. RATES

| MANUAL | PAYROLL | TOTAL REPT. | PURE PI | REM. | | | | TOTAL PAYROLL | | N | UMBER OF | CASES | | |
|--------|----------|-----------------|------------|---------|---------------|----------------|---------------|-----------------|-------|--------|----------|-------|------|--------|
| YEAR | IN THOUS | LOSSES | REPOR | TED | | | | EXCL S/C PG A+B | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 56 | | | | | | | | 6 | | | | | |
| 2011 | 37 | | | | | | | ; | 7 | | | | | |
| 2012 | 32 | | | | | | | ; | 2 | | | | | |
| 2013 | 31 | | | | | | | ; | 1 | | | | | |
| 2014 | 29 | | | | | | | | 9 | | | | | |
| TOTAL | 185 | | | | | | | 18 | 5 | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | REP | ORTED LOSSES | | | | | | | |
| ANUAL | | | INDEM | YTIV | | | | | MEDIO | | | | | |
| YEAR | DEATH | P.T. | MAJO | DR | MINOR | TEMP | DEATH | P.T. N | AJOR | MINOR | 2 | TEMP | MED | . ONLY |
| | | | | | | | | | | | | | | |
| OTAL | | | | | | | | | | | | | | |
| OTAL | | | | | | | | | | | | | | |
| | | | | | | TRAN | SLATED LOSSES | | | | | | | |
| ANUAL | | | INDEM | | | | | | | EDICAL | | | | |
| YEAR | DEATH | P.T. | MAJO | DR | MINOR | TEMP | DEATH | P.T. N | AJOR | MINOR | 2 | TEMP | MED | . ONLY |
| | | | | | | | | | | | | | | |
| OTAL | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | , | TOTAL TOANS : 1 | 20050 20 | | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | | | | | |
| | | TOTAL TRANS. LO | | | | | | | | | | | | |
| | | TOTAL TRANS. LO | | | E F07 | 4.045 | | | | | | | | |
| | | IBNR + FREQUEN | CT ADJUST. | | -5,507 | -1,645 | 3 | | | | | | | |
| | | EXPECTED LOSSIS | E6 | | 44 404 | E 7F 4 | 3 572 | | | | | | | |
| | | CREDIBILITY | EO | | 11,481 .00 | 5,754 | .00 | | | | | | | |
| | | PURE PREMIUMS | | | .00 | .00 | .00 | | | | | | | |
| | • | INDICATED | | 1 | .000 | .000 | .002 | .002 | | | | | | |
| | | INDICATED (| | | .000 | .000 | .002 | .002 | | | | | | |
| | | PRES. ON RA | | , | 6.094 | 3.054 | .304 | 9.452 | | | | | | |
| | | DERIVED BY | | | 6.094 | 3.054 | .304 | 9.452 | | | | | | |
| | | UNDERLYIN | C DDEC DA | TE | 6.206 | 3.110 | .309 | 9.625 | | | | | | |
| | | PROPOSED | G PKES. KA | 16 | 6.206 | | .309 | 9.625 | | | | | | |
| | • | | 0.4.4.1 | 10.1.15 | | | | | | | | | | |
| | , | YEAR 1: | 2-1-14 | 12-1-15 | 12-1-16 | 12-1-17 IND. R | AIE | 12.164 | | | | | | |

12.16 MINIMUM PREMIUM

+PROPOSED

12.52

11.16

13.00 + 12.16 PRESENT

| PAGE | 312 |
|------|-----|
|------|-----|

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | NU | MBER OF | CASES | | |
|----------|----------|-------------|------------|--|--|-------|------|---------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 825 | | | | | | | | | | |
| 2011 | 755 | | | | | | | | | | I |
| 2012 | 323 | | | | | | | | | | I |
| 2013 | 203 | | | | | | | | | | I |
| 2014 | 63 | | | | | | | | | | I |
| TOTAL | 2,169 | | | | | | | | | | |
| | | | | | | | | | | | |
| <u> </u> | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|--------------|------|-------|-------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | |
| | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-------|------|-----------|-------|------|---------------|------|-------|---------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | |
| | | | | | | | | | • | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|--------------|-------------------|---------|---------|-------------------|--------|------------|-------|
| TOTAL TRANS | S. LOSSES P | G B | | | | | |
| TOTAL TRANS | S. LOSSES PO | G A | | | | | |
| IBNR + FREQU | UENCY ADJU | ST. | -23,34 | 8 | -2,823 | 5 | |
| TOTAL LOSSI | ES | | | | | 5 | |
| EXPECTED LO | OSSES | | 44,57 | 4 | 9,240 | 1,107 | |
| CREDIBILITY | | | .0 | 0 | .01 | .01 | |
| PURE PREMIL | JMS | | | | | | |
| INDICAT | ED (PRE-TES | ST) | .00 | 0 | .000 | .000 | .000 |
| INDICAT | ED (POST-TE | ST) | .00 | 0 | .000 | .000 | .000 |
| PRES. O | N RATE LEVE | EL | 2.01 | 8 | .418 | .050 | 2.486 |
| DERIVE | D BY FORMUL | _A | 2.01 | 8 | .414 | .050 | 2.482 |
| UNDERL | YING PRES. | RATE | 2.05 | 5 | .426 | .051 | 2.532 |
| PROPOS | SED | | 2.01 | 8 | .414 | .050 | 2.482 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 3.194 |
| IND. RATES | | | | 3.19 MINIMUM PREM | | JM PREMIUM | 1140 |
| MAN. RATES | 2.64 | 3.29 | 3.42 | + 3.19 | PRESE | NT | 1535 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | | | NI | UMBER OF | CASES | | |
|--------|----------|-----------------------|---------------|------------|----------------|---------------|-------|-------|--------|------------|-------|------|--------|
| YEAR | IN THOUS | LOSSES | REPORTED | | | | | DEATH | P.T. | MAJOR | | TEMP | ALL |
| 2010 | 37 | | | | | | | | | 1111111111 | | | 71== |
| 2011 | | | | | | | | | | | | | |
| 2012 | | | | | | | | | | | | | |
| 2013 | | | | | | | | | | | | | |
| 2014 | | | | | | | | | | | | | |
| TOTAL | 37 | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | REPO | DRTED LOSSES | | | | | | | |
| MANUAL | | | INDEMNITY | | KLI | DRIED EGGGEG | | MEDIO | CAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | ₹ . | TEMP | MED | . ONLY |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | TRANS | SLATED LOSSES | | | | | | | |
| MANUAL | | | INDEMNITY | | | | | | EDICAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | ₹ | TEMP | MED | . ONLY |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | | | | | |
| | | TOTAL TRANS. LO | SSES PG B | 02000 | | | | | | | | | |
| | | TOTAL TRANS. LO | | | | | | | | | | | |
| | | IBNR + FREQUENC | CY ADJUST. | -144 | -56 | | | | | | | | |
| | | TOTAL LOSSES | | | | | | | | | | | |
| | | EXPECTED LOSSE | S | 242 | 155 | 50 | | | | | | | |
| | | CREDIBILITY | | .00 | .00 | .00 | | | | | | | |
| | | PURE PREMIUMS | | | | | | | | | | | |
| | | INDICATED (| | .000 | | .000 | .000 | | | | | | |
| | | INDICATED (I | | .000 | | .000 | .000 | | | | | | |
| | | PRES. ON RA | | .641 | | .132 | 1.185 | | | | | | |
| | | DERIVED BY | | .641 | | .132 | 1.185 | | | | | | |
| | | | PRES. RATE | .653 | | .134 | 1.207 | | | | | | |
| | | PROPOSED | | .641 | .412 | .132 | 1.185 | | | | | | |
| | | | 2-1-14 12-1-1 | 15 12-1-16 | 12-1-17 IND. R | | 1.525 | | | | | | |
| | | IND. RATES | | | | UM PREMIUM | 700 | | | | | | |
| | | MAN. RATES | 1.47 | 1.61 1.63 | + 1.53 PRESE | ENT | 835 | | | | | | |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | NUMBER OF CASES | | | | | |
|--------|----------|-------------|------------|--|--|-----------------|------|-------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 5,636 | 22,490 | .399 | | | | | | | | |
| 2011 | 5,901 | | | | | | | | | | |
| 2012 | 4,765 | | | | | | | | | | |
| 2013 | 4,929 | | | | | | | | | | |
| 2014 | 4,824 | 1,828,135 | 37.896 | | | 3 | | | | | 3 |
| TOTAL | 26,055 | 1,850,625 | 7.103 | | | 3 | | | | | 3 |
| | | | | | | | | | | | |

| | REPORTED LOSSES | | | | | | | | | | | |
|--------|-----------------|------|-----------|-------|------|-------|------|-------|-------|------|-----------|--|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | |
| 2010 | | | | | | | | | | | 22,490 | |
| 2014 | 1,828,135 | | | | | | | | | | | |
| TOTAL | 1,828,135 | | | | | | | | | | 22,490 | |
| | | | | | | | | | | | | |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------|-----------|------|-----------|-------|------|---------------|------|-------|---------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 22,423 |
| 2014 | 2,415,644 | | | | | | | | | | |
| TOTAL | 2,415,644 | | | | | | | | | | 22,423 |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------|-------------|---------|----------|---------|---------|------------|--------|
| TOTAL TRAN | S. LOSSES F | PG B | 2,415,64 | 4 | | 22,423 | |
| TOTAL TRAN | S. LOSSES P | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -145,63 | 3 | -13,481 | 131 | |
| TOTAL LOSS | ES | | 2,270,01 | 1 | | 22,554 | |
| EXPECTED LO | OSSES | | 313,44 | 2 | 48,723 | 19,801 | |
| CREDIBILITY | | | .0 | 1 | .03 | .03 | |
| PURE PREMI | JMS | • | | | | | |
| INDICAT | ED (PRE-TES | ST) | 8.71 | 2 | .000 | .087 | 8.799 |
| INDICAT | ED (POST-TE | ST) | 10.57 | 6 | .000 | .106 | 10.682 |
| PRES. O | N RATE LEVE | EL | 1.18 | 1 | .184 | .075 | 1.440 |
| DERIVE | D BY FORMU | LA | 1.27 | 5 | .178 | .076 | 1.529 |
| UNDERL | YING PRES. | RATE | 1.20 | 3 | .187 | .076 | 1.466 |
| PROPOS | SED | | 1.27 | 5 | .178 | .076 | 1.529 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 1.967 |
| IND. RATES | _ | | | 1.97 | MINIM | JM PREMIUM | 815 |
| MAN. RATES | 1.78 | 1.95 | 1.98 | + 1.97 | PRESE | NT | 835 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | NUMBER OF CASES | | | | | |
|--------|----------|-------------|------------|--|--|-----------------|------|-------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 2,654 | 817 | .030 | | | | | | | | |
| 2011 | 3,373 | 3,106 | .092 | | | | | | | | |
| 2012 | 4,262 | 15,310 | .359 | | | | | | | | |
| 2013 | 5,056 | | | | | | | | | | |
| 2014 | 4,173 | | | | | | | | | | |
| TOTAL | 19,518 | 19,233 | .099 | | | | | | | | |
| | | | | | | | | | | | |

| | | | | | REP | ORTED LOSSES | | | | | _ |
|--------------|-------|------|-----------|-------|------|--------------|------|-------|-------|------|---------------------------------------|
| MANUAL | | | INDEMNITY | | | | | MED | ICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 2011 | | | | | | | | | | | 817 |
| 2011 | | | | | | | | | | | 3,106 |
| 2012 | | | | | | | | | | | 15,310 |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | 19,233 |
| | | | | | | | | | | | · · · · · · · · · · · · · · · · · · · |

| | | | | | TRAN | SLATED LOSSES | | | | | |
|--------------|-------|------|-----------|-------|------|---------------|------|-------|---------|------|-----------|
| MANUAL | | | INDEMNITY | | | | | | MEDICAL | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY |
| 2010 | | | | | | | | | | | 815 |
| 2011 2012 | | | | | | | | | | | 3,302 |
| 2012 | | | | | | | | | | | 16,366 |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | 20,483 |
| | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|--------------|---------|---------|--------------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | | | | 20,483 | |
| TOTAL TRAN | S. LOSSES PO | G A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -244,73 | 7 | -29,153 | 89 | |
| TOTAL LOSS | ES | | | | | 20,572 | |
| EXPECTED LO | OSSES | | 552,94 | 1 ' | 108,325 | 12,100 | |
| CREDIBILITY | | | .0 | I | .03 | .03 | |
| PURE PREMI | JMS | • | | | - | | |
| INDICAT | ED (PRE-TES | ST) | .000 |) | .000 | .105 | .105 |
| INDICAT | ED (POST-TE | ST) | .000 |) | .000 | .127 | .127 |
| PRES. O | N RATE LEVE | EL | 2.782 | 2 | .545 | .061 | 3.388 |
| DERIVE | D BY FORMUL | _A | 2.75 | 1 | .529 | .063 | 3.346 |
| UNDERL | YING PRES. I | RATE | 2.833 | 3 | .555 | .062 | 3.450 |
| PROPOS | SED | | 2.75 | 1 | .529 | .063 | 3.346 |
| | | | - | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 4.306 |
| IND. RATES | | | | 4.31 MINIMUM | | JM PREMIUM | 1435 |
| MAN. RATES | 4.21 | 4.61 | 4.66 | + 4.31 | PRESE | NT | 1565 |

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | NUMBER OF CASES | | | | | - |
|--------|----------|-------------|------------|--|--|-----------------|------|-------|-------|------|-----|
| YEAR | IN THOUS | LOSSES | REPORTED | | | DEATH | P.T. | MAJOR | MINOR | TEMP | ALL |
| 2010 | 53,155 | 687,850 | 1.294 | | | | | 3 | 1 | 8 | 12 |
| 2011 | 43,577 | 213,174 | .489 | | | | | | 4 | 6 | 10 |
| 2012 | 47,861 | 636,339 | 1.329 | | | | | 1 | 5 | 5 | 11 |
| 2013 | 47,186 | 628,093 | 1.331 | | | | | 2 | 4 | 6 | 12 |
| 2014 | 47,101 | 197,154 | .418 | | | | | | 4 | 3 | 7 |
| TOTAL | 238,880 | 2,362,610 | .989 | | | | | 6 | 18 | 28 | 52 |
| | | | | | | | | | | | |

| | REPORTED LOSSES | | | | | | | | | | | | |
|--------|-----------------|------|---------|---------|---------|---------|------|---------|---------|---------|-----------|--|--|
| MANUAL | INDEMNITY | | | | | MEDICAL | | | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | |
| 2010 | | | 390,621 | 32,214 | 9,221 | | | 161,677 | 27,554 | 15,901 | 50,662 | | |
| 2011 | | | | 31,716 | 40,101 | | | | 21,103 | 73,859 | 46,395 | | |
| 2012 | | | 75,098 | 96,769 | 3,805 | | | 178,349 | 169,715 | 41,186 | 71,417 | | |
| 2013 | | | 145,952 | 37,893 | 54,136 | | | 179,583 | 53,591 | 126,377 | 30,561 | | |
| 2014 | | | | 76,761 | 4,988 | | | | 67,924 | 7,875 | 39,606 | | |
| TOTAL | | | 611,671 | 275,353 | 112,251 | | | 519,609 | 339,887 | 265,198 | 238,641 | | |
| - | | | | • | | | | | • | | | | |

| | TRANSLATED LOSSES | | | | | | | | | | | | |
|--------|-------------------|--------|-----------|---------|---------|---------|--------|-----------|---------|---------|-----------|--|--|
| MANUAL | | | INDEMNITY | | | MEDICAL | | | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | TEMP | MED. ONLY | | |
| 2010 | | | 692,963 | 66,168 | 22,619 | | | 379,132 | 63,457 | 38,624 | 50,510 | | |
| 2011 | | | 6,366 | 62,338 | 95,354 | | | 6,256 | 55,359 | 174,433 | 49,318 | | |
| 2012 | | 6,055 | 180,002 | 171,982 | 15,290 | | 29,720 | 596,650 | 358,937 | 98,478 | 76,345 | | |
| 2013 | 346 | 9,421 | 359,898 | 93,864 | 92,271 | 21,618 | 26,997 | 746,028 | 185,441 | 222,142 | 30,317 | | |
| 2014 | 104 | 2,529 | 149,027 | 96,879 | 20,149 | 556 | 1,396 | 141,913 | 102,480 | 24,219 | 41,348 | | |
| TOTAL | 450 | 18,005 | 1,388,256 | 491,231 | 245,683 | 22,174 | 58,113 | 1,869,979 | 765,674 | 557,896 | 247,838 | | |
| | | | | | | | | | | | | | |

| | | | SERIOUS | NON-SE | RIOUS | MED. ONLY | TOTAL |
|-------------------|--------------|---------|------------|---------|---------|------------|-------|
| TOTAL TRAN | S. LOSSES P | G B | 3,356,977 | 2,0 | 060,484 | 247,838 | |
| TOTAL TRAN | S. LOSSES PO | A | | | | | |
| IBNR + FREQ | UENCY ADJU | ST. | -1,603,498 | 3 - | 501,220 | 2,591 | |
| TOTAL LOSS | ES | | 1,753,479 | 1, | 559,264 | 250,429 | |
| EXPECTED L | OSSES | | 3,492,426 | 1,8 | 322,655 | 379,819 | |
| CREDIBILITY | | | .0: | 5 | .13 | .14 | |
| PURE PREMI | UMS | | | | | | |
| INDICAT | ED (PRE-TES | T) | .734 | l l | .653 | .105 | 1.492 |
| INDICAT | ED (POST-TE | ST) | .891 | | .793 | .127 | 1.811 |
| PRES. C | N RATE LEVE | L | 1.436 | 6 | .749 | .156 | 2.341 |
| DERIVE | D BY FORMUL | .A | 1.409 |) | .755 | .152 | 2.316 |
| UNDERL | YING PRES. F | RATE | 1.462 | 2 | .763 | .159 | 2.384 |
| PROPOS | SED | | 1.409 | | .755 | .152 | 2.316 |
| | | | | | | | |
| YEAR | 12-1-14 | 12-1-15 | 12-1-16 | 12-1-17 | IND. R | ATE | 2.980 |
| IND. RATES | | | | 2.98 | MINIM | UM PREMIUM | 1085 |
| MAN. RATES | 2.65 | 3.01 | 3.22 | + 2.98 | PRESE | NT | 1170 |

YEAR

IND. RATES MAN. RATES 12-1-14

.88

12-1-15

1.10

1.060

575

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | | | NI | JMBER OF | CASES | | |
|--------|----------|-----------------|------------|---------|-------------|---------------|-------|-------|--------|----------|-------|------|---------|
| YEAR | IN THOUS | LOSSES | REPORTED | | | | | DEATH | P.T. | MAJOR | | TEMP | ALL |
| 2010 | 825 | | | | | | | | | | | 1 | |
| 2011 | 755 | | | | | | | | | | | i ' | |
| 2012 | 323 | | | | | | | | | | | i ' | |
| 2013 | 203 | | | | | | | | | | | l ' | |
| 2014 | 63 | | | | | | | | | | | l ' | |
| TOTAL | 2,169 | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | REPO | ORTED LOSSES | | | | | | | |
| ANUAL | | | INDEMNITY | | | | | MEDIC | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | 1 | TEMP | MED | O. ONLY |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| FOTAL | | | | | | | | | | | | - | |
| TOTAL | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | TRANS | SLATED LOSSES | | | | | | | |
| ANUAL | | | INDEMNITY | | | | | | EDICAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | ! | TEMP | MED | ONLY |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | | | | | |
| | | TOTAL TRANS. LO | SSES PG B | | | | | | | | | | |
| | | TOTAL TRANS. LO | | | | | | | | | | | |
| | | IBNR + FREQUENC | CY ADJUST. | -3,658 | -3,227 | 3 | | | | | | | |
| | | TOTAL LOSSES | | | | 3 | | | | | | | |
| | | EXPECTED LOSSE | S | 6,985 | 10,564 | 759 | | | | | | | |
| | | CREDIBILITY | | .00 | .01 | .01 | | | | | | | |
| | | PURE PREMIUMS | | | | | | | | | | | |
| | | INDICATED (| | .000 | .000 | .000 | .000 | | | | | | |
| | | INDICATED (I | POST-TEST) | .000 | .000 | .000 | .000 | | | | | | |
| | | PRES. ON RA | | .316 | .478 | .035 | .829 | | | | | | |
| | | DERIVED BY | FORMULA | .316 | .473 | .035 | .824 | | | | | | |
| | | UNDERLYING | PRES. RATE | .322 | .487 | .035 | .844 | | | | | | |
| | | | | | .707 | | .077 | | | | | | |

+PROPOSED

12-1-16 12-1-17 IND. RATE

1.06 MINIMUM PREMIUM
1.14 + 1.06 PRESENT

YEAR

IND. RATES MAN. RATES 12-1-14

.31

12-1-15

.34

.326

380

| MANUAL | PAYROLL | TOTAL REPT. | PURE PREM. | | | | | | N | JMBER OF | CASES | | |
|---------|----------|-----------------|------------|---------|-------------|---------------|-------|-------|--------|----------|-------|------|--------|
| YEAR | IN THOUS | LOSSES | REPORTED | | | | | DEATH | | MAJOR | | TEMP | ALL |
| 2010 | 37 | | | | | | | | | | | | |
| 2011 | | | | | | | | | | | | | |
| 2012 | | | | | | | | | | | | | |
| 2013 | | | | | | | | | | | | | |
| 2014 | | | | | | | | | | | | | |
| TOTAL | 37 | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | REPO | ORTED LOSSES | | | | | | | |
| //ANUAL | | | INDEMNITY | | | | | MEDIO | | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | 2 | TEMP | MED | . ONLY |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | INDEMANTY | | IRANS | SLATED LOSSES | | | EDIOAI | | | | |
| MANUAL | DEATH | D T | INDEMNITY | MINOD | TEMP | DEATH | D T | | EDICAL | | TEMP | MED | ONII V |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | • | TEMP | MED | . ONLY |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | |
| IOIAL | | | | | | | | | | | | | |
| | | 1 | | | | L | | | | ı | | 1 | |
| | | | 2000 200 | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | | | | | |
| | | TOTAL TRANS. LO | | | | | | | | | | | |
| | | TOTAL TRANS. LO | | | | | | | | | | | |
| | | IBNR + FREQUENC | Y ADJUST. | -46 | -6 | | | | | | | | |
| | | TOTAL LOSSES | | | | | | | | | | | |
| | | EXPECTED LOSSE | :5 | 77 | 18 | 1 | | | | | | | |
| | | CREDIBILITY | | .00 | .00 | .00 | | | | | | | |
| | | PURE PREMIUMS | DDE TECT\ | ^^^ | 200 1 | 000 | 000 | | | | | | |
| | | INDICATED (| | .000 | .000 | .000 | .000 | | | | | | |
| | | INDICATED (F | | .000 | .000 | .000 | .000 | | | | | | |
| | | PRES. ON RA | | .204 | .047 | .003 | .254 | | | | | | |
| | | DERIVED BY | | .204 | .047 | .003 | .254 | | | | | | |
| | | | PRES. RATE | .208 | .048 | .003 | .259 | | | | | | |
| | | PROPOSED | | .204 | .047 | .003 | .254 | | | | | | |

+PROPOSED

12-1-16 12-1-17 IND. RATE

.33 MINIMUM PREMIUM + .33 PRESENT

YEAR

IND. RATES

MAN. RATES

12-1-12

100.00

12-1-13

100.00

93.573

388

| MANUAL | SEATS | TOTAL REPT. | PURE PREM. | | | | | | NI | JMBER OF | CASES | | |
|---------|----------|------------------------|------------|------------------|--------------|---------------|------------------|-------|---------|---------------------------------------------------|----------|-------|--------|
| YEAR | REPORTED | LOSSES | REPORTED | | | | | DEATH | | MAJOR | | TEMP | ALL |
| 2010 | 158 | | | | | | | | | | | | |
| 2011 | 201 | | | | | | | | | | | | |
| 2012 | 162 | | | | | | | | | | | | |
| 2013 | 156 | | | | | | | | | | | | |
| 2014 | 125 | | | | | | | | | | | | |
| TOTAL | 802 | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | REPO | ORTED LOSSES | | | | | | | |
| IANUAL | | | INDEMNITY | | | | | MEDIC | CAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | 2 | TEMP | MED | . ONLY |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | - | | | |
| TOTAL | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | TRANG | SLATED LOSSES | | | | | | | |
| //ANUAL | | | INDEMNITY | | IIIAII | DEATED EGGGEG | | м | EDICAL | | | | |
| YEAR | DEATH | P.T. | MAJOR | MINOR | TEMP | DEATH | P.T. | MAJOR | MINOR | , , , , , , , , , , , , , , , , , , , | TEMP | MED | . ONLY |
| ILAN | PERIII | | WACON | MINTOR | 1 = 1411 | DEATH | | MAOOR | Militor | • | 1 - 1411 | IVILD | . 0111 |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL | | | | | | |
| | | TOTAL TRANS. LO | | | | | | | | | | | |
| | | TOTAL TRANS. LO | | | | | | | | | | | |
| | | IBNR + FREQUENC | CY ADJUST. | -27,745 | -4 | | | | | | | | |
| | | TOTAL LOSSES | | | | | | | | | | | |
| | | EXPECTED LOSSE | S | 59,368 | 11 | | | | | | | | |
| | | CREDIBILITY | | .00 | .00 | .00 | | | | | | | |
| | | PURE PREMIUMS | | | | | | | | | | | |
| | | INDICATED (| PRE-TEST) | .000 | .000 | .000 | .000 | | | | | | |
| | | INDICATED (F | POST-TEST) | .000 | .000 | .000 | .000 | | | | | | |
| | | PRES. ON RA | TE I EVEL | 72.692 | .015 | .000 | 72.707 | | | | | | |
| | | DERIVED BY | | 72.692 | .015 | .000 | 72.707 | | | | | | |
| | | | | | | | | | | | | | |
| | | UNDERLYING PROPOSED | PRES. RATE | 74.025 72.692 | .015 .015 | .000 | 74.040 72.707 | | | | | | |
| | | DDUDUGED | | | | | | | | | | | |

+PROPOSED

12-1-17 IND. RATE

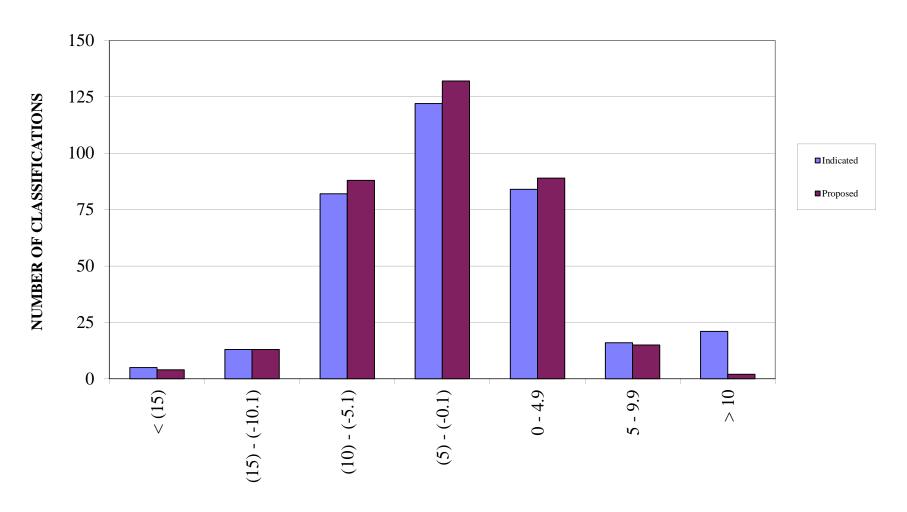
93.57 MINIMUM PREMIUM 100.00 + 93.57 PRESENT

12-1-14

DELAWARE COMPENSATION RATING BUREAU, INC.

<u>Distribution of Residual Market Rate Changes and</u> <u>Classifications with Proposed Capped Changes</u>

DISTRIBUTION OF DELAWARE RESIDUAL MARKET RATE CHANGES



AVERAGE % CHANGE FOR 12/1/17 AMENDED RATES

CLASSES CAPPED AT LOWER BOUND

| | % CHANGE | % CHANGE |
|-------|------------|-------------|
| CLASS | PRE-CAPPED | POST-CAPPED |
| | | |
| 955 | -25.58% | -9.30% |
| 962 | -8.00% | 0.00% |

CLASSES CAPPED AT UPPER BOUND

| CLASS | PRE-CAPPED % CHANGE | POST-CAPPED % CHANGE |
|-------|------------------------|-------------------------|
| 888 | 20.98% | 20.00% |

DELAWARE COMPENSATION RATING BUREAU, INC.

Summary of Indicated and Proposed Residual Market Rates by Class Code

Exhibits 31a and 31b present current, indicated and proposed rates along with the proposed percentage change, all on a pre-surcharge basis. Also shown is the proposed post-surcharge rate.

Exhibit 31a presents this information sorted by class code.

| Ind <u>Grp</u> | Class <u>Code</u> | | Class Description | Current Rate Pre DCCPAP Pre Surcharge | Indicated Rate Pre DCCPAP Pre Surcharge | Proposed Rate Pre DCCPAP Pre Surcharge | Proposed % Change | Proposed Rate Incl DCCPAP Post Surcharge |
|-------------------|----------------------|----|------------------------------------|---------------------------------------------|-----------------------------------------------|----------------------------------------------|----------------------|------------------------------------------------|
| 3 | 005 | NR | Tree Pruning | 29.49 | 27.51 | 27.51 | -6.71 | 28.26 |
| 3 | 0006 | NR | Field Crop or Vegetable Farm | 7.29 | 7.21 | 7.21 | -1.10 | 7.41 |
| 3 | 007 | NR | Farm Machinery Operation | 9.07 | 8.83 | 8.83 | -2.65 | 9.07 |
| 3 | 8000 | NR | Mushroom Raising | 6.32 | 6.55 | 6.55 | 3.64 | 6.73 |
| 3 | 009 | NR | Logging Or Lumbering, N.O.C. | 43.50 | 40.98 | 40.98 | -5.79 | 42.09 |
| 3 | 0011 | NR | Flower Raising | 6.15 | 5.81 | 5.81 | -5.53 | 5.97 |
| 3 | 0012 | | Landscape Contractor | 7.67 | 7.18 | 7.18 | -6.39 | 7.38 |
| 3 | 0013 | NR | Nursery | 7.56 | 7.18 | 7.18 | -5.03 | 7.38 |
| 3 | 015 | NR | Logging Or Lumbering - Mechanized | 26.43 | 24.39 | 24.39 | -7.72 | 25.05 |
| 3 | 0016 | NR | Orchard | 5.08 | 4.85 | 4.85 | -4.53 | 4.98 |
| 3 | 0034 | | Animal Raising | 6.12 | 5.73 | 5.73 | -6.37 | 5.89 |
| 3 | 0036 | NR | Diary Farm | 6.99 | 6.69 | 6.69 | -4.29 | 6.87 |
| 2 | 055 | NR | Sand Excavation | 7.45 | 7.38 | 7.38 | -0.94 | 7.58 |
| 2 | 059 | NR | Mineral Milling | 8.42 | 8.45 | 8.45 | 0.36 | 8.68 |
| 3 | 0083 | NR | Livestock Farm | 8.42 | 7.92 | 7.92 | -5.94 | 8.14 |
| 1 | 101 | NR | Grain Milling | 6.51 | 6.64 | 6.64 | 2.00 | 6.82 |
| 1 | 104 | | Food Products Mfg., N.O.C. | 7.06 | 7.02 | 7.02 | -0.57 | 7.21 |
| 1 | 105 | NR | Bakery, Wholesale | 6.88 | 7.39 | 7.39 | 7.41 | 7.59 |
| 1 | 106 | NR | Processed Meat Products Mfg. | 11.62 | 11.83 | 11.83 | 1.81 | 12.15 |
| 1 | 107 | NR | Candy Mfg. | 5.31 | 5.46 | 5.46 | 2.82 | 5.61 |
| 1 | 108 | NR | Brewery | 7.69 | 7.56 | 7.56 | -1.69 | 7.77 |
| 1 | 109 | NR | Dairy Products Mfg. | 8.95 | 9.11 | 9.11 | 1.79 | 9.36 |
| 1 | 110 | NR | Ice Cream Mfg. | 6.43 | 6.51 | 6.51 | 1.24 | 6.69 |
| 1 | 111 | NR | Slaughter - Wholesale | 9.62 | 11.34 | 11.34 | 17.88 | 11.65 |
| 1 | 112 | | Beverage Mfg., N.O.C. | 20.32 | 20.44 | 20.44 | 0.59 | 21.00 |
| 1 | 113 | NR | Preserving Or Canning Of Food | 4.85 | 4.98 | 4.98 | 2.68 | 5.12 |
| 1 | 114 | NR | Rendering Works | 14.11 | 14.10 | 14.10 | -0.07 | 14.48 |
| 1 | 115 | NR | Tobacco Products Mfg. | 4.14 | 4.40 | 4.40 | 6.28 | 4.52 |
| 1 | 119 | NR | Meat Products Mfg., N.O.C. | 8.15 | 8.03 | 8.03 | -1.47 | 8.25 |
| 1 | 130 | NR | Textile Waste Mfg. | 11.10 | 11.33 | 11.33 | 2.07 | 11.64 |
| 1 | 132 | | Spinning Or Weaving | 3.07 | 3.03 | 3.03 | -1.30 | 3.11 |
| 1 | 134 | NR | Knit Goods Mfg. | 7.07 | 7.09 | 7.09 | 0.28 | 7.28 |
| 1 | 135 | NR | Hosiery Mfg. | 5.58 | 5.67 | 5.67 | 1.61 | 5.82 |
| 1 | 136 | NR | Embroidery Mfg. | 5.36 | 5.56 | 5.56 | 3.73 | 5.71 |
| 1 | 139 | NR | Dyeing | 8.61 | 8.84 | 8.84 | 2.67 | 9.08 |
| 1 | 141 | | Laundry, N.O.C. | 9.85 | 10.05 | 10.05 | 2.03 | 10.32 |
| 1 | 142 | NR | Dry Cleaning Plant | 4.45 | 4.64 | 4.64 | 4.27 | 4.77 |
| 1 | 161 | NR | Apparel Mfg. | 4.12 | 4.12 | 4.12 | 0.00 | 4.23 |
| 1 | 163 | | Textile Products Mfg., N.O.C. | 8.55 | 8.47 | 8.47 | -0.94 | 8.70 |
| 1 | 165 | NR | Mattress Mfg. | 10.54 | 11.22 | 11.22 | 6.45 | 11.53 |
| 1 | 166 | NR | Canvas or Burlap Products Mfg. | 6.06 | 6.25 | 6.25 | 3.14 | 6.42 |
| 1 | 0175 | NR | Supplemental Loading For Class 512 | 1.97 | 1.96 | 1.96 | -0.51 | 2.01 |

| Ind <u>Grp</u> | Class <u>Code</u> | | Class Description | Current Rate Pre DCCPAP Pre Surcharge | Indicated Rate Pre DCCPAP Pre Surcharge | Proposed Rate Pre DCCPAP Pre Surcharge | Proposed % Change | Proposed Rate Incl DCCPAP Post Surcharge |
|-------------------|----------------------|----|---------------------------------------------------------------------------------|---------------------------------------------|-----------------------------------------------|----------------------------------------------|----------------------|------------------------------------------------|
| 1 | 0176 | NR | Supplemental Loading For Class 513 | 0.69 | 0.69 | 0.69 | 0.00 | 0.71 |
| 1 | 185 | NR | Employment Contract - Temporary Food Sundries Mfg., N.O.C. Staff | 7.06 | 8.80 | 7.02 | -0.57 | 7.21 |
| 1 | 187 | NR | Employment Contractor - Temporary Candy Mfg. Staff | 5.31 | 6.66 | 5.46 | 2.82 | 5.61 |
| 1 | 191 | NR | Employment Contractor - Temporary Apparel Mfg. Staff | 4.12 | 5.06 | 4.12 | 0.00 | 4.23 |
| 1 | 201 | NR | Tanning | 8.46 | 8.69 | 8.69 | 2.72 | 8.93 |
| 1 | 204 | NR | Shoe Mfg. | 5.25 | 5.53 | 5.53 | 5.33 | 5.68 |
| 1 | 205 | NR | Leather Goods Mfg. | 6.19 | 6.39 | 6.39 | 3.23 | 6.56 |
| 1 | 221 | NR | Plastic Articles Mfg., Injection Molding | 4.94 | 4.80 | 4.80 | -2.83 | 4.93 |
| 1 | 222 | | Plastic Articles Mfg., N.O.C. | 7.47 | 7.44 | 7.44 | -0.40 | 7.64 |
| 1 | 225 | NR | Rubber Goods Mfg. | 5.66 | 5.63 | 5.63 | -0.53 | 5.78 |
| 1 | 227 | | Oilcloth Mfg. | 4.65 | 4.49 | 4.49 | -3.44 | 4.61 |
| 1 | 255 | NR | Paper Mfg. | 5.36 | 5.60 | 5.60 | 4.48 | 5.75 |
| 1 | 257 | NR | Box Mfg Paper | 5.49 | 5.63 | 5.63 | 2.55 | 5.78 |
| 1 | 259 | | Paper Products Mfg., N.O.C. | 4.59 | 4.67 | 4.67 | 1.74 | 4.80 |
| 1 | 261 | NR | Corrugated Paper And/Or Corrugated Products Mfg. | 5.87 | 5.85 | 5.85 | -0.34 | 6.01 |
| 1 | 263 | NR | Paper Coating/Finishing - By Contractor | 4.72 | 4.65 | 4.65 | -1.48 | 4.78 |
| 1 | 265 | NR | Stationery Products Mfg. | 5.68 | 5.74 | 5.74 | 1.06 | 5.90 |
| 1 | 275 | NR | Employment Contractor - Temporary Plastics Articles Mfg Injection Molding Staff | 4.94 | 5.80 | 4.80 | -2.83 | 4.93 |
| 1 | 276 | NR | Employment Contractor - Temporary Plastic Articles Mfg. N.O.C. Staff | 7.47 | 8.01 | 7.44 | -0.40 | 7.64 |
| 1 | 281 | NR | Printing, N.O.C. | 4.49 | 4.68 | 4.68 | 4.23 | 4.81 |
| 1 | 282 | NR | Newspaper Printing | 12.66 | 12.89 | 12.89 | 1.82 | 13.24 |
| 1 | 285 | NR | Printing - Sheet Fed Press | 5.51 | 5.56 | 5.56 | 0.91 | 5.71 |
| 1 | 297 | NR | Employment Contractor - Temporary Printing Class | 4.49 | 5.86 | 4.68 | 4.23 | 4.81 |
| 1 | 301 | NR | Sawmill | 11.49 | 11.68 | 11.68 | 1.65 | 12.00 |
| 1 | 305 | NR | Carpentry Shop | 9.99 | 9.54 | 9.54 | -4.50 | 9.80 |
| 1 | 306 | NR | Wood Turned Products Mfg. | 8.36 | 8.52 | 8.52 | 1.91 | 8.75 |
| 1 | 309 | NR | Woodenware Mfg., N.O.C. | 6.02 | 6.02 | 6.02 | 0.00 | 6.18 |
| 1 | 311 | NR | Cabinet Works | 6.29 | 6.11 | 6.11 | -2.86 | 6.28 |
| 1 | 319 | NR | Furniture Assembly | 8.31 | 8.44 | 8.44 | 1.56 | 8.67 |
| 1 | 323 | NR | Furniture Mfg Wood | 7.64 | 8.08 | 8.08 | 5.76 | 8.30 |
| 1 | 327 | NR | Furniture Upholstering, Shop | 6.95 | 6.85 | 6.85 | -1.44 | 7.04 |
| 1 | 402 | NR | Smelting Or Galvanizing | 9.41 | 9.30 | 9.30 | -1.17 | 9.55 |
| 1 | 403 | NR | Rolling, Drawing Or Extruding Nonferrous Metals | 5.27 | 5.40 | 5.40 | 2.47 | 5.55 |
| 1 | 404 | NR | Steel Mfg. | 6.72 | 6.64 | 6.64 | -1.19 | 6.82 |
| 1 | 406 | NR | Rolling Mill - Ferrous Metals | 9.97 | 9.42 | 9.42 | -5.52 | 9.68 |
| 1 | 407 | | Tube Mfg. | 7.26 | 7.24 | 7.24 | -0.28 | 7.44 |
| 1 | 411 | NR | Steel Fabricating | 12.60 | 12.02 | 12.02 | -4.60 | 12.35 |
| 1 | 413 | | Iron Works - Shop | 13.42 | 13.36 | 13.36 | -0.45 | 13.72 |
| 1 | 415 | NR | Fabricated Plate Work | 6.83 | 7.05 | 7.05 | 3.22 | 7.24 |
| 1 | 416 | NR | Car Mfg Railroad | 5.05 | 4.59 | 4.59 | -9.11 | 4.71 |
| 1 | 421 | NR | Steel Foundry | 11.59 | 12.12 | 12.12 | 4.57 | 12.45 |
| 1 | 425 | NR | Iron Foundry, N.O.C. | 15.52 | 15.72 | 15.72 | 1.29 | 16.15 |

| Ind <u>Grp</u> | Class <u>Code</u> | | Class Description | Current Rate Pre DCCPAP Pre Surcharge | Indicated Rate Pre DCCPAP Pre Surcharge | Proposed Rate Pre DCCPAP Pre Surcharge | Proposed <u>% Change</u> | Proposed Rate Incl DCCPAP Post Surcharge |
|-------------------|----------------------|----|-----------------------------------------------------------------------------------------|---------------------------------------------|-----------------------------------------------|----------------------------------------------|--------------------------|------------------------------------------------|
| 1 | 427 | NR | Malleable Iron Foundry | 8.02 | 8.12 | 8.12 | 1.25 | 8.34 |
| 1 | 429 | NR | Die Casting Mfg. | 9.29 | 9.18 | 9.18 | -1.18 | 9.43 |
| 1 | 431 | NR | Forging | 11.30 | 11.36 | 11.36 | 0.53 | 11.67 |
| 1 | 433 | NR | Tool Mfg Forged | 6.25 | 6.39 | 6.39 | 2.24 | 6.56 |
| 1 | 435 | NR | Spring Mfg Hot Wound | 8.84 | 8.74 | 8.74 | -1.13 | 8.98 |
| 1 | 441 | NR | Tool Mfg., N.O.C. | 2.75 | 2.74 | 2.74 | -0.36 | 2.81 |
| 1 | 445 | NR | Hardware Mfg., N.O.C. | 6.50 | 6.20 | 6.20 | -4.62 | 6.37 |
| 1 | 446 | NR | Precision Machined Parts Mfg., N.O.C. | 3.34 | 3.24 | 3.24 | -2.99 | 3.33 |
| 1 | 447 | NR | Nonferrous Metal Foundry | 10.05 | 10.09 | 10.09 | 0.40 | 10.36 |
| 1 | 449 | NR | Electroplating | 4.69 | 4.69 | 4.69 | 0.00 | 4.82 |
| 1 | 451 | NR | Automobile Body Mfg. | 6.93 | 6.92 | 6.92 | -0.14 | 7.11 |
| 1 | 454 | | Sheet Metal Products Fabrication, N.O.C., Shop Only | 11.70 | 11.66 | 11.66 | -0.34 | 11.98 |
| 1 | 456 | | Metal Furniture Mfg. | 9.15 | 9.60 | 9.60 | 4.92 | 9.86 |
| 1 | 457 | NR | Wire Goods Mfg. | 7.29 | 7.16 | 7.16 | -1.78 | 7.35 |
| 1 | 458 | NR | Jewelry Mfg. | 4.14 | 4.06 | 4.06 | -1.93 | 4.17 |
| 1 | 459 | NR | Eyelet Mfg. | 2.27 | 2.20 | 2.20 | -3.08 | 2.26 |
| 1 | 461 | | Machine Shop | 7.30 | 7.35 | 7.35 | 0.68 | 7.55 |
| 1 | 463 | NR | Automobile Mfg. | 5.61 | 5.81 | 5.81 | 3.57 | 5.97 |
| 1 | 464 | NR | Machinery Mfg., N.O.C. | 6.06 | 6.06 | 6.06 | 0.00 | 6.22 |
| 1 | 465 | NR | Conveyor or Hoisting Systems Mfg. | 6.92 | 7.01 | 7.01 | 1.30 | 7.20 |
| 1 | 467 | NR | Ball Bearing Mfg. | 8.49 | 8.76 | 8.76 | 3.18 | 9.00 |
| 1 | 471 | NR | Printed Circuit Board Assembly - By Contractor | 2.10 | 2.16 | 2.16 | 2.86 | 2.22 |
| 1 | 472 | NR | Electronic Component Mfg., N.O.C. | 2.43 | 2.39 | 2.39 | -1.65 | 2.46 |
| 1 | 473 | NR | Electrical Apparatus Mfg., N.O.C. | 4.18 | 4.52 | 4.52 | 8.13 | 4.64 |
| 1 | 474 | NR | Electric Power Or Electric Transmission Equipment Mfg. | 3.31 | 3.64 | 3.64 | 9.97 | 3.74 |
| 1 | 475 | | Battery Mfg. | 5.68 | 5.57 | 5.57 | -1.94 | 5.72 |
| 1 | 476 | NR | Industrial Control Systems Manufacture/Assembly | 2.85 | 2.93 | 2.93 | 2.81 | 3.01 |
| 1 | 477 | NR | Electric Motor Mfg. Or Repair | 4.39 | 4.36 | 4.36 | -0.68 | 4.48 |
| 1 | 483 | NR | Office Machine Mfg. | 2.93 | 3.04 | 3.04 | 3.75 | 3.12 |
| 1 | 485 | NR | Communications, Search, Detection Or Signal Processing Equipment Mfg. | 2.79 | 2.78 | 2.78 | -0.36 | 2.86 |
| 1 | 486 | NR | Incandescent Light Bulb Or Electronic Tube Mfg. | 3.47 | 3.38 | 3.38 | -2.59 | 3.47 |
| 1 | 487 | NR | Surgical Or Optical Instrument Mfg. | 2.23 | 2.27 | 2.27 | 1.79 | 2.33 |
| 1 | 488 | | Electronic Measuring Or Analytical Instrument Mfg. | 1.47 | 1.46 | 1.46 | -0.68 | 1.50 |
| 1 | 489 | NR | Dental Laboratory | 3.16 | 3.02 | 3.02 | -4.43 | 3.10 |
| 1 | 491 | NR | Employment Contractor - Temporary Rolling, Drawing or Extruding Nonferrous Metals Staff | 5.27 | 6.55 | 5.40 | 2.47 | 5.55 |
| 1 | 495 | NR | Employment Contractor - Temporary Auto Body Mfg. Staff | 6.93 | 8.45 | 6.92 | -0.14 | 7.11 |
| 1 | 497 | NR | Employment Contractor - Temporary Electronic Component Mfg. Staff | 2.43 | 2.89 | 2.39 | -1.65 | 2.46 |
| 1 | 499 | NR | Employment Contractor - Temporary Battery Mfg. Staff | 5.68 | 6.25 | 5.57 | -1.94 | 5.72 |
| 1 | 501 | NR | Cement Mfg. | 6.45 | 6.93 | 6.93 | 7.44 | 7.12 |
| 1 | 502 | NR | Plaster Statuary Mfg. | 7.16 | 7.29 | 7.29 | 1.82 | 7.49 |
| 1 | 506 | NR | Powder Metal Products Mfg. | 4.14 | 3.96 | 3.96 | -4.35 | 4.07 |
| 1 | 507 | NR | Graphite Products Mfg. | 4.89 | 4.90 | 4.90 | 0.20 | 5.03 |

| Ind <u>Grp</u> | Class <u>Code</u> | | Class Description | Current Rate Pre DCCPAP Pre Surcharge | Indicated Rate Pre DCCPAP Pre Surcharge | Proposed Rate Pre DCCPAP Pre Surcharge | Proposed % Change | Proposed Rate Incl DCCPAP Post Surcharge |
|-------------------|----------------------|----|-----------------------------------------------------------------------------------------------|---------------------------------------------|-----------------------------------------------|----------------------------------------------|----------------------|------------------------------------------------|
| 1 | 509 | NR | Asbestos Goods Mfg. | 11.76 | 11.88 | 11.88 | 1.02 | 12.20 |
| 1 | 511 | NR | Concrete Products Mfg. | 11.73 | 11.95 | 11.95 | 1.88 | 12.28 |
| 1 | 512 | NR | Brick Mfg., N.O.C. | 9.86 | 9.78 | 9.78 | -0.81 | 10.05 |
| 1 | 513 | NR | Pottery, N.O.C. | 6.86 | 6.92 | 6.92 | 0.87 | 7.11 |
| 1 | 535 | NR | Glass Or Glassware Mfg. | 5.72 | 5.75 | 5.75 | 0.52 | 5.91 |
| 1 | 536 | NR | Glass Products Mfg. | 10.89 | 11.36 | 11.36 | 4.32 | 11.67 |
| 1 | 544 | | Employment Contractor - Temporary Staff - Manufacturing or Light Industrial Operations N.O.C. | 12.94 | 13.01 | 13.01 | 0.54 | 13.36 |
| 1 | 551 | | Chemical Mfg., N.O.C. | 2.73 | 2.69 | 2.69 | -1.47 | 2.76 |
| 1 | 553 | | Gases - Mfg. | 7.61 | 7.62 | 7.62 | 0.13 | 7.83 |
| 1 | 555 | | Drug or Medicine Mfg. | 1.92 | 1.91 | 1.91 | -0.52 | 1.96 |
| 1 | 563 | | Paint Mfg. | 2.86 | 2.84 | 2.84 | -0.70 | 2.92 |
| 1 | 571 | | Soap Mfg. | 5.27 | 5.35 | 5.35 | 1.52 | 5.50 |
| 1 | 573 | NR | Fertilizer Mfg. | 7.97 | 8.25 | 8.25 | 3.51 | 8.47 |
| 1 | 581 | | Oil Refining | 2.92 | 2.86 | 2.86 | -2.05 | 2.94 |
| 1 | 587 | NR | Employment Contractor - Temporary Paint or Colors Mfg. Staff | 2.86 | 3.51 | 2.84 | -0.70 | 2.92 |
| 2 | 601 | | Road or Street Construction: Paving or Repaving | 15.29 | 14.58 | 14.58 | -4.64 | 16.01 |
| 2 | 602 | NR | Road or Street Construction: Subsurface work | 8.81 | 8.27 | 8.27 | -6.13 | 9.08 |
| 2 | 603 | NR | Sewer Construction | 12.55 | 11.87 | 11.87 | -5.42 | 12.96 |
| 2 | 605 | NR | Railroad Construction | 13.00 | 12.81 | 12.81 | -1.46 | 13.96 |
| 2 | 607 | NR | Drilling | 10.84 | 9.52 | 9.52 | -12.18 | 10.28 |
| 2 | 608 | | Flat Cement Work | 8.83 | 8.27 | 8.27 | -6.34 | 9.35 |
| 2 | 609 | | Excavation | 8.30 | 7.87 | 7.87 | -5.18 | 8.51 |
| 2 | 611 | NR | Pile Driving | 16.11 | 16.04 | 16.04 | -0.43 | 17.47 |
| 2 | 615 | NR | Tunneling | 17.74 | 17.08 | 17.08 | -3.72 | 18.64 |
| 2 | 617 | NR | Gas, Steam or Water Main Construction | 8.07 | 7.10 | 7.10 | -12.02 | 7.76 |
| 2 | 625 | NR | Conduit Construction | 9.98 | 9.54 | 9.54 | -4.41 | 10.33 |
| 2 | 643 | NR | Asbestos Contractor | 19.77 | 19.58 | 19.58 | -0.96 | 21.29 |
| 2 | 645 | | Wallboard Installation | 10.93 | 10.51 | 10.51 | -3.84 | 11.65 |
| 2 | 646 | NR | Furniture or Fixtures Installation | 9.74 | 9.74 | 9.74 | 0.00 | 10.54 |
| 2 | 647 | NR | Insulation Work, N.O.C. | 13.18 | 13.05 | 13.05 | -0.99 | 14.09 |
| 2 | 648 | | Carpentry - Installation of Cabinet Work | 9.00 | 8.53 | 8.53 | -5.22 | 8.90 |
| 2 | 649 | NR | Ceiling Installation | 5.39 | 5.50 | 5.50 | 2.04 | 6.10 |
| 2 | 651 | | Carpentry - Commercial Structures | 9.91 | 9.38 | 9.38 | -5.35 | 10.30 |
| 2 | 652 | | Carpentry - Residential | 13.88 | 13.35 | 13.35 | -3.82 | 14.02 |
| 2 | 653 | | Masonry | 12.10 | 11.40 | 11.40 | -5.79 | 11.99 |
| 2 | 654 | | Concrete Construction | 9.80 | 9.06 | 9.06 | -7.55 | 10.15 |
| 2 | 655 | NR | Iron Erection | 24.30 | 23.51 | 23.51 | -3.25 | 25.57 |
| 2 | 656 | NR | Electric Line Construction | 12.44 | 11.93 | 11.93 | -4.10 | 13.02 |
| 2 | 657 | NR | Rigging, N.O.C. | 14.44 | 14.33 | 14.33 | -0.76 | 15.64 |
| 2 | 658 | NR | Iron Erection or Installation - Non-Structural | 15.72 | 15.67 | 15.67 | -0.32 | 16.97 |
| 2 | 659 | NR | Roofing | 30.85 | 30.31 | 30.31 | -1.75 | 32.58 |
| 2 | 660 | | Alarm Or Sound System - Installation or Repair | 3.95 | 3.72 | 3.72 | -5.82 | 3.82 |

| Ind <u>Grp</u> | Class <u>Code</u> | | Class Description | Current Rate Pre DCCPAP Pre Surcharge | Indicated Rate Pre DCCPAP Pre Surcharge | Proposed Rate Pre DCCPAP Pre Surcharge | Proposed <u>% Change</u> | Proposed Rate Incl DCCPAP Post Surcharge |
|-------------------|----------------------|----|----------------------------------------------------------------------------------|---------------------------------------------|-----------------------------------------------|----------------------------------------------|-----------------------------|------------------------------------------------|
| 2 | 661 | | Electrical Wiring - Within Buildings | 4.78 | 4.69 | 4.69 | -1.88 | 5.21 |
| 2 | 662 | NR | Appliance - Electrical - Service or Repair | 8.73 | 9.01 | 9.01 | 3.21 | 9.26 |
| 2 | 663 | | Plumbing | 6.70 | 6.28 | 6.28 | -6.27 | 6.78 |
| 2 | 664 | | Heating, Ventilating or Air Conditioning Contractor | 7.93 | 7.63 | 7.63 | -3.78 | 8.83 |
| 2 | 665 | | Painting | 13.71 | 12.76 | 12.76 | -6.93 | 13.55 |
| 2 | 666 | NR | Plate Glass Installation | 11.54 | 11.69 | 11.69 | 1.30 | 12.66 |
| 2 | 667 | NR | Paper Hanging | 3.33 | 3.31 | 3.31 | -0.60 | 3.60 |
| 2 | 668 | NR | Tile, Stone, Mosaic or Terrazzo Work | 10.29 | 10.85 | 10.85 | 5.44 | 11.77 |
| 2 | 669 | NR | Plastering | 11.91 | 11.78 | 11.78 | -1.09 | 12.87 |
| 2 | 670 | NR | House Furnishing Installation N.O.C. | 9.32 | 9.36 | 9.36 | 0.43 | 9.61 |
| 2 | 673 | NR | Advertising Signs Mfg., Erection or Repair | 9.62 | 9.65 | 9.65 | 0.31 | 9.91 |
| 2 | 674 | NR | Swimming Pool Construction | 8.50 | 8.56 | 8.56 | 0.71 | 9.34 |
| 2 | 675 | | Machinery or Equipment Erection or Repair | 7.03 | 6.66 | 6.66 | -5.26 | 7.00 |
| 2 | 676 | NR | Sheet Metal Installation | 7.71 | 7.66 | 7.66 | -0.65 | 8.38 |
| 2 | 677 | | Boiler Installation or Repair | 5.83 | 5.37 | 5.37 | -7.89 | 5.86 |
| 2 | 679 | NR | Advertising Company, Outdoor | 14.27 | 14.15 | 14.15 | -0.84 | 14.53 |
| 2 | 681 | NR | Canvas Goods Erection | 9.32 | 9.36 | 9.36 | 0.43 | 9.61 |
| 2 | 682 | NR | Employment Contractor - Temporary Staff - Construction or Erection Operations | 27.53 | 26.44 | 26.44 | -3.96 | 27.16 |
| 2 | 691 | NR | Employment Contractor - Temporary Excavation Staff | 8.30 | 9.38 | 7.87 | -5.18 | 8.51 |
| 2 | 693 | NR | Employment Contractor - Temporary Commercial Structure Carpentry Staff | 9.91 | 13.06 | 9.38 | -5.35 | 10.30 |
| 2 | 695 | NR | Employment Contractor - Temporary Electrical Wiring (Within Buildings) Staff | 4.78 | 6.30 | 4.69 | -1.88 | 5.21 |
| 2 | 709 | NR | Tallymen And Checking Clerks | 3.32 | 3.25 | 3.25 | -2.11 | 3.34 |
| 2 | 716 | NR | Marina | 4.66 | 4.62 | 4.62 | -0.86 | 4.75 |
| 2 | 718 | NR | Boat Building Or Repair | 5.03 | 4.96 | 4.96 | -1.39 | 5.09 |
| 1 | 721 | NR | Railroad Operation, N.O.C. | 19.96 | 20.28 | 20.28 | 1.60 | 20.83 |
| 1 | 744 | NR | Aircraft Mfg. | 1.42 | 1.27 | 1.27 | -10.56 | 1.30 |
| 1 | 751 | NR | Gas Utility | 4.75 | 4.47 | 4.47 | -5.89 | 4.59 |
| 1 | 752 | NR | Oil Or Gas Pipeline Operation | 2.02 | 2.01 | 2.01 | -0.50 | 2.06 |
| 1 | 753 | | Waterworks | 7.45 | 7.44 | 7.44 | -0.13 | 7.64 |
| 1 | 755 | | Electric Utilities | 4.05 | 3.98 | 3.98 | -1.73 | 4.09 |
| 1 | 757 | | Telecommunications Company | 3.94 | 3.98 | 3.98 | 1.02 | 4.09 |
| 1 | 759 | | Cable Television Operations | 9.24 | 9.99 | 9.99 | 8.12 | 10.26 |
| 1 | 0771 | NR | Non-Ratable Element - Class 4771 | 1.39 | 1.52 | 1.52 | 9.35 | 1.56 |
| 3 | 801 | NR | Stable | 13.65 | 13.71 | 13.71 | 0.44 | 14.08 |
| 3 | 802 | NR | Mobile Crane Rental With Operators | 11.95 | 11.04 | 11.04 | -7.62 | 11.34 |
| 3 | 803 | NR | Taxicab Company | 31.25 | 29.34 | 29.34 | -6.11 | 30.14 |
| 3 | 804 | | School Transportation | 5.44 | 5.18 | 5.18 | -4.78 | 5.32 |
| 3 | 805 | NR | Milk Hauling - By Contractor | 10.26 | 10.00 | 10.00 | -2.53 | 10.27 |
| 3 | 806 | NR | Furniture Moving and/or Storage | 17.30 | 17.08 | 17.08 | -1.27 | 17.54 |
| 3 | 807 | NR | Ambulance Service - Salaried Employees | 10.77 | 10.37 | 10.37 | -3.71 | 10.65 |
| 3 | 808 | | Parcel Delivery | 11.73 | 10.47 | 10.47 | -10.74 | 10.75 |
| 3 | 809 | | Fuel Distribution - Retail or Wholesale | 7.22 | 7.01 | 7.01 | -2.91 | 7.20 |

| Ind <u>Grp</u> | Class <u>Code</u> | | Class Description | Current Rate Pre DCCPAP Pre Surcharge | Indicated Rate Pre DCCPAP Pre Surcharge | Proposed Rate Pre DCCPAP Pre Surcharge | Proposed <u>% Change</u> | Proposed Rate Incl DCCPAP Post Surcharge |
|-------------------|----------------------|----|----------------------------------------------------------------------------|---------------------------------------------|-----------------------------------------------|----------------------------------------------|-----------------------------|------------------------------------------------|
| 3 | 811 | | Trucking, N.O.C. | 13.00 | 12.41 | 12.41 | -4.54 | 12.75 |
| 3 | 812 | NR | Mail Hauling Company | 12.43 | 12.32 | 12.32 | -0.88 | 12.66 |
| 3 | 813 | | Warehousing, Other than Furniture Moving or Storage | 8.43 | 7.88 | 7.88 | -6.52 | 8.09 |
| 3 | 814 | | Dealer In Mobile, Self-Propelled Equipment | 6.68 | 6.10 | 6.10 | -8.68 | 6.27 |
| 3 | 815 | | Automobile Service Center | 5.02 | 4.89 | 4.89 | -2.59 | 5.02 |
| 3 | 816 | NR | Automobile Filling Station | 4.11 | 4.08 | 4.08 | -0.73 | 4.19 |
| 3 | 817 | | Bus Operation | 13.45 | 13.72 | 13.72 | 2.01 | 14.09 |
| 3 | 818 | | Automobile Dealer | 2.86 | 2.77 | 2.77 | -3.15 | 2.85 |
| 3 | 819 | NR | Mobile, Self-Propelled Equipment Salesperson | 1.99 | 2.12 | 2.12 | 6.53 | 2.18 |
| 3 | 820 | NR | Automobile Auction | 4.60 | 4.31 | 4.31 | -6.30 | 4.43 |
| 3 | 821 | | Beverage Distributor, Wholesale | 11.41 | 10.93 | 10.93 | -4.21 | 11.23 |
| 3 | 825 | NR | Automobile Storage Garage or Parking Station or Lot | 6.10 | 6.11 | 6.11 | 0.16 | 6.28 |
| 3 | 828 | NR | Paratransit Service | 14.71 | 13.92 | 13.92 | -5.37 | 14.30 |
| 3 | 855 | | Lumber and/or Building Material Dealer | 9.68 | 9.10 | 9.10 | -5.99 | 9.35 |
| 3 | 857 | NR | Metal Service Center (Ferrous or Nonferrous Metals) | 10.44 | 9.68 | 9.68 | -7.28 | 9.94 |
| 3 | 858 | NR | Ferrous Scrap Metal Dealer | 13.09 | 12.46 | 12.46 | -4.81 | 12.80 |
| 3 | 859 | NR | Nonferrous Scrap Metal Dealer | 13.72 | 12.98 | 12.98 | -5.39 | 13.33 |
| 3 | 860 | NR | Junk Dealer | 15.02 | 14.15 | 14.15 | -5.79 | 14.53 |
| 3 | 862 | NR | Recycling Center | 13.26 | 12.60 | 12.60 | -4.98 | 12.94 |
| 3 | 865 | | Poultry and/or Fish Dealer/Processor | 5.03 | 4.46 | 4.46 | -11.33 | 4.58 |
| 3 | 867 | NR | Employment Contractor - Temporary Warehousing Staff | 8.43 | 10.28 | 7.88 | -6.52 | 8.09 |
| 3 | 871 | NR | Employment Contractor - Temporary Furniture Store - Wholesale Staff | 10.34 | 9.94 | 9.94 | -3.87 | 10.21 |
| 3 | 877 | NR | Employment Contractor - Temporary Department Store Staff | 4.77 | 4.78 | 4.46 | -6.50 | 4.58 |
| 3 | 879 | NR | Employment Contractor - Temporary Packaging - Contract - Non-crating Staff | 4.86 | 5.86 | 4.77 | -1.85 | 4.90 |
| 3 | 880 | | Apartment House | 10.47 | 10.33 | 10.33 | -1.34 | 10.61 |
| 3 | 881 | NR | Employment Contractor - Temporary Hardware Store - Wholesale Staff | 5.17 | 6.05 | 4.83 | -6.58 | 4.96 |
| 3 | 882 | NR | Residential Interior Cleaning Services - By Contractor | 11.27 | 10.63 | 10.63 | -5.68 | 10.92 |
| 3 | 883 | NR | Employment Contractor - Temporary Retail Store, N.O.C. Staff | 4.40 | 4.93 | 4.45 | 1.14 | 4.57 |
| 3 | 884 | | Health Or Exercise Club | 1.52 | 1.44 | 1.44 | -5.26 | 1.48 |
| 3 | 885 | | Plumbing Supplies Dealer Or Pipe Merchant | 5.31 | 5.29 | 5.29 | -0.38 | 5.43 |
| 3 | 886 | NR | Electrical Supplies Dealer | 4.16 | 3.95 | 3.95 | -5.05 | 4.06 |
| 3 | 887 | | Museum | 2.04 | 1.88 | 1.88 | -7.84 | 1.93 |
| 3 | 888 | NR | Homeowners Association | 6.10 | 7.38 | 7.32 | 20.00 | 7.52 |
| 3 | 889 | | Employment Contractor - Temporary Clerical Staff | 0.30 | 0.33 | 0.28 | -6.67 | 0.29 |
| 3 | 890 | NR | Library - Public | 0.95 | 0.89 | 0.89 | -6.32 | 0.91 |
| 3 | 891 | | Pre-School (Child Care Or Early Education) Services | 2.38 | 2.31 | 2.31 | -2.94 | 2.37 |
| 3 | 895 | NR | Employment Contactor - Temporary College or School Staff | 0.79 | 1.15 | 0.76 | -3.80 | 0.78 |
| 3 | 896 | NR | Club, N.O.C. | 3.33 | 3.10 | 3.10 | -6.91 | 3.18 |
| 3 | 897 | | Fast Food Restaurant | 3.49 | 3.27 | 3.27 | -6.30 | 3.36 |
| 3 | 898 | | Caterer | 7.00 | 6.63 | 6.63 | -5.29 | 6.81 |
| 3 | 899 | NR | Bar, Nightclub | 2.59 | 2.51 | 2.51 | -3.09 | 2.58 |
| 3 | 903 | NR | Labor Union | 0.67 | 0.60 | 0.60 | -10.45 | 0.62 |

| Ind <u>Grp</u> | Class <u>Code</u> | | <u>Class Description</u> | Current Rate Pre DCCPAP Pre Surcharge | Indicated Rate Pre DCCPAP Pre Surcharge | Proposed Rate Pre DCCPAP Pre Surcharge | Proposed <u>% Change</u> | Proposed Rate Incl DCCPAP Post Surcharge |
|-------------------|----------------------|------|--------------------------------------------------------------------------|---------------------------------------------|-----------------------------------------------|----------------------------------------------|--------------------------|------------------------------------------------|
| 3 | 904 | NR | Investigative Agency | 2.39 | 2.33 | 2.33 | -2.51 | 2.39 |
| 3 | 905 | NR | Architectural Consulting Firm | 0.39 | 0.32 | 0.32 | -17.95 | 0.33 |
| 3 | 907 | NR | Fruit Or Vegetable Dealer - Wholesale | 7.87 | 7.48 | 7.48 | -4.96 | 7.68 |
| 3 | 0908 | | Domestic Workers - Inside - Occasional | 354.87 | 323.42 | 323.42 | -8.86 | 332.22 |
| 3 | 0909 | NR | Domestic Workers - Outside - Occasional | 147.39 | 139.43 | 139.43 | -5.40 | 143.22 |
| 3 | 910 | NR | Meat Dealer - Wholesale | 9.96 | 9.38 | 9.38 | -5.82 | 9.64 |
| 3 | 911 | | Grocery - Wholesale | 7.22 | 6.51 | 6.51 | -9.83 | 6.69 |
| 3 | 0912 | NR | Domestic Workers - Outside | 588.92 | 597.15 | 597.15 | 1.40 | 613.39 |
| 3 | 0913 | | Domestic Workers - Inside | 796.25 | 757.52 | 757.52 | -4.86 | 778.12 |
| 3 | 914 | | Department Store | 4.77 | 4.46 | 4.46 | -6.50 | 4.58 |
| 3 | 915 | NR | Meat, Fish and/or Poultry Store - Retail | 4.89 | 4.56 | 4.56 | -6.75 | 4.68 |
| 3 | 916 | | Clothing Or Dry Goods Store - Wholesale or Retail | 3.46 | 3.28 | 3.28 | -5.20 | 3.37 |
| 3 | 917 | | Grocery - Retail | 6.04 | 5.65 | 5.65 | -6.46 | 5.80 |
| 3 | 918 | NR | Bakery Shop - Retail | 4.71 | 4.42 | 4.42 | -6.16 | 4.54 |
| 3 | 919 | NR | Florist Store - Retail or Wholesale | 4.19 | 3.93 | 3.93 | -6.21 | 4.04 |
| 3 | 920 | | Jewelry Store - Wholesale or Retail | 1.16 | 1.09 | 1.09 | -6.03 | 1.12 |
| 3 | 921 | NR | Furniture Store - Wholesale | 10.34 | 9.94 | 9.94 | -3.87 | 10.21 |
| 3 | 922 | | Furniture Store - Retail | 5.31 | 4.74 | 4.74 | -10.73 | 4.87 |
| 3 | 923 | NR | Packaging - Contract - Non-Crating | 4.86 | 4.77 | 4.77 | -1.85 | 4.90 |
| 3 | 924 | | Wholesale Store, N.O.C. | 5.51 | 5.48 | 5.48 | -0.54 | 5.63 |
| 3 | 925 | | Hardware Store - Retail | 4.25 | 4.10 | 4.10 | -3.53 | 4.21 |
| 3 | 926 | | Hardware Store - Wholesale | 5.17 | 4.83 | 4.83 | -6.58 | 4.96 |
| 3 | 927 | | Pharmacy - Retail | 1.77 | 1.88 | 1.88 | 6.21 | 1.93 |
| 3 | 928 | | Retail Store, N.O.C. | 4.40 | 4.45 | 4.45 | 1.14 | 4.57 |
| 3 | 929 | NR | Employment Contractor - Temporary Staff - Mercantile Operations | 6.52 | 6.26 | 6.26 | -3.99 | 6.43 |
| 3 | 932 | | Copying Or Duplicating Service | 1.37 | 1.28 | 1.28 | -6.57 | 1.31 |
| 3 | 933 | NR | Vending Or Coin-Operated Machine - Installation, Service or repair | 8.15 | 7.66 | 7.66 | -6.01 | 7.87 |
| 3 | 934 | | Automobile Parts And Accessory Store - Retail and/or Wholesale | 4.90 | 4.66 | 4.66 | -4.90 | 4.79 |
| 3 | 935 | NR | Lumber and/or Building Material Dealer - Store Employees | 2.52 | 2.34 | 2.34 | -7.14 | 2.40 |
| 3 | 936 | | Broadcasting Station | 0.67 | 0.57 | 0.57 | -14.93 | 0.59 |
| 3 | 937 | | Employment Contractor - Temporary Staff - Heavy Service | 15.08 | 13.63 | 13.63 | -9.62 | 14.00 |
| 3 | 939 | NR | Carnival - Traveling | 10.13 | 9.66 | 9.66 | -4.64 | 9.92 |
| 3 | 940 | NR | Residential Care Facility for Individuals With Intellectual Disabilities | 8.37 | 8.39 | 8.39 | 0.24 | 8.62 |
| 3 | 941 | | Social Rehabilitation Facility | 4.89 | 4.96 | 4.96 | 1.43 | 5.09 |
| 3 | 942 | | Home Health Care - Professional Staff | 4.29 | 4.01 | 4.01 | -6.53 | 4.12 |
| 3 | 943 | | Home Health Care - Nonprofessional Staff | 8.18 | 7.65 | 7.65 | -6.48 | 7.86 |
| 3 | 944 | N.D. | Club - Country, Golf or Yachting | 5.02 | 4.68 | 4.68 | -6.77 | 4.81 |
| 3 | 945 | NR | Hotel Restaurant | 4.97 | 4.73 | 4.73 | -4.83 | 4.86 |
| 3 | 946 | NID | Employment Contractor - Temporary Medical Staffing | 5.41 | 5.04 | 5.04 | -6.84 | 5.18 |
| 3 | 947 | NR | Employment Contractor - Temporary Staff - Maintenance Or Service | 9.39 | 9.02 | 9.02 | -3.94 | 9.27 |
| 3 | 948 | ND | Mailing or Addressing Company | 3.25 | 3.08 | 3.08 | -5.23 | 3.16 |
| 3 | 949 | NR | Employment Contractor - Temporary Marketing | 1.25 | 1.06 | 1.06 | -15.20 | 1.09 |

| Ind <u>Grp</u> | Class <u>Code</u> | | <u>Class Description</u> | Current Rate Pre DCCPAP Pre Surcharge | Indicated Rate Pre DCCPAP Pre Surcharge | Proposed Rate Pre DCCPAP Pre Surcharge | Proposed % Change | Proposed Rate Incl DCCPAP Post Surcharge |
|-------------------|----------------------|----|---------------------------------------------------------------|---------------------------------------------|-----------------------------------------------|----------------------------------------------|----------------------|------------------------------------------------|
| 3 | 951 | | Salesperson - Outside | 0.83 | 0.79 | 0.79 | -4.82 | 0.81 |
| 3 | 952 | | Office Machine Service or Repair | 0.97 | 0.92 | 0.92 | -5.15 | 0.95 |
| 3 | 953 | | Clerical Office | 0.30 | 0.28 | 0.28 | -6.67 | 0.29 |
| 3 | 954 | | Security Agency | 5.11 | 4.78 | 4.78 | -6.46 | 4.91 |
| 3 | 955 | | Engineering Consulting Firm | 0.43 | 0.32 | 0.39 | -9.30 | 0.40 |
| 3 | 956 | | Law Firm | 0.26 | 0.27 | 0.27 | 3.85 | 0.28 |
| 3 | 957 | | Physician or Dentist | 0.97 | 0.97 | 0.97 | 0.00 | 1.00 |
| 3 | 958 | | Rehabilitation Hospital | 2.36 | 2.43 | 2.43 | 2.97 | 2.50 |
| 3 | 959 | | Veterinarian | 2.76 | 2.63 | 2.63 | -4.71 | 2.70 |
| 3 | 960 | | Nursing and Convalescent Home | 6.11 | 5.97 | 5.97 | -2.29 | 6.13 |
| 3 | 961 | | Hospital | 1.41 | 1.34 | 1.34 | -4.96 | 1.38 |
| 3 | 962 | | Accounting Or Financial Auditing Firm | 0.25 | 0.23 | 0.25 | 0.00 | 0.26 |
| 3 | 963 | | Church | 0.72 | 0.63 | 0.63 | -12.50 | 0.65 |
| 3 | 964 | | Work Center | 5.03 | 4.93 | 4.93 | -1.99 | 5.06 |
| 3 | 965 | | College Or School, N.O.C. | 0.79 | 0.76 | 0.76 | -3.80 | 0.78 |
| 2 | 966 | NR | Television, Video, Audio or Radio Equipment Service Or Repair | 4.36 | 4.61 | 4.61 | 5.73 | 4.74 |
| 3 | 967 | | Theaters | 1.53 | 1.45 | 1.45 | -5.23 | 1.49 |
| 3 | 968 | NR | Sports, Recreational Or Amusement Facility, indoor | 2.28 | 2.14 | 2.14 | -6.14 | 2.20 |
| 3 | 969 | | Amusement, Outdoor | 7.33 | 6.76 | 6.76 | -7.78 | 6.94 |
| 3 | 970 | NR | Athletic Team - Contact Sports | 12.81 | 10.21 | 10.21 | -20.30 | 10.49 |
| 3 | 971 | | Commercial Buildings | 5.85 | 5.46 | 5.46 | -6.67 | 5.61 |
| 3 | 973 | | Hotel, All Other Employees | 5.29 | 5.08 | 5.08 | -3.97 | 5.22 |
| 3 | 974 | | Retirement Or Life Care Community | 5.19 | 5.06 | 5.06 | -2.50 | 5.20 |
| 3 | 975 | | Restaurant, N.O.C. | 2.64 | 2.58 | 2.58 | -2.27 | 2.65 |
| 3 | 976 | | Community Center | 2.55 | 2.61 | 2.61 | 2.35 | 2.68 |
| 3 | 977 | | Barber Shop, Beauty Parlor Or Hair Styling Salon | 0.86 | 0.79 | 0.79 | -8.14 | 0.81 |
| 3 | 978 | NR | Camps, Summer Or Winter, N.O.C. | 4.52 | 4.50 | 4.50 | -0.44 | 4.62 |
| 3 | 979 | | Residential Facility For The Elderly - Non-Medical | 7.06 | 6.72 | 6.72 | -4.82 | 6.90 |
| 3 | 980 | | City, Town, Village or County | 6.58 | 6.16 | 6.16 | -6.38 | 6.33 |
| 3 | 981 | | Casino Gambling | 4.75 | 4.36 | 4.36 | -8.21 | 4.48 |
| 3 | 983 | NR | Housing Authority | 12.89 | 12.46 | 12.46 | -3.34 | 12.80 |
| 3 | 984 | | Insurance Company | 0.40 | 0.37 | 0.37 | -7.50 | 0.38 |
| 3 | 985 | | Police or Firefighters, Salaried | 7.27 | 6.77 | 6.77 | -6.88 | 6.95 |
| 3 | 986 | | Shelter or Halfway House - Residential - Non-Medical | 3.00 | 2.84 | 2.84 | -5.33 | 2.92 |
| 3 | 988 | | Bank | 0.33 | 0.31 | 0.31 | -6.06 | 0.32 |
| 3 | 991 | NR | Athletic Team: Non-Contact Sports | 12.81 | 10.21 | 10.21 | -20.30 | 10.49 |
| 3 | 992 | | Sanitation Company | 7.22 | 7.01 | 7.01 | -2.91 | 7.20 |
| 3 | 995 | | Rubbish Or Garage Removal | 13.28 | 12.49 | 12.49 | -5.95 | 12.83 |
| 3 | 997 | NR | Undertakers | 1.76 | 1.69 | 1.69 | -3.98 | 1.74 |
| 3 | 999 | NR | Cemetery | 8.34 | 8.05 | 8.05 | -3.48 | 8.27 |
| 1 | 4771 | NR | Explosives Or Ammunition Mfg., N.O.C. | 5.58 | 6.09 | 6.09 | 9.14 | 6.26 |
| 3 | 4777 | | Explosives Distributor | 13.00 | 12.41 | 12.41 | -4.54 | 12.75 |

| Ind <u>Grp</u> | Class <u>Code</u> | | Class Description | Current Rate Pre DCCPAP Pre Surcharge | Indicated Rate Pre DCCPAP Pre Surcharge | Proposed Rate Pre DCCPAP Pre Surcharge | Proposed % Change | Proposed Rate Incl DCCPAP Post Surcharge |
|-------------------|----------------------|----|--------------------------------------------------------------|---------------------------------------------|-----------------------------------------------|----------------------------------------------|-------------------|------------------------------------------------|
| 3 | 7405 | NR | Aircraft Operation - Scheduled and Supplemental Air Carriers | 3.42 | 3.24 | 3.24 | -5.26 | 3.33 |
| 3 | 7413 | NR | Aircraft Operation - Commuter Air Carriers | 1.63 | 1.41 | 1.41 | -13.50 | 1.45 |
| 3 | 7421 | NR | Aircraft Operation - Business | 1.98 | 1.71 | 1.71 | -13.64 | 1.76 |
| 3 | 7424 | NR | Aircraft Operation. N.O.C. | 4.66 | 4.04 | 4.04 | -13.30 | 4.15 |
| 3 | 7428 | | Airport Operation - Ground Crew | 3.22 | 2.98 | 2.98 | -7.45 | 3.06 |
| 3 | 7445 | NR | Non-Ratable Element - Class 7405 | 1.14 | 1.08 | 1.08 | -5.26 | 1.11 |
| 3 | 7453 | NR | Non-Ratable Element - Class 7413 | 0.35 | 0.30 | 0.30 | -14.29 | 0.31 |
| 3 | 9985 | NR | Supplemental Radiation Loading | Α | Α | Α | 0.00 | Α |

DELAWARE COMPENSATION RATING BUREAU, INC.

Summary of Indicated and Proposed Residual Market Rates by Percentage Change

Exhibits 31a and 31b present current, indicated and proposed rates along with the proposed percentage change, all on a pre-surcharge basis. Also shown is the proposed post-surcharge rate.

Exhibit 31b presents this information sorted by percentage change.

| Ind <u>Grp</u> | Class <u>Code</u> | | Class Description | Current Rate Pre DCCPAP Pre Surcharge | Indicated Rate Pre DCCPAP Pre Surcharge | Proposed Rate Pre DCCPAP Pre Surcharge | Proposed % Change | Proposed Rate Incl DCCPAP Post Surcharge |
|-------------------|----------------------|----|----------------------------------------------------------|---------------------------------------------|-----------------------------------------------|----------------------------------------------|----------------------|------------------------------------------------|
| 3 | 970 | NR | Athletic Team - Contact Sports | 12.81 | 10.21 | 10.21 | -20.30 | 10.49 |
| 3 | 991 | NR | Athletic Team: Non-Contact Sports | 12.81 | 10.21 | 10.21 | -20.30 | 10.49 |
| 3 | 905 | NR | Architectural Consulting Firm | 0.39 | 0.32 | 0.32 | -17.95 | 0.33 |
| 3 | 949 | NR | Employment Contractor - Temporary Marketing | 1.25 | 1.06 | 1.06 | -15.20 | 1.09 |
| 3 | 936 | | Broadcasting Station | 0.67 | 0.57 | 0.57 | -14.93 | 0.59 |
| 3 | 7453 | NR | Non-Ratable Element - Class 7413 | 0.35 | 0.30 | 0.30 | -14.29 | 0.31 |
| 3 | 7421 | NR | Aircraft Operation - Business | 1.98 | 1.71 | 1.71 | -13.64 | 1.76 |
| 3 | 7413 | NR | Aircraft Operation - Commuter Air Carriers | 1.63 | 1.41 | 1.41 | -13.50 | 1.45 |
| 3 | 7424 | NR | Aircraft Operation. N.O.C. | 4.66 | 4.04 | 4.04 | -13.30 | 4.15 |
| 3 | 963 | | Church | 0.72 | 0.63 | 0.63 | -12.50 | 0.65 |
| 2 | 607 | NR | Drilling | 10.84 | 9.52 | 9.52 | -12.18 | 10.28 |
| 2 | 617 | NR | Gas, Steam or Water Main Construction | 8.07 | 7.10 | 7.10 | -12.02 | 7.76 |
| 3 | 865 | | Poultry and/or Fish Dealer/Processor | 5.03 | 4.46 | 4.46 | -11.33 | 4.58 |
| 3 | 808 | | Parcel Delivery | 11.73 | 10.47 | 10.47 | -10.74 | 10.75 |
| 3 | 922 | | Furniture Store - Retail | 5.31 | 4.74 | 4.74 | -10.73 | 4.87 |
| 1 | 744 | NR | Aircraft Mfg. | 1.42 | 1.27 | 1.27 | -10.56 | 1.30 |
| 3 | 903 | NR | Labor Union | 0.67 | 0.60 | 0.60 | -10.45 | 0.62 |
| 3 | 911 | | Grocery - Wholesale | 7.22 | 6.51 | 6.51 | -9.83 | 6.69 |
| 3 | 937 | | Employment Contractor - Temporary Staff - Heavy Service | 15.08 | 13.63 | 13.63 | -9.62 | 14.00 |
| 3 | 955 | | Engineering Consulting Firm | 0.43 | 0.32 | 0.39 | -9.30 | 0.40 |
| 1 | 416 | NR | Car Mfg Railroad | 5.05 | 4.59 | 4.59 | -9.11 | 4.71 |
| 3 | 0908 | | Domestic Workers - Inside - Occasional | 354.87 | 323.42 | 323.42 | -8.86 | 332.22 |
| 3 | 814 | | Dealer In Mobile, Self-Propelled Equipment | 6.68 | 6.10 | 6.10 | -8.68 | 6.27 |
| 3 | 981 | | Casino Gambling | 4.75 | 4.36 | 4.36 | -8.21 | 4.48 |
| 3 | 977 | | Barber Shop, Beauty Parlor Or Hair Styling Salon | 0.86 | 0.79 | 0.79 | -8.14 | 0.81 |
| 2 | 677 | | Boiler Installation or Repair | 5.83 | 5.37 | 5.37 | -7.89 | 5.86 |
| 3 | 887 | | Museum | 2.04 | 1.88 | 1.88 | -7.84 | 1.93 |
| 3 | 969 | | Amusement, Outdoor | 7.33 | 6.76 | 6.76 | -7.78 | 6.94 |
| 3 | 015 | NR | Logging Or Lumbering - Mechanized | 26.43 | 24.39 | 24.39 | -7.72 | 25.05 |
| 3 | 802 | NR | Mobile Crane Rental With Operators | 11.95 | 11.04 | 11.04 | -7.62 | 11.34 |
| 2 | 654 | | Concrete Construction | 9.80 | 9.06 | 9.06 | -7.55 | 10.15 |
| 3 | 984 | | Insurance Company | 0.40 | 0.37 | 0.37 | -7.50 | 0.38 |
| 3 | 7428 | | Airport Operation - Ground Crew | 3.22 | 2.98 | 2.98 | -7.45 | 3.06 |
| 3 | 857 | NR | Metal Service Center (Ferrous or Nonferrous Metals) | 10.44 | 9.68 | 9.68 | -7.28 | 9.94 |
| 3 | 935 | NR | Lumber and/or Building Material Dealer - Store Employees | 2.52 | 2.34 | 2.34 | -7.14 | 2.40 |
| 2 | 665 | | Painting | 13.71 | 12.76 | 12.76 | -6.93 | 13.55 |
| 3 | 896 | NR | Club, N.O.C. | 3.33 | 3.10 | 3.10 | -6.91 | 3.18 |
| 3 | 985 | | Police or Firefighters, Salaried | 7.27 | 6.77 | 6.77 | -6.88 | 6.95 |
| 3 | 946 | | Employment Contractor - Temporary Medical Staffing | 5.41 | 5.04 | 5.04 | -6.84 | 5.18 |
| 3 | 944 | | Club - Country, Golf or Yachting | 5.02 | 4.68 | 4.68 | -6.77 | 4.81 |
| 3 | 915 | NR | Meat, Fish and/or Poultry Store - Retail | 4.89 | 4.56 | 4.56 | -6.75 | 4.68 |
| 3 | 005 | NR | Tree Pruning | 29.49 | 27.51 | 27.51 | -6.71 | 28.26 |

| Ind <u>Grp</u> | Class <u>Code</u> | | <u>Class Description</u> | Current Rate Pre DCCPAP Pre Surcharge | Indicated Rate Pre DCCPAP Pre Surcharge | Proposed Rate Pre DCCPAP Pre Surcharge | Proposed <u>% Change</u> | Proposed Rate Incl DCCPAP Post Surcharge |
|-------------------|----------------------|------|--------------------------------------------------------------------|---------------------------------------------|-----------------------------------------------|----------------------------------------------|--------------------------|------------------------------------------------|
| 3 | 889 | | Employment Contractor - Temporary Clerical Staff | 0.30 | 0.33 | 0.28 | -6.67 | 0.29 |
| 3 | 953 | | Clerical Office | 0.30 | 0.28 | 0.28 | -6.67 | 0.29 |
| 3 | 971 | | Commercial Buildings | 5.85 | 5.46 | 5.46 | -6.67 | 5.61 |
| 3 | 881 | NR | Employment Contractor - Temporary Hardware Store - Wholesale Staff | 5.17 | 6.05 | 4.83 | -6.58 | 4.96 |
| 3 | 926 | | Hardware Store - Wholesale | 5.17 | 4.83 | 4.83 | -6.58 | 4.96 |
| 3 | 932 | | Copying Or Duplicating Service | 1.37 | 1.28 | 1.28 | -6.57 | 1.31 |
| 3 | 942 | | Home Health Care - Professional Staff | 4.29 | 4.01 | 4.01 | -6.53 | 4.12 |
| 3 | 813 | | Warehousing, Other than Furniture Moving or Storage | 8.43 | 7.88 | 7.88 | -6.52 | 8.09 |
| 3 | 867 | NR | Employment Contractor - Temporary Warehousing Staff | 8.43 | 10.28 | 7.88 | -6.52 | 8.09 |
| 3 | 877 | NR | Employment Contractor - Temporary Department Store Staff | 4.77 | 4.78 | 4.46 | -6.50 | 4.58 |
| 3 | 914 | | Department Store | 4.77 | 4.46 | 4.46 | -6.50 | 4.58 |
| 3 | 943 | | Home Health Care - Nonprofessional Staff | 8.18 | 7.65 | 7.65 | -6.48 | 7.86 |
| 3 | 917 | | Grocery - Retail | 6.04 | 5.65 | 5.65 | -6.46 | 5.80 |
| 3 | 954 | | Security Agency | 5.11 | 4.78 | 4.78 | -6.46 | 4.91 |
| 3 | 0012 | | Landscape Contractor | 7.67 | 7.18 | 7.18 | -6.39 | 7.38 |
| 3 | 980 | | City, Town, Village or County | 6.58 | 6.16 | 6.16 | -6.38 | 6.33 |
| 3 | 0034 | | Animal Raising | 6.12 | 5.73 | 5.73 | -6.37 | 5.89 |
| 2 | 608 | | Flat Cement Work | 8.83 | 8.27 | 8.27 | -6.34 | 9.35 |
| 3 | 890 | NR | Library - Public | 0.95 | 0.89 | 0.89 | -6.32 | 0.91 |
| 3 | 820 | NR | Automobile Auction | 4.60 | 4.31 | 4.31 | -6.30 | 4.43 |
| 3 | 897 | INIX | Fast Food Restaurant | 3.49 | 3.27 | 3.27 | -6.30 | 3.36 |
| 2 | 663 | | Plumbina | 6.70 | 6.28 | 6.28 | -6.27 | 6.78 |
| 3 | 919 | NR | Florist Store - Retail or Wholesale | 4.19 | 3.93 | 3.93 | -6.21 | 4.04 |
| 3 | 918 | NR | Bakery Shop - Retail | 4.71 | 4.42 | 4.42 | -6.16 | 4.54 |
| 3 | 968 | NR | Sports, Recreational Or Amusement Facility, indoor | 2.28 | 2.14 | 2.14 | -6.14 | 2.20 |
| 2 | 602 | NR | Road or Street Construction: Subsurface work | 8.81 | 8.27 | 8.27 | -6.13 | 9.08 |
| 3 | 803 | NR | Taxicab Company | 31.25 | 29.34 | 29.34 | -6.11 | 30.14 |
| 3 | 988 | INIX | Bank | 0.33 | 0.31 | 0.31 | -6.06 | 0.32 |
| 3 | 920 | | Jewelry Store - Wholesale or Retail | 1.16 | 1.09 | 1.09 | -6.03 | 1.12 |
| 3 | 933 | NR | Vending Or Coin-Operated Machine - Installation, Service or repair | 8.15 | 7.66 | 7.66 | -6.01 | 7.87 |
| | | | | | | | | |
| 3 | 855 | | Lumber and/or Building Material Dealer | 9.68 | 9.10 | 9.10 | -5.99 | 9.35 |
| 3 | 995 | | Rubbish Or Garage Removal | 13.28 | 12.49 | 12.49 | -5.95 | 12.83 |
| 3 | 0083 | NR | Livestock Farm | 8.42 | 7.92 | 7.92 | -5.94 | 8.14 |
| 1 | 751 | NR | Gas Utility | 4.75 | 4.47 | 4.47 | -5.89 | 4.59 |
| 2 | 660 | | Alarm Or Sound System - Installation or Repair | 3.95 | 3.72 | 3.72 | -5.82 | 3.82 |
| 3 | 910 | NR | Meat Dealer - Wholesale | 9.96 | 9.38 | 9.38 | -5.82 | 9.64 |
| 3 | 009 | NR | Logging Or Lumbering, N.O.C. | 43.50 | 40.98 | 40.98 | -5.79 | 42.09 |
| 2 | 653 | | Masonry | 12.10 | 11.40 | 11.40 | -5.79 | 11.99 |
| 3 | 860 | NR | Junk Dealer | 15.02 | 14.15 | 14.15 | -5.79 | 14.53 |
| 3 | 882 | NR | Residential Interior Cleaning Services - By Contractor | 11.27 | 10.63 | 10.63 | -5.68 | 10.92 |
| 3 | 0011 | NR | Flower Raising | 6.15 | 5.81 | 5.81 | -5.53 | 5.97 |
| 1 | 406 | NR | Rolling Mill - Ferrous Metals | 9.97 | 9.42 | 9.42 | -5.52 | 9.68 |

| Ind <u>Grp</u> | Class <u>Code</u> | | <u>Class Description</u> | Current Rate Pre DCCPAP Pre Surcharge | Indicated Rate Pre DCCPAP Pre Surcharge | Proposed Rate Pre DCCPAP Pre Surcharge | Proposed % Change | Proposed Rate Incl DCCPAP Post Surcharge |
|-------------------|----------------------|----|------------------------------------------------------------------------|---------------------------------------------|-----------------------------------------------|----------------------------------------------|----------------------|------------------------------------------------|
| 2 | 603 | NR | Sewer Construction | 12.55 | 11.87 | 11.87 | -5.42 | 12.96 |
| 3 | 0909 | NR | Domestic Workers - Outside - Occasional | 147.39 | 139.43 | 139.43 | -5.40 | 143.22 |
| 3 | 859 | NR | Nonferrous Scrap Metal Dealer | 13.72 | 12.98 | 12.98 | -5.39 | 13.33 |
| 3 | 828 | NR | Paratransit Service | 14.71 | 13.92 | 13.92 | -5.37 | 14.30 |
| 2 | 651 | | Carpentry - Commercial Structures | 9.91 | 9.38 | 9.38 | -5.35 | 10.30 |
| 2 | 693 | NR | Employment Contractor - Temporary Commercial Structure Carpentry Staff | 9.91 | 13.06 | 9.38 | -5.35 | 10.30 |
| 3 | 986 | | Shelter or Halfway House - Residential - Non-Medical | 3.00 | 2.84 | 2.84 | -5.33 | 2.92 |
| 3 | 898 | | Caterer | 7.00 | 6.63 | 6.63 | -5.29 | 6.81 |
| 2 | 675 | | Machinery or Equipment Erection or Repair | 7.03 | 6.66 | 6.66 | -5.26 | 7.00 |
| 3 | 884 | | Health Or Exercise Club | 1.52 | 1.44 | 1.44 | -5.26 | 1.48 |
| 3 | 7405 | NR | Aircraft Operation - Scheduled and Supplemental Air Carriers | 3.42 | 3.24 | 3.24 | -5.26 | 3.33 |
| 3 | 7445 | NR | Non-Ratable Element - Class 7405 | 1.14 | 1.08 | 1.08 | -5.26 | 1.11 |
| 3 | 948 | | Mailing or Addressing Company | 3.25 | 3.08 | 3.08 | -5.23 | 3.16 |
| 3 | 967 | | Theaters | 1.53 | 1.45 | 1.45 | -5.23 | 1.49 |
| 2 | 648 | | Carpentry - Installation of Cabinet Work | 9.00 | 8.53 | 8.53 | -5.22 | 8.90 |
| 3 | 916 | | Clothing Or Dry Goods Store - Wholesale or Retail | 3.46 | 3.28 | 3.28 | -5.20 | 3.37 |
| 2 | 609 | | Excavation | 8.30 | 7.87 | 7.87 | -5.18 | 8.51 |
| 2 | 691 | NR | Employment Contractor - Temporary Excavation Staff | 8.30 | 9.38 | 7.87 | -5.18 | 8.51 |
| 3 | 952 | | Office Machine Service or Repair | 0.97 | 0.92 | 0.92 | -5.15 | 0.95 |
| 3 | 886 | NR | Electrical Supplies Dealer | 4.16 | 3.95 | 3.95 | -5.05 | 4.06 |
| 3 | 0013 | NR | Nursery | 7.56 | 7.18 | 7.18 | -5.03 | 7.38 |
| 3 | 862 | NR | Recycling Center | 13.26 | 12.60 | 12.60 | -4.98 | 12.94 |
| 3 | 907 | NR | Fruit Or Vegetable Dealer - Wholesale | 7.87 | 7.48 | 7.48 | -4.96 | 7.68 |
| 3 | 961 | | Hospital | 1.41 | 1.34 | 1.34 | -4.96 | 1.38 |
| 3 | 934 | | Automobile Parts And Accessory Store - Retail and/or Wholesale | 4.90 | 4.66 | 4.66 | -4.90 | 4.79 |
| 3 | 0913 | | Domestic Workers - Inside | 796.25 | 757.52 | 757.52 | -4.86 | 778.12 |
| 3 | 945 | NR | Hotel Restaurant | 4.97 | 4.73 | 4.73 | -4.83 | 4.86 |
| 3 | 951 | | Salesperson - Outside | 0.83 | 0.79 | 0.79 | -4.82 | 0.81 |
| 3 | 979 | | Residential Facility For The Elderly - Non-Medical | 7.06 | 6.72 | 6.72 | -4.82 | 6.90 |
| 3 | 858 | NR | Ferrous Scrap Metal Dealer | 13.09 | 12.46 | 12.46 | -4.81 | 12.80 |
| 3 | 804 | | School Transportation | 5.44 | 5.18 | 5.18 | -4.78 | 5.32 |
| 3 | 959 | | Veterinarian | 2.76 | 2.63 | 2.63 | -4.71 | 2.70 |
| 2 | 601 | | Road or Street Construction: Paving or Repaving | 15.29 | 14.58 | 14.58 | -4.64 | 16.01 |
| 3 | 939 | NR | Carnival - Traveling | 10.13 | 9.66 | 9.66 | -4.64 | 9.92 |
| 1 | 445 | NR | Hardware Mfg., N.O.C. | 6.50 | 6.20 | 6.20 | -4.62 | 6.37 |
| 1 | 411 | NR | Steel Fabricating | 12.60 | 12.02 | 12.02 | -4.60 | 12.35 |
| 3 | 811 | | Trucking, N.O.C. | 13.00 | 12.41 | 12.41 | -4.54 | 12.75 |
| 3 | 4777 | | Explosives Distributor | 13.00 | 12.41 | 12.41 | -4.54 | 12.75 |
| 3 | 0016 | NR | Orchard | 5.08 | 4.85 | 4.85 | -4.53 | 4.98 |
| 1 | 305 | NR | Carpentry Shop | 9.99 | 9.54 | 9.54 | -4.50 | 9.80 |
| 1 | 489 | NR | Dental Laboratory | 3.16 | 3.02 | 3.02 | -4.43 | 3.10 |
| 2 | 625 | NR | Conduit Construction | 9.98 | 9.54 | 9.54 | -4.41 | 10.33 |

| 1 506 NR Powder Metal Products Mrg 6.99 6.89 6.89 6.89 6.89 6.89 6.87 6.87 6.87 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6.89 6 | Ind <u>Grp</u> | Class Code | | Class Description | Current Rate Pre DCCPAP Pre Surcharge | Indicated Rate Pre DCCPAP Pre Surcharge | Proposed Rate Pre DCCPAP Pre Surcharge | Proposed % Change | Proposed Rate Incl DCCPAP Post Surcharge |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------|---------------|----|------------------------------------------------------------------|---------------------------------------------|-----------------------------------------------|----------------------------------------------|----------------------|------------------------------------------------|
| 3 0036 NR Diary Farm 6.99 6.69 6.69 -4.29 6.87 | 1 | 506 | NR | Powder Metal Products Mfg. | 4.14 | 3.96 | 3.96 | -4.35 | 4.07 |
| 2 | 3 | 0036 | NR | <u> </u> | 6.99 | 6.69 | 6.69 | -4.29 | 6.87 |
| 3 929 NR Employment Contractor - Temporary Staff - Mercantile Operations 1.76 1.69 1.69 3.396 1.74 | 3 | 821 | | Beverage Distributor, Wholesale | 11.41 | 10.93 | 10.93 | -4.21 | 11.23 |
| 3 997 | 2 | 656 | NR | Electric Line Construction | 12.44 | 11.93 | 11.93 | -4.10 | 13.02 |
| Section Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable | 3 | 929 | NR | Employment Contractor - Temporary Staff - Mercantile Operations | 6.52 | 6.26 | 6.26 | -3.99 | 6.43 |
| Section Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable Foliable | 3 | 997 | NR | Undertakers | 1.76 | 1.69 | 1.69 | -3.98 | 1.74 |
| Employment Contractor - Temporary Staff - Construction or Erection 27.53 26.44 26.44 2.3,96 27.16 2.3,94 3.97 2.3,94 3.27 2.3,94 3.27 2.3,94 3.27 3.3,94 3.27 3.3,94 3.27 3.3,94 3.27 3.3,94 3.27 3.3,94 3.27 3.3,94 3.27 3.3,94 3.27 3.3,94 3.27 3.3,94 3.27 3.3,94 3.27 3.3,94 3.27 3.3,94 3.27 3.3,94 3.27 3.3,94 3.27 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 3.3,94 | | 973 | | Hotel, All Other Employees | | | | | |
| 2 | | | ND | • • • | | | | | |
| Section Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff Staff St | 2 | 682 | NR | | 27.53 | 26.44 | 26.44 | -3.96 | 27.16 |
| 3 871 NR Staff 10.21 10.34 9.94 9.94 9.94 3.87 10.21 2 645 Wallboard Installation 10.34 9.94 9.94 3.887 10.21 2 645 Wallboard Installation 10.33 10.51 10.51 3.84 11.65 2 662 Carpentry - Residential 13.88 13.35 13.35 3.882 14.02 3 895 NR Employment Contactor - Temporary College or School Staff 0.79 0.76 0.76 0.380 0.78 3 965 Carpentry - Residential 0.79 0.76 0.76 0.380 0.78 4 684 Heating, Ventilating or Air Conditioning Contractor 7.93 7.63 7.63 3.78 8.83 2 615 NR Tunneling 7.47 0.77 0.77 10.37 10.37 10.37 10.65 3 925 Hardware Store - Retail 4.25 4.10 4.10 3.35 4.21 227 Oilcoith Mg. 4.65 4.49 4.49 3.44 4.61 3 939 NR Cemetery 8.34 8.05 8.05 8.05 3.46 8.27 1 227 Oilcoith Mg. 4.65 4.49 4.49 3.44 4.61 2 655 NR Housing Authority 12.89 12.46 12.46 3.34 12.80 2 655 NR Housing Authority 12.89 12.46 12.46 3.34 12.80 3 899 NR Exploit Mg. 2.29 2.51 2.51 3.09 2.58 3 899 NR Exploit Mg. 2.29 2.51 2.51 3.09 2.58 4 499 NR Exploit Mg. 2.29 2.51 2.51 3.09 2.58 4 499 NR Exploit Mg. 2.27 2.20 2.20 3.00 2.26 1 446 NR Precision Machined Parts Mfg. N.O.C. 3.34 3.24 3.24 2.29 3.33 3 809 NR Fund the Preschool (Child Care Or Early Education) Services 2.38 2.31 2.31 2.94 2.37 3 809 NR Farm Machinery Operation 4.94 4.80 4.80 4.80 2.83 4.93 1 275 NR Employment Contractor - Temporary Plastics Articles Mfg. Injection Molding 4.94 4.80 4.80 4.80 2.83 4.93 2 275 NR Farm Machinery Operation 4.94 4.80 4.80 4.80 2.83 4.93 3 801 NR Farm Machinery Operation 4.94 4.80 4.80 4.80 2.83 4.93 3 802 NR Restaurant, N.O.C. 4.89 4.89 2.59 5.02 4.89 4.89 2.59 5.02 4.89 4.89 2.59 5.02 4.89 | 3 | 947 | NR | Employment Contractor - Temporary Staff - Maintenance Or Service | 9.39 | 9.02 | 9.02 | -3.94 | 9.27 |
| 2 645 Wallboard Installation 10.93 10.51 10.51 3.84 11.65 2 652 Carpentry - Residential 13.88 13.35 3.35 3.35 3.362 14.02 3.88 3.965 NR Employment Contactor - Temporary College or School Staff 0.79 0.76 0.76 0.76 -3.80 0.78 0.78 2.664 Heating, Vertilating or Air Conditioning Contractor 7.93 7.63 7.63 -3.78 8.83 2.657 3.87 NR Tunneling 17.74 17.08 17.08 17.08 3.72 18.64 3.87 NR Ambulance Service - Salaried Employees 10.77 10.37 10.37 -3.71 10.65 3.925 Hardware Store - Retail 4.25 4.10 4.10 -3.53 4.21 4.27 4.27 4.28 4.28 4.29 4.49 4.49 -3.44 4.61 4.27 4.28 4.28 4.29 4.49 4.49 -3.44 4.61 4.28 4.28 4.29 4.29 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.28 4.2 | 3 | 871 | NR | . , | 10.34 | 9.94 | 9.94 | -3.87 | 10.21 |
| Section Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Company Comp | 3 | 921 | NR | Furniture Store - Wholesale | 10.34 | 9.94 | 9.94 | -3.87 | 10.21 |
| 3 895 NR College or School, N.O.C. Employment Contractor - Temporary College or School Staff 0.79 1.15 0.76 0.76 -3.80 0.78 2 664 Heating, Ventilating or Air Conditioning Contractor 7.93 7.63 7.63 3.80 3.72 18.64 3 807 NR Ambulance Service - Salaried Employees 10.77 10.37 10.37 -3.71 10.65 3 925 Hardware Store - Retail 4.25 4.10 4.10 -3.53 4.21 4 227 Oilcoloth Mig. 4.65 4.49 4.49 -3.44 4.61 3 993 NR Cemetery 4.65 4.49 4.49 -3.44 4.61 3 993 NR Housing Authority 4.65 4.49 4.49 -3.44 4.61 2 655 NR Iron Erection 24.30 23.51 23.51 -3.25 25.75 3 818 Iron Erection 2.26 2.59 2.51 2.51 -3.09 2.58 </td <td>2</td> <td>645</td> <td></td> <td>Wallboard Installation</td> <td>10.93</td> <td>10.51</td> <td>10.51</td> <td>-3.84</td> <td>11.65</td> | 2 | 645 | | Wallboard Installation | 10.93 | 10.51 | 10.51 | -3.84 | 11.65 |
| 3 965 | 2 | 652 | | Carpentry - Residential | 13.88 | 13.35 | 13.35 | -3.82 | 14.02 |
| 2 664 Heating, Ventilating or Air Conditioning Contractor 7.93 7.63 7.63 3.78 8.83 2 615 NR Tunneling 17.74 17.08 17.08 17.08 3.72 18.64 3 807 NR Ambulance Service - Salaried Employees 10.77 10.37 10.37 3.71 10.65 3 925 Hardware Store - Retail 4.25 4.10 4.10 3.53 4.21 3 999 NR Cemetery 8.34 8.05 8.05 8.05 3.48 8.27 1 227 Olicloth Mfg. 4.65 4.49 4.49 3.44 4.61 3 983 NR Housing Authority 12.89 12.46 12.46 3.34 12.80 2 655 NR Iron Erection 24.30 23.51 23.51 23.51 23.51 23.51 23.51 23.51 23.51 23.51 23.51 23.51 23.51 23.51 23.51 | 3 | 895 | NR | Employment Contactor - Temporary College or School Staff | 0.79 | 1.15 | 0.76 | -3.80 | 0.78 |
| Second Process | 3 | 965 | | College Or School, N.O.C. | 0.79 | 0.76 | 0.76 | -3.80 | 0.78 |
| 3 807 NR Ambulance Service - Salaried Employees 10.77 10.37 10.37 -3.71 10.65 3 925 Hardware Store - Retail 4.25 4.10 4.10 -3.53 4.21 3 999 NR Cemetery 8.34 8.05 8.05 -3.48 8.27 1 227 Olicloth Mfg. 4.65 4.49 4.49 -3.44 4.61 3 983 NR Housing Authority 12.89 12.46 12.46 -3.34 12.80 2 655 NR Iron Erection 24.30 23.51 23.51 -3.25 25.57 3 818 Automobile Dealer 2.86 2.77 2.77 -3.15 2.85 1 459 NR Bar, Nightclub 2.59 2.51 2.51 -3.09 2.58 1 459 NR Precision Machined Parts Mfg., N.O.C. 3.34 3.24 3.24 2.29 3.33 3 8 | 2 | 664 | | Heating, Ventilating or Air Conditioning Contractor | 7.93 | 7.63 | 7.63 | -3.78 | 8.83 |
| 3 925 | 2 | 615 | NR | Tunneling | 17.74 | 17.08 | 17.08 | -3.72 | 18.64 |
| 3 999 | 3 | 807 | NR | Ambulance Service - Salaried Employees | 10.77 | 10.37 | 10.37 | -3.71 | 10.65 |
| 1 227 Oilcloth Mfg. 4.65 4.49 4.49 -3.44 4.61 3 983 NR Housing Authority 12.89 12.46 12.46 -3.34 12.80 2 655 NR Iron Erection 24.30 23.51 23.51 -3.25 25.57 3 818 Automobile Dealer 2.86 2.77 2.77 -3.15 2.85 3 899 NR Bar, Nightclub 2.59 2.51 2.51 -3.09 2.58 1 459 NR Eyelet Mfg. 2.27 2.20 2.20 -3.08 2.26 1 446 NR Precision Machined Parts Mfg., N.O.C. 3.34 3.24 3.24 -2.99 3.33 3 891 Pre-School (Child Care Or Early Education) Services 2.38 2.31 2.31 2.21 2.27 7.01 7.01 -2.91 7.20 3 892 Fuel Distribution - Retail or Wholesale 7.22 7.01 7.01 | | 925 | | Hardware Store - Retail | | 4.10 | 4.10 | | |
| 12.89 12.46 12.46 -3.34 12.80 2.65 NR Iron Erection 24.30 23.51 23.51 -3.25 25.57 23.51 23.51 -3.25 25.57 23.51 23.51 23.51 -3.25 25.57 23.51 23.51 -3.25 25.57 23.51 23.51 -3.25 25.57 23.51 23.51 -3.25 25.57 23.51 23.51 -3.25 25.57 23.51 23.51 -3.09 2.58 23.51 -3.25 -3.09 2.58 2.51 -3.09 2.58 2.51 -3.09 2.58 2.51 -3.09 2.58 2.51 -3.09 2.58 2.51 -3.09 2.58 2.51 -3.09 2.58 2.51 -3.09 2.58 2.51 -3.09 2.58 2.51 -3.09 2.58 2.51 -3.09 2.58 2.51 -3.09 2.58 2.51 -3.09 2.58 2.51 -3.09 2.58 2.51 -3.09 2.58 2.51 -3.09 2.58 2.51 -3.09 2.58 2.51 -3.09 2.58 2.51 -3.09 2.58 2.51 -3.09 2.58 2.51 -3.09 2.58 2.51 -3.09 2.58 2.51 -3.09 2.58 2.51 -3.09 2.58 2.51 -3.09 2.58 2.51 -3.09 2.58 2.51 -3.09 2.58 2.51 -3.09 2.58 2.59 2.51 -3.09 2.58 2.59 2.51 -3.09 2.58 2.59 2.51 -3.09 2.58 2.59 2.51 2.51 -3.09 2.58 2.59 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 2.51 | 3 | 999 | NR | Cemetery | 8.34 | 8.05 | 8.05 | -3.48 | |
| 2 655 NR Iron Erection 24,30 23,51 23,51 -3.25 25,57 3 818 Automobible Dealer 2.86 2.77 2.77 -3.15 2.85 3 889 NR Bar, Nightclub 2.59 2.51 2.51 -3.09 2.58 1 459 NR Eyelet Mfg. 2.27 2.20 2.20 -3.08 2.26 1 446 NR Precision Machined Parts Mfg., N.O.C. 3.34 3.24 3.24 -2.99 3.33 3 891 Pre-School (Child Care Or Early Education) Services 2.38 2.31 2.31 -2.94 2.37 3 899 Fuel Distribution - Retail or Wholesale 7.22 7.01 7.01 -2.01 7.20 3 992 Sanitation Company 6.29 6.11 6.11 -2.81 -2.86 6.28 1 275 NR Employment Contractor - Temporary Plastics Articles Mfg Injection Molding 4.94 4.80 4.80 | - | | | Oilcloth Mfg. | | 4.49 | 4.49 | | |
| 3 818 Automobile Dealer 2.86 2.77 2.77 -3.15 2.85 3 899 NR Bar, Nightclub 2.59 2.51 2.51 -3.09 2.58 1 459 NR Eyelet Mfg. 2.27 2.20 2.20 -3.08 2.26 1 446 NR Precision Machined Parts Mfg., N.O.C. 3.34 3.24 3.24 -2.99 3.33 3 891 Pre-School (Child Care Or Early Education) Services 2.38 2.31 2.31 -2.94 2.37 3 899 Fuel Distribution - Retail or Wholesale 7.22 7.01 7.01 -2.91 7.20 3 992 Sanitation Company 7.22 7.01 7.01 -2.91 7.20 1 311 NR Cabinet Works 6.29 6.11 6.11 6.11 -2.86 6.28 1 275 NR Employment Contractor - Temporary Plastics Articles Mfg Injection Molding Staff 4.94 4.80 4.80 | | | NR | • | | | | | |
| 3 899 NR Bar, Nightclub 2.59 2.51 2.51 -3.09 2.58 1 459 NR Eyelet Mfg. 2.27 2.20 2.20 -3.08 2.26 1 446 NR Precision Machined Parts Mfg., N.O.C. 3.34 3.24 3.24 -2.99 3.33 3 891 Pre-School (Child Care Or Early Education) Services 2.38 2.31 2.24 -2.94 2.37 3 809 Fuel Distribution - Retail or Wholesale 7.22 7.01 7.01 -2.91 7.20 3 992 Sanitation Company 7.22 7.01 7.01 -2.91 7.20 3 992 NR Plastic Articles Mfg., Injection Molding 4.94 4.80 4.80 -2.83 4.93 1 275 NR Employment Contractor - Temporary Plastics Articles Mfg Injection Molding Staff 4.94 4.80 4.80 -2.83 4.93 3 007 NR Farm Machinery Operation 9.07 8.8 | | | NR | | | | | | |
| 1 459 NR Eyelet Mfg. 2.27 2.20 2.20 -3.08 2.26 1 446 NR Precision Machined Parts Mfg., N.O.C. 3.34 3.24 3.24 -2.99 3.33 3 891 Pre-School (Child Care Or Early Education) Services 2.38 2.31 2.31 -2.94 2.37 3 899 Fuel Distribution - Retail or Wholesale 7.22 7.01 7.01 7.291 7.20 3 992 Sanitation Company 7.22 7.01 7.01 -2.91 7.20 1 311 NR Cabinet Works 6.29 6.11 6.11 -2.86 6.28 1 221 NR Plastic Articles Mfg., Injection Molding 4.94 4.80 4.80 -2.83 4.93 2 275 NR Farm Machinery Operation 9.07 8.83 8.83 -2.65 9.07 1 486 NR Incandescent Light Bulb Or Electronic Tube Mfg. 3.47 3.38 3.38 | | | | | | | | | |
| 1 446 NR Precision Machined Parts Mfg., N.O.C. 3.34 3.24 3.24 -2.99 3.33 3 891 Pre-School (Child Care Or Early Education) Services 2.38 2.31 2.31 -2.94 2.37 3 809 Fuel Distribution - Retail or Wholesale 7.22 7.01 7.01 -2.91 7.20 3 809 Sanitation Company 7.22 7.01 7.01 -2.91 7.20 3 81 NR Cabinet Works 6.29 6.11 6.11 -2.86 6.28 1 221 NR Plastic Articles Mfg., Injection Molding 4.94 4.80 4.80 -2.83 4.93 1 275 NR Employment Contractor - Temporary Plastics Articles Mfg Injection Molding Staff 4.94 4.80 4.80 -2.83 4.93 3 007 NR Farm Machinery Operation 9.07 8.83 8.83 -2.65 9.07 1 486 NR Incandescent Light Bulb Or Electronic Tube Mfg. 3.47 3.38 3.38 3.38 -2.59 5.02 | - | | | • | | | | | |
| 3 891 Pre-School (Child Care Or Early Education) Services 2.38 2.31 2.31 -2.94 2.37 3 809 Fuel Distribution - Retail or Wholesale 7.22 7.01 7.01 -2.91 7.20 3 992 Sanitation Company 7.22 7.01 7.01 -2.91 7.20 1 311 NR Cabinet Works 6.29 6.11 6.11 -2.83 4.93 1 221 NR Plastic Articles Mfg., Injection Molding 4.94 4.80 4.80 -2.83 4.93 275 NR Employment Contractor - Temporary Plastics Articles Mfg Injection Molding Staff 4.94 5.80 4.80 -2.83 4.93 3 007 NR Farm Machinery Operation 9.07 8.83 8.83 -2.65 9.07 1 486 NR Incandescent Light Bulb Or Electronic Tube Mfg. 3.47 3.38 3.38 -2.59 5.02 3 815 Automobile Service Center 5.02 4.89 < | • | | | , , | | | | | |
| Second Part | • | | NR | • | | | | | |
| 3 992 Sanitation Company 7.22 7.01 7.01 -2.91 7.20 1 311 NR Cabinet Works 6.29 6.11 6.11 -2.86 6.28 1 221 NR Plastic Articles Mfg., Injection Molding 4.94 4.80 4.80 -2.83 4.93 1 275 NR Employment Contractor - Temporary Plastics Articles Mfg Injection Molding Staff 4.94 5.80 4.80 -2.83 4.93 3 007 NR Farm Machinery Operation 9.07 8.83 8.83 -2.65 9.07 1 486 NR Incandescent Light Bulb Or Electronic Tube Mfg. 3.47 3.38 3.38 -2.59 3.47 3 815 Automobile Service Center 5.02 4.89 4.89 -2.59 5.02 3 805 NR Milk Hauling - By Contractor 10.26 10.00 10.00 -2.53 10.27 3 904 NR Investigative Agency 2.39 <t< td=""><td></td><td></td><td></td><td>,</td><td></td><td></td><td></td><td></td><td></td></t<> | | | | , | | | | | |
| 1 311 NR Cabinet Works 6.29 6.11 6.11 -2.86 6.28 1 221 NR Plastic Articles Mfg., Injection Molding 4.94 4.80 4.80 -2.83 4.93 1 275 NR Employment Contractor - Temporary Plastics Articles Mfg Injection Molding Staff 4.94 5.80 4.80 -2.83 4.93 3 007 NR Farm Machinery Operation 9.07 8.83 8.83 -2.65 9.07 1 486 NR Incandescent Light Bulb Or Electronic Tube Mfg. 3.47 3.38 3.38 -2.59 3.47 3 815 Automobile Service Center 5.02 4.89 4.89 -2.59 5.02 3 805 NR Milk Hauling - By Contractor 10.26 10.00 10.00 -2.53 10.27 3 904 NR Investigative Agency 2.39 2.33 2.33 -2.51 2.39 3 974 Retirement Or Life Care Community 5.19< | | | | | | | | | |
| 1 221 NR Plastic Articles Mfg., Injection Molding 4.94 4.80 4.80 -2.83 4.93 1 275 NR Employment Contractor - Temporary Plastics Articles Mfg Injection Molding Staff 4.94 5.80 4.80 -2.83 4.93 3 007 NR Farm Machinery Operation 9.07 8.83 8.83 -2.65 9.07 1 486 NR Incandescent Light Bulb Or Electronic Tube Mfg. 3.47 3.38 3.38 -2.59 3.47 3 815 Automobile Service Center 5.02 4.89 4.89 -2.59 5.02 3 805 NR Milk Hauling - By Contractor 10.26 10.00 10.00 -2.53 10.27 3 904 NR Investigative Agency 2.39 2.33 2.33 -2.51 2.39 3 974 Retirement Or Life Care Community 5.19 5.06 5.06 -2.50 5.20 3 960 Nursing and Convalescent Home 6.11 | | | | ' ' | | | | | |
| 1 275 NR Employment Contractor - Temporary Plastics Articles Mfg Injection Molding Staff 4.94 5.80 4.80 -2.83 4.93 3 007 NR Farm Machinery Operation 9.07 8.83 8.83 -2.65 9.07 1 486 NR Incandescent Light Bulb Or Electronic Tube Mfg. 3.47 3.38 3.38 -2.59 3.47 3 815 Automobile Service Center 5.02 4.89 4.89 -2.59 5.02 3 805 NR Milk Hauling - By Contractor 10.26 10.00 10.00 -2.53 10.27 3 904 NR Investigative Agency 2.39 2.33 2.33 -2.51 2.39 3 974 Retirement Or Life Care Community 5.19 5.06 5.06 -2.50 5.20 3 960 Nursing and Convalescent Home 6.11 5.97 5.97 -2.29 6.13 3 975 Restaurant, N.O.C.2.64 2.58 2.58 | | | | | | | | | |
| 1 275 NR Molding Staff 4.94 5.80 4.80 -2.83 4.93 3 007 NR Farm Machinery Operation 9.07 8.83 8.83 -2.65 9.07 1 486 NR Incandescent Light Bulb Or Electronic Tube Mfg. 3.47 3.38 3.38 -2.59 3.47 3 815 Automobile Service Center 5.02 4.89 4.89 -2.59 5.02 3 805 NR Milk Hauling - By Contractor 10.26 10.00 10.00 -2.53 10.27 3 904 NR Investigative Agency 2.39 2.33 2.33 -2.51 2.39 3 974 Retirement Or Life Care Community 5.19 5.06 5.06 -2.50 5.20 3 960 Nursing and Convalescent Home 6.11 5.97 5.97 -2.29 6.13 3 975 Restaurant, N.O.C. 2.64 2.58 2.58 -2.27 2.65 | 1 | 221 | NR | 3 • , | 4.94 | 4.80 | 4.80 | -2.83 | 4.93 |
| 1 486 NR Incandescent Light Bulb Or Electronic Tube Mfg. 3.47 3.38 3.38 -2.59 3.47 3 815 Automobile Service Center 5.02 4.89 4.89 -2.59 5.02 3 805 NR Milk Hauling - By Contractor 10.26 10.00 10.00 -2.53 10.27 3 904 NR Investigative Agency 2.39 2.33 2.33 -2.51 2.39 3 974 Retirement Or Life Care Community 5.19 5.06 5.06 -2.50 5.20 3 960 Nursing and Convalescent Home 6.11 5.97 5.97 -2.29 6.13 3 975 Restaurant, N.O.C. 2.64 2.58 2.58 -2.27 2.65 2 709 NR Tallymen And Checking Clerks 3.32 3.25 3.25 -2.11 3.34 | 1 | 275 | NR | . , | 4.94 | 5.80 | 4.80 | -2.83 | 4.93 |
| 3 815 Automobile Service Center 5.02 4.89 4.89 -2.59 5.02 3 805 NR Milk Hauling - By Contractor 10.26 10.00 10.00 -2.53 10.27 3 904 NR Investigative Agency 2.39 2.33 2.33 -2.51 2.39 3 974 Retirement Or Life Care Community 5.19 5.06 5.06 -2.50 5.20 3 960 Nursing and Convalescent Home 6.11 5.97 5.97 -2.29 6.13 3 975 Restaurant, N.O.C. 2.64 2.58 2.58 -2.27 2.65 2 709 NR Tallymen And Checking Clerks 3.32 3.25 3.25 -2.11 3.34 | 3 | 007 | NR | Farm Machinery Operation | 9.07 | 8.83 | 8.83 | -2.65 | 9.07 |
| 3 805 NR Milk Hauling - By Contractor 10.26 10.00 10.00 -2.53 10.27 3 904 NR Investigative Agency 2.39 2.33 2.33 -2.51 2.39 3 974 Retirement Or Life Care Community 5.19 5.06 5.06 -2.50 5.20 3 960 Nursing and Convalescent Home 6.11 5.97 5.97 -2.29 6.13 3 975 Restaurant, N.O.C. 2.64 2.58 2.58 -2.27 2.65 2 709 NR Tallymen And Checking Clerks 3.32 3.25 3.25 -2.11 3.34 | 1 | 486 | NR | Incandescent Light Bulb Or Electronic Tube Mfg. | 3.47 | 3.38 | 3.38 | -2.59 | 3.47 |
| 3 904 NR Investigative Agency 2.39 2.33 2.33 -2.51 2.39 3 974 Retirement Or Life Care Community 5.19 5.06 5.06 -2.50 5.20 3 960 Nursing and Convalescent Home 6.11 5.97 5.97 -2.29 6.13 3 975 Restaurant, N.O.C. 2.64 2.58 2.58 -2.27 2.65 2 709 NR Tallymen And Checking Clerks 3.32 3.25 3.25 -2.11 3.34 | 3 | 815 | | Automobile Service Center | 5.02 | 4.89 | 4.89 | -2.59 | 5.02 |
| 3 974 Retirement Or Life Care Community 5.19 5.06 5.06 -2.50 5.20 3 960 Nursing and Convalescent Home 6.11 5.97 5.97 -2.29 6.13 3 975 Restaurant, N.O.C. 2.64 2.58 2.58 -2.27 2.65 2 709 NR Tallymen And Checking Clerks 3.32 3.25 3.25 -2.11 3.34 | 3 | 805 | NR | Milk Hauling - By Contractor | 10.26 | 10.00 | 10.00 | -2.53 | 10.27 |
| 3 960 Nursing and Convalescent Home 6.11 5.97 5.97 -2.29 6.13 3 975 Restaurant, N.O.C. 2.64 2.58 2.58 -2.27 2.65 2 709 NR Tallymen And Checking Clerks 3.32 3.25 3.25 -2.11 3.34 | | 904 | NR | Investigative Agency | 2.39 | 2.33 | | | |
| 3 975 Restaurant, N.O.C. 2.64 2.58 2.58 -2.27 2.65 2 709 NR Tallymen And Checking Clerks 3.32 3.25 3.25 -2.11 3.34 | | 974 | | Retirement Or Life Care Community | 5.19 | 5.06 | 5.06 | -2.50 | 5.20 |
| 2 709 NR Tallymen And Checking Clerks 3.32 3.25 3.25 -2.11 3.34 | | | | Nursing and Convalescent Home | | | | | |
| | | | | | | | | | |
| | 2 | 709 | | | 3.32 | 3.25 | 3.25 | -2.11 | 3.34 |

| Ind <u>Grp</u> | Class Code | | Class Description | Current Rate Pre DCCPAP Pre Surcharge | Indicated Rate Pre DCCPAP Pre Surcharge | Proposed Rate Pre DCCPAP Pre Surcharge | Proposed % Change | Proposed Rate Incl DCCPAP Post Surcharge |
|-------------------|---------------|----|--------------------------------------------------------------------------------|---------------------------------------------|-----------------------------------------------|----------------------------------------------|----------------------|------------------------------------------------|
| 1 | 581 | | Oil Refining | 2.92 | 2.86 | 2.86 | -2.05 | 2.94 |
| 3 | 964 | | Work Center | 5.03 | 4.93 | 4.93 | -1.99 | 5.06 |
| 1 | 475 | | Battery Mfg. | 5.68 | 5.57 | 5.57 | -1.94 | 5.72 |
| 1 | 499 | NR | Employment Contractor - Temporary Battery Mfg. Staff | 5.68 | 6.25 | 5.57 | -1.94 | 5.72 |
| 1 | 458 | NR | Jewelry Mfg. | 4.14 | 4.06 | 4.06 | -1.93 | 4.17 |
| 2 | 661 | | Electrical Wiring - Within Buildings | 4.78 | 4.69 | 4.69 | -1.88 | 5.21 |
| 2 | 695 | NR | Employment Contractor - Temporary Electrical Wiring (Within Buildings) Staff | 4.78 | 6.30 | 4.69 | -1.88 | 5.21 |
| 3 | 879 | NR | Employment Contractor - Temporary Packaging - Contract - Non- crating Staff | 4.86 | 5.86 | 4.77 | -1.85 | 4.90 |
| 3 | 923 | NR | Packaging - Contract - Non-Crating | 4.86 | 4.77 | 4.77 | -1.85 | 4.90 |
| 1 | 457 | NR | Wire Goods Mfg. | 7.29 | 7.16 | 7.16 | -1.78 | 7.35 |
| 2 | 659 | NR | Roofing | 30.85 | 30.31 | 30.31 | -1.75 | 32.58 |
| 1 | 755 | | Electric Utilities | 4.05 | 3.98 | 3.98 | -1.73 | 4.09 |
| 1 | 108 | NR | Brewery | 7.69 | 7.56 | 7.56 | -1.69 | 7.77 |
| 1 | 472 | NR | Electronic Component Mfg., N.O.C. | 2.43 | 2.39 | 2.39 | -1.65 | 2.46 |
| 1 | 497 | NR | Employment Contractor - Temporary Electronic Component Mfg. Staff | 2.43 | 2.89 | 2.39 | -1.65 | 2.46 |
| 1 | 263 | NR | Paper Coating/Finishing - By Contractor | 4.72 | 4.65 | 4.65 | -1.48 | 4.78 |
| 1 | 119 | NR | Meat Products Mfg., N.O.C. | 8.15 | 8.03 | 8.03 | -1.47 | 8.25 |
| 1 | 551 | | Chemical Mfg., N.O.C. | 2.73 | 2.69 | 2.69 | -1.47 | 2.76 |
| 2 | 605 | NR | Railroad Construction | 13.00 | 12.81 | 12.81 | -1.46 | 13.96 |
| 1 | 327 | NR | Furniture Upholstering, Shop | 6.95 | 6.85 | 6.85 | -1.44 | 7.04 |
| 2 | 718 | NR | Boat Building Or Repair | 5.03 | 4.96 | 4.96 | -1.39 | 5.09 |
| 3 | 880 | | Apartment House | 10.47 | 10.33 | 10.33 | -1.34 | 10.61 |
| 1 | 132 | | Spinning Or Weaving | 3.07 | 3.03 | 3.03 | -1.30 | 3.11 |
| 3 | 806 | NR | Furniture Moving and/or Storage | 17.30 | 17.08 | 17.08 | -1.27 | 17.54 |
| 1 | 404 | NR | Steel Mfg. | 6.72 | 6.64 | 6.64 | -1.19 | 6.82 |
| 1 | 429 | NR | Die Casting Mfg. | 9.29 | 9.18 | 9.18 | -1.18 | 9.43 |
| 1 | 402 | NR | Smelting Or Galvanizing | 9.41 | 9.30 | 9.30 | -1.17 | 9.55 |
| 1 | 435 | NR | Spring Mfg Hot Wound | 8.84 | 8.74 | 8.74 | -1.13 | 8.98 |
| 3 | 0006 | NR | Field Crop or Vegetable Farm | 7.29 | 7.21 | 7.21 | -1.10 | 7.41 |
| 2 | 669 | NR | Plastering | 11.91 | 11.78 | 11.78 | -1.09 | 12.87 |
| 2 | 647 | NR | Insulation Work, N.O.C. | 13.18 | 13.05 | 13.05 | -0.99 | 14.09 |
| 2 | 643 | NR | Asbestos Contractor | 19.77 | 19.58 | 19.58 | -0.96 | 21.29 |
| 2 | 055 | NR | Sand Excavation | 7.45 | 7.38 | 7.38 | -0.94 | 7.58 |
| 1 | 163 | | Textile Products Mfg., N.O.C. | 8.55 | 8.47 | 8.47 | -0.94 | 8.70 |
| 3 | 812 | NR | Mail Hauling Company | 12.43 | 12.32 | 12.32 | -0.88 | 12.66 |
| 2 | 716 | NR | Marina | 4.66 | 4.62 | 4.62 | -0.86 | 4.75 |
| 2 | 679 | NR | Advertising Company, Outdoor | 14.27 | 14.15 | 14.15 | -0.84 | 14.53 |
| 1 | 512 | NR | Brick Mfg., N.O.C. | 9.86 | 9.78 | 9.78 | -0.81 | 10.05 |
| 2 | 657 | NR | Rigging, N.O.C. | 14.44 | 14.33 | 14.33 | -0.76 | 15.64 |
| 3 | 816 | NR | Automobile Filling Station | 4.11 | 4.08 | 4.08 | -0.73 | 4.19 |
| 1 | 563 | | Paint Mfg. | 2.86 | 2.84 | 2.84 | -0.70 | 2.92 |
| 1 | 587 | NR | Employment Contractor - Temporary Paint or Colors Mfg. Staff | 2.86 | 3.51 | 2.84 | -0.70 | 2.92 |

| 477 NR | Ind <u>Grp</u> | Class Code | | Class Description | Current Rate Pre DCCPAP Pre Surcharge | Indicated Rate Pre DCCPAP Pre Surcharge | Proposed Rate Pre DCCPAP Pre Surcharge | Proposed % Change | Proposed Rate Incl DCCPAP Post Surcharge |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------|---------------|------|------------------------------------------------------------------|---------------------------------------------|-----------------------------------------------|----------------------------------------------|----------------------|------------------------------------------------|
| 2 676 NR Sheed Metal Installation 7.71 7.66 7.68 7.68 -0.65 8.38 2 667 NR Paper Hanging 3.33 3.31 3.31 -0.60 3.60 1 185 NR Employment Contract - Temporary Food Sundries Mfg, N.O.C. Staff 7.06 7.02 7.02 -0.57 7.21 3 924 Wholesale Store, N.O.C. 5.51 5.66 5.63 5.63 -0.53 5.78 1 225 NR Rubber Goods Mfg 5.66 5.63 5.63 -0.53 5.78 1 752 NR Supplemental Loading For Class \$12 1.97 1.96 1.96 -0.51 2.01 1 752 NR Oli Or Cash Pleplien Operation 2.02 2.01 2.01 2.01 2.01 2.01 2.01 2.01 2.01 2.01 2.01 2.01 2.01 2.01 2.01 2.01 2.01 2.01 2.01 2.01 2.01 2.01 <td>1</td> <td>477</td> <td>NR</td> <td>Electric Motor Mfg. Or Repair</td> <td>4.39</td> <td>4.36</td> <td>4.36</td> <td>-0.68</td> <td>4.48</td> | 1 | 477 | NR | Electric Motor Mfg. Or Repair | 4.39 | 4.36 | 4.36 | -0.68 | 4.48 |
| 2 | 1 | 488 | | Electronic Measuring Or Analytical Instrument Mfg. | 1.47 | 1.46 | 1.46 | -0.68 | 1.50 |
| 1 104 Food Products Mig., N.O.C. 7.06 7.02 7.02 -0.57 7.21 1 185 NR Employment Contract - Temporary Food Sundries Mig., N.O.C. Staff 7.06 8.80 7.02 -0.57 7.21 3 924 Wholesale Store, N.O.C. 5.51 5.48 5.48 -0.54 5.63 1 225 NR Rubber Goods Mig. 5.66 5.563 5.63 -0.53 5.78 1 555 Drug or Medicine Mig. 1.92 1.91 1.91 -0.52 1.96 1 0175 NR Supplemental Loading For Class 512 1.97 1.96 1.96 -0.51 2.01 1 752 NR Oil Or Gas Pipeline Operation 2.02 2.01 2.01 -0.50 2.06 1 413 Inon Works - Shop 13.42 13.36 13.36 -0.45 13.72 2 611 NR Pile Divining 16.11 16.04 16.04 -0.43 17.47 2 222 Pilastic Articles Mig., N.O.C. 7.47 7.44 7.44 -0.40 7.64 2 76 NR Staff Pilember Department 5.31 5.29 5.29 -0.38 5.43 4411 NR Tool Mig., N.O.C. 2.75 2.74 2.74 -0.36 2.81 485 NR Mig. Pilember Department 5.87 5.85 5.85 -0.34 6.01 465 NR Shop Supples Dealer Or Pipe Merchant 5.587 5.85 5.85 -0.34 6.01 465 NR Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop Shop | 2 | 676 | NR | Sheet Metal Installation | 7.71 | 7.66 | 7.66 | -0.65 | 8.38 |
| 1 | 2 | 667 | NR | Paper Hanging | 3.33 | 3.31 | 3.31 | -0.60 | 3.60 |
| 3 924 Wholesale Store, N.O.C. 5.51 5.48 5.48 -0.54 5.63 1 225 NR Rubber Goods Mrg. 1.92 1.91 1.191 -0.52 1.96 1 0175 NR Supplemental Loading For Class 512 1.97 1.96 1.96 -0.51 2.01 1 752 NR Oil Or Gas Pipeline Operation 2.02 2.01 2.01 -0.50 2.06 1 413 Iron Works - Shop 13.42 13.36 13.36 -0.45 13.72 2 611 NR Pile Driving 16.11 16.04 16.04 -0.43 17.47 1 222 Plastic Articles Mrg. N.O.C. 7.47 7.44 7.44 -0.40 7.64 3 885 Plumbing Supplies Dealer Or Pipe Merchant 5.31 5.29 5.29 -0.38 5.43 1 441 NR Tool Mrg. N.O.C. 2.75 2.74 2.74 -0.36 2.81 1 485 NR Gorman Good State of Communications, Search, Detection Or Signal Processing Equipment Mrg. 4.64 5.65 -0.34 6.01 1 261 NR Corrugated Paper And/Or Corrugated Products Mrg. N.O.C. 2.75 2.74 2.74 -0.36 2.81 1 485 NR Corrugated Paper And/Or Corrugated Products Mrg. N.O.C. 5.87 5.85 5.86 -0.34 6.01 1 451 NR Corrugated Paper And/Or Corrugated Products Mrg. N.O.C. 5.72 2.78 2.78 -0.36 2.86 1 261 NR Corrugated Paper And/Or Corrugated Products Mrg. N.O.C. 5.72 2.74 -0.32 1.97 1 467 Tube Mrg. NR Corrugated Products Mrg. N.O.C. Shop Only 11.70 11.66 11.66 -0.34 11.98 2 658 NR Interfection or Installation - Non-Structural 15.72 15.67 15.67 -0.32 16.97 1 447 Tube Mrg. NR Employment Contractor - Temporary Auto Body Mrg. Staff 6.93 6.92 6.92 -0.14 7.11 1 753 Rendering Works 1.11 1.11 1.11 1.11 1.11 1.11 1.11 1.11 1.11 1.11 1.11 1.11 1.11 1.11 1.11 1.11 1.11 1.11 1.11 1.11 1.11 1.11 1.11 1.11 1.11 1.11 1.11 1.11 1.11 1.11 1.11 1.11 1.11 1.11 1.11 1.11 1.11 1.11 1.11 1.11 1.11 1.11 1.11 1.11 1.11 1.11 1.11 1.11 1.11 1.11 1.11 1.11 1.11 1.11 1.11 1.11 | 1 | 104 | | Food Products Mfg., N.O.C. | 7.06 | 7.02 | 7.02 | -0.57 | 7.21 |
| 1 225 NR Rubber Goods Mig. 5.66 5.63 5.63 5.63 5.78 1 555 555 550 500 prior Medicine Mig. 1.92 1.91 1.91 1.91 1.95 1.96 1 0175 NR Supplemental Loading For Class 512 1.97 1.96 1.96 0.51 2.01 1 752 NR Oil Or Gas Pipeline Operation 2.02 2.01 2.01 0.50 2.06 1 413 Iron Works - Shop Shop Miner, N.O.C. 4.52 4.50 4.50 0.44 4.62 2 871 NR Pile Driving 1.11 1.10 1.10 1.10 1.00 1.00 1 222 Pile Driving 1.11 1.10 1.10 1.10 1.00 1.00 1.00 2 2 611 NR Pile Driving 1.11 1.00 1.00 1.00 1.00 3 885 Pilumbing Supplies Dealer Or Pipe Merchant 5.31 5.29 5.29 0.38 5.43 441 NR Tool Mig., N.O.C. 2.75 2.74 2.74 0.36 2.81 441 NR Tool Mig., N.O.C. 2.75 2.74 2.74 0.36 2.81 441 MR Tool Mig., N.O.C. 2.75 2.74 2.74 0.36 2.81 451 Mig. Corrugated Paper And/Or Corrugated Products Mig. 5.87 5.85 5.85 0.34 6.01 454 Sheet Metal Products Eabrication, N.O.C., Shop Only 11.70 11.66 11.66 0.34 11.98 454 NR Automobile Body Mig. 6.33 6.92 6.92 0.14 7.11 495 NR Employment Contractor - Temporary Auto Body Mig. Staff 6.03 8.45 6.92 0.14 7.11 495 NR Employment Contractor - Temporary Aparel Mig. 4.12 4.12 4.12 0.00 4.23 0 1076 NR Supplemental Loading For Class 513 6.60 6.06 6.06 6.06 6.06 6.00 0.00 0.26 1 461 NR Rendering Works 14.11 14.10 14.10 0.007 14.48 1 191 NR Rendering Works 14.11 14.10 14.10 0.007 14.48 1 191 NR Employment Contractor - Temporary Aparel Mig. Staff 4.12 4.12 4.12 0.00 4.23 1 309 NR Woodenware Mig., N.O.C. 6.06 6.06 6.06 6.06 6.00 0.00 0.26 2 646 NR Employment Contractor - Temporary Aparel Mig. Staff 4.12 5.06 6.06 6.00 0.00 0.26 3 9985 NR Employment Contractor - Temporary Aparel | 1 | 185 | NR | Employment Contract - Temporary Food Sundries Mfg., N.O.C. Staff | 7.06 | 8.80 | 7.02 | -0.57 | 7.21 |
| 1 555 Drug or Medicine Mfg. 1.92 1.91 1.91 1.95 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1 | | | | | | | | | |
| 1 | 1 | 225 | NR | Rubber Goods Mfg. | 5.66 | 5.63 | 5.63 | | 5.78 |
| 1 752 NR Oil Or Gas Pipeline Operation 2.02 2.01 2.01 -0.50 2.06 1 413 | 1 | 555 | | Drug or Medicine Mfg. | 1.92 | 1.91 | 1.91 | -0.52 | 1.96 |
| 1 | 1 | 0175 | NR | Supplemental Loading For Class 512 | 1.97 | 1.96 | 1.96 | -0.51 | 2.01 |
| 3 978 | 1 | 752 | NR | Oil Or Gas Pipeline Operation | 2.02 | 2.01 | 2.01 | -0.50 | 2.06 |
| 2 611 | 1 | 413 | | Iron Works - Shop | 13.42 | 13.36 | 13.36 | -0.45 | 13.72 |
| 1 222 Plastic Articles Mig., N.O.C. 7.47 7.44 7.44 7.44 -0.40 7.64 276 | 3 | 978 | NR | Camps, Summer Or Winter, N.O.C. | 4.52 | 4.50 | 4.50 | -0.44 | 4.62 |
| 1 | 2 | 611 | NR | Pile Driving | 16.11 | 16.04 | 16.04 | -0.43 | 17.47 |
| 1 | 1 | 222 | | 5 · | 7.47 | 7.44 | 7.44 | -0.40 | 7.64 |
| 1 441 NR Tool Mfg., N.O.C. 2.75 2.74 2.74 -0.36 2.81 1 485 NR Communications, Search, Detection Or Signal Processing Equipment Mfg. 2.79 2.78 2.78 -0.36 2.86 1 261 NR Corrugated Paper And/Or Corrugated Products Mfg. 5.87 5.85 5.85 -0.34 6.01 1 454 Sheet Metal Products Fabrication, N.O.C., Shop Only 11.70 11.66 11.66 -0.34 11.98 2 658 NR Iron Erection or Installation - Non-Structural 15.72 15.67 15.67 -0.32 16.97 1 407 Tube Mfg. 7.26 7.24 7.24 -0.28 7.44 1 451 NR Automobile Body Mfg. 6.93 6.92 6.92 -0.14 7.11 4 451 NR Employment Contractor - Temporary Auto Body Mfg. Staff 6.93 8.45 6.92 -0.14 7.11 1 451 NR Rendering Works </td <td>1</td> <td>276</td> <td>NR</td> <td>. ,</td> <td>7.47</td> <td>8.01</td> <td>7.44</td> <td>-0.40</td> <td>7.64</td> | 1 | 276 | NR | . , | 7.47 | 8.01 | 7.44 | -0.40 | 7.64 |
| 1 485 NR Communications, Search, Detection Or Signal Processing Equipment Mg. 2.79 2.78 2.78 -0.36 2.86 1 261 NR Corrugated Paper And/Or Corrugated Products Mfg. 5.87 5.85 5.85 -0.34 6.01 1 454 Sheet Metal Products Fabrication, N.O.C., Shop Only 11.70 11.66 11.66 -0.34 11.98 2 658 NR Iron Erection or Installation - Non-Structural 15.72 15.67 15.67 -0.32 16.97 1 407 Tube Mfg. 7.26 7.24 7.24 -0.28 7.44 4 51 NR Automobile Body Mfg. 6.93 6.92 6.92 -0.14 7.11 4 95 NR Employment Contractor - Temporary Auto Body Mfg. Staff 6.93 8.45 6.92 -0.14 7.11 1 753 Waterworks 7.45 7.44 7.44 -0.13 7.64 1 161 NR Rendering Works 14.11 14.10 14 | 3 | 885 | | Plumbing Supplies Dealer Or Pipe Merchant | 5.31 | 5.29 | 5.29 | -0.38 | 5.43 |
| 1 | 1 | 441 | NR | • • • • • • • • • • • • • • • • • • • • | | 2.74 | | | 2.81 |
| 1 261 NR Corrugated Paper And/Or Corrugated Products Mfg. 5.87 5.85 5.85 -0.34 6.01 1 454 Sheet Metal Products Fabrication, N.O.C., Shop Only 11.70 11.66 11.66 -0.34 11.98 2 658 NR Iron Erection or Installation - Non-Structural 15.72 15.67 15.67 -0.32 16.97 1 407 Tube Mfg. 7.26 7.24 7.24 -0.28 7.44 4 51 NR Automobile Body Mfg. 6.93 6.92 6.92 -0.14 7.11 1 495 NR Employment Contractor - Temporary Auto Body Mfg. Staff 6.93 8.45 6.92 -0.14 7.11 1 495 NR Employment Contractor - Temporary Auto Body Mfg. Staff 6.93 8.45 6.92 -0.14 7.11 1 495 NR Rendering Works 14.11 14.10 14.10 -0.07 14.48 1 161 NR Apparel Mfg. 14.12 | 1 | 485 | NR | | 2.79 | 2.78 | 2.78 | -0.36 | 2.86 |
| 1 454 Sheet Metal Products Fabrication, N.O.C., Shop Only 11.70 11.66 11.66 -0.34 11.98 2 658 NR Iron Erection or Installation - Non-Structural 15.72 15.67 15.67 -0.32 16.97 1 407 Tube Mfg. 7.26 7.24 7.24 7.24 -0.28 7.44 1 451 NR Automobile Body Mfg. 6.93 6.92 6.92 -0.14 7.11 1 495 NR Employment Contractor - Temporary Auto Body Mfg. Staff 6.93 8.45 6.92 -0.14 7.11 1 495 NR Employment Contractor - Temporary Auto Body Mfg. Staff 6.93 8.45 6.92 -0.14 7.11 1 495 NR Rendering Works 14.11 14.10 14.10 -0.07 14.48 1 161 NR Apparel Mfg. 4.12 4.12 4.12 0.00 4.23 1 0176 NR Employment Contractor - Temporary Apparel Mf | 1 | 261 | NR | • | 5.87 | 5.85 | 5.85 | -0.34 | 6.01 |
| 2 658 NR Iron Erection or Installation - Non-Structural 15.72 15.67 15.67 -0.32 16.97 1 407 Tube Mfg. 7.26 7.24 7.24 -0.28 7.44 1 451 NR Automobile Body Mfg. 6.93 6.92 6.92 -0.14 7.11 1 495 NR Employment Contractor - Temporary Auto Body Mfg. Staff 6.93 8.45 6.92 -0.14 7.11 1 753 Waterworks 7.45 7.44 7.44 -0.13 7.64 1 114 NR Rendering Works 14.11 14.10 14.10 -0.07 14.48 1 161 NR Apparel Mfg. 4.12 4.12 4.12 0.00 4.23 1 0176 NR Supplemental Loading For Class 513 0.69 0.69 0.69 0.69 0.00 0.71 1 191 NR Employment Contractor - Temporary Apparel Mfg. Staff 4.12 5.06 | · · · · · · · · · · · · · · · · · · · | | | | | | | | |
| 1 407 Tube Mfg. 7.26 7.24 7.24 -0.28 7.44 1 451 NR Automobile Body Mfg. 6.93 6.92 6.92 -0.14 7.11 1 495 NR Employment Contractor - Temporary Auto Body Mfg. Staff 6.93 8.45 6.92 -0.14 7.11 1 753 Waterworks 7.45 7.44 7.44 -0.13 7.64 1 114 NR Rendering Works 14.11 14.10 14.10 -0.07 14.48 1 161 NR Apparel Mfg. 4.12 4.12 4.12 0.00 4.23 1 0176 NR Supplemental Loading For Class 513 0.69 0.69 0.69 0.00 0.71 1 191 NR Employment Contractor - Temporary Apparel Mfg. Staff 4.12 5.06 4.12 0.00 4.23 1 309 NR Woodenware Mfg., N.O.C. 6.02 6.02 6.02 6.02 0. | | | NR | | | | | | |
| 1 451 NR Automobile Body Mfg. 1 495 NR Employment Contractor - Temporary Auto Body Mfg. Staff 1 495 NR Employment Contractor - Temporary Auto Body Mfg. Staff 1 753 Waterworks 7 745 7.44 7.44 -0.13 7.64 1 114 NR Rendering Works 1 14.11 14.10 14.10 17.10 17.11 1 161 NR Apparel Mfg. 1 161 NR Apparel Mfg. 1 161 NR Supplemental Loading For Class 513 0.69 0.69 0.69 0.00 0.71 1 191 NR Employment Contractor - Temporary Apparel Mfg. Staff 1 4.12 5.06 4.12 0.00 4.23 1 309 NR Woodenware Mfg., N.O.C. 6 0.02 6 0.02 6 0.02 0.00 6.18 1 449 NR Electroplating 4 64 NR Machinery Mfg., N.O.C. 6 0.06 6 0.06 6 0.06 0.00 4.82 1 464 NR Machinery Mfg., N.O.C. 6 0.06 6 0.06 6 0.06 0.00 6.22 6 466 NR Furniture or Fixtures Installation 9 774 9.74 9.74 9.74 0.00 10.54 3 9957 Physician or Dentist 0 .977 0.97 0.97 0.97 0.90 1.00 3 962 Accounting Or Financial Auditing Firm 0 .025 0.23 0.25 0.00 0.26 3 9985 NR Supplemental Radiation Loading A A A A 1 553 Gases - Mfg. 7 .61 7.62 7.62 7.62 0.13 7.83 3 825 NR Automobile Storage Garage or Parking Station or Lot 6 .08 4.89 4.90 4.90 0.20 5.03 | | | | | | | | | |
| 1 495 NR Employment Contractor - Temporary Auto Body Mfg. Staff 6.93 8.45 6.92 -0.14 7.11 1 753 Waterworks 7.45 7.44 7.44 -0.13 7.64 1 114 NR Rendering Works 14.11 14.10 14.10 -0.07 14.48 1 161 NR Apparel Mfg. 4.12 4.12 4.12 0.00 4.23 1 0176 NR Supplemental Loading For Class 513 0.69 0.69 0.69 0.00 0.71 1 191 NR Employment Contractor - Temporary Apparel Mfg. Staff 4.12 5.06 4.12 0.00 4.23 1 309 NR Woodenware Mfg., N.O.C. 6.02 6.02 6.02 0.02 0.00 6.18 1 449 NR Electroplating 4.69 4.69 4.69 0.00 0.0 6.22 2 646 NR Furniture or Fixtures Installation 9.74 | • | | NR | • | | | | | |
| 1 753 Waterworks 7.45 7.44 7.44 -0.13 7.64 1 114 NR Rendering Works 14.11 14.10 14.10 -0.07 14.48 1 161 NR Apparel Mfg. 4.12 4.12 4.12 0.00 4.23 1 0176 NR Supplemental Loading For Class 513 0.69 0.69 0.69 0.00 0.71 1 191 NR Employment Contractor - Temporary Apparel Mfg. Staff 4.12 5.06 4.12 0.00 4.23 1 309 NR Woodenware Mfg., N.O.C. 6.02 6.02 6.02 0.02 0.00 6.18 1 449 NR Electroplating 4.69 4.69 4.69 0.00 4.82 1 464 NR Machinery Mfg., N.O.C. 6.06 6.06 6.06 6.06 0.00 0.00 6.22 2 646 NR Furniture or Fixtures Installation 9.74 9.74 9.74 9.74 0.00 10.54 3 957 | | | | | | | | | |
| 1 114 NR Rendering Works 14.11 14.10 14.10 -0.07 14.48 1 161 NR Apparel Mfg. 4.12 4.12 4.12 0.00 4.23 1 0176 NR Supplemental Loading For Class 513 0.69 0.69 0.69 0.00 0.71 1 191 NR Employment Contractor - Temporary Apparel Mfg. Staff 4.12 5.06 4.12 0.00 4.23 1 309 NR Woodenware Mfg., N.O.C. 6.02 6.02 6.02 0.00 6.18 1 449 NR Electroplating 4.69 4.69 4.69 0.00 4.82 1 464 NR Machinery Mfg., N.O.C. 6.06 6.06 6.06 0.00 6.22 2 646 NR Furniture or Fixtures Installation 9.74 9.74 9.74 0.00 10.54 3 957 Physician or Dentist 0.97 0.97 0.97 0.97 0.00 1.00 3 962 Accounting Or Financial Auditing Firm | • | | 1414 | | | | | | |
| 1 161 NR Apparel Mfg. 4.12 4.12 4.12 0.00 4.23 1 0176 NR Supplemental Loading For Class 513 0.69 0.69 0.69 0.00 0.71 1 191 NR Employment Contractor - Temporary Apparel Mfg. Staff 4.12 5.06 4.12 0.00 4.23 1 309 NR Woodenware Mfg., N.O.C. 6.02 6.02 6.02 0.00 6.18 1 449 NR Electroplating 4.69 4.69 4.69 0.00 4.82 1 464 NR Machinery Mfg., N.O.C. 6.06 6.06 6.06 6.06 0.00 6.22 2 646 NR Furniture or Fixtures Installation 9.74 9.74 9.74 0.00 10.54 3 957 Physician or Dentist 0.97 0.97 0.97 0.97 0.00 1.00 3 962 Accounting Or Financial Auditing Firm 0.25 0.23 0.25 0.00 0.26 3 9985 NR Suppl | | | NR | | | | | | |
| 1 0176 NR Supplemental Loading For Class 513 0.69 0.69 0.69 0.00 0.71 1 191 NR Employment Contractor - Temporary Apparel Mfg. Staff 4.12 5.06 4.12 0.00 4.23 1 309 NR Woodenware Mfg., N.O.C. 6.02 6.02 6.02 0.00 6.18 1 449 NR Electroplating 4.69 4.69 4.69 0.00 4.82 1 464 NR Machinery Mfg., N.O.C. 6.06 6.06 6.06 0.00 6.22 2 646 NR Furniture or Fixtures Installation 9.74 9.74 9.74 0.00 10.54 3 957 Physician or Dentist 0.97 0.97 0.97 0.97 0.00 1.00 3 962 Accounting Or Financial Auditing Firm 0.25 0.23 0.25 0.00 0.26 3 9985 NR Supplemental Radiation Loading A A | • | | | <u> </u> | | | | | |
| 1 191 NR Employment Contractor - Temporary Apparel Mfg. Staff 4.12 5.06 4.12 0.00 4.23 1 309 NR Woodenware Mfg., N.O.C. 6.02 6.02 6.02 0.00 6.18 1 449 NR Electroplating 4.69 4.69 4.69 0.00 4.82 1 464 NR Machinery Mfg., N.O.C. 6.06 6.06 6.06 0.00 6.22 2 646 NR Furniture or Fixtures Installation 9.74 9.74 9.74 0.00 10.54 3 957 Physician or Dentist 0.97 0.97 0.97 0.00 1.00 3 962 Accounting Or Financial Auditing Firm 0.25 0.23 0.25 0.00 0.26 3 9985 NR Supplemental Radiation Loading A A A 0.00 A 1 553 Gases - Mfg. 7.61 7.62 7.62 0.13 7.83 3 825 NR Automobile Storage Garage or Parking Station or Lot 6.10 | | | | 11 0 | | | | | |
| 1 309 NR Woodenware Mfg., N.O.C. 6.02 6.02 6.02 0.00 6.18 1 449 NR Electroplating 4.69 4.69 4.69 0.00 4.82 1 464 NR Machinery Mfg., N.O.C. 6.06 6.06 6.06 0.00 6.22 2 646 NR Furniture or Fixtures Installation 9.74 9.74 9.74 0.00 10.54 3 957 Physician or Dentist 0.97 0.97 0.97 0.00 1.00 3 962 Accounting Or Financial Auditing Firm 0.25 0.23 0.25 0.00 0.26 3 9985 NR Supplemental Radiation Loading A A A 0.00 A 1 553 Gases - Mfg. 7.61 7.62 7.62 0.13 7.83 3 825 NR Automobile Storage Garage or Parking Station or Lot 6.10 6.11 6.11 0.16 6.28 1 507 NR Graphite Products Mfg. 4.89 4.90 4.9 | - | | | | | | | | |
| 1 449 NR Electroplating 4.69 4.69 4.69 0.00 4.82 1 464 NR Machinery Mfg., N.O.C. 6.06 6.06 6.06 0.00 6.22 2 646 NR Furniture or Fixtures Installation 9.74 9.74 9.74 0.00 10.54 3 957 Physician or Dentist 0.97 0.97 0.97 0.97 0.00 1.00 3 962 Accounting Or Financial Auditing Firm 0.25 0.23 0.25 0.00 0.26 3 9985 NR Supplemental Radiation Loading A A A 0.00 A 1 553 Gases - Mfg. 7.61 7.62 7.62 0.13 7.83 3 825 NR Automobile Storage Garage or Parking Station or Lot 6.10 6.11 6.11 0.16 6.28 1 507 NR Graphite Products Mfg. 4.89 4.90 4.90 0.20 5.03 | | | | . , , , , , | | | | | |
| 1 464 NR Machinery Mfg., N.O.C. 6.06 6.06 6.06 0.00 6.22 2 646 NR Furniture or Fixtures Installation 9.74 9.74 9.74 0.00 10.54 3 957 Physician or Dentist 0.97 0.97 0.97 0.00 1.00 3 962 Accounting Or Financial Auditing Firm 0.25 0.23 0.25 0.00 0.26 3 9985 NR Supplemental Radiation Loading A A A 0.00 A 1 553 Gases - Mfg. 7.61 7.62 7.62 0.13 7.83 3 825 NR Automobile Storage Garage or Parking Station or Lot 6.10 6.11 6.11 0.16 6.28 1 507 NR Graphite Products Mfg. 4.89 4.90 4.90 0.20 5.03 | • | | | · · · · · · · · · · · · · · · · · · · | | | | | |
| 2 646 NR Furniture or Fixtures Installation 9.74 9.74 9.74 0.00 10.54 3 957 Physician or Dentist 0.97 0.97 0.97 0.00 1.00 3 962 Accounting Or Financial Auditing Firm 0.25 0.23 0.25 0.00 0.26 3 9985 NR Supplemental Radiation Loading A A A 0.00 A 1 553 Gases - Mfg. 7.61 7.62 7.62 0.13 7.83 3 825 NR Automobile Storage Garage or Parking Station or Lot 6.10 6.11 6.11 0.16 6.28 1 507 NR Graphite Products Mfg. 4.89 4.90 4.90 0.20 5.03 | | | | · · | | | | | |
| 3 957 Physician or Dentist 0.97 0.97 0.97 0.00 1.00 3 962 Accounting Or Financial Auditing Firm 0.25 0.23 0.25 0.00 0.26 3 9985 NR Supplemental Radiation Loading A A A A 0.00 A 1 553 Gases - Mfg. 7.61 7.62 7.62 0.13 7.83 3 825 NR Automobile Storage Garage or Parking Station or Lot 6.10 6.11 6.11 0.16 6.28 1 507 NR Graphite Products Mfg. 4.89 4.90 4.90 0.20 5.03 | - | | | | | | | | |
| 3 962 Accounting Or Financial Auditing Firm 0.25 0.23 0.25 0.00 0.26 3 9985 NR Supplemental Radiation Loading A A A A 0.00 A 1 553 Gases - Mfg. 7.61 7.62 7.62 0.13 7.83 3 825 NR Automobile Storage Garage or Parking Station or Lot 6.10 6.11 6.11 0.16 6.28 1 507 NR Graphite Products Mfg. 4.89 4.90 4.90 0.20 5.03 | | | INIX | | | | | | |
| 3 9985 NR Supplemental Radiation Loading A A A O.00 A 1 553 Gases - Mfg. 7.61 7.62 7.62 0.13 7.83 3 825 NR Automobile Storage Garage or Parking Station or Lot 6.10 6.11 6.11 0.16 6.28 1 507 NR Graphite Products Mfg. 4.89 4.90 4.90 0.20 5.03 | | | | • | | | | | |
| 1 553 Gases - Mfg. 7.61 7.62 7.62 0.13 7.83 3 825 NR Automobile Storage Garage or Parking Station or Lot 6.10 6.11 6.11 0.16 6.28 1 507 NR Graphite Products Mfg. 4.89 4.90 4.90 0.20 5.03 | | | ND | | | | | | |
| 3 825 NR Automobile Storage Garage or Parking Station or Lot 6.10 6.11 6.11 0.16 6.28 1 507 NR Graphite Products Mfg. 4.89 4.90 4.90 0.20 5.03 | | | INK | · · | | | | | |
| 1 507 NR Graphite Products Mfg. 4.89 4.90 4.90 0.20 5.03 | | | ND | | | | | | |
| | | | | | | | | | |
| 3 340 ININ INESIGERIIAI CARE FACIIILY IOI ITIUIVIUUAIS VVIIII IIILEIIEULUAI DISADIIILIES 0.37 0.39 0.39 0.24 0.02 | • | | | · · · · · · · · · · · · · · · · · · · | | | | | |
| 1 134 NR Knit Goods Mfg. 7.07 7.09 7.09 0.28 7.28 | | | | , | | | | | |

| Ind <u>Grp</u> | Class <u>Code</u> | | <u>Class Description</u> | Current Rate Pre DCCPAP Pre Surcharge | Indicated Rate Pre DCCPAP Pre Surcharge | Proposed Rate Pre DCCPAP Pre Surcharge | Proposed <u>% Change</u> | Proposed Rate Incl DCCPAP Post Surcharge |
|-------------------|----------------------|-------|-----------------------------------------------------------------------------------------------|---------------------------------------------|-----------------------------------------------|----------------------------------------------|-----------------------------|------------------------------------------------|
| 2 | 673 | NR | Advertising Signs Mfg., Erection or Repair | 9.62 | 9.65 | 9.65 | 0.31 | 9.91 |
| 2 | 059 | NR | Mineral Milling | 8.42 | 8.45 | 8.45 | 0.36 | 8.68 |
| 1 | 447 | NR | Nonferrous Metal Foundry | 10.05 | 10.09 | 10.09 | 0.40 | 10.36 |
| 2 | 670 | NR | House Furnishing Installation N.O.C. | 9.32 | 9.36 | 9.36 | 0.43 | 9.61 |
| 2 | 681 | NR | Canvas Goods Erection | 9.32 | 9.36 | 9.36 | 0.43 | 9.61 |
| 3 | 801 | NR | Stable | 13.65 | 13.71 | 13.71 | 0.44 | 14.08 |
| 1 | 535 | NR | Glass Or Glassware Mfg. | 5.72 | 5.75 | 5.75 | 0.52 | 5.91 |
| 1 | 431 | NR | Forging | 11.30 | 11.36 | 11.36 | 0.53 | 11.67 |
| 1 | 544 | | Employment Contractor - Temporary Staff - Manufacturing or Light Industrial Operations N.O.C. | 12.94 | 13.01 | 13.01 | 0.54 | 13.36 |
| 1 | 112 | | Beverage Mfg., N.O.C. | 20.32 | 20.44 | 20.44 | 0.59 | 21.00 |
| 1 | 461 | | Machine Shop | 7.30 | 7.35 | 7.35 | 0.68 | 7.55 |
| 2 | 674 | NR | Swimming Pool Construction | 8.50 | 8.56 | 8.56 | 0.71 | 9.34 |
| 1 | 513 | NR | Pottery, N.O.C. | 6.86 | 6.92 | 6.92 | 0.87 | 7.11 |
| 1 | 285 | NR | Printing - Sheet Fed Press | 5.51 | 5.56 | 5.56 | 0.91 | 5.71 |
| 1 | 509 | NR | Asbestos Goods Mfg. | 11.76 | 11.88 | 11.88 | 1.02 | 12.20 |
| 1 | 757 | | Telecommunications Company | 3.94 | 3.98 | 3.98 | 1.02 | 4.09 |
| 1 | 265 | NR | Stationery Products Mfg. | 5.68 | 5.74 | 5.74 | 1.06 | 5.90 |
| 3 | 883 | NR | Employment Contractor - Temporary Retail Store, N.O.C. Staff | 4.40 | 4.93 | 4.45 | 1.14 | 4.57 |
| 3 | 928 | | Retail Store, N.O.C. | 4.40 | 4.45 | 4.45 | 1.14 | 4.57 |
| 1 | 110 | NR | Ice Cream Mfg. | 6.43 | 6.51 | 6.51 | 1.24 | 6.69 |
| 1 | 427 | NR | Malleable Iron Foundry | 8.02 | 8.12 | 8.12 | 1.25 | 8.34 |
| 1 | 425 | NR | Iron Foundry, N.O.C. | 15.52 | 15.72 | 15.72 | 1.29 | 16.15 |
| 1 | 465 | NR | Conveyor or Hoisting Systems Mfg. | 6.92 | 7.01 | 7.01 | 1.30 | 7.20 |
| 2 | 666 | NR | Plate Glass Installation | 11.54 | 11.69 | 11.69 | 1.30 | 12.66 |
| 3 | 0912 | NR | Domestic Workers - Outside | 588.92 | 597.15 | 597.15 | 1.40 | 613.39 |
| 3 | 941 | | Social Rehabilitation Facility | 4.89 | 4.96 | 4.96 | 1.43 | 5.09 |
| 1 | 571 | | Soap Mfg. | 5.27 | 5.35 | 5.35 | 1.52 | 5.50 |
| 1 | 319 | NR | Furniture Assembly | 8.31 | 8.44 | 8.44 | 1.56 | 8.67 |
| 1 | 721 | NR | Railroad Operation, N.O.C. | 19.96 | 20.28 | 20.28 | 1.60 | 20.83 |
| 1 | 135 | NR | Hosiery Mfg. | 5.58 | 5.67 | 5.67 | 1.61 | 5.82 |
| 1 | 301 | NR | Sawmill | 11.49 | 11.68 | 11.68 | 1.65 | 12.00 |
| 1 | 259 | | Paper Products Mfg., N.O.C. | 4.59 | 4.67 | 4.67 | 1.74 | 4.80 |
| 1 | 109 | NR | Dairy Products Mfg. | 8.95 | 9.11 | 9.11 | 1.79 | 9.36 |
| 1 | 487 | NR | Surgical Or Optical Instrument Mfg. | 2.23 | 2.27 | 2.27 | 1.79 | 2.33 |
| 1 | 106 | NR | Processed Meat Products Mfg. | 11.62 | 11.83 | 11.83 | 1.81 | 12.15 |
| 1 | 282 | NR | Newspaper Printing | 12.66 | 12.89 | 12.89 | 1.82 | 13.24 |
| 1 | 502 | NR | Plaster Statuary Mfg. | 7.16 | 7.29 | 7.29 | 1.82 | 7.49 |
| 1 | 511 | NR | Concrete Products Mfg. | 11.73 | 11.95 | 11.95 | 1.88 | 12.28 |
| 1 | 306 | NR | Wood Turned Products Mfg. | 8.36 | 8.52 | 8.52 | 1.91 | 8.75 |
| 1 | 101 | NR | Grain Milling | 6.51 | 6.64 | 6.64 | 2.00 | 6.82 |
| 3 | 817 | . 111 | Bus Operation | 13.45 | 13.72 | 13.72 | 2.01 | 14.09 |
| 1 | 141 | | Laundry, N.O.C. | 9.85 | 10.05 | 10.05 | 2.03 | 10.32 |

| Ind <u>Grp</u> | Class Code | | <u>Class Description</u> | Current Rate Pre DCCPAP Pre Surcharge | Indicated Rate Pre DCCPAP Pre Surcharge | Proposed Rate Pre DCCPAP Pre Surcharge | Proposed % Change | Proposed Rate Incl DCCPAP Post Surcharge |
|-------------------|---------------|-----|--------------------------------------------------------------------------------------------|---------------------------------------------|-----------------------------------------------|----------------------------------------------|----------------------|------------------------------------------------|
| 2 | 649 | NR | Ceiling Installation | 5.39 | 5.50 | 5.50 | 2.04 | 6.10 |
| 1 | 130 | NR | Textile Waste Mfg. | 11.10 | 11.33 | 11.33 | 2.07 | 11.64 |
| 1 | 433 | NR | Tool Mfg Forged | 6.25 | 6.39 | 6.39 | 2.24 | 6.56 |
| 3 | 976 | | Community Center | 2.55 | 2.61 | 2.61 | 2.35 | 2.68 |
| 1 | 403 | NR | Rolling, Drawing Or Extruding Nonferrous Metals | 5.27 | 5.40 | 5.40 | 2.47 | 5.55 |
| 1 | 491 | NR | Employment Contractor - Temporary Rolling, Drawing or Extruding Nonferrous Metals Staff | 5.27 | 6.55 | 5.40 | 2.47 | 5.55 |
| 1 | 257 | NR | Box Mfg Paper | 5.49 | 5.63 | 5.63 | 2.55 | 5.78 |
| 1 | 139 | NR | Dyeing | 8.61 | 8.84 | 8.84 | 2.67 | 9.08 |
| 1 | 113 | NR | Preserving Or Canning Of Food | 4.85 | 4.98 | 4.98 | 2.68 | 5.12 |
| 1 | 201 | NR | Tanning | 8.46 | 8.69 | 8.69 | 2.72 | 8.93 |
| 1 | 476 | NR | Industrial Control Systems Manufacture/Assembly | 2.85 | 2.93 | 2.93 | 2.81 | 3.01 |
| 1 | 107 | NR | Candy Mfg. | 5.31 | 5.46 | 5.46 | 2.82 | 5.61 |
| 1 | 187 | NR | Employment Contractor - Temporary Candy Mfg. Staff | 5.31 | 6.66 | 5.46 | 2.82 | 5.61 |
| 1 | 471 | NR | Printed Circuit Board Assembly - By Contractor | 2.10 | 2.16 | 2.16 | 2.86 | 2.22 |
| 3 | 958 | | Rehabilitation Hospital | 2.36 | 2.43 | 2.43 | 2.97 | 2.50 |
| 1 | 166 | NR | Canvas or Burlap Products Mfg. | 6.06 | 6.25 | 6.25 | 3.14 | 6.42 |
| 1 | 467 | NR | Ball Bearing Mfg. | 8.49 | 8.76 | 8.76 | 3.18 | 9.00 |
| 2 | 662 | NR | Appliance - Electrical - Service or Repair | 8.73 | 9.01 | 9.01 | 3.21 | 9.26 |
| 1 | 415 | NR | Fabricated Plate Work | 6.83 | 7.05 | 7.05 | 3.22 | 7.24 |
| 1 | 205 | NR | Leather Goods Mfg. | 6.19 | 6.39 | 6.39 | 3.23 | 6.56 |
| 1 | 573 | NR | Fertilizer Mfg. | 7.97 | 8.25 | 8.25 | 3.51 | 8.47 |
| 1 | 463 | NR | Automobile Mfg. | 5.61 | 5.81 | 5.81 | 3.57 | 5.97 |
| 3 | 0008 | NR | Mushroom Raising | 6.32 | 6.55 | 6.55 | 3.64 | 6.73 |
| 1 | 136 | NR | Embroidery Mfg. | 5.36 | 5.56 | 5.56 | 3.73 | 5.71 |
| 1 | 483 | NR | , , | 2.93 | 3.04 | 3.04 | 3.75 | 3.12 |
| 3 | | INK | Office Machine Mfg. | | | | | |
| 3 | 956 | ND | Law Firm | 0.26 | 0.27 | 0.27 | 3.85 | 0.28 |
| 1 | 281 | NR | Printing, N.O.C. | 4.49 | 4.68 | 4.68 | 4.23 | 4.81 |
| 1 | 297 | NR | Employment Contractor - Temporary Printing Class | 4.49 | 5.86 | 4.68 | 4.23 | 4.81 |
| 1 | 142 | NR | Dry Cleaning Plant | 4.45 | 4.64 | 4.64 | 4.27 | 4.77 |
| 1 | 536 | NR | Glass Products Mfg. | 10.89 | 11.36 | 11.36 | 4.32 | 11.67 |
| 1 | 255 | NR | Paper Mfg. | 5.36 | 5.60 | 5.60 | 4.48 | 5.75 |
| 1 | 421 | NR | Steel Foundry | 11.59 | 12.12 | 12.12 | 4.57 | 12.45 |
| 1 | 456 | | Metal Furniture Mfg. | 9.15 | 9.60 | 9.60 | 4.92 | 9.86 |
| 1 | 204 | NR | Shoe Mfg. | 5.25 | 5.53 | 5.53 | 5.33 | 5.68 |
| 2 | 668 | NR | Tile, Stone, Mosaic or Terrazzo Work | 10.29 | 10.85 | 10.85 | 5.44 | 11.77 |
| 2 | 966 | NR | Television, Video, Audio or Radio Equipment Service Or Repair | 4.36 | 4.61 | 4.61 | 5.73 | 4.74 |
| 1 | 323 | NR | Furniture Mfg Wood | 7.64 | 8.08 | 8.08 | 5.76 | 8.30 |
| 3 | 927 | | Pharmacy - Retail | 1.77 | 1.88 | 1.88 | 6.21 | 1.93 |
| 1 | 115 | NR | Tobacco Products Mfg. | 4.14 | 4.40 | 4.40 | 6.28 | 4.52 |
| 1 | 165 | NR | Mattress Mfg. | 10.54 | 11.22 | 11.22 | 6.45 | 11.53 |
| 3 | 819 | NR | Mobile, Self-Propelled Equipment Salesperson | 1.99 | 2.12 | 2.12 | 6.53 | 2.18 |
| 1 | 105 | NR | Bakery, Wholesale | 6.88 | 7.39 | 7.39 | 7.41 | 7.59 |

| Ind <u>Grp</u> | Class <u>Code</u> | | Class Description | Current Rate Pre DCCPAP <u>Pre Surcharge</u> | Indicated Rate Pre DCCPAP Pre Surcharge | Proposed Rate Pre DCCPAP Pre Surcharge | Proposed % Change | Proposed Rate Incl DCCPAP Post Surcharge |
|-------------------|----------------------|----|--------------------------------------------------------|----------------------------------------------------|-----------------------------------------------|----------------------------------------------|-------------------|------------------------------------------------|
| 1 | 501 | NR | Cement Mfg. | 6.45 | 6.93 | 6.93 | 7.44 | 7.12 |
| 1 | 759 | | Cable Television Operations | 9.24 | 9.99 | 9.99 | 8.12 | 10.26 |
| 1 | 473 | NR | Electrical Apparatus Mfg., N.O.C. | 4.18 | 4.52 | 4.52 | 8.13 | 4.64 |
| 1 | 4771 | NR | Explosives Or Ammunition Mfg., N.O.C. | 5.58 | 6.09 | 6.09 | 9.14 | 6.26 |
| 1 | 0771 | NR | Non-Ratable Element - Class 4771 | 1.39 | 1.52 | 1.52 | 9.35 | 1.56 |
| 1 | 474 | NR | Electric Power Or Electric Transmission Equipment Mfg. | 3.31 | 3.64 | 3.64 | 9.97 | 3.74 |
| 1 | 111 | NR | Slaughter - Wholesale | 9.62 | 11.34 | 11.34 | 17.88 | 11.65 |
| 3 | 888 | NR | Homeowners Association | 6.10 | 7.38 | 7.32 | 20.00 | 7.52 |

STATE OF DELAWARE - DEPARTMENT OF INSURANCE PERSONAL & COMMERCIAL FILING STATE SPECIFICS

| | Company NAIC | C#:N/A |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| | Company Reference | e #:1701 |
| 1. Does this filing result in any rest | riction of coverage? Yes | ✓ No |
| - | | |
| 2. If yes, where is such restriction e | xplained in the ming: | The state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the state of the s |
| 3. Where is any broadening of cove | erage explained? N/A | |
| 4. State the estimated effect of #1 a needed). N/A | s percent of premiums (attach s | eparate sheet if more space is |
| 5. State the classes or types of risk plans if such changes are substantial N/A | which will be affected by filed lly greater than the effect stated | changes in rules, forms or rating in #4. |
| 6. Statewide Percent Change | | D 4 67 |
| Earned Exposures | Earned Premiums | Percent Change -5.73% Residual Market |
| | | -3.00% Voluntary Market |
| | | -0.00% Voluntary Warket |
| | | |
| 7. Indicate the classes and/or territor more above the average effect stated. See classes in bold and boxed on Sch. 8. Show dates and the statewide average the 60-month period prior to applies. | d under #6 above. edule II attached. erage rate level changes that res the date of this filing, for the ca | sulted from rate revisions effective |
| | Statement of Compliance | |
| Pursuant to the requirements of 18 <u>Del</u> Section 106, I certify that the informati correct and complete to my best knowl and requirements of the State of Delaw | on stated above and in the attachn edge and belief and fully conform are. | nents consisting of pages is |
| | Print Name | |
| 10/10/2017 | William V. Tay | ylor |
| Date | Signature | |
| | Pres | sident |
| | Title (Must be a Compar | vy Officer) |

Revised: 06/12/06

Property & Casualty Transmittal Document

Reset Form

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| Cor | ntact Info of Filer(s) or Corporate Name and address William V. Taylor | Officer(s Title | | clude to | hone #s | FAX# | | | | |
| Cor 6. | Name and address William V. Taylor DCRB, Inc. Duane Morris Plaza Building - Suite 1500 30 South 17th Street Philadelphia PA 19103 | Officer(s Title | | Teler | 320-4413 | FAX # (215) 320-4557 | | | | |
| Cor 6. | Name and address William V. Taylor DCRB, Inc. Duane Morris Plaza Building - Suite 1500 30 South 17th Street Philadelphia PA 19103 Signature of authorized filer | Officer(s Title Presider | | Clude tol Teler (215) | 320-4413 am V. T | FAX # (215) 320-4557 | | | | |
| 7. 8. | Name and address William V. Taylor DCRB, Inc. Duane Morris Plaza Building - Suite 1500 30 South 17th Street Philadelphia PA 19103 Signature of authorized filer Please print name of authoriz | Officer(s Title Presider | nt | clude tol Teler (215) William | am V. Taylor | FAX # (215) 320-4557 aylor | | | | |
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| 7. 8. Fili 9. 10. 11. 12. 13. | Name and address William V. Taylor DCRB, Inc. Duane Morris Plaza Building - Suite 1500 30 South 17th Street Philadelphia PA 19103 Signature of authorized filer Please print name of authoriz ng information (see General Type of Insurance (TOI) Sub-Type of Insurance (Su State Specific Product code applicable)[See State Specific Rec Company Program Title (Ma Filing Type | e Officer(s Title Presider ed filer Instruction b-TOI) e(s)(if quirements rketing title) | ns for 16. 16 N// | william description of Without State (Control of Workers) Rate/L Rate/L Form: Without Description of Workers Without State (Control of Workers) Without State (Control of Workers) Without State (Control of Workers) Without State (Control of Workers) Without State (Control of Workers) | am V. Taylor otions of the compentandard WC | FAX # (215) 320-4557 aylor ese fields) estion Rules Fabination Rates/R Other (give desc | wtaylor@dcrb.com Rates/Rules ules/Forms ription) | | | |
| 7. 8. Fili 9. 10. 11. | Name and address William V. Taylor DCRB, Inc. Duane Morris Plaza Building - Suite 1500 30 South 17th Street Philadelphia PA 19103 Signature of authorized filer Please print name of authoriz ng information (see General Type of Insurance (TOI) Sub-Type of Insurance (Su State Specific Product code applicable)[See State Specific Rec Company Program Title (Ma Filing Type Effective Date(s) Requested Reference Filing? | e Officer(s Title Presider ed filer Instruction b-TOI) e(s)(if quirements rketing title) | ns for 16. 16 N// | William description (215) William description (215) William description (215) William description (215) William description (215) William description (215) William description (215) William description (215) William description (215) William description (215) William description (215) William description (215) William description (215) William description (215) William description (215) William description (215) William description (215) William description (215) William description (215) William description (215) William description (215) William description (215) William description (215) William description (215) William description (215) William description (215) William description (215) William description (215) William description (215) William description (215) William description (215) William description (215) William description (215) William description (215) William description (215) William description (215) William description (215) William description (215) William description (215) William description (215) William description (215) William description (215) William description (215) William description (215) William description (215) William description (215) William description (215) William description (215) William description (215) William description (215) William description (215) William description (215) William description (215) William description (215) William description (215) William description (215) William description (215) William description (215) William description (215) William description (215) William description (215) William description (215) William description (215) William description (215) William description (215) William description (215) William description (215) William description (215) William description (215) William description (215) William description (215) William description (215) William description (215) William description (215) William description (215) William description (| am V. Taylor otions of the compentandard WC | FAX # (215) 320-4557 aylor ese fields) estion Rules Fabination Rates/R Other (give desc | wtaylor@dcrb.com Rates/Rules ules/Forms ription) | | | |
| 7. 8. Fili 9. 10. 11. 12. 13. | Name and address William V. Taylor DCRB, Inc. Duane Morris Plaza Building - Suite 1500 30 South 17th Street Philadelphia PA 19103 Signature of authorized filer Please print name of authoriz ng information (see General Type of Insurance (TOI) Sub-Type of Insurance (Su State Specific Product code applicable)[See State Specific Rec Company Program Title (Ma Filing Type Effective Date(s) Requested Reference Filing? Reference Organization (if a | e Officer(s Title Presider ed filer Instruction b-TOI) e(s)(if quirements rketing title) | ns for 16. 16. N/A V.A V.A V.A V.A V.A V.A V.A V.A V.A V. | William description Works A Rate/L Permitted to the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of the control of t | am V. Taylor otions of the compertandard WC coss Cost compertandard WC coss Cost compertandard WC coss Cost compertandard WC coss Cost compertandard WC | FAX # (215) 320-4557 aylor ese fields) esation Rules Fabination Rates/R Other (give desc | wtaylor@dcrb.com Rates/Rules ules/Forms ription) | | | |

Property & Casualty Transmittal Document—

| 20. | This filing transmittal is part of Company Tracking # 1701 |
|-----|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| | |
| 21. | Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text] |
| | Annual Residual Market Rate and Voluntary Loss Cost filing for Workers Compensation Insurance, filed by the Authorized Advisory Organization (DCRB). |
| | |
| | View Complete Filing Description |
| 22. | Filing Fees (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below] |
| | mount: \$100.00 |
| | er to each state's checklist for additional state specific requirements or instructions on ulating fees. |
| | Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies |

***Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)

PC TD-1 pg 2 of 2

RATE/RULE FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes rate-related items such as Rate; Rule; Rate & Rule; Reference; Loss Cost; Loss Cost & Rule or Rate, etc.) (Do not refer to the body of the filing for the component/exhibit listing, unless allowed by state.)

| 1. | This filing corresponds to form filing number N/A | | | | | | | | | | | | | |
|--------|--------------------------------------------------------------------------------------------------------------|---------------------------------|--------------|---------------|-------------------------|--------|---------------|------------------|-------|---------------------|--|--|--|--|
| 2. | (Company tracking number of form filing, if applicable) ☐ Rate Increase ☐ Rate Decrease ☐ Rate Neutral (0%) | | | | | | | | | | | | | |
| | | | 7 | | | | | Rate N | eutra | al (0%) | | | | |
| 3. | Filing I | Method (Prior | Approval, | File & Use, | Flex Band, | etc.) | | | | | | | | |
| 4a. | | | Rat | te Change b | y Company | (As | Proposed) | | | | | | | |
| Com | pany | Overall % | Overall | Written | # of | | Written | Maximu | m | Minimum | | | | |
| Na | ıme | Indicated | % Rate | premium | policyholo | | premium | % | | % Change | | | | |
| | | Change | Impact | change | affecte | | for this | Chang | | (where | | | | |
| | | (when | | for this | for this | | program | (where | | required) | | | | |
| | | applicable) | | program | prograr | n | | require | | -22.81% | | | | |
| DCRB * | | -5.73% | -4.01% | R.M. ** | 2,071 | | | +17.91 | - | -22.81% -19.21% | | | | |
| | -3.00% | | | | | | | | | | | | | |
| 4b. | | | | | | | | | | | | | | |
| | Olipany Overall / Overall vinter / O/ Change | | | | | | | | | | | | | |
| Na | ame Indicated % Rate premium policyholders premium % % Change | | | | | | | | | | | | | |
| | Change Impact change affected for this Change | | | | | | | | | | | | | |
| | | (when | | for this | program | | program | | | | | | | |
| | | applicable) | | program | prograi | | | | - | | | | | |
| | | | | - | | | | | | | | | | |
| _ | | | | 4, | | _ | | | | | | | | |
| | | 5. Overall l | Rate Inform | nation (Com | plete for M | ultipl | e Company | Filings | only) | | | | | |
| | | | | | | (| COMPANY | USE | | STATE USE | | | | |
| 5a | Overal applica | l percentage i | rate indicat | ion (when | | -5.73 | % R.M.; -3.00 |)% ∨.M. | | | | | | |
| 5b | Overal | I percentage i | rate impact | for this fili | ng | -4.01 | % R.M.; -1.0 | 1% V.M. | | | | | | |
| 5c | Effect this pr | of Rate Filing | – Written p | oremium ch | ange for | | | | | | | | | |
| 5d | Effect affecte | of Rate Filing | – Number | of policyho | Iders | | 25,652 | | | | | | | |
| | | | | | | 10.00 | 00/ D.M 0.0 | 00/ \/ \/ \/ | | | | | | |
| 6. | Overal | l percentage | of last rate | revision | | | 0% R.M. ; 0.0 | | | | | | | |
| 7. | | ve Date of las | | ion | | Dec | cember 1, 201 | ь | | | | | | |
| 8. | (Prior | Method of Las Approval, File | e & Use, Fl | ex Band, etc | c.) | Pric | or Approval | | | | | | | |
| | Rula # | or Page # Su | bmitted | Replac | cement | | | Previ | ous | state | | | | |
| 9. | for Re | | Diffiction. | | ndrawn? | | | filing if req | | nber, d by state | | | | |
| 01 | ☐ Withdrawn | | | | | | | | | | | | | |
| 02 | | | | | / lacement ndrawn | | | | | | | | | |
| 03 | □ New □ Replacement | | | | | | | | | | | | | |

PC RRFS-1

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* Delaware Compensation Rating Bureau, Inc. ** R.M. denotes Residual Market, V.M. is Voluntary Market *** Classifications 9740 and 9741 were not updated

Schedule I

History of Changes in DCRB Overall Residual Market Rate and Voluntary Market Loss Cost Levels

| | Average Collecti | ble Change | <u>Average Man</u> | <u>ual Change</u> |
|-------------------|------------------|------------|--------------------|-------------------|
| | Residual | Voluntary | Residual | Voluntary |
| | Market | Market | Market | Market |
| Effective Date | Rates | Loss Cost | Rates | Loss Cost |
| December 1, 2017 | -5.73% | -3.00% | -4.01% | -1.01% |
| December 1, 2016 | 0.00% | 0.00% | 1.99% | 2.22% |
| December 1, 2015 | 7.09% | 7.20% | 11.60% | 12.28% |
| December 1, 2014 | -9.70% | -11.50% | -6.93% | -9.42% |
| December 1, 2013 | 11.40% | 14.00% | 12.94% | 15.48% |
| December 1, 2012 | 26.06% | 21.66% | 25.07% | 20.17% |

| | | | | | idual Market | | | | | | |
|------|-----------|--------|-----------|--------|--------------|--------|-----------|---------|-----------|--------|-----------|
| Code | 12/1/2017 | % Chg | 12/1/2016 | % Chg | 12/1/2015 | % Chg | 12/1/2014 | % Chg | 12/1/2013 | % Chg | 12/1/2012 |
| 5 | 28.26 | -6.70% | 30.29 | 0.93% | 30.01 | 11.35% | 26.95 | -7.39% | 29.10 | 13.72% | 25.59 |
| 6 | | -1.07% | | 5.64% | 7.09 | 14.91% | | -6.37% | 6.59 | 12.27% | 5.87 |
| 7 | | -2.68% | | 3.56% | | 12.64% | | -7.74% | 8.66 | 11.74% | 7.75 |
| 8 | | 3.70% | | 11.70% | | 24.95% | | 4.03% | 4.47 | 23.82% | 3.61 |
| 9 | | -5.80% | | 1.22% | | 11.07% | | -8.66% | 43.51 | 11.79% | 38.92 |
| 11 | | -5.54% | | 2.27% | | 12.98% | | -7.76% | | 13.60% | 5.22 |
| 12 | | -6.35% | | 4.37% | | 15.98% | | -5.79% | 6.91 | 13.46% | 6.09 |
| 13 | | -5.02% | | 1.04% | 7.69 | 10.81% | | -8.80% | 7.61 | 11.75% | 6.81 |
| 15 | | -7.73% | | -0.29% | 27.23 | 9.62% | | -9.41% | 27.42 | 10.48% | 24.82 |
| 16 | | -4.60% | | 0.97% | 5.17 | 9.77% | | -10.46% | 5.26 | 9.36% | 4.81 |
| 34 | | -6.36% | | 2.61% | | 5.15% | | -12.46% | 6.66 | 7.25% | 6.21 |
| 36 | 6.87 | -4.32% | | 1.56% | 7.07 | 11.87% | 6.32 | -8.54% | 6.91 | 10.38% | 6.26 |
| 55 | | -0.92% | | 1.32% | | 10.70% | | -6.96% | | 10.39% | 6.64 |
| 59 | | 0.35% | | 3.22% | | 11.58% | 7.51 | -5.42% | 7.94 | 14.08% | 6.96 |
| 83 | | -5.90% | | 1.29% | 8.54 | 11.78% | 7.64 | -8.50% | 8.35 | 10.89% | 7.53 |
| 101 | | 1.94% | | 0.60% | 6.65 | 10.65% | | -6.39% | 6.42 | 20.45% | 5.33 |
| 104 | | -0.55% | | 0.00% | | 10.18% | 6.58 | -2.08% | 6.72 | 17.48% | 5.72 |
| 105 | | 7.36% | | 3.51% | | 11.78% | | -5.27% | 6.45 | 13.76% | 5.67 |
| 106 | | 1.76% | 11.94 | 1.70% | 11.74 | 14.54% | 10.25 | 0.89% | 10.16 | 23.75% | 8.21 |
| 107 | 5.61 | 2.94% | 5.45 | 2.83% | 5.30 | 12.77% | 4.70 | -2.08% | 4.80 | 19.40% | 4.02 |
| 108 | 7.77 | -1.65% | 7.90 | -0.63% | 7.95 | 10.88% | 7.17 | -2.98% | 7.39 | 18.62% | 6.23 |
| 109 | 9.36 | 1.85% | | 0.88% | | 12.61% | | -2.18% | 8.27 | 16.15% | 7.12 |
| 110 | 6.69 | 1.36% | 6.60 | 0.92% | | 11.41% | 5.87 | -3.61% | 6.09 | 16.89% | 5.21 |
| 111 | 11.65 | 17.91% | 9.88 | 17.34% | 8.42 | 26.24% | 6.67 | 4.38% | 6.39 | 17.25% | 5.45 |
| 112 | 21.00 | 0.62% | 20.87 | 1.90% | 20.48 | 11.67% | 18.34 | 0.05% | 18.33 | 23.60% | 14.83 |
| 113 | 5.12 | 2.81% | 4.98 | 2.68% | 4.85 | 12.53% | 4.31 | -4.01% | 4.49 | 15.13% | 3.90 |
| 114 | 14.48 | -0.07% | 14.49 | -0.55% | 14.57 | 10.21% | 13.22 | -4.69% | 13.87 | 15.97% | 11.96 |
| 115 | 4.52 | 6.35% | 4.25 | 4.94% | 4.05 | 15.38% | 3.51 | -1.40% | 3.56 | 17.88% | 3.02 |
| 119 | 8.25 | -1.43% | 8.37 | -2.11% | 8.55 | 8.78% | 7.86 | -5.87% | 8.35 | 13.30% | 7.37 |
| 130 | 11.64 | 2.11% | 11.40 | 2.06% | 11.17 | 13.17% | 9.87 | -2.18% | 10.09 | 19.13% | 8.47 |
| 132 | 3.11 | -1.27% | 3.15 | 0.00% | 3.15 | 10.14% | 2.86 | -4.67% | 3.00 | 14.94% | 2.61 |
| 134 | 7.28 | 0.28% | 7.26 | 0.28% | 7.24 | 12.77% | 6.42 | -2.13% | 6.56 | 20.37% | 5.45 |
| 135 | 5.82 | 1.57% | 5.73 | 0.88% | 5.68 | 11.81% | 5.08 | -3.05% | 5.24 | 18.28% | 4.43 |
| 136 | 5.71 | 3.63% | 5.51 | 2.42% | 5.38 | 13.03% | 4.76 | -2.26% | 4.87 | 18.49% | 4.11 |
| 139 | 9.08 | 2.71% | 8.84 | 1.26% | 8.73 | 12.36% | | -2.63% | 7.98 | 18.57% | 6.73 |
| 141 | 10.32 | 1.98% | 10.12 | 3.37% | 9.79 | 11.63% | 8.77 | -1.57% | 8.91 | 20.24% | 7.41 |

1

| | | | History of I | | idual Market | | d Percentag | | <u> </u> | | |
|------|-----------|--------|--------------|-----------------|--------------|--------|-------------|--------------------|-----------|--------|--------------|
| Code | 12/1/2017 | % Chg | 12/1/2016 | % Chg | 12/1/2015 | % Chg | 12/1/2014 | % Chg | 12/1/2013 | % Chg | 12/1/2012 |
| 142 | 4.77 | 4.38% | 4.57 | 3.39% | 4.42 | 15.40% | 3.83 | -0.78% | 3.86 | 17.68% | 3.28 |
| 161 | 4.23 | 0.00% | 4.23 | -1.40% | 4.29 | 10.00% | 3.90 | -4.65% | 4.09 | 14.57% | 3.57 |
| 163 | 8.70 | -0.91% | 8.78 | 2.45% | 8.57 | 16.12% | 7.38 | 0.41% | 7.35 | 21.49% | 6.05 |
| 165 | 11.53 | 6.46% | 10.83 | 5.76% | 10.24 | 16.23% | 8.81 | -0.11% | 8.82 | 20.82% | 7.30 |
| 166 | 6.42 | 3.22% | 6.22 | 2.64% | 6.06 | 12.85% | 5.37 | -2.72% | 5.52 | 18.45% | 4.66 |
| 175 | 2.01 | -0.50% | 2.02 | -1.46% | 2.05 | 9.63% | 1.87 | -4.59% | 1.96 | 15.98% | 1.69 |
| 176 | 0.71 | 0.00% | 0.71 | 1.43% | 0.70 | 12.90% | 0.62 | 0.00% | 0.62 | 19.23% | 0.52 |
| 185 | 7.21 | -0.55% | 7.25 | 0.00% | 7.25 | 10.18% | 6.58 | -2.08% | 6.72 | 17.48% | 5.72 |
| 187 | 5.61 | 2.94% | 5.45 | 2.83% | 5.30 | 12.77% | 4.70 | -2.08% | 4.80 | 19.40% | 4.02 |
| 191 | 4.23 | 0.00% | 4.23 | -1.40% | 4.29 | 10.00% | 3.90 | -4.65% | 4.09 | 14.57% | 3.57 |
| 201 | 8.93 | 2.76% | 8.69 | 2.48% | 8.48 | 12.77% | 7.52 | -2.08% | 7.68 | 19.25% | 6.44 |
| 204 | 5.68 | 5.38% | 5.39 | 3.65% | | 13.04% | 4.60 | -2.75% | 4.73 | 17.37% | 4.03 |
| 205 | | 3.14% | 6.36 | 3.41% | | 14.74% | 5.36 | -1.47% | 5.44 | 19.30% | 4.56 |
| 221 | | -2.76% | 5.07 | -4.34% | | 17.26% | 4.52 | -5.04% | | 13.88% | 4.18 |
| 222 | | -0.39% | 7.67 | 1.72% | | 10.23% | 6.84 | -4.20% | | 14.42% | 6.24 |
| 225 | | -0.52% | 5.81 | -2.02% | 5.93 | 8.81% | 5.45 | -5.87% | 5.79 | 13.98% | 5.08 |
| 227 | | -3.56% | 4.78 | -2.25% | | 6.07% | 4.61 | -6.87% | | 10.74% | 4.47 |
| 255 | | 4.36% | 5.51 | 4.75% | | 15.60% | 4.55 | -1.52% | | 15.79% | 3.99 |
| 257 | | 2.48% | 5.64 | 2.73% | | 13.43% | 4.84 | -2.81% | 4.98 | 14.48% | 4.35 |
| 259 | | 1.91% | 4.71 | 1.95% | | 12.41% | 4.11 | -2.61% | | 15.93% | 3.64 |
| 261 | | -0.33% | 6.03 | -1.47% | | 8.32% | 5.65 | -7.53% | | 11.70% | 5.47 |
| 263 | | -1.44% | 4.85 | -2.02% | 4.95 | 7.38% | 4.61 | -8.17% | | 11.31% | 4.51 |
| 265 | | 1.20% | 5.83 | 0.52% | 5.80 | 10.90% | 5.23 | -4.39% | 5.47 | 15.40% | 4.74 |
| 275 | | -2.76% | 5.07 | -4.34% | | 17.26% | 4.52 | -5.04% | | 13.88% | 4.18 |
| 276 | | -0.39% | 7.67 | 1.72% | | 10.23% | 6.84 | -4.20% | | 14.42% | 6.24 |
| 281 | | 4.34% | 4.61 | 0.22% | | 10.84% | 4.15 | -3.26% | | 17.86% | 3.64 |
| 282 | | 1.85% | 13.00 | 3.67% | | 17.31% | 10.69 | 4.29% | | 25.31% | 8.18 |
| 285 | | 0.88% | 5.66 | 1.80% | | 13.93% | 4.88 | -1.01% | | 19.37% | 4.13 |
| 297 | | 4.34% | 4.61 | 0.22% | 4.60 | 10.84% | 4.15 | -3.26% | | 17.86% | 3.64 |
| 301 | | 1.69% | 11.80 | 1.72% | | 13.39% | 10.23 | -2.01% | | 17.44% | 8.89 |
| 305 | | -4.48% | 10.26 | -6.98% | | 0.91% | 10.23 | -15.40% | | 19.30% | 10.83 |
| 306 | | 1.86% | 8.59 | 2.02% | | 13.32% | 7.43 | -1.20% | | 19.55% | 6.29 |
| 309 | | 0.00% | 6.18 | 0.65% | | 11.23% | 5.52 | -3.66% | 5.73 | 17.18% | 4.89 |
| 311 | | -2.79% | 6.46 | -5.14% | | 2.10% | 6.67 | -3.00 % -14.71% | | 19.03% | 6.57 |
| 311 | | 1.52% | 8.54 | -3.14% 0.71% | | 10.27% | 7.69 | -14.71% | | 13.09% | 7.18 |
| 319 | | 5.73% | | | 7.28 | | | | 5.63 | | 7.18 4.44 |
| 3∠3 | 8.30 | 5.73% | 7.85 | 7.83% | 7.28 | 22.15% | 5.96 | 5.86% | 5.03 | 26.80% | 4.44 |

| Cada | 40/4/0047 | 0/ Cha | | | idual Market | | | | | 0/ Cha | 40/4/0040 |
|------|-----------|--------|-----------|---------|--------------|--------|-----------|---------|-----------|--------|-----------|
| Code | 12/1/2017 | % Chg | 12/1/2016 | % Chg | 12/1/2015 | % Chg | 12/1/2014 | % Chg | 12/1/2013 | % Chg | 12/1/2012 |
| 327 | 7.04 | -1.40% | 7.14 | -0.42% | 7.17 | 12.56% | 6.37 | -2.30% | 6.52 | 19.20% | 5.47 |
| 402 | 9.55 | -1.24% | 9.67 | -1.73% | 9.84 | 9.58% | 8.98 | -4.06% | 9.36 | 16.27% | 8.05 |
| 403 | 5.55 | 2.59% | 5.41 | -0.55% | 5.44 | 9.24% | 4.98 | -4.96% | 5.24 | 14.91% | 4.56 |
| 404 | 6.82 | -1.16% | 6.90 | -4.17% | 7.20 | 5.57% | 6.82 | -7.84% | 7.40 | 11.61% | 6.63 |
| 406 | 9.68 | -5.47% | 10.24 | -6.31% | 10.93 | 14.81% | 9.52 | 1.06% | 9.42 | 21.08% | 7.78 |
| 407 | 7.44 | -0.27% | 7.46 | -0.40% | 7.49 | 10.47% | 6.78 | -2.45% | 6.95 | 16.61% | 5.96 |
| 411 | 12.35 | -4.56% | 12.94 | -7.04% | 13.92 | -1.00% | 14.06 | -17.29% | 17.00 | 18.80% | 14.31 |
| 413 | 13.72 | -0.51% | 13.79 | 1.55% | 13.58 | 12.42% | 12.08 | -1.23% | 12.23 | 19.78% | 10.21 |
| 415 | 7.24 | 3.13% | 7.02 | 4.00% | 6.75 | 13.64% | 5.94 | -3.41% | 6.15 | 16.92% | 5.26 |
| 416 | 4.71 | -9.25% | 5.19 | -12.33% | 5.92 | -6.18% | 6.31 | -18.89% | 7.78 | -0.26% | 7.80 |
| 421 | 12.45 | 4.53% | 11.91 | 1.97% | 11.68 | 11.03% | 10.52 | -4.45% | 11.01 | 16.63% | 9.44 |
| 425 | 16.15 | 1.32% | 15.94 | 1.01% | 15.78 | 11.84% | 14.11 | -2.76% | 14.51 | 18.35% | 12.26 |
| 427 | | 1.21% | | 1.48% | | 13.73% | 7.14 | -1.65% | | 19.41% | 6.08 |
| 429 | 9.43 | -1.15% | 9.54 | -0.42% | | 12.05% | 8.55 | -2.73% | | 17.99% | 7.45 |
| 431 | | 0.52% | 11.61 | -0.17% | | 9.41% | 10.63 | -4.92% | | 16.82% | 9.57 |
| 433 | | 2.18% | 6.42 | 0.78% | | 10.02% | 5.79 | -5.85% | 6.15 | 14.95% | 5.35 |
| 435 | 8.98 | -1.10% | 9.08 | -0.87% | | 10.36% | 8.30 | -3.82% | 8.63 | 18.06% | 7.3 |
| 441 | 2.81 | -0.35% | 2.82 | -0.70% | | 9.65% | 2.59 | -3.72% | | 19.03% | 2.26 |
| 445 | | -4.64% | 6.68 | -4.43% | | 5.43% | 6.63 | -9.30% | 7.31 | 7.66% | 6.79 |
| 446 | | -2.92% | 3.43 | -2.00% | | 9.38% | 3.20 | -5.60% | | 16.10% | 2.92 |
| 447 | | 0.39% | 10.32 | 1.38% | | 12.99% | 9.01 | -1.74% | | 20.03% | 7.64 |
| 449 | | 0.00% | 4.82 | -3.21% | | 6.87% | 4.66 | -7.54% | | 12.50% | 4.48 |
| 451 | | -0.14% | 7.12 | -1.25% | 7.21 | 8.91% | 6.62 | -4.34% | 6.92 | 16.69% | 5.93 |
| 454 | | -0.33% | 12.02 | 1.26% | | 10.73% | 10.72 | -1.20% | | 17.42% | 9.24 |
| 456 | | 4.89% | 9.40 | 6.82% | | 21.88% | 7.22 | 3.74% | | 21.68% | 5.72 |
| 457 | | -1.87% | 7.49 | -3.10% | | 6.77% | 7.24 | -8.59% | | 9.09% | 7.26 |
| 458 | | -1.88% | 4.25 | -2.07% | | 8.50% | 4.00 | -6.10% | | 15.45% | 3.69 |
| 459 | | -3.00% | 2.33 | -3.32% | | 6.64% | 2.26 | -7.00% | | 16.27% | 2.09 |
| 461 | | 0.67% | 7.50 | 2.04% | | 13.08% | 6.50 | -1.22% | | 18.13% | 5.57 |
| 463 | | 3.65% | 5.76 | 4.16% | | 17.41% | 4.71 | 3.29% | 4.56 | 23.58% | 3.69 |
| 464 | | 0.00% | 6.22 | 0.65% | | 10.95% | 5.57 | -3.63% | | 17.48% | 4.92 |
| 465 | | 1.27% | 7.11 | 1.28% | | 13.23% | | -0.96% | | 22.75% | 5.10 |
| 467 | | 3.21% | 8.72 | 3.81% | | 16.50% | 7.21 | 1.69% | 7.09 | 23.09% | 5.76 |
| 471 | | 2.78% | 2.16 | -0.46% | | 9.60% | 1.98 | -5.71% | | 14.13% | 1.84 |
| 472 | | -1.60% | 2.50 | -3.47% | | 4.44% | 2.48 | -11.74% | 2.81 | 3.31% | 2.72 |
| 473 | | 8.16% | 4.29 | 4.63% | 4.10 | 10.51% | 3.71 | -4.87% | 3.90 | 16.77% | 3.34 |

| Code | 12/1/2017 | % Chg | 12/1/2016 | % Chg | 12/1/2015 | % Chg | 12/1/2014 | % Chg | 12/1/2013 | % Chg | 12/1/201 |
|------|-----------|--------|-----------|--------|-----------|--------|-----------|---------|-----------|--------|----------|
| | | | | | | | | | | | |
| 474 | 3.74 | 10.00% | 3.40 | 12.96% | 3.01 | 33.78% | 2.25 | 18.42% | 1.90 | 41.79% | 1.3 |
| 475 | 5.72 | -1.89% | 5.83 | -0.34% | 5.85 | 10.80% | 5.28 | -3.12% | 5.45 | 17.46% | 4.6 |
| 476 | 3.01 | 2.73% | 2.93 | 3.53% | 2.83 | 15.04% | 2.46 | 0.41% | 2.45 | 19.51% | 2.0 |
| 477 | 4.48 | -0.67% | 4.51 | -0.66% | 4.54 | 9.66% | 4.14 | -4.83% | 4.35 | 15.38% | 3.7 |
| 483 | 3.12 | 3.65% | 3.01 | 4.51% | 2.88 | 15.20% | 2.50 | 0.40% | 2.49 | 21.46% | 2.0 |
| 485 | 2.86 | -0.35% | 2.87 | 0.70% | 2.85 | 14.00% | 2.50 | 0.00% | 2.50 | 19.05% | 2.1 |
| 486 | 3.47 | -2.53% | 3.56 | -3.00% | 3.67 | 7.94% | 3.40 | -5.56% | 3.60 | 16.88% | 3.0 |
| 487 | 2.33 | 1.75% | 2.29 | 2.23% | 2.24 | 13.71% | 1.97 | -2.96% | 2.03 | 14.04% | 1.7 |
| 488 | 1.50 | -0.66% | 1.51 | -0.66% | 1.52 | 8.57% | 1.40 | -4.76% | 1.47 | 13.08% | 1.3 |
| 489 | 3.10 | -4.62% | 3.25 | -4.41% | 3.40 | 7.26% | 3.17 | -4.52% | 3.32 | 19.00% | 2.7 |
| 491 | 5.55 | 2.59% | 5.41 | -0.55% | 5.44 | 9.24% | 4.98 | -4.96% | 5.24 | 14.91% | 4.5 |
| 495 | 7.11 | -0.14% | 7.12 | -1.25% | 7.21 | 8.91% | 6.62 | -4.34% | 6.92 | 16.69% | 5.9 |
| 497 | 2.46 | -1.60% | 2.50 | -3.47% | 2.59 | 4.44% | 2.48 | -11.74% | 2.81 | 3.31% | 2.7 |
| 499 | 5.72 | -1.89% | 5.83 | -0.34% | 5.85 | 10.80% | 5.28 | -3.12% | 5.45 | 17.46% | 4.6 |
| 501 | 7.12 | 7.39% | 6.63 | 5.57% | 6.28 | 16.73% | 5.38 | -0.37% | 5.40 | 17.90% | 4. |
| 502 | 7.49 | 1.90% | 7.35 | 1.66% | 7.23 | 12.97% | 6.40 | -2.59% | 6.57 | 17.95% | 5. |
| 506 | 4.07 | -4.24% | 4.25 | -6.59% | 4.55 | 0.44% | 4.53 | -16.27% | 5.41 | 27.29% | 4.2 |
| 507 | 5.03 | 0.20% | 5.02 | -0.99% | 5.07 | 8.57% | 4.67 | -7.16% | 5.03 | 12.03% | 4.4 |
| 509 | 12.20 | 0.99% | 12.08 | 0.25% | 12.05 | 10.86% | 10.87 | -4.23% | 11.35 | 15.35% | 9.8 |
| 511 | 12.28 | 1.91% | 12.05 | 1.77% | 11.84 | 12.87% | 10.49 | -4.03% | 10.93 | 14.93% | 9.5 |
| 512 | 10.05 | -0.79% | 10.13 | -0.98% | 10.23 | 9.41% | 9.35 | -4.69% | 9.81 | 16.37% | 8.4 |
| 513 | 7.11 | 0.85% | 7.05 | 1.44% | 6.95 | 13.01% | 6.15 | -1.44% | 6.24 | 20.23% | 5. |
| 535 | 5.91 | 0.51% | 5.88 | -0.34% | 5.90 | 10.28% | 5.35 | -4.80% | 5.62 | 16.36% | 4.8 |
| 536 | 11.67 | 4.29% | 11.19 | 4.29% | 10.73 | 14.51% | 9.37 | -1.47% | 9.51 | 18.73% | 8.0 |
| 544 | 13.36 | 0.53% | 13.29 | 2.31% | 12.99 | 12.18% | 11.58 | -1.36% | 11.74 | 18.11% | 9.9 |
| 551 | 2.76 | -1.43% | 2.80 | -1.75% | 2.85 | 8.78% | 2.62 | -10.88% | 2.94 | 17.13% | 2. |
| 553 | 7.83 | 0.13% | 7.82 | 1.03% | 7.74 | 11.21% | 6.96 | -1.97% | 7.10 | 16.39% | 6. |
| 555 | 1.96 | -0.51% | 1.97 | 1.03% | 1.95 | 15.38% | 1.69 | 0.60% | 1.68 | 16.67% | 1.4 |
| 563 | 2.92 | -0.68% | 2.94 | 0.34% | 2.93 | 9.74% | 2.67 | -4.30% | 2.79 | 13.88% | 2. |
| 571 | 5.50 | 1.66% | 5.41 | 0.93% | 5.36 | 11.20% | 4.82 | -2.03% | 4.92 | 19.13% | 4. |
| 573 | 8.47 | 3.42% | 8.19 | 3.54% | 7.91 | 14.80% | 6.89 | -1.71% | 7.01 | 18.21% | 5.9 |
| 581 | 2.94 | -2.00% | 3.00 | -3.54% | | 6.51% | 2.92 | -5.50% | 3.09 | 10.36% | 2. |
| 587 | 2.92 | -0.68% | 2.94 | 0.34% | | 9.74% | 2.67 | -4.30% | 2.79 | 13.88% | 2. |
| 601 | 16.01 | -5.21% | 16.89 | -2.14% | | 8.35% | 15.93 | -5.80% | | 12.58% | 15. |
| 602 | 9.08 | -7.25% | 9.79 | -3.45% | | 5.85% | 9.58 | -9.02% | 10.53 | 10.15% | 9. |
| 603 | 12.96 | -6.83% | 13.91 | -5.57% | 14.73 | 1.59% | 14.50 | -18.40% | 17.77 | 12.11% | 15.8 |

| | | | History of [| OCRB Resi | dual Market | Rates and | l Percentage | e Changes | | | |
|------|-----------|-------------------|--------------|-----------|-------------|-----------|--------------|-------------------|-----------|--------|-----------|
| Code | 12/1/2017 | % Chg | 12/1/2016 | % Chg | 12/1/2015 | % Chg | 12/1/2014 | % Chg | 12/1/2013 | % Chg | 12/1/2012 |
| | | | | | | | | | | | |
| 605 | 13.96 | -2.04% | 14.25 | 2.15% | 13.95 | 13.69% | 12.27 | -3.84% | 12.76 | 11.93% | 11.40 |
| 607 | | -12.51% | 11.75 | -7.77% | 12.74 | 4.77% | 12.16 | -8.30% | 13.26 | 9.23% | 12.14 |
| 608 | | -4.88% | 9.83 | -5.48% | 10.40 | 10.40% | 9.42 | -4.46% | 9.86 | 12.05% | 8.80 |
| 609 | | -6.28% | 9.08 | 2.14% | 8.89 | 7.76% | 8.25 | -4.40% | 8.63 | 12.03% | 7.70 |
| 611 | | -0.20% | 17.61 | 1.44% | 17.36 | 11.64% | 15.55 | -4.40 % -6.83% | 16.69 | 11.04% | 15.03 |
| 615 | | -0.80 % -4.21% | 19.46 | -1.12% | 19.68 | 8.91% | 18.07 | -0.63 % -7.19% | 19.47 | 8.77% | 17.90 |
| | | | | | | | | | | | |
| 617 | | -12.42% | 8.86 | -13.05% | 10.19 | 8.75% | 9.37 | -15.43% | 11.08 | 12.37% | 9.86 |
| 625 | | -4.97% | 10.87 | -0.46% | 10.92 | 9.97% | 9.93 | -5.52% | 10.51 | 11.22% | 9.45 |
| 643 | | -1.39% | 21.59 | 2.13% | 21.14 | 12.21% | 18.84 | -3.93% | 19.61 | 13.48% | 17.28 |
| 645 | | -4.35% | 12.18 | -3.33% | 12.60 | 14.65% | 10.99 | -2.66% | 11.29 | 11.67% | 10.11 |
| 646 | | -0.19% | 10.56 | 3.83% | 10.17 | 13.89% | 8.93 | -4.18% | 9.32 | 13.11% | 8.24 |
| 647 | | -1.19% | 14.26 | 2.00% | 13.98 | 13.38% | 12.33 | -4.12% | 12.86 | 12.71% | 11.41 |
| 648 | | -5.52% | 9.42 | -0.42% | 9.46 | 11.69% | 8.47 | -0.59% | 8.52 | 14.82% | 7.42 |
| 649 | | 0.99% | 6.04 | 2.20% | 5.91 | 11.30% | 5.31 | -9.23% | 5.85 | 3.54% | 5.65 |
| 651 | | -4.28% | 10.76 | -2.00% | 10.98 | 7.33% | 10.23 | -7.75% | 11.09 | 11.68% | 9.93 |
| 652 | | -4.17% | 14.63 | -0.75% | 14.74 | 13.04% | 13.04 | -6.79% | 13.99 | 12.28% | 12.46 |
| 653 | | -8.82% | 13.15 | -1.57% | 13.36 | 6.97% | 12.49 | -6.79% | 13.40 | 16.22% | 11.53 |
| 654 | | -6.80% | 10.89 | -1.71% | 11.08 | 4.23% | 10.63 | -5.17% | 11.21 | 11.32% | 10.07 |
| 655 | 25.57 | -3.94% | 26.62 | 0.45% | 26.50 | 9.37% | 24.23 | -6.63% | 25.95 | 11.52% | 23.27 |
| 656 | 13.02 | -4.55% | 13.64 | -0.80% | 13.75 | 11.34% | 12.35 | - 5.65% | 13.09 | 12.17% | 11.67 |
| 657 | 15.64 | -1.26% | 15.84 | 2.00% | 15.53 | 11.09% | 13.98 | -6.74% | 14.99 | 9.42% | 13.70 |
| 658 | 16.97 | -0.64% | 17.08 | 2.89% | 16.60 | 14.80% | 14.46 | -3.98% | 15.06 | 14.44% | 13.16 |
| 659 | 32.58 | -1.72% | 33.15 | 1.10% | 32.79 | 12.33% | 29.19 | -5.07% | 30.75 | 15.13% | 26.71 |
| 660 | 3.82 | -5.91% | 4.06 | -0.98% | 4.10 | 5.94% | 3.87 | -9.79% | 4.29 | 10.00% | 3.90 |
| 661 | 5.21 | -2.80% | 5.36 | 1.71% | 5.27 | 15.82% | 4.55 | -6.19% | 4.85 | 7.06% | 4.53 |
| 662 | 9.26 | 3.23% | 8.97 | 6.91% | 8.39 | 15.88% | 7.24 | -3.60% | 7.51 | 15.36% | 6.51 |
| 663 | 6.78 | -8.75% | 7.43 | 3.19% | 7.20 | 8.43% | 6.64 | -6.61% | 7.11 | 7.73% | 6.60 |
| 664 | 8.83 | -3.71% | 9.17 | 3.38% | 8.87 | 15.49% | 7.68 | -0.13% | 7.69 | 13.93% | 6.75 |
| 665 | 13.55 | -7.89% | 14.71 | -2.06% | 15.02 | 6.83% | 14.06 | -5.89% | 14.94 | 11.58% | 13.39 |
| 666 | | 0.88% | 12.55 | 3.89% | 12.08 | 14.07% | 10.59 | -3.64% | 10.99 | 12.72% | 9.75 |
| 667 | | -1.64% | 3.66 | 2.81% | 3.56 | 12.66% | 3.16 | -4.53% | 3.31 | 10.70% | 2.99 |
| 668 | | 4.90% | 11.22 | 7.68% | 10.42 | 16.69% | 8.93 | -2.30% | 9.14 | 14.25% | 8.00 |
| 669 | | -1.45% | 13.06 | 2.03% | 12.80 | 11.99% | 11.43 | -5.93% | 12.15 | 11.47% | 10.90 |
| 670 | | 0.42% | 9.57 | 3.13% | 9.28 | 11.94% | 8.29 | -5.90% | 8.81 | 14.71% | 7.68 |
| 673 | | 0.30% | 9.88 | 3.56% | 9.54 | 11.97% | 8.52 | -5.96% | 9.06 | 11.99% | 8.09 |
| 674 | | 0.21% | 9.32 | 3.10% | 9.04 | 13.14% | 7.99 | -5.22% | 8.43 | 10.63% | 7.62 |

| | | | History of E | OCRB Resi | dual Market | Rates and | l Percentage | e Changes | | | |
|------|-----------|---------|--------------|-----------|-------------|-----------|--------------|-----------|-----------|--------|-----------|
| Code | 12/1/2017 | % Chg | 12/1/2016 | % Chg | 12/1/2015 | % Chg | 12/1/2014 | % Chg | 12/1/2013 | % Chg | 12/1/2012 |
| | | | | | | | | | | | |
| 675 | 7.00 | -3.45% | 7.25 | -2.68% | 7.45 | 11.36% | 6.69 | -4.15% | 6.98 | 12.76% | 6.19 |
| 676 | 8.38 | -0.12% | 8.39 | 0.36% | 8.36 | 9.71% | 7.62 | -8.52% | 8.33 | 5.18% | 7.92 |
| 677 | 5.86 | -7.72% | 6.35 | -3.50% | 6.58 | 6.13% | 6.20 | -7.88% | 6.73 | 9.08% | 6.17 |
| 679 | 14.53 | -0.89% | 14.66 | 2.59% | 14.29 | 11.29% | 12.84 | -6.48% | 13.73 | 10.99% | 12.37 |
| 681 | 9.61 | 0.42% | 9.57 | 3.13% | 9.28 | 11.94% | 8.29 | -5.90% | 8.81 | 14.71% | 7.68 |
| 682 | | -3.96% | 28.28 | -8.89% | 31.04 | 11.86% | 27.75 | 0.80% | 27.53 | 28.23% | 21.47 |
| 691 | 8.51 | -6.28% | 9.08 | 2.14% | 8.89 | 7.76% | 8.25 | -4.40% | 8.63 | 12.08% | 7.70 |
| 693 | | -4.28% | 10.76 | -2.00% | 10.98 | 7.33% | 10.23 | -7.75% | 11.09 | 11.68% | 9.93 |
| 695 | 5.21 | -2.80% | 5.36 | 1.71% | 5.27 | 15.82% | 4.55 | -6.19% | 4.85 | 7.06% | 4.53 |
| 709 | 3.34 | -2.05% | 3.41 | 0.59% | 3.39 | 9.71% | 3.09 | -7.21% | 3.33 | 10.26% | 3.02 |
| 716 | 4.75 | -0.84% | 4.79 | 1.70% | 4.71 | 9.79% | 4.29 | -7.94% | 4.66 | 9.39% | 4.26 |
| 718 | 5.09 | -1.55% | 5.17 | 1.57% | 5.09 | 10.41% | 4.61 | -7.24% | 4.97 | 10.44% | 4.50 |
| 721 | 20.83 | 1.61% | 20.50 | 1.23% | 20.25 | 12.13% | 18.06 | -3.06% | 18.63 | 17.69% | 15.83 |
| 744 | 1.30 | -10.96% | 1.46 | -12.57% | 1.67 | -1.76% | 1.70 | -14.57% | 1.99 | 2.58% | 1.94 |
| 751 | 4.59 | -5.94% | 4.88 | -3.94% | 5.08 | 10.20% | 4.61 | -2.12% | 4.71 | 19.85% | 3.93 |
| 752 | | -0.48% | 2.07 | -2.36% | 2.12 | 10.42% | 1.92 | -2.54% | 1.97 | 21.60% | 1.62 |
| 753 | 7.64 | -0.13% | 7.65 | 0.26% | 7.63 | 10.42% | 6.91 | -1.85% | 7.04 | 17.92% | 5.97 |
| 755 | 4.09 | -1.68% | 4.16 | -0.24% | 4.17 | 11.50% | 3.74 | -1.32% | 3.79 | 19.94% | 3.16 |
| 757 | 4.09 | 0.99% | 4.05 | 5.47% | 3.84 | 17.07% | 3.28 | 2.82% | 3.19 | 27.60% | 2.50 |
| 759 | 10.26 | 8.11% | 9.49 | 10.48% | 8.59 | 22.19% | 7.03 | 4.77% | 6.71 | 22.45% | 5.48 |
| 771 | 1.56 | 9.09% | 1.43 | 6.72% | 1.34 | 14.53% | 1.17 | -3.31% | 1.21 | 10.00% | 1.10 |
| 801 | 14.08 | 0.43% | 14.02 | 11.27% | 12.60 | 15.07% | 10.95 | -4.62% | 11.48 | 14.91% | 9.99 |
| 802 | | -7.65% | 12.28 | -0.49% | 12.34 | 9.20% | 11.30 | -9.74% | 12.52 | | |
| 803 | | -6.11% | 32.10 | 1.58% | 31.60 | 11.86% | 28.25 | -7.98% | 30.70 | 12.66% | 27.25 |
| 804 | | -4.83% | 5.59 | 4.49% | 5.35 | 12.16% | 4.77 | -5.92% | 5.07 | 16.28% | 4.36 |
| 805 | | -2.56% | 10.54 | 5.19% | 10.02 | 14.91% | 8.72 | -5.42% | 9.22 | 15.83% | 7.96 |
| 806 | 17.54 | -1.29% | 17.77 | 5.65% | 16.82 | 15.36% | 14.58 | -5.45% | 15.42 | 15.77% | 13.32 |
| 807 | | -3.71% | 11.06 | 3.17% | 10.72 | 14.41% | 9.37 | -5.45% | 9.91 | 16.59% | 8.50 |
| 808 | 10.75 | -10.79% | 12.05 | -3.68% | 12.51 | 5.93% | 11.81 | -10.87% | 13.25 | 8.87% | 12.17 |
| 809 | 7.20 | -2.96% | 7.42 | 5.55% | 7.03 | 10.71% | 6.35 | -7.57% | 6.87 | 12.99% | 6.08 |
| 811 | 12.75 | -4.49% | 13.35 | 3.57% | 12.89 | 11.89% | 11.52 | -7.25% | 12.42 | 11.59% | 11.13 |
| 812 | | -0.86% | 12.77 | 6.06% | 12.04 | 15.99% | 10.38 | -4.86% | 10.91 | 15.82% | 9.42 |
| 813 | | -6.58% | 8.66 | 2.49% | 8.45 | 12.97% | 7.48 | -5.08% | 7.88 | 12.89% | 6.98 |
| 814 | | -8.60% | 6.86 | 0.59% | 6.82 | 10.89% | 6.15 | -9.02% | 6.76 | 11.00% | 6.09 |
| 815 | 5.02 | -2.71% | 5.16 | 6.61% | 4.84 | 14.96% | 4.21 | -7.68% | 4.56 | 11.76% | 4.08 |
| 816 | 4.19 | -0.71% | 4.22 | 4.46% | 4.04 | 13.48% | 3.56 | -8.01% | 3.87 | 16.92% | 3.31 |

| | | | History of [| OCRB Resi | idual Market | Rates and | l Percentage | e Changes | • | | |
|-------|-----------|---------|--------------|-----------|--------------|-----------|--------------|-----------|-----------|--------|-----------|
| Code | 12/1/2017 | % Chg | 12/1/2016 | % Chg | 12/1/2015 | % Chg | 12/1/2014 | % Chg | 12/1/2013 | % Chg | 12/1/2012 |
| 817 | 14.09 | 1.95% | 13.82 | 13.00% | 12.23 | 16.81% | 10.47 | -7.67% | 11.34 | 11.29% | 10.19 |
| 818 | | -3.06% | | 1.03% | 2.91 | 11.92% | 2.60 | -4.76% | 2.73 | 16.67% | 2.34 |
| 819 | 2.18 | 6.86% | | 13.33% | 1.80 | 24.14% | 1.45 | 2.84% | 1.41 | 19.49% | 1.18 |
| 820 | | -6.34% | | -1.05% | 4.78 | 8.39% | 4.41 | -10.18% | 4.91 | 10.84% | 4.43 |
| 821 | 11.23 | -4.18% | | 5.49% | 11.11 | 14.42% | 9.71 | -6.90% | 10.43 | 13.25% | 9.21 |
| 825 | 6.28 | 0.16% | 6.27 | 6.81% | 5.87 | 16.47% | 5.04 | -5.26% | 5.32 | 14.41% | 4.65 |
| 828 | 14.30 | -5.36% | 15.11 | 2.51% | 14.74 | 14.09% | 12.92 | -3.94% | 13.45 | 17.88% | 11.41 |
| 855 | 9.35 | -5.94% | 9.94 | 3.33% | 9.62 | 13.44% | 8.48 | -6.81% | 9.10 | 9.51% | 8.31 |
| 857 | 9.94 | -7.28% | | -0.65% | 10.79 | 9.32% | 9.87 | -10.19% | 10.99 | 8.92% | 10.09 |
| 858 | 12.80 | -4.83% | 13.45 | 1.82% | 13.21 | 11.29% | 11.87 | -8.55% | 12.98 | 11.90% | 11.60 |
| 859 | 13.33 | -5.39% | 14.09 | 0.71% | 13.99 | 10.42% | 12.67 | -9.44% | 13.99 | 10.94% | 12.61 |
| 860 | 14.53 | -5.83% | 15.43 | 1.78% | 15.16 | 12.05% | 13.53 | -7.33% | 14.60 | 13.80% | 12.83 |
| 862 | 12.94 | -4.99% | 13.62 | 1.19% | 13.46 | 11.24% | 12.10 | -8.54% | 13.23 | 11.74% | 11.84 |
| 865 | 4.58 | -11.41% | 5.17 | 4.02% | 4.97 | 28.76% | 3.86 | 2.66% | 3.76 | 24.09% | 3.03 |
| 867 | 8.09 | -6.58% | 8.66 | 2.49% | 8.45 | 12.97% | 7.48 | -5.08% | 7.88 | 12.89% | 6.98 |
| 871 | 10.21 | -3.86% | 10.62 | 4.73% | 10.14 | 14.97% | 8.82 | -5.67% | 9.35 | 3.31% | 9.05 |
| 877 | 4.58 | -6.53% | 4.90 | 0.20% | 4.89 | 12.41% | 4.35 | -8.03% | 4.73 | 13.70% | 4.16 |
| 879 | 4.90 | -1.80% | 4.99 | 4.83% | 4.76 | 13.33% | 4.20 | -9.48% | 4.64 | 9.95% | 4.22 |
| 880 | 10.61 | -1.30% | 10.75 | 8.70% | 9.89 | 18.59% | 8.34 | 0.36% | 8.31 | 19.05% | 6.98 |
| 881 | 4.96 | -6.59% | 5.31 | 1.72% | 5.22 | 12.50% | 4.64 | -7.20% | 5.00 | 14.42% | 4.37 |
| 882 | 10.92 | -5.70% | 11.58 | 0.61% | 11.51 | 10.04% | 10.46 | -9.28% | 11.53 | 10.87% | 10.40 |
| 883 | 4.57 | 1.11% | 4.52 | 2.73% | 4.40 | 11.96% | 3.93 | -8.18% | 4.28 | 14.75% | 3.73 |
| 884 | 1.48 | -5.13% | 1.56 | 4.70% | 1.49 | 16.41% | 1.28 | -5.88% | 1.36 | 10.57% | 1.23 |
| 885 | 5.43 | -0.37% | 5.45 | 2.25% | 5.33 | 11.27% | 4.79 | -2.44% | 4.91 | 10.34% | 4.45 |
| 886 | 4.06 | -4.92% | 4.27 | 2.64% | 4.16 | 12.74% | 3.69 | -7.52% | 3.99 | 11.45% | 3.58 |
| 887 | | -8.10% | 2.10 | 1.94% | 2.06 | 9.57% | 1.88 | -9.62% | 2.08 | 12.43% | 1.85 |
| 888 * | | | | | | | | | | | |
| 889 | | -6.45% | | -8.82% | 0.34 | 3.03% | 0.33 | -10.81% | 0.37 | 5.71% | 0.35 |
| 890 | | -10.78% | | 4.08% | 0.98 | 8.89% | 0.90 | -8.16% | 0.98 | 11.36% | 0.88 |
| 891 | 2.37 | -7.06% | | 15.91% | 2.20 | 19.57% | 1.84 | -5.64% | 1.95 | 13.37% | 1.72 |
| 895 | | -7.14% | | 3.70% | 0.81 | 12.50% | 0.72 | -2.70% | 0.74 | 12.12% | 0.66 |
| 896 | | -9.66% | | 3.53% | 3.40 | 10.03% | 3.09 | -9.91% | 3.43 | 9.24% | 3.14 |
| 897 | | -9.19% | | 6.02% | 3.49 | 8.39% | 3.22 | -9.04% | 3.54 | 11.67% | 3.17 |
| 898 | | -8.59% | | 8.44% | | 13.37% | 6.06 | -6.05% | | 14.16% | 5.65 |
| 899 | | -6.18% | | 7.00% | 2.57 | 13.72% | 2.26 | -7.00% | 2.43 | 10.96% | 2.19 |
| 903 | 0.62 | -15.07% | 0.73 | 2.82% | 0.71 | 9.23% | 0.65 | -15.58% | 0.77 | 8.45% | 0.71 |

| | | | History of [| OCRB Resi | dual Market | Rates and | l Percentag | e Changes | i | | |
|------|-----------|---------|--------------|-----------|-------------|-----------|-------------|-----------|-----------|--------|-----------|
| Code | 12/1/2017 | % Chg | 12/1/2016 | % Chg | 12/1/2015 | % Chg | 12/1/2014 | % Chg | 12/1/2013 | % Chg | 12/1/2012 |
| | | | | | | | | | | | |
| 904 | 2.39 | -5.91% | 2.54 | 5.83% | 2.40 | 11.11% | 2.16 | -10.00% | 2.40 | 8.11% | 2.22 |
| 905 | 0.33 | -21.43% | 0.42 | -12.50% | 0.48 | -9.43% | 0.53 | -23.19% | 0.69 | | |
| 907 | 7.68 | -8.02% | 8.35 | 3.86% | 8.04 | 9.99% | 7.31 | -9.75% | 8.10 | 10.05% | 7.36 |
| 908 | 332.22 | -11.84% | 376.82 | 3.56% | 363.87 | 8.84% | 334.31 | -2.39% | 342.48 | 21.12% | 282.77 |
| 909 | 143.22 | -8.37% | 156.31 | 5.65% | 147.95 | 13.30% | 130.58 | -5.73% | 138.51 | 17.09% | 118.29 |
| 910 | 9.64 | -8.80% | 10.57 | 2.22% | 10.34 | 7.71% | 9.60 | -11.44% | 10.84 | 6.59% | 10.17 |
| 911 | 6.69 | -12.32% | 7.63 | 1.87% | 7.49 | 8.87% | 6.88 | -9.95% | | 9.93% | 6.95 |
| 912 | 613.39 | -1.80% | 624.61 | 12.13% | 557.03 | 18.74% | 469.12 | -2.54% | | 18.51% | 406.17 |
| 913 | 778.12 | -7.97% | 845.50 | 6.34% | 795.10 | 8.71% | 731.41 | -9.84% | 811.20 | 15.74% | 700.91 |
| 914 | 4.58 | -9.49% | 5.06 | 3.48% | 4.89 | 12.41% | 4.35 | -8.03% | 4.73 | 13.70% | 4.16 |
| 915 | 4.68 | -9.65% | 5.18 | 3.81% | 4.99 | 9.67% | 4.55 | -10.08% | 5.06 | 8.82% | 4.65 |
| 916 | 3.37 | -8.17% | 3.67 | 5.76% | 3.47 | 16.84% | 2.97 | -1.66% | 3.02 | 21.77% | 2.48 |
| 917 | 5.80 | -9.66% | 6.42 | 7.00% | 6.00 | 13.21% | 5.30 | -7.50% | 5.73 | 11.48% | 5.14 |
| 918 | 4.54 | -9.20% | 5.00 | 3.09% | 4.85 | 10.73% | 4.38 | -7.79% | 4.75 | 12.83% | 4.21 |
| 919 | 4.04 | -9.01% | 4.44 | 5.46% | 4.21 | 13.78% | 3.70 | -4.39% | 3.87 | 14.84% | 3.37 |
| 920 | 1.12 | -8.94% | 1.23 | 5.13% | 1.17 | 13.59% | 1.03 | -2.83% | 1.06 | 13.98% | 0.93 |
| 921 | 10.21 | -6.84% | 10.96 | 8.09% | 10.14 | 14.97% | 8.82 | -5.67% | 9.35 | 14.44% | 8.17 |
| 922 | 4.87 | -13.50% | 5.63 | 2.93% | 5.47 | 9.62% | 4.99 | -8.61% | 5.46 | 11.66% | 4.89 |
| 923 | 4.90 | -5.04% | 5.16 | 8.40% | 4.76 | 13.33% | 4.20 | -9.48% | 4.64 | 9.95% | 4.22 |
| 924 | 5.63 | -4.41% | 5.89 | 11.76% | 5.27 | 13.58% | 4.64 | -4.92% | 4.88 | 18.45% | 4.12 |
| 925 | 4.21 | -7.06% | 4.53 | 10.49% | 4.10 | 19.19% | 3.44 | -4.18% | 3.59 | 15.81% | 3.10 |
| 926 | 4.96 | -9.65% | 5.49 | 5.17% | 5.22 | 12.50% | 4.64 | -7.20% | 5.00 | 14.42% | 4.37 |
| 927 | 1.93 | 2.66% | 1.88 | 6.21% | 1.77 | 12.03% | 1.58 | -8.14% | 1.72 | 10.26% | 1.56 |
| 928 | 4.57 | -2.14% | 4.67 | 6.14% | 4.40 | 11.96% | 3.93 | -8.18% | 4.28 | 14.75% | 3.73 |
| 929 | 6.43 | -6.68% | 6.89 | -6.26% | 7.35 | 11.87% | 6.57 | 0.92% | 6.51 | 28.15% | 5.08 |
| 932 | 1.31 | -10.27% | 1.46 | 6.57% | 1.37 | 14.17% | 1.20 | -5.51% | 1.27 | 11.40% | 1.14 |
| 933 | 7.87 | -9.02% | 8.65 | 4.47% | 8.28 | 11.89% | 7.40 | -6.92% | 7.95 | 16.40% | 6.83 |
| 934 | 4.79 | -8.24% | 5.22 | 8.75% | 4.80 | 15.11% | 4.17 | -8.75% | 4.57 | 12.01% | 4.08 |
| 935 | 2.40 | -10.11% | 2.67 | 3.09% | 2.59 | 9.75% | 2.36 | -9.92% | 2.62 | 10.55% | 2.37 |
| 936 | 0.59 | -16.90% | 0.71 | -2.74% | 0.73 | 7.35% | 0.68 | -8.11% | 0.74 | 12.12% | 0.66 |
| 937 | 14.00 | -12.50% | 16.00 | 2.11% | 15.67 | 7.85% | 14.53 | -11.24% | 16.37 | 7.56% | 15.22 |
| 939 | 9.92 | -7.64% | 10.74 | 6.13% | 10.12 | 13.84% | 8.89 | -5.22% | 9.38 | 15.38% | 8.13 |
| 940 | 8.62 | -2.93% | 8.88 | 11.84% | 7.94 | 16.59% | 6.81 | -5.81% | | 12.97% | 6.40 |
| 941 | 5.09 | -2.49% | 5.22 | 12.74% | 4.63 | 14.60% | 4.04 | -6.05% | 4.30 | 13.76% | 3.78 |
| 942 | 4.12 | -9.65% | 4.56 | 9.62% | 4.16 | 10.93% | 3.75 | -10.93% | 4.21 | 11.97% | 3.76 |
| 943 | 7.86 | -8.92% | 8.63 | 3.35% | 8.35 | 8.30% | 7.71 | -10.97% | 8.66 | 7.58% | 8.05 |

| | | | | | dual Market | | | | | | |
|------|-----------|---------|-----------|--------|-------------|--------|-----------|---------|-----------|---------|-----------|
| Code | 12/1/2017 | % Chg | 12/1/2016 | % Chg | 12/1/2015 | % Chg | 12/1/2014 | % Chg | 12/1/2013 | % Chg | 12/1/2012 |
| 944 | 4.81 | -9.76% | 5.33 | 6.39% | 5.01 | 13.35% | 4.42 | -7.53% | 4.78 | 11.68% | 4.28 |
| 945 | 4.86 | -7.60% | 5.26 | 5.84% | 4.97 | 13.47% | 4.38 | -5.40% | 4.63 | 12.65% | 4.11 |
| 946 | 5.18 | -10.07% | 5.76 | 6.27% | 5.42 | 11.75% | 4.85 | -7.79% | 5.26 | 10.50% | 4.76 |
| 947 | 9.27 | -6.55% | 9.92 | -6.33% | 10.59 | 11.83% | 9.47 | 0.85% | 9.39 | 28.28% | 7.32 |
| 948 | 3.16 | -8.41% | 3.45 | 16.16% | 2.97 | 19.76% | 2.48 | -2.36% | 2.54 | 17.59% | 2.16 |
| 949 | 1.09 | -18.05% | 1.33 | 4.72% | 1.27 | 8.55% | 1.17 | -10.69% | 1.31 | 6.50% | 1.23 |
| 951 | 0.81 | -7.95% | 0.88 | 11.39% | 0.79 | 12.86% | 0.70 | -7.89% | 0.76 | 22.58% | 0.62 |
| 952 | 0.95 | -7.77% | 1.03 | 4.04% | 0.99 | 7.61% | 0.92 | -16.36% | 1.10 | 10.00% | 1.00 |
| 953 | 0.29 | -6.45% | 0.31 | -8.82% | 0.34 | 3.03% | 0.33 | -10.81% | 0.37 | 5.71% | 0.35 |
| 954 | | -9.24% | 5.41 | 3.24% | 5.24 | 10.32% | 4.75 | -9.87% | 5.27 | 13.58% | 4.64 |
| 955 | | -13.04% | 0.46 | 17.95% | 0.39 | -4.88% | 0.41 | -29.31% | 0.58 | -21.62% | 0.74 |
| 956 | 0.28 | 0.00% | 0.28 | 16.67% | 0.24 | 20.00% | 0.20 | -9.09% | 0.22 | 10.00% | 0.20 |
| 957 | | -1.96% | 1.02 | -1.92% | 1.04 | 23.81% | 0.84 | -4.55% | 0.88 | 14.29% | 0.77 |
| 958 | | -0.79% | 2.52 | 13.00% | 2.23 | 23.89% | 1.80 | -5.26% | 1.90 | 11.76% | 1.70 |
| 959 | | -8.16% | 2.94 | 8.09% | 2.72 | 14.29% | 2.38 | -5.93% | 2.53 | 12.95% | 2.24 |
| 960 | | -6.13% | 6.53 | 11.62% | 5.85 | 11.85% | 5.23 | -10.60% | 5.85 | 6.56% | 5.49 |
| 961 | | -8.00% | 1.50 | 3.45% | 1.45 | 5.84% | 1.37 | -11.61% | 1.55 | 11.51% | 1.39 |
| 962 | | -3.70% | 0.27 | 28.57% | 0.21 | 10.53% | 0.19 | -5.00% | 0.20 | 11.11% | 0.18 |
| 963 | | -14.47% | 0.76 | 1.33% | 0.75 | 5.63% | 0.71 | -12.35% | 0.81 | 9.46% | 0.74 |
| 964 | | -5.60% | 5.36 | 10.74% | 4.84 | 15.24% | 4.20 | -4.11% | 4.38 | 19.02% | 3.68 |
| 965 | | -7.14% | 0.84 | 3.70% | 0.81 | 12.50% | 0.72 | -2.70% | 0.74 | 12.12% | 0.66 |
| 966 | | 2.60% | 4.62 | 13.51% | 4.07 | 18.66% | 3.43 | -4.19% | 3.58 | 8.16% | 3.3 |
| 967 | | -8.02% | 1.62 | 5.19% | 1.54 | 16.67% | 1.32 | -4.35% | 1.38 | 15.97% | 1.19 |
| 968 | | -9.09% | 2.42 | 1.68% | 2.38 | 7.21% | 2.22 | -13.28% | 2.56 | 3.23% | 2.48 |
| 969 | | -10.57% | 7.76 | 2.11% | 7.60 | 10.79% | 6.86 | -8.04% | 7.46 | 11.51% | 6.69 |
| 970 | | -22.81% | | 6.42% | 12.77 | 13.11% | 11.29 | -8.43% | 12.33 | 10.38% | 11.17 |
| 971 | | -9.66% | 6.21 | 4.19% | 5.96 | 6.81% | 5.58 | -9.27% | 6.15 | 8.47% | 5.67 |
| 973 | | -7.12% | 5.62 | 6.44% | 5.28 | 17.33% | 4.50 | -6.25% | 4.80 | 15.11% | 4.17 |
| 974 | | -5.63% | 5.51 | 3.77% | 5.31 | 11.79% | 4.75 | -4.81% | 4.99 | 12.90% | 4.42 |
| 975 | | -4.68% | 2.78 | 1.46% | 2.74 | 6.61% | 2.57 | -12.29% | 2.93 | 8.52% | 2.70 |
| 976 | | -1.47% | 2.72 | 8.80% | 2.50 | 11.61% | 2.24 | -7.44% | 2.42 | 9.50% | 2.2 |
| 977 | | -10.99% | 0.91 | 3.41% | 0.88 | 12.82% | 0.78 | -8.24% | 0.85 | 13.33% | 0.7 |
| 978 | | -3.75% | 4.80 | 9.34% | 4.39 | 14.62% | 3.83 | -9.03% | 4.21 | 7.67% | 3.9 |
| 979 | | -8.12% | 7.51 | 7.75% | 6.97 | 14.64% | 6.08 | -7.60% | 6.58 | 14.63% | 5.7 |
| 980 | | -9.83% | 7.02 | 9.69% | 6.40 | 11.89% | 5.72 | -3.87% | 5.95 | 16.67% | 5.10 |
| 981 | | -11.11% | 5.04 | 6.33% | 4.74 | 12.06% | 4.23 | -7.64% | 4.58 | 13.65% | 4.03 |

| | | | History of [| OCRB Resi | dual Market | Rates and | d Percentage | e Changes | ; | | |
|------|-----------|---------|--------------|-----------|-------------|-----------|--------------|-----------|-----------|--------|-----------|
| Code | 12/1/2017 | % Chg | 12/1/2016 | % Chg | 12/1/2015 | % Chg | 12/1/2014 | % Chg | 12/1/2013 | % Chg | 12/1/2012 |
| 983 | 12.80 | -6.36% | 13.67 | 6.30% | 12.86 | 11.92% | 11.49 | -7.86% | 12.47 | 13.57% | 10.98 |
| 984 | 0.38 | -9.52% | | 0.00% | | 2.44% | 0.41 | -10.87% | | 12.20% | |
| 985 | 6.95 | -9.97% | | 6.04% | | 13.93% | | -5.89% | | 14.31% | |
| 986 | 2.92 | -8.18% | | 6.00% | | 17.19% | | -4.83% | | 17.47% | |
| 988 | 0.32 | -8.57% | | 2.94% | 0.34 | -2.86% | | -2.78% | | 9.09% | |
| 991 | 10.49 | -22.81% | | 6.42% | | 13.11% | | -8.43% | | 10.38% | |
| 992 | 7.20 | -6.25% | | 9.25% | 7.03 | 10.71% | | -7.57% | | 12.99% | |
| 995 | 12.83 | -8.94% | | 6.90% | | 10.66% | | -8.17% | | 9.73% | |
| 997 | 1.74 | -5.95% | | 5.11% | 1.76 | 15.03% | | -3.77% | | 11.19% | |
| 999 | 8.27 | -6.45% | | 6.76% | 8.28 | 13.11% | | -7.69% | | 12.01% | |
| 4771 | 6.26 | 5.74% | | 10.45% | | 14.29% | | -3.89% | | 10.66% | |
| 4777 | 12.75 | -7.27% | | 6.67% | | 11.89% | | -7.25% | | 11.59% | |
| 7405 | 3.33 | -8.26% | 3.63 | 7.08% | | 24.18% | | 3.80% | | 32.83% | |
| 7413 | 1.45 | -16.18% | 1.73 | 4.22% | 1.66 | 9.21% | 1.52 | -12.64% | 1.74 | -2.79% | 1.79 |
| 7421 | 1.76 | -16.19% | 2.10 | 4.48% | 2.01 | 9.24% | 1.84 | -12.80% | 2.11 | -3.21% | 2.18 |
| 7424 | 4.15 | -15.99% | 4.94 | 4.00% | 4.75 | 9.20% | 4.35 | -12.12% | 4.95 | -3.51% | 5.13 |
| 7428 | 3.06 | -11.05% | 3.44 | 10.97% | 3.10 | 13.14% | 2.74 | -4.53% | 2.87 | 16.67% | 2.46 |
| 7445 | 1.11 | -8.26% | 1.21 | 7.08% | 1.13 | 24.18% | 0.91 | 3.41% | 0.88 | 33.33% | 0.66 |
| 7453 | 0.31 | -16.22% | 0.37 | 5.71% | 0.35 | 9.38% | 0.32 | -13.51% | 0.37 | 0.00% | 0.37 |
| 9740 | 0.02 | 0.00% | 0.02 | 0.00% | 0.02 | 0.00% | 0.02 | 0.00% | 0.02 | 0.00% | 0.02 |
| 9741 | 0.01 | 0.00% | 0.01 | 0.00% | 0.01 | 0.00% | 0.01 | 0.00% | 0.01 | 0.00% | 0.01 |
| 9985 | Α | | Α | | Α | | Α | | Α | | Д |

^{*} Code 888 established December 1, 2017

| | | | History of [| OCRB Volu | intary Marke | | | centage Ch | nanges | | |
|--------|-----------|--------|--------------|-----------|--------------|---------|-----------|------------|-----------|---------|-----------|
| Code | 12/1/2017 | % Chg | 12/1/2016 | % Chg | 12/1/2015 | % Chg | 12/1/2014 | % Chg | 12/1/2013 | % Chg | 12/1/2012 |
| _ | 00.50 | 0.000/ | 04.04 | 4 4 407 | 04.07 | 40.040/ | 40.04 | 0.000/ | 00.00 | 40.000/ | 47.04 |
| 5 6 | | -3.80% | 21.31 | 1.14% | 21.07 | 12.01% | 18.81 | -9.83% | 20.86 | 16.28% | 17.94 |
| | | 1.90% | 5.27 | 5.82% | 4.98 | 15.81% | 4.30 | -8.90% | 4.72 | 14.56% | 4.12 |
| 7 | | 0.46% | 6.55 | 3.80% | 6.31 | 13.08% | 5.58 | -10.14% | 6.21 | 14.36% | 5.43 |
| 8 | | 6.78% | 4.57 | 12.01% | 4.08 | 25.93% | 3.24 | 1.25% | 3.20 | 26.48% | 2.53 |
| 9 | | -2.83% | 31.43 | 1.45% | 30.98 | 11.72% | 27.73 | -11.06% | 31.18 | 14.25% | 27.29 |
| 11 | | -2.92% | 4.45 | 2.77% | 4.33 | 13.35% | 3.82 | -10.12% | 4.25 | 16.12% | 3.66 |
| 12 | | -3.60% | 5.55 | 4.91% | 5.29 | 16.52% | 4.54 | -8.47% | 4.96 | 16.16% | 4.27 |
| 13 | | -2.01% | 5.46 | 1.11% | 5.40 | 11.57% | 4.84 | -11.36% | 5.46 | 14.23% | 4.78 |
| 15 | | -4.87% | 19.10 | -0.10% | 19.12 | 10.33% | 17.33 | -11.81% | 19.65 | 13.00% | 17.39 |
| 16 | | -1.36% | 3.67 | 1.38% | 3.62 | 10.37% | 3.28 | -13.00% | 3.77 | 11.87% | 3.37 |
| 34 | | -3.61% | 4.43 | 3.02% | 4.30 | 5.65% | 4.07 | -14.68% | 4.77 | 9.66% | 4.35 |
| 36 | | -1.39% | 5.05 | 1.81% | 4.96 | 12.47% | 4.41 | -11.09% | 4.96 | 13.24% | 4.38 |
| 55 | | 2.23% | 5.38 | 1.70% | 5.29 | 11.37% | 4.75 | -9.52% | 5.25 | 12.90% | 4.65 |
| 59 | | 3.62% | 6.08 | 3.40% | 5.88 | 12.21% | 5.24 | -7.91% | 5.69 | 16.60% | 4.88 |
| 83 | | -2.80% | 6.08 | 1.50% | 5.99 | 12.38% | 5.33 | -10.87% | 5.98 | 13.47% | 5.27 |
| 101 | | 5.32% | 4.70 | 0.86% | 4.66 | 11.22% | 4.19 | -8.91% | 4.60 | 23.32% | 3.73 |
| 104 | | 2.35% | 5.11 | 0.39% | 5.09 | 10.89% | 4.59 | -4.77% | 4.82 | 20.20% | 4.01 |
| 105 | | 10.87% | 4.97 | 3.76% | 4.79 | 12.18% | 4.27 | -7.58% | 4.62 | 16.37% | 3.97 |
| 106 | | 5.01% | 8.39 | 1.82% | 8.24 | 15.08% | 7.16 | -1.65% | 7.28 | 26.39% | 5.76 |
| 107 | 4.07 | 5.99% | 3.84 | 3.23% | 3.72 | 13.76% | 3.27 | -4.94% | 3.44 | 21.99% | 2.82 |
| 108 | 5.63 | 1.26% | 5.56 | -0.36% | 5.58 | 11.60% | 5.00 | -5.66% | 5.30 | 21.56% | 4.36 |
| 109 | 6.79 | 4.95% | 6.47 | 1.25% | 6.39 | 13.30% | 5.64 | -4.73% | 5.92 | 18.64% | 4.99 |
| 110 | 4.85 | 4.53% | 4.64 | 1.09% | 4.59 | 12.22% | 4.09 | -6.19% | 4.36 | 19.45% | 3.65 |
| 111 | 8.45 | 21.58% | 6.95 | 17.60% | 5.91 | 26.82% | 4.66 | 1.75% | 4.58 | 19.90% | 3.82 |
| 112 | 15.23 | 3.75% | 14.68 | 2.16% | 14.37 | 12.27% | 12.80 | -2.59% | 13.14 | 26.47% | 10.39 |
| 113 | 3.71 | 6.00% | 3.50 | 2.64% | 3.41 | 13.29% | 3.01 | -6.52% | 3.22 | 17.95% | 2.73 |
| 114 | 10.51 | 3.04% | 10.20 | -0.20% | 10.22 | 10.85% | 9.22 | -7.24% | 9.94 | 18.47% | 8.39 |
| 115 | 3.28 | 9.70% | 2.99 | 5.28% | 2.84 | 15.92% | 2.45 | -3.92% | 2.55 | 20.28% | 2.12 |
| 119 | | 1.70% | 5.89 | -1.83% | 6.00 | 9.49% | 5.48 | -8.36% | 5.98 | 15.67% | 5.17 |
| 130 | | 5.24% | 8.02 | 2.17% | 7.85 | 13.93% | | -4.70% | 7.23 | 21.72% | 5.94 |
| 132 | | 1.80% | 2.22 | 0.45% | 2.21 | 11.06% | 1.99 | -7.44% | 2.15 | 17.49% | 1.83 |
| 134 | | 3.33% | 5.11 | 0.59% | 5.08 | 13.39% | 4.48 | -4.68% | 4.70 | 23.04% | 3.82 |
| 135 | | 4.46% | 4.04 | 1.51% | 3.98 | 12.43% | 3.54 | -5.60% | 3.75 | 20.97% | 3.10 |
| 136 | | 6.98% | 3.87 | 2.38% | 3.78 | 13.51% | 3.33 | -4.58% | 3.49 | 21.60% | 2.87 |
| 139 | | 5.79% | 6.22 | 1.47% | 6.13 | 13.10% | 5.42 | -5.08% | 5.71 | 20.97% | 4.72 |
| 141 | | 5.20% | 7.12 | 3.64% | 6.87 | 12.44% | 6.11 | -4.38% | 6.39 | 22.88% | 5.20 |

| | | | History of [| OCRB Volu | ntary Marke | | sts and Perc | entage Ch | anges | | |
|------|--------------|--------|--------------|-----------|--------------|--------|--------------|-------------------|--------------|--------|--------------|
| Code | 12/1/2017 | % Chg | 12/1/2016 | % Chg | 12/1/2015 | % Chg | 12/1/2014 | % Chg | 12/1/2013 | % Chg | 12/1/2012 |
| | | | | | | | | | | | |
| 142 | 3.46 | 7.45% | 3.22 | 3.87% | 3.10 | 16.10% | 2.67 | -3.61% | 2.77 | 20.43% | 2.30 |
| 161 | 3.40 | 3.02% | 2.98 | -1.32% | 3.02 | 10.10% | 2.73 | -6.83% | 2.77 | 17.20% | 2.50 |
| 163 | | 2.27% | 6.17 | 2.66% | 6.01 | 16.70% | 5.15 | -2.28% | 5.27 | 24.29% | 4.24 |
| 165 | | 9.86% | 7.61 | 5.84% | 7.19 | 17.10% | 6.14 | -2.85% | 6.32 | 23.44% | 5.12 |
| 166 | | 6.16% | 4.38 | 3.06% | 4.25 | 13.33% | 3.75 | -5.30% | 3.96 | 21.10% | 3.12 |
| 175 | | 2.10% | 1.43 | -0.69% | 1.44 | 10.77% | 1.30 | -7.80% | 1.41 | 19.49% | 1.18 |
| 175 | | 2.10% | 0.50 | 2.04% | 0.49 | 13.95% | 0.43 | -7.80 % -2.27% | 0.44 | 22.22% | 0.36 |
| 185 | | 2.35% | 5.11 | 0.39% | 5.09 | 10.89% | 4.59 | -2.27 % -4.77% | 4.82 | 20.20% | 4.01 |
| 187 | | 5.99% | 3.84 | 3.23% | 3.72 | 13.76% | 3.27 | | 3.44 | 21.99% | 2.82 |
| 191 | 3.07 | 3.02% | 2.98 | -1.32% | 3.72 | 10.62% | 2.73 | -4.94% -6.83% | 2.93 | 17.20% | 2.62 |
| 201 | 5.07 6.47 | 5.89% | 2.96 6.11 | 2.69% | 5.02 5.95 | 13.33% | 5.25 | -6.63% -4.72% | 2.93 5.51 | 21.90% | 2.50 4.52 |
| | | | | | | | | | | | |
| 204 | | 8.71% | 3.79 | 4.12% | 3.64 | 13.75% | 3.20 | -5.60% | 3.39 | 20.21% | 2.82 3.20 |
| 205 | | 6.71% | 4.47 | 3.71% | 4.31 | 15.24% | 3.74 | -4.10% | 3.90 | 21.88% | |
| 221 | 3.57 | 0.00% | 3.57 | -4.03% | 3.72 | 17.72% | 3.16 | -7.33% | 3.41 | 16.38% | 2.93 |
| 222 | | 2.97% | 5.39 | 1.89% | 5.29 | 10.90% | 4.77 | -6.65% | 5.11 | 16.93% | 4.37 |
| 225 | | 2.44% | 4.09 | -1.68% | 4.16 | 9.47% | 3.80 | -8.21% | 4.14 | 16.29% | 3.56 |
| 227 | | -0.30% | 3.36 | -2.04% | 3.43 | 6.85% | 3.21 | -9.32% | 3.54 | 13.10% | 3.13 |
| 255 | | 7.75% | 3.87 | 4.59% | 3.70 | 16.35% | 3.18 | -3.93% | 3.31 | 18.21% | 2.80 |
| 257 | | 5.81% | 3.96 | 2.86% | 3.85 | 13.91% | 3.38 | -5.59% | 3.58 | 17.38% | 3.05 |
| 259 | | 4.82% | 3.32 | 2.47% | 3.24 | 12.89% | 2.87 | -4.97% | 3.02 | 18.43% | 2.55 |
| 261 | 4.36 | 2.83% | 4.24 | -1.17% | 4.29 | 8.88% | 3.94 | -10.05% | 4.38 | 14.06% | 3.84 |
| 263 | | 1.47% | 3.41 | -2.01% | 3.48 | 8.41% | 3.21 | -10.83% | 3.60 | 13.92% | 3.16 |
| 265 | | 3.89% | 4.11 | 0.98% | 4.07 | 11.51% | 3.65 | -6.89% | 3.92 | 18.07% | 3.32 |
| 275 | | 0.00% | 3.57 | -4.03% | 3.72 | 17.72% | 3.16 | -7.33% | 3.41 | 16.38% | 2.93 |
| 276 | | 2.97% | 5.39 | 1.89% | 5.29 | 10.90% | 4.77 | -6.65% | 5.11 | 16.93% | 4.37 |
| 281 | 3.49 | 7.38% | 3.25 | 0.62% | 3.23 | 11.76% | 2.89 | -5.86% | 3.07 | 20.39% | 2.55 |
| 282 | | 4.92% | 9.15 | 3.98% | 8.80 | 17.96% | 7.46 | 1.50% | 7.35 | 28.05% | 5.74 |
| 285 | | 3.76% | 3.99 | 2.31% | 3.90 | 14.37% | 3.41 | -3.40% | 3.53 | 21.72% | 2.90 |
| 297 | | 7.38% | 3.25 | 0.62% | 3.23 | 11.76% | 2.89 | -5.86% | 3.07 | 20.39% | 2.55 |
| 301 | 8.70 | 4.82% | 8.30 | 1.97% | 8.14 | 14.01% | 7.14 | -4.55% | 7.48 | 19.87% | 6.24 |
| 305 | | -1.52% | 7.22 | -6.72% | 7.74 | 1.57% | 7.62 | -17.71% | 9.26 | 22.00% | 7.59 |
| 306 | | 5.13% | 6.04 | 2.20% | 5.91 | 14.09% | 5.18 | -3.90% | 5.39 | 22.22% | 4.41 |
| 309 | | 3.22% | 4.35 | 1.16% | 4.30 | 11.69% | 3.85 | -6.33% | 4.11 | 19.83% | 3.43 |
| 311 | 4.55 | 0.22% | 4.54 | -5.02% | 4.78 | 2.58% | 4.66 | -16.93% | 5.61 | 21.96% | 4.60 |
| 319 | | 4.66% | 6.01 | 1.01% | 5.95 | 10.80% | 5.37 | -7.73% | 5.82 | 15.48% | 5.04 |
| 323 | 6.02 | 9.06% | 5.52 | 8.02% | 5.11 | 22.84% | 4.16 | 2.97% | 4.04 | 29.90% | 3.11 |

| | | | History of [| OCRB Volu | intary Marke | et Loss Co | sts and Perc | entage Ch | nanges | | |
|------|-----------|--------|--------------|-----------|--------------|------------|--------------|-----------|-----------|--------|-----------|
| Code | 12/1/2017 | % Chg | 12/1/2016 | % Chg | 12/1/2015 | | 12/1/2014 | % Chg | 12/1/2013 | % Chg | 12/1/2012 |
| | | | | | | | | | | | |
| 327 | 5.11 | 1.79% | 5.02 | -0.20% | 5.03 | 13.29% | 4.44 | -4.93% | 4.67 | 21.61% | 3.84 |
| 402 | 6.93 | 1.91% | 6.80 | -1.59% | 6.91 | 10.21% | 6.27 | -6.56% | 6.71 | 18.97% | 5.64 |
| 403 | 4.03 | 5.77% | 3.81 | -0.26% | 3.82 | 10.09% | 3.47 | -7.47% | 3.75 | 17.19% | 3.20 |
| 404 | 4.95 | 1.85% | 4.86 | -3.95% | 5.06 | 6.53% | 4.75 | -10.38% | 5.30 | 14.22% | 4.64 |
| 406 | 7.02 | -2.50% | 7.20 | -6.13% | 7.67 | 15.51% | 6.64 | -1.78% | 6.76 | 24.04% | 5.45 |
| 407 | 5.39 | 2.67% | 5.25 | 0.00% | 5.25 | 10.99% | 4.73 | -5.02% | 4.98 | 19.14% | 4.18 |
| 411 | 8.96 | -1.54% | 9.10 | -6.86% | 9.77 | -0.41% | 9.81 | -19.46% | 12.18 | 21.44% | 10.03 |
| 413 | 9.95 | 2.58% | 9.70 | 1.78% | 9.53 | 13.05% | 8.43 | -3.88% | 8.77 | 22.49% | 7.16 |
| 415 | 5.25 | 6.49% | 4.93 | 4.01% | 4.74 | 14.49% | 4.14 | -5.91% | 4.40 | 19.24% | 3.69 |
| 416 | 3.42 | -6.30% | 3.65 | -12.26% | 4.16 | -5.45% | 4.40 | -21.15% | 5.58 | 2.01% | 5.47 |
| 421 | 9.03 | 7.89% | 8.37 | 2.07% | 8.20 | 11.72% | 7.34 | -6.97% | 7.89 | 19.18% | 6.62 |
| 425 | 11.71 | 4.37% | 11.22 | 1.26% | 11.08 | 12.60% | 9.84 | -5.29% | 10.39 | 20.95% | 8.59 |
| 427 | 6.05 | 4.49% | 5.79 | 1.58% | 5.70 | 14.46% | 4.98 | -4.41% | 5.21 | 22.30% | 4.26 |
| 429 | 6.84 | 1.79% | 6.72 | 0.00% | 6.72 | 12.56% | 5.97 | -5.24% | 6.30 | 20.69% | 5.22 |
| 431 | 8.46 | 3.55% | 8.17 | 0.12% | 8.16 | 10.12% | 7.41 | -7.61% | 8.02 | 19.70% | 6.70 |
| 433 | 4.77 | 5.53% | 4.52 | 1.12% | 4.47 | 10.64% | 4.04 | -8.18% | 4.40 | 17.65% | 3.74 |
| 435 | 6.51 | 1.88% | 6.39 | -0.78% | 6.44 | 11.23% | 5.79 | -6.46% | 6.19 | 20.66% | 5.13 |
| 441 | 2.04 | 3.03% | 1.98 | -1.00% | 2.00 | 10.50% | 1.81 | -5.73% | 1.92 | 20.75% | 1.59 |
| 445 | 4.62 | -1.49% | 4.69 | -4.48% | 4.91 | 6.05% | 4.63 | -11.64% | 5.24 | 9.85% | 4.77 |
| 446 | 2.41 | 0.00% | 2.41 | -2.03% | 2.46 | 10.31% | 2.23 | -8.23% | 2.43 | 18.54% | 2.05 |
| 447 | 7.52 | 3.58% | 7.26 | 1.54% | 7.15 | 13.85% | 6.28 | -4.41% | 6.57 | 22.57% | 5.36 |
| 449 | 3.49 | 2.95% | 3.39 | -3.14% | 3.50 | 7.69% | 3.25 | -10.22% | 3.62 | 15.29% | 3.14 |
| 451 | 5.16 | 2.99% | 5.01 | -0.99% | 5.06 | 9.52% | 4.62 | -6.85% | 4.96 | 19.23% | 4.16 |
| 454 | 8.69 | 2.84% | 8.45 | 1.44% | 8.33 | 11.36% | 7.48 | -3.86% | 7.78 | 20.06% | 6.48 |
| 456 | 7.15 | 8.01% | 6.62 | 7.12% | 6.18 | 22.62% | 5.04 | 1.00% | 4.99 | 24.44% | 4.01 |
| 457 | | 1.14% | 5.27 | -2.95% | 5.43 | 7.52% | 5.05 | -10.93% | 5.67 | 11.39% | 5.09 |
| 458 | | 1.34% | 2.99 | -1.97% | 3.05 | 9.32% | 2.79 | -8.52% | 3.05 | 17.76% | 2.59 |
| 459 | | 0.00% | 1.64 | -2.96% | 1.69 | 6.96% | 1.58 | -9.20% | 1.74 | 18.37% | 1.47 |
| 461 | | 3.60% | 5.28 | 2.33% | 5.16 | 13.91% | 4.53 | -4.03% | 4.72 | 20.72% | 3.91 |
| 463 | | 6.40% | 4.06 | 4.64% | 3.88 | 18.29% | 3.28 | 0.31% | 3.27 | 26.25% | 2.59 |
| 464 | 4.52 | 3.20% | 4.38 | 1.15% | 4.33 | 11.60% | 3.88 | -6.28% | 4.14 | 20.00% | 3.45 |
| 465 | 5.23 | 4.60% | 5.00 | 1.42% | 4.93 | 13.86% | 4.33 | -3.35% | 4.48 | 25.14% | 3.58 |
| 467 | | 6.53% | 6.13 | 3.90% | 5.90 | 17.30% | 5.03 | -0.98% | 5.08 | 26.05% | 4.03 |
| 471 | | 5.92% | 1.52 | 0.00% | 1.52 | 10.14% | 1.38 | -8.61% | 1.51 | 17.05% | 1.29 |
| 472 | 1.78 | 1.14% | 1.76 | -3.30% | 1.82 | 5.81% | 1.72 | -14.43% | 2.01 | 5.79% | 1.90 |
| 473 | 3.37 | 11.59% | 3.02 | 5.23% | 2.87 | 11.24% | 2.58 | -7.53% | 2.79 | 19.23% | 2.34 |

| | History of DCRB Voluntary Market Loss Costs and Percentage Changes | | | | | | | | | | | | | |
|------|--------------------------------------------------------------------|--------|-----------|--------|-----------|--------|-----------|---------|-----------|--------|----------|--|--|--|
| Code | 12/1/2017 | % Chg | 12/1/2016 | % Chg | 12/1/2015 | % Chg | 12/1/2014 | % Chg | 12/1/2013 | % Chg | 12/1/201 | | | |
| 474 | 2.71 | 13.39% | 2.39 | 13.27% | 2.11 | 34.39% | 1.57 | 15.44% | 1.36 | 44.68% | 0.9 | | | |
| 475 | 4.15 | 0.97% | 4.11 | 0.00% | 4.11 | 11.68% | 3.68 | -5.88% | 3.91 | 19.94% | 3.2 | | | |
| 476 | 2.19 | 6.83% | 2.05 | 3.02% | 1.99 | 16.37% | 1.71 | -2.84% | 1.76 | 22.22% | 1.4 | | | |
| 477 | 3.25 | 2.52% | 3.17 | -0.63% | 3.19 | 10.38% | 2.89 | -7.37% | 3.12 | 17.74% | 2.6 | | | |
| 483 | 2.27 | 7.08% | 2.12 | 4.43% | 2.03 | 16.00% | 1.75 | -2.23% | 1.79 | 24.31% | 1.4 | | | |
| 485 | 2.07 | 2.99% | 2.01 | 0.50% | 2.00 | 14.29% | 1.75 | -2.23% | 1.79 | 21.77% | 1.4 | | | |
| 486 | 2.52 | 0.40% | 2.51 | -2.33% | 2.57 | 7.98% | 2.38 | -7.39% | 2.57 | 18.98% | 2.1 | | | |
| 487 | 1.69 | 4.97% | 1.61 | 1.90% | 1.58 | 15.33% | 1.37 | -5.52% | 1.45 | 16.00% | 1.2 | | | |
| 488 | 1.09 | 2.83% | 1.06 | -0.93% | 1.07 | 9.18% | 0.98 | -6.67% | 1.05 | 15.38% | 0.9 | | | |
| 489 | 2.25 | -1.32% | 2.28 | -4.60% | 2.39 | 8.14% | 2.21 | -7.14% | 2.38 | 22.05% | 1.9 | | | |
| 491 | 4.03 | 5.77% | 3.81 | -0.26% | 3.82 | 10.09% | 3.47 | -7.47% | 3.75 | 17.19% | 3.2 | | | |
| 495 | 5.16 | 2.99% | 5.01 | -0.99% | 5.06 | 9.52% | 4.62 | -6.85% | 4.96 | 19.23% | 4.1 | | | |
| 497 | 1.78 | 1.14% | 1.76 | -3.30% | 1.82 | 5.81% | 1.72 | -14.43% | 2.01 | 5.79% | 1.9 | | | |
| 499 | 4.15 | 0.97% | 4.11 | 0.00% | 4.11 | 11.68% | 3.68 | -5.88% | 3.91 | 19.94% | 3.2 | | | |
| 501 | 5.17 | 10.94% | 4.66 | 5.67% | 4.41 | 17.60% | 3.75 | -3.10% | 3.87 | 20.19% | 3.2 | | | |
| 502 | 5.43 | 4.83% | 5.18 | 1.97% | 5.08 | 13.65% | 4.47 | -5.10% | 4.71 | 20.46% | 3.9 | | | |
| 506 | 2.95 | -1.34% | 2.99 | -6.27% | 3.19 | 0.95% | 3.16 | -18.77% | 3.89 | 30.54% | 2.9 | | | |
| 507 | 3.65 | 3.40% | 3.53 | -0.56% | 3.55 | 9.23% | 3.25 | -9.97% | 3.61 | 14.97% | 3. | | | |
| 509 | 8.85 | 4.24% | 8.49 | 0.47% | 8.45 | 11.33% | 7.59 | -6.64% | 8.13 | 17.83% | 6.9 | | | |
| 511 | 8.91 | 5.19% | 8.47 | 1.93% | 8.31 | 13.52% | 7.32 | -6.51% | 7.83 | 17.39% | 6.6 | | | |
| 512 | 7.29 | 2.24% | 7.13 | -0.83% | 7.19 | 10.28% | 6.52 | -7.25% | 7.03 | 19.15% | 5.9 | | | |
| 513 | 5.16 | 4.03% | 4.96 | 1.64% | 4.88 | 13.49% | 4.30 | -3.80% | 4.47 | 22.80% | 3.6 | | | |
| 535 | 4.28 | 3.63% | 4.13 | -0.24% | 4.14 | 10.99% | 3.73 | -7.44% | 4.03 | 19.23% | 3.3 | | | |
| 536 | 8.46 | 7.50% | 7.87 | 4.52% | 7.53 | 15.14% | 6.54 | -3.96% | 6.81 | 21.17% | 5.6 | | | |
| 544 | 9.70 | 3.74% | 9.35 | 2.52% | 9.12 | 12.87% | 8.08 | -3.92% | 8.41 | 20.66% | 6.9 | | | |
| 551 | 2.00 | 1.52% | 1.97 | -1.50% | 2.00 | 9.29% | 1.83 | -13.27% | 2.11 | 19.89% | 1.7 | | | |
| 553 | 5.68 | 3.27% | 5.50 | 1.10% | 5.44 | 12.16% | 4.85 | -4.53% | 5.08 | 18.69% | 4.5 | | | |
| 555 | 1.43 | 2.88% | 1.39 | 1.46% | 1.37 | 16.10% | 1.18 | -2.48% | 1.21 | 21.00% | 1.0 | | | |
| 563 | 2.12 | 2.91% | 2.06 | 0.00% | 2.06 | 10.16% | 1.87 | -6.50% | 2.00 | 16.28% | 1. | | | |
| 571 | 3.99 | 4.72% | 3.81 | 1.06% | 3.77 | 11.87% | 3.37 | -4.26% | 3.52 | 21.38% | 2. | | | |
| 573 | 6.15 | 6.77% | 5.76 | 3.78% | 5.55 | 15.63% | 4.80 | -4.38% | 5.02 | 20.67% | 4. | | | |
| 581 | 2.13 | 0.95% | 2.11 | -3.21% | 2.18 | 7.39% | 2.03 | -8.14% | 2.21 | 12.76% | 1.9 | | | |
| 587 | 2.12 | 2.91% | 2.06 | 0.00% | 2.06 | 10.16% | 1.87 | -6.50% | | 16.28% | 1. | | | |
| 601 | 11.62 | -2.27% | 11.89 | -1.82% | 12.11 | 8.90% | 11.12 | -8.25% | 12.12 | 15.10% | 10. | | | |
| 602 | 6.59 | -4.35% | 6.89 | -3.09% | 7.11 | 6.44% | 6.68 | -11.64% | 7.56 | 12.84% | 6. | | | |
| 603 | 9.40 | -3.98% | 9.79 | -5.32% | 10.34 | 2.27% | 10.11 | -20.58% | 12.73 | 14.58% | 11.1 | | | |

| | | | History of [| OCRB Volu | ntary Marke | | sts and Perc | entage Ch | nanges | | |
|------|-----------|--------|--------------|-----------|-------------|--------|--------------|-----------|-----------|--------|-----------|
| Code | 12/1/2017 | % Chg | 12/1/2016 | % Chg | 12/1/2015 | | 12/1/2014 | % Chg | 12/1/2013 | % Chg | 12/1/2012 |
| | | | | | | | | | | | |
| 605 | 10.12 | 0.90% | 10.03 | 2.56% | 9.78 | 14.25% | 8.56 | -6.35% | 9.14 | 14.39% | 7.99 |
| 607 | | -9.79% | 8.27 | -7.49% | 8.94 | 5.30% | 8.49 | -10.73% | 9.51 | 11.75% | 8.51 |
| 608 | | -1.88% | 6.91 | -5.34% | 7.30 | 11.11% | 6.57 | -7.07% | 7.07 | 14.59% | 6.17 |
| 609 | | -3.44% | 6.39 | 2.40% | 6.24 | 8.33% | 5.76 | -6.95% | 6.19 | 14.63% | 5.40 |
| 611 | | 2.34% | 12.39 | 1.64% | 12.19 | 12.35% | 10.85 | -9.28% | 11.96 | 13.58% | 10.53 |
| 615 | | -1.24% | 13.69 | -0.87% | 13.81 | 9.52% | 12.61 | -9.61% | 13.95 | 11.16% | 12.55 |
| 617 | | -9.78% | 6.24 | -12.73% | 7.15 | 9.33% | 6.54 | -17.74% | 7.95 | 14.88% | 6.92 |
| 625 | | -1.83% | 7.64 | -0.26% | 7.66 | 10.53% | 6.93 | -7.97% | 7.53 | 13.57% | 6.63 |
| 643 | | 1.65% | 15.19 | 2.36% | 14.84 | 12.94% | 13.14 | -6.48% | 14.05 | 16.02% | 12.11 |
| 645 | | -1.40% | 8.57 | -3.16% | 8.85 | 15.54% | 7.66 | -5.32% | 8.09 | 14.10% | 7.09 |
| 646 | | 2.96% | 7.43 | 4.06% | 7.14 | 14.61% | 6.23 | -6.60% | 6.67 | 15.60% | 5.77 |
| 647 | | 1.89% | 10.03 | 2.24% | 9.81 | 13.94% | 8.61 | -6.51% | 9.21 | 15.27% | 7.99 |
| 648 | | -2.42% | 6.62 | -0.30% | 6.64 | 12.35% | 5.91 | -3.11% | 6.10 | 17.31% | 5.20 |
| 649 | | 4.00% | 4.25 | 2.66% | 4.14 | 11.59% | 3.71 | -11.46% | 4.19 | 5.81% | 3.96 |
| 651 | | -1.32% | 7.57 | -1.69% | 7.70 | 7.84% | 7.14 | -10.19% | 7.95 | 14.22% | 6.96 |
| 652 | | -1.17% | 10.29 | -0.48% | 10.34 | 13.63% | 9.10 | -9.27% | 10.03 | 14.76% | 8.74 |
| 653 | | -5.95% | 9.25 | -1.28% | 9.37 | 7.58% | 8.71 | -9.27% | 9.60 | 18.81% | 8.08 |
| 654 | | -3.92% | 7.66 | -1.42% | 7.77 | 4.72% | 7.42 | -7.60% | 8.03 | 13.74% | 7.06 |
| 655 | | -0.85% | 18.72 | 0.65% | 18.60 | 10.06% | 16.90 | -9.09% | 18.59 | 13.98% | 16.31 |
| 656 | | -1.67% | 9.60 | -0.52% | 9.65 | 12.08% | 8.61 | -8.31% | 9.39 | 14.79% | 8.18 |
| 657 | | 1.89% | 11.14 | 2.20% | 10.90 | 11.79% | 9.75 | -9.22% | 10.74 | 11.76% | 9.61 |
| 658 | | 2.41% | 12.02 | 3.18% | 11.65 | 15.46% | 10.09 | -6.49% | 10.79 | 17.03% | 9.22 |
| 659 | | 1.33% | 23.32 | 1.35% | 23.01 | 13.02% | 20.36 | -7.62% | 22.04 | 17.67% | 18.73 |
| 660 | | -3.15% | 2.86 | -0.35% | 2.87 | 5.90% | 2.71 | -11.73% | 3.07 | 12.45% | 2.73 |
| 661 | | 0.53% | 3.76 | 1.62% | 3.70 | 16.72% | 3.17 | -8.91% | 3.48 | 9.43% | 3.18 |
| 662 | | 6.50% | 6.31 | 7.13% | 5.89 | 16.63% | 5.05 | -6.13% | 5.38 | 17.72% | 4.57 |
| 663 | | -5.74% | 5.23 | 3.56% | 5.05 | 9.07% | 4.63 | -9.22% | 5.10 | 10.15% | 4.63 |
| 664 | | -0.62% | 6.45 | 3.70% | 6.22 | 16.04% | 5.36 | -2.72% | 5.51 | 16.49% | 4.73 |
| 665 | | -4.84% | 10.34 | -1.90% | 10.54 | 7.44% | 9.81 | -8.40% | 10.71 | 14.18% | 9.38 |
| 666 | | 3.96% | 8.83 | 4.13% | 8.48 | 14.91% | 7.38 | -6.35% | 7.88 | 15.37% | 6.83 |
| 667 | | 1.56% | 2.57 | 2.80% | 2.50 | 13.64% | 2.20 | -7.17% | 2.37 | 13.40% | 2.09 |
| 668 | | 8.24% | 7.89 | 7.93% | 7.31 | 17.34% | 6.23 | -4.89% | 6.55 | 16.76% | 5.61 |
| 669 | | 1.63% | 9.19 | 2.34% | 8.98 | 12.67% | 7.97 | -8.50% | 8.71 | 14.01% | 7.64 |
| 670 | | 3.41% | 6.74 | 3.53% | 6.51 | 12.63% | 5.78 | -8.40% | 6.31 | 17.07% | 5.39 |
| 673 | | 3.45% | 6.95 | 3.73% | 6.70 | 12.61% | 5.95 | -8.46% | 6.50 | 14.64% | 5.67 |
| 674 | | 3.35% | 6.56 | 3.47% | 6.34 | 13.82% | 5.57 | -7.78% | 6.04 | 13.11% | 5.34 |

| | | | History of [| OCRB Volu | intary Marke | t Loss Co | sts and Perc | entage Ch | nanges | | |
|------|-----------|--------|--------------|-----------|--------------|-----------|--------------|------------------|-----------|--------|-----------|
| Code | 12/1/2017 | % Chg | 12/1/2016 | % Chg | 12/1/2015 | | 12/1/2014 | % Chg | 12/1/2013 | % Chg | 12/1/2012 |
| | | | | | | | | | | | |
| 675 | 5.08 | -0.59% | 5.11 | -2.29% | 5.23 | 12.23% | 4.66 | -6.80% | 5.00 | 15.21% | 4.34 |
| 676 | | 3.05% | 5.90 | 0.51% | 5.87 | 10.55% | 5.31 | -11.06% | 5.97 | 7.57% | 5.55 |
| 677 | | -4.48% | 4.46 | -3.46% | 4.62 | 6.94% | 4.32 | -10.56% | 4.83 | 11.55% | 4.33 |
| 679 | | 2.33% | 10.31 | 2.79% | 10.03 | 12.07% | 8.95 | -9.14% | 9.85 | 13.61% | 8.67 |
| 681 | 6.97 | 3.41% | 6.74 | 3.53% | 6.51 | 12.63% | 5.78 | -8.40% | 6.31 | 17.07% | 5.39 |
| 682 | | -1.01% | 19.90 | -8.67% | 21.79 | 12.55% | 19.36 | -1.93% | 19.74 | 31.16% | 15.05 |
| 691 | 6.17 | -3.44% | 6.39 | 2.40% | 6.24 | 8.33% | 5.76 | -6.95% | 6.19 | 14.63% | 5.40 |
| 693 | | -1.32% | 7.57 | -1.69% | 7.70 | 7.84% | 7.14 | -10.19% | 7.95 | 14.22% | 6.96 |
| 695 | | 0.53% | 3.76 | 1.62% | 3.70 | 16.72% | 3.17 | -8.91% | 3.48 | 9.43% | 3.18 |
| 709 | | 0.53% | 2.40 | 0.84% | 2.38 | 10.72% | 2.16 | -0.91% -9.62% | 2.39 | 12.74% | 2.12 |
| | | | | | | | | | | | |
| 716 | | 2.08% | 3.37 | 1.81% | 3.31 | 10.70% | 2.99 | -10.48% | 3.34 | 11.71% | 2.99 |
| 718 | | 1.65% | 3.64 | 1.96% | 3.57 | 11.21% | 3.21 | -9.83% | 3.56 | 13.02% | 3.15 |
| 721 | 15.11 | 4.79% | 14.42 | 1.41% | 14.22 | 12.86% | 12.60 | -5.62% | 13.35 | 20.27% | 11.10 |
| 744 | | -7.77% | 1.03 | -11.97% | 1.17 | -1.68% | 1.19 | -16.78% | 1.43 | 4.38% | 1.37 |
| 751 | 3.33 | -2.92% | 3.43 | -3.65% | 3.56 | 10.90% | 3.21 | -5.03% | 3.38 | 22.91% | 2.75 |
| 752 | | 2.74% | 1.46 | -2.01% | 1.49 | 11.19% | 1.34 | -5.63% | 1.42 | 24.56% | 1.14 |
| 753 | | 3.16% | 5.38 | 0.56% | 5.35 | 11.00% | 4.82 | -4.37% | 5.04 | 20.57% | 4.18 |
| 755 | | 1.37% | 2.93 | 0.34% | 2.92 | 11.88% | 2.61 | -4.04% | 2.72 | 22.52% | 2.22 |
| 757 | | 4.21% | 2.85 | 5.56% | 2.70 | 17.90% | 2.29 | 0.44% | 2.28 | 29.55% | 1.76 |
| 759 | | 11.53% | 6.68 | 10.96% | 6.02 | 22.61% | 4.91 | 2.29% | 4.80 | 24.68% | 3.85 |
| 771 | 1.13 | 11.88% | 1.01 | 7.45% | 0.94 | 14.63% | 0.82 | -5.75% | 0.87 | 12.99% | 0.77 |
| 801 | 10.22 | 3.65% | 9.86 | 11.54% | 8.84 | 15.71% | 7.64 | -7.17% | 8.23 | 17.57% | 7.00 |
| 802 | 8.23 | -4.75% | 8.64 | -0.35% | 8.67 | 10.03% | 7.88 | -12.25% | 8.98 | | |
| 803 | 21.87 | -3.14% | 22.58 | 1.80% | 22.18 | 12.53% | 19.71 | -10.45% | 22.01 | 15.24% | 19.10 |
| 804 | 3.86 | -1.78% | 3.93 | 4.52% | 3.76 | 12.91% | 3.33 | -8.52% | 3.64 | 18.95% | 3.06 |
| 805 | 7.45 | 0.40% | 7.42 | 5.55% | 7.03 | 15.63% | 6.08 | -7.88% | 6.60 | 18.28% | 5.58 |
| 806 | 12.73 | 1.84% | 12.50 | 5.84% | 11.81 | 16.13% | 10.17 | -7.96% | 11.05 | 18.31% | 9.34 |
| 807 | 7.72 | -0.90% | 7.79 | 3.45% | 7.53 | 15.14% | 6.54 | -7.89% | 7.10 | 19.13% | 5.96 |
| 808 | 7.81 | -7.79% | 8.47 | -3.53% | 8.78 | 6.55% | 8.24 | -13.26% | 9.50 | 11.37% | 8.53 |
| 809 | 5.23 | 0.19% | 5.22 | 5.88% | 4.93 | 11.29% | 4.43 | -10.14% | 4.93 | 15.73% | 4.26 |
| 811 | 9.24 | -1.70% | 9.40 | 3.87% | 9.05 | 12.56% | 8.04 | -9.76% | 8.91 | 14.23% | 7.80 |
| 812 | | 2.23% | 8.98 | 6.27% | 8.45 | 16.71% | 7.24 | -7.42% | 7.82 | 18.31% | 6.61 |
| 813 | | -3.45% | 6.09 | 2.70% | 5.93 | 13.60% | 5.22 | -7.61% | 5.65 | 15.54% | 4.89 |
| 814 | | -5.80% | 4.83 | 0.84% | 4.79 | 11.40% | 4.30 | -11.34% | 4.85 | 13.58% | 4.27 |
| 815 | | 0.55% | 3.63 | 6.76% | 3.40 | 15.65% | 2.94 | -10.09% | 3.27 | 14.34% | 2.86 |
| 816 | | 2.36% | 2.97 | 4.95% | 2.83 | 13.65% | 2.49 | -10.43% | 2.78 | 19.83% | 2.32 |

| | | | | | intary Marke | | | | | | |
|-------|-----------|---------|-----------|--------|--------------|--------|-----------|---------|-----------|--------|-----------|
| Code | 12/1/2017 | % Chg | 12/1/2016 | % Chg | 12/1/2015 | % Chg | 12/1/2014 | % Chg | 12/1/2013 | % Chg | 12/1/2012 |
| 817 | 10.22 | 5.14% | 9.72 | 13.15% | 8.59 | 17.67% | 7.30 | -10.10% | 8.12 | 13.57% | 7.15 |
| 818 | | 0.00% | 2.06 | 0.49% | 2.05 | 12.64% | 1.82 | -6.67% | 1.95 | 19.63% | 1.63 |
| 819 | | 9.72% | 1.44 | 13.39% | 1.27 | 25.74% | 1.01 | 1.00% | 1.00 | 20.48% | 0.83 |
| 820 | | -3.30% | 3.33 | -0.89% | 3.36 | 9.09% | 3.08 | -12.25% | 3.51 | 13.23% | 3.10 |
| 821 | | -1.21% | 8.25 | 5.91% | 7.79 | 15.07% | 6.77 | -9.37% | 7.47 | 15.63% | 6.46 |
| 825 | | 3.17% | 4.41 | 7.04% | 4.12 | 17.38% | 3.51 | -7.87% | 3.81 | 16.87% | 3.26 |
| 828 | | -2.45% | 10.63 | 2.71% | 10.35 | 14.75% | 9.02 | -6.43% | 9.64 | 20.65% | 7.99 |
| 855 | | -3.14% | 7.00 | 3.70% | 6.75 | 14.02% | 5.92 | -9.34% | 6.53 | 12.01% | 5.83 |
| 857 | | -4.38% | 7.54 | -0.53% | 7.58 | 10.01% | 6.89 | -12.56% | 7.88 | 11.46% | 7.07 |
| 858 | | -1.80% | 9.46 | 1.94% | 9.28 | 12.08% | 8.28 | -10.97% | 9.30 | 14.25% | 8.14 |
| 859 | | -2.32% | 9.91 | 0.92% | 9.82 | 11.09% | 8.84 | -11.86% | 10.03 | 13.46% | 8.84 |
| 860 | | -2.85% | 10.86 | 2.07% | 10.64 | 12.71% | 9.44 | -9.84% | 10.47 | 16.33% | 9.00 |
| 862 | | -1.98% | 9.58 | 1.48% | 9.44 | 11.72% | 8.45 | -10.96% | 9.49 | 14.34% | 8.30 |
| 865 | | -8.52% | 3.64 | 4.30% | 3.49 | 29.26% | 2.70 | 0.00% | 2.70 | 27.36% | 2.12 |
| 867 | | -3.45% | 6.09 | 2.70% | 5.93 | 13.60% | 5.22 | -7.61% | 5.65 | 15.54% | 4.89 |
| 871 | | -0.80% | 7.47 | 5.06% | 7.11 | 15.61% | 6.15 | -8.35% | 6.71 | 5.84% | 6.34 |
| 877 | | -3.48% | 3.45 | 0.58% | 3.43 | 12.83% | 3.04 | -10.32% | 3.39 | 16.10% | 2.92 |
| 879 | | 1.14% | 3.51 | 5.09% | 3.34 | 13.99% | 2.93 | -12.01% | 3.33 | 12.50% | 2.96 |
| 880 | | 1.59% | 7.57 | 8.92% | 6.95 | 19.42% | 5.82 | -2.18% | 5.95 | 21.68% | 4.89 |
| 881 | | -3.74% | 3.74 | 1.91% | 3.67 | 13.62% | 3.23 | -10.03% | 3.59 | 16.94% | 3.07 |
| 882 | | -2.82% | 8.15 | 0.87% | 8.08 | 10.68% | 7.30 | -11.73% | 8.27 | 13.44% | 7.29 |
| 883 | | 4.40% | 3.18 | 2.91% | 3.09 | 12.36% | 2.75 | -10.42% | 3.07 | 17.18% | 2.62 |
| 884 | | -2.73% | 1.10 | 4.76% | 1.05 | 16.67% | 0.90 | -8.16% | 0.98 | 13.95% | 0.86 |
| 885 | | 2.60% | 3.84 | 2.40% | 3.75 | 11.94% | 3.35 | -4.56% | 3.51 | 12.86% | 3.11 |
| 886 | | -1.99% | 3.01 | 3.08% | 2.92 | 13.62% | 2.57 | -10.14% | 2.86 | 13.94% | 2.51 |
| 887 | | -5.41% | 1.48 | 2.78% | 1.44 | 9.92% | 1.31 | -12.08% | 1.49 | 15.50% | 1.29 |
| 888 * | | | | | | | | | | | |
| 889 | 0.21 | -4.55% | 0.22 | -8.33% | 0.24 | 4.35% | 0.23 | -14.81% | 0.27 | 8.00% | 0.25 |
| 890 | 0.67 | -5.63% | 0.71 | 2.90% | 0.69 | 9.52% | 0.63 | -10.00% | 0.70 | 12.90% | 0.62 |
| 891 | | -2.26% | 1.77 | 14.94% | 1.54 | 20.31% | 1.28 | -7.91% | 1.39 | 15.83% | 1.20 |
| 895 | | -5.08% | 0.59 | 3.51% | 0.57 | 11.76% | 0.51 | -5.56% | 0.54 | 14.89% | 0.47 |
| 896 | | -5.33% | 2.44 | 2.09% | 2.39 | 10.65% | 2.16 | -12.20% | 2.46 | 11.82% | 2.20 |
| 897 | | -5.45% | 2.57 | 4.90% | 2.45 | 8.89% | 2.25 | -11.42% | 2.54 | 14.41% | 2.22 |
| 898 | | -4.45% | 5.17 | 7.26% | 4.82 | 13.95% | 4.23 | -8.44% | 4.62 | 16.67% | 3.96 |
| 899 | | -2.09% | 1.91 | 6.11% | 1.80 | 13.92% | 1.58 | -9.20% | 1.74 | 12.99% | 1.54 |
| 903 | | -10.00% | 0.50 | 2.04% | 0.49 | 8.89% | 0.45 | -19.64% | 0.56 | 12.00% | 0.50 |

| | | | History of [| OCRB Volu | intary Marke | et Loss Co | sts and Perc | entage Ch | nanges | | |
|------|-----------|---------|--------------|-----------|--------------|------------|--------------|-----------|-----------|--------|-----------|
| Code | 12/1/2017 | % Chg | 12/1/2016 | % Chg | 12/1/2015 | | 12/1/2014 | % Chg | 12/1/2013 | % Chg | 12/1/2012 |
| | | | | | | | | | | | |
| 904 | 1.74 | -1.14% | 1.76 | 4.14% | 1.69 | 11.92% | 1.51 | -12.21% | 1.72 | 10.26% | 1.56 |
| 905 | | -17.24% | 0.29 | -14.71% | 0.34 | -8.11% | 0.37 | -26.00% | 0.50 | | |
| 907 | | -3.63% | 5.79 | 2.66% | 5.64 | 10.59% | 5.10 | -12.22% | 5.81 | 12.60% | 5.16 |
| 908 | | -7.74% | 261.23 | 2.28% | 255.40 | 9.51% | 233.22 | -5.00% | 245.49 | 23.83% | 198.24 |
| 909 | | -4.12% | 108.36 | 4.34% | 103.85 | 14.00% | 91.10 | -8.25% | 99.29 | 19.74% | 82.92 |
| 910 | | -4.64% | 7.32 | 0.83% | 7.26 | 8.36% | 6.70 | -13.77% | 7.77 | 9.13% | 7.12 |
| 911 | 4.85 | -8.32% | 5.29 | 0.76% | 5.25 | 9.38% | 4.80 | -12.41% | 5.48 | 12.53% | 4.87 |
| 912 | | 2.76% | 433.02 | 10.75% | 390.98 | 19.46% | 327.28 | -5.15% | 345.05 | 21.18% | 284.74 |
| 913 | 564.50 | -3.69% | 586.14 | 5.03% | 558.07 | 9.37% | 510.27 | -12.25% | 581.48 | 18.34% | 491.36 |
| 914 | 3.33 | -5.13% | 3.51 | 2.33% | 3.43 | 12.83% | 3.04 | -10.32% | 3.39 | 16.10% | 2.92 |
| 915 | 3.40 | -5.03% | 3.58 | 2.29% | 3.50 | 10.06% | 3.18 | -12.40% | 3.63 | 11.35% | 3.26 |
| 916 | 2.44 | -3.94% | 2.54 | 4.10% | 2.44 | 17.31% | 2.08 | -3.70% | 2.16 | 24.14% | 1.74 |
| 917 | 4.21 | -5.39% | 4.45 | 5.70% | 4.21 | 13.78% | 3.70 | -9.98% | 4.11 | 14.17% | 3.60 |
| 918 | 3.30 | -4.90% | 3.47 | 1.76% | 3.41 | 11.44% | 3.06 | -10.26% | 3.41 | 15.59% | 2.95 |
| 919 | 2.93 | -4.56% | 3.07 | 4.07% | 2.95 | 14.34% | 2.58 | -7.19% | 2.78 | 17.30% | 2.37 |
| 920 | 0.81 | -4.71% | 0.85 | 3.66% | 0.82 | 13.89% | 0.72 | -5.26% | 0.76 | 16.92% | 0.65 |
| 921 | 7.41 | -2.50% | 7.60 | 6.89% | 7.11 | 15.61% | 6.15 | -8.35% | 6.71 | 17.10% | 5.73 |
| 922 | 3.53 | -9.49% | 3.90 | 1.56% | 3.84 | 10.34% | 3.48 | -11.00% | 3.91 | 13.99% | 3.43 |
| 923 | 3.55 | -0.56% | 3.57 | 6.89% | 3.34 | 13.99% | 2.93 | -12.01% | 3.33 | 12.50% | 2.96 |
| 924 | 4.09 | 0.25% | 4.08 | 10.27% | 3.70 | 14.55% | 3.23 | -7.45% | 3.49 | 20.76% | 2.89 |
| 925 | 3.05 | -2.87% | 3.14 | 9.41% | 2.87 | 19.58% | 2.40 | -6.61% | 2.57 | 18.43% | 2.17 |
| 926 | 3.60 | -5.26% | 3.80 | 3.54% | 3.67 | 13.62% | 3.23 | -10.03% | 3.59 | 16.94% | 3.07 |
| 927 | 1.40 | 7.69% | 1.30 | 4.00% | 1.25 | 13.64% | 1.10 | -10.57% | 1.23 | 11.82% | 1.10 |
| 928 | | 2.47% | 3.24 | 4.85% | 3.09 | 12.36% | 2.75 | -10.42% | 3.07 | 17.18% | 2.62 |
| 929 | | -2.51% | 4.78 | -7.36% | 5.16 | 12.42% | 4.59 | -1.71% | 4.67 | 31.18% | 3.56 |
| 932 | | -4.95% | 1.01 | 5.21% | 0.96 | 14.29% | 0.84 | -7.69% | 0.91 | 13.75% | 0.80 |
| 933 | | -4.83% | 6.00 | 3.27% | 5.81 | 12.60% | 5.16 | -9.31% | 5.69 | 18.79% | 4.79 |
| 934 | | -4.14% | 3.62 | 7.42% | 3.37 | 15.81% | 2.91 | -11.28% | 3.28 | 14.69% | 2.86 |
| 935 | | -5.41% | 1.85 | 1.65% | 1.82 | 10.30% | 1.65 | -12.23% | 1.88 | 13.25% | 1.66 |
| 936 | | -14.29% | 0.49 | -3.92% | 0.51 | 6.25% | 0.48 | -11.11% | 0.54 | 14.89% | 0.47 |
| 937 | | -8.39% | 11.09 | 0.82% | 11.00 | 8.48% | 10.14 | -13.55% | 11.73 | 9.93% | 10.67 |
| 939 | | -3.36% | 7.45 | 4.93% | 7.10 | 14.33% | 6.21 | -7.73% | 6.73 | 18.07% | 5.70 |
| 940 | | 1.79% | 6.15 | 10.41% | 5.57 | 17.26% | 4.75 | -8.48% | 5.19 | 15.59% | 4.49 |
| 941 | 3.70 | 2.21% | 3.62 | 11.38% | 3.25 | 15.25% | 2.82 | -8.44% | 3.08 | 15.79% | 2.66 |
| 942 | | -5.38% | 3.16 | 8.22% | 2.92 | 11.88% | 2.61 | -13.58% | 3.02 | 14.39% | 2.64 |
| 943 | 5.70 | -4.68% | 5.98 | 2.05% | 5.86 | 8.92% | 5.38 | -13.37% | 6.21 | 10.11% | 5.64 |

| | | | | | intary Marke | | | | | | |
|------|-----------|------------------|-----------|--------|--------------|--------|-----------|---------|--------------|---------|--------------|
| Code | 12/1/2017 | % Chg | 12/1/2016 | % Chg | 12/1/2015 | % Chg | 12/1/2014 | % Chg | 12/1/2013 | % Chg | 12/1/2012 |
| 944 | 3.49 | -5.68% | 3.70 | 5.11% | 3.52 | 13.92% | 3.09 | -9.91% | 3.43 | 14.33% | 3.00 |
| 945 | 3.52 | -3.56% | 3.65 | 4.58% | 3.49 | 14.05% | 3.06 | -7.83% | 3.32 | 15.68% | 2.87 |
| 946 | 3.76 | -6.00% | 4.00 | 5.26% | 3.80 | 12.09% | 3.39 | -10.08% | 3.77 | 13.21% | 3.33 |
| 947 | 6.72 | -2.33% | 6.88 | -7.40% | 7.43 | 12.41% | 6.61 | -1.93% | 6.74 | 31.38% | 5.13 |
| 948 | 3 2.29 | -4.18% | 2.39 | 14.90% | 2.08 | 20.93% | 1.72 | -5.49% | 1.82 | 19.74% | 1.52 |
| 949 | 0.79 | -13.19% | 0.91 | 2.25% | 0.89 | 8.54% | 0.82 | -12.77% | 0.94 | 9.30% | 0.86 |
| 951 | 0.59 | -4.84% | 0.62 | 10.71% | 0.56 | 14.29% | 0.49 | -10.91% | 0.55 | 27.91% | 0.43 |
| 952 | 0.69 | -2.82% | 0.71 | 2.90% | 0.69 | 7.81% | 0.64 | -18.99% | 0.79 | 12.86% | 0.70 |
| 953 | 0.21 | -4.55% | 0.22 | -8.33% | 0.24 | 4.35% | 0.23 | -14.81% | 0.27 | 8.00% | 0.25 |
| 954 | 3.56 | -5.07% | 3.75 | 1.90% | 3.68 | 11.18% | 3.31 | -12.43% | 3.78 | 15.95% | 3.26 |
| 955 | 0.29 | -9.38% | 0.32 | 14.29% | 0.28 | -3.45% | 0.29 | -29.27% | 0.41 | -21.15% | 0.52 |
| 956 | 0.21 | 5.00% | 0.20 | 25.00% | 0.16 | 23.08% | 0.13 | -13.33% | 0.15 | 15.38% | 0.13 |
| 957 | | 1.41% | | -2.74% | | 23.73% | 0.59 | -6.35% | | 16.67% | 0.54 |
| 958 | | 3.43% | | 12.18% | | 24.80% | 1.25 | -8.09% | | 14.29% | 1.19 |
| 959 | | -3.45% | | 6.84% | | 15.15% | 1.65 | -9.34% | 1.82 | 15.92% | 1.57 |
| 960 | | -1.77% | | 10.22% | 4.11 | 12.60% | 3.65 | -13.10% | | 9.09% | 3.85 |
| 961 | | -3.85% | | 1.96% | 1.02 | 6.25% | 0.96 | -14.29% | | 15.46% | 0.97 |
| 962 | | 0.00% | | 28.57% | | 7.69% | 0.13 | -7.14% | | 16.67% | 0.12 |
| 963 | | -9.62% | | -1.89% | | 6.00% | 0.50 | -13.79% | 0.58 | 11.54% | 0.52 |
| 964 | | -1.08% | | 9.41% | | 16.04% | 2.93 | -6.69% | 3.14 | 21.24% | 2.59 |
| 965 | | -5.08% | | 3.51% | | 11.76% | 0.51 | -5.56% | 0.54 | 14.89% | 0.47 |
| 966 | | 7.19% | | 12.28% | 2.85 | 18.75% | 2.40 | -6.25% | 2.56 | 10.34% | 2.32 |
| 967 | | -4.42% | | 4.63% | 1.08 | 17.39% | 0.92 | -7.07% | 0.99 | 17.86% | 0.84 |
| 968 | | -5.36% | | 0.60% | 1.67 | 7.74% | 1.55 | -15.76% | 1.84 | 5.75% | 1.74 |
| 969 | | -6.33% | | 0.75% | | 11.51% | 4.78 | -10.65% | 5.35 | 14.07% | 4.69 |
| 970 | | -19.21% | | 5.13% | | 13.71% | 7.88 | -10.76% | 8.83 | 12.77% | 7.83 |
| 971 | | -5.35% | | 2.87% | | 7.46% | 3.89 | -11.59% | | 10.83% | 3.97 |
| 973 | | -2.57% | | 4.85% | | 18.15% | 3.14 | -8.72% | 3.44 | 17.41% | 2.93 |
| 974 | | -1.31% | | 2.41% | | 12.69% | 3.31 | -7.54% | 3.58 | 15.86% | 3.09 |
| 975 | | -0.52% | | 0.00% | 1.93 | 7.22% | 1.80 | -14.69% | 2.11 | 11.64% | 1.89 |
| 976 | | 2.65% | | 7.39% | 1.76 | 12.82% | 1.56 | -10.34% | 1.74 | 12.26% | 1.55 |
| 977 | | -7.81% | | 3.23% | | 12.73% | 0.55 | -9.84% | 0.61 | 15.09% | 0.53 |
| 978 | | 0.60% | | 8.12% | 3.08 | 15.36% | 2.67 | -9.64 % | 3.02 | 10.22% | 2.74 |
| 979 | | -3.84% | | 6.54% | | 15.33% | 4.24 | -10.17% | | 17.41% | 4.02 |
| 980 | | -3.64% -5.56% | | 8.00% | 4.69 | 12.78% | 3.99 | -6.56% | 4.72 4.27 | 17.41% | |
| | | | | | | | | | | | 3.58 2.82 |
| 981 | 3.25 | -6.88% | 3.49 | 4.80% | 3.33 | 12.88% | 2.95 | -10.33% | 3.29 | 16.67% | ∠.8 |

| | | | History of [| OCRB Volu | ntary Marke | et Loss Co | sts and Per | centage Ch | nanges | | |
|------|-----------|------------------|--------------|-----------|-------------|------------|-------------|------------|-----------|--------|--------------|
| Code | 12/1/2017 | % Chg | 12/1/2016 | % Chg | 12/1/2015 | % Chg | 12/1/2014 | % Chg | 12/1/2013 | % Chg | 12/1/2012 |
| 983 | 9.29 | -2.00% | 0.49 | 4.98% | 9.03 | 12.73% | 9.01 | -10.40% | 9.04 | 16.25% | 7.60 |
| 984 | | -2.00% -3.45% | | -3.33% | 0.30 | 3.45% | | -10.40% | 8.94 | 13.79% | 7.69 0.29 |
| | | | | | | | 0.29 | | 0.33 | | |
| 985 | 5.04 | -5.79% | | 4.70% | 5.11 | 14.57% | | -8.42% | 4.87 | 17.07% | 4.16 |
| 986 | | -4.07% | | 5.24% | 2.10 | 17.32% | | -6.77% | 1.92 | 20.00% | 1.60 |
| 988 | | -8.00% | 0.25 | 4.17% | 0.24 | -4.00% | 0.25 | -3.85% | 0.26 | 13.04% | 0.23 |
| 991 | 7.61 | -19.21% | | 5.13% | 8.96 | 13.71% | | -10.76% | 8.83 | 12.77% | 7.83 |
| 992 | | -1.88% | | 8.11% | 4.93 | 11.29% | 4.43 | -10.14% | 4.93 | 15.73% | 4.26 |
| 995 | 9.31 | -4.71% | 9.77 | 5.62% | 9.25 | 11.45% | 8.30 | -10.75% | 9.30 | 12.32% | 8.28 |
| 997 | 1.26 | -1.56% | 1.28 | 3.23% | 1.24 | 16.98% | 1.06 | -7.02% | 1.14 | 14.00% | 1.00 |
| 999 | 6.00 | -2.12% | 6.13 | 5.51% | 5.81 | 13.70% | 5.11 | -10.04% | 5.68 | 14.52% | 4.96 |
| 4771 | 4.54 | 10.73% | 4.10 | 8.75% | 3.77 | 15.29% | 3.27 | -6.30% | 3.49 | 12.94% | 3.09 |
| 4777 | 9.24 | -3.04% | 9.53 | 5.30% | 9.05 | 12.56% | 8.04 | -9.76% | 8.91 | 14.23% | 7.80 |
| 7405 | 2.41 | -4.37% | 2.52 | 5.88% | 2.38 | 25.26% | 1.90 | 0.53% | 1.89 | 35.97% | 1.39 |
| 7413 | 1.05 | -11.76% | 1.19 | 2.59% | 1.16 | 9.43% | 1.06 | -14.52% | 1.24 | -0.80% | 1.25 |
| 7421 | 1.27 | -12.41% | | 2.84% | 1.41 | 10.16% | 1.28 | -15.23% | 1.51 | -1.31% | 1.53 |
| 7424 | | -11.99% | 3.42 | 2.40% | 3.34 | 9.87% | 3.04 | -14.12% | 3.54 | -1.67% | 3.60 |
| 7428 | | -6.72% | 2.38 | 9.68% | 2.17 | 13.61% | 1.91 | -7.28% | 2.06 | 19.08% | 1.73 |
| 7445 | | -4.76% | | 6.33% | 0.79 | 25.40% | | 0.00% | 0.63 | 34.04% | 0.47 |
| 7453 | | -11.54% | | 4.00% | 0.25 | 8.70% | 0.23 | -14.81% | 0.27 | 3.85% | 0.26 |
| 9740 | | 0.00% | | 0.00% | 0.01 | 0.00% | 0.01 | 0.00% | 0.01 | 0.00% | 0.01 |
| 9741 | 0.01 | 0.00% | | 0.00% | 0.01 | 0.00% | 0.01 | 0.00% | 0.01 | 0.00% | 0.01 |
| 9985 | | 0.0070 | Α | 0.0070 | Α | 0.0070 | Α | 0.0070 | Α | 0.0070 | Α |

^{*} Code 888 established December 1, 2017