

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**

Amended

DELAWARE 2017 RESIDUAL MARKET RATE AND VOLUNTARY MARKET LOSS COST FILING

PROPOSED EFFECTIVE DATE - DECEMBER 1, 2017

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EXHIBIT I

INDICATED CHANGE IN RATE LEVEL

	<u>Indemnity</u>	<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
(5b) Percentage of Total	38.75%	61.25%	
(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
(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) Current Collectible Premium Ratio	1.0282	1.0294	0.9197	
(12) Proposed Collectible Premium Ratio	1.0910	1.0442	0.9299	
(13) Change in Collectible Premium Ratio (12) / (11)	1.0611	1.0144	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) Current Offset for Residual Market Surcharge				0.9905
(17) Proposed Offset for Residual Market Surcharge				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

	<u>Current %</u>	<u>Proposed %</u>
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

b - As ratio to loss, Administrative Assessment = 0.0431

RESIDUAL MARKET MINIMUM PREMIUM:

It is proposed that the Minimum Premium formula remain at

$$(265 * \text{Rate}) + \text{Expense Constant}$$

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.

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 premium discount)		
** Applies to net premium at company level (after deviations and premium discounts)		
*** Applies to standard premium at company level (after deviations)		

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

EXHIBIT IV - 1

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 Level (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
Losses - Paid-to-27th Method	<u>Indemnity</u>	<u>Medical</u>	<u>Total</u>
(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
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
Losses - 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

* 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 IV - 2

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) * (4) * (5) * (6)			191,633,163
Losses - Paid-to-27th Method	<u>Indemnity</u>	<u>Medical</u>	<u>Total</u>
(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
Losses - 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
Losses - 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

* 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 IV - 3

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 Level (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
Losses - Paid-to-27th Method	<u>Indemnity</u>	<u>Medical</u>	<u>Total</u>
(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
Losses - 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
Losses - 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

* 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 IV - 4

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 Level (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
Losses - Paid-to-27th Method	<u>Indemnity</u>	<u>Medical</u>	<u>Total</u>
(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
Losses - 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
Losses - 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

* 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 IV - 5

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 (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
Losses - Paid-to-27th Method	<u>Indemnity</u>	<u>Medical</u>	<u>Total</u>
(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
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
Losses - 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

* 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 IV - 6

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
Losses - Paid-to-27th Method	<u>Indemnity</u>	<u>Medical</u>	<u>Total</u>
(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
Losses - 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
Losses - 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

* 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 IV - 7

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 Level (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
Losses - Paid-to-27th Method	<u>Indemnity</u>	<u>Medical</u>	<u>Total</u>
(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
Losses - 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
Losses - 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

* 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 IV - 8

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) * (3) * (4) * (5) * (6)			218,623,838
Losses - Paid-to-27th Method	<u>Indemnity</u>	<u>Medical</u>	<u>Total</u>
(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
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
Losses - 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

* 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 IV - 9

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 Level (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) * (3) * (4) * (5) * (6)			216,031,283
Losses - Paid-to-27th Method	<u>Indemnity</u>	<u>Medical</u>	<u>Total</u>
(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
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
Losses - 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

* 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 IV - 10

POLICY YEAR LOSS RATIO 2006*

(1) Standard Earned Premium Reported (Table I)			206,582,882
(2) Factor to 12/1/16 Rate Level (Exhibit V-2)			1.0602
(3) Premium Development Factor to Ultimate Level (Exhibit VI-1)			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
Losses - Paid-to-27th Method	<u>Indemnity</u>	<u>Medical</u>	<u>Total</u>
(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
Losses - 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
Losses - 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

* 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**

<u>POLICY YEAR</u>		<u>(1) RATE CHANGE DATE</u>	<u>(2) RATE CHANGE</u>	<u>(3) CUM. INDEX OF COL (2)</u>		<u>(4) PORTION OF YEAR ON-LEVEL</u>	<u>(5) PRODUCT (3) * (4)</u>	<u>FACTOR TO ADJUST TO 12/1/16 RATE LEVEL</u>	
2015	VOL	12/01/14	BASE	0.7095	*	0.7914	0.5615		
		12/01/15	1.0720	0.7606		0.0585	0.0445		
		12/01/16	1.0000	0.7606		-----	-----		
						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 and LBA portion of 12/1/14 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 and LBA portion of 12/1/13 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 and LBA portion of 12/1/12 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 and LBA portion of 12/1/11 rate.						0.7897	1.7196
2011		VOL	12/01/10	BASE	0.7688	*	0.8260	0.6350	
	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		
		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 and LBA portion of 12/1/10 rate.						0.8013	2.0042
	2010	VOL	12/01/09	BASE	0.7574	*	0.8561	0.6484	
12/01/10			0.9749	0.7384		0.0679	0.0501		
12/01/11			1.4817	1.0941		-----	-----		
TO 12/1/16						0.9240	0.6985		
RM		12/01/09	BASE	1.0000		0.0696	0.0696		
		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 and LBA portion of 12/1/09 rate.						0.7742	1.9902

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

<u>POLICY YEAR</u>		<u>(1) RATE CHANGE DATE</u>	<u>(2) RATE CHANGE</u>	<u>(3) CUM. INDEX OF COL (2)</u>		<u>(4) PORTION OF YEAR ON-LEVEL</u>	<u>(5) PRODUCT (3) * (4)</u>	<u>FACTOR TO ADJUST TO 12/1/16 RATE LEVEL</u>	
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		-----	-----		
		TO 12/1/16				0.9210	0.6868		
	RM	12/01/08	BASE	1.0000		0.0743	0.0743		
		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
2008	VOL	12/01/07	BASE	0.7627	*	0.2616	0.1995		
		10/01/08	0.8843	0.6745		0.5907	0.3984		
		12/01/08	0.8354	0.5635		0.0513	0.0289		
		12/01/09	1.3232	0.7456		-----	-----		
		TO 12/1/16				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		
		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		
		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
	+	Cumulative rate change							
Area				Area					
I	0.7292		0.7292	I	1.0000		1.0000		
II	0.7292 x 0.8225		0.5998	II	1.0000 x 0.7800		0.7800		
III	0.7292 x 0.8843		0.6448	III	1.0000 x 0.8843		0.8843		
IV	0.7292 x 0.8225 x 0.8843		0.5304	IV	1.0000 x 0.7800 x 0.8843		0.6898		
Current	Cumulative to 12/1/16		0.5863	Current	Cumulative to 12/1/16		0.8189		

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

<u>POLICY YEAR</u>	<u>(1) LAW AMENDMENT DATE</u>	<u>(2) BENEFIT CHANGE</u>	<u>(3) CUM. INDEX OF COL (2)</u>	<u>(4) PORTION OF YEAR ON-LEVEL</u>	<u>(5) PRODUCT (3) * (4)</u>	<u>FACTOR TO ADJUST TO 7/1/17 BENEFIT LEVEL</u>
2015	7/01/14	BASE	1.0000	0.1250	0.1250	1.0323
	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	
2014	7/01/13	BASE	1.0000	0.1250	0.1250	1.0338
	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	----- 1.0000	----- 1.0104	
2013	7/02/12	BASE	1.0000	0.1250	0.1250	1.0461
	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	----- 1.0000	----- 1.0228	
2012	6/13/11	BASE	1.0000	0.1264	0.1264	1.0687
	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	----- 1.0000	----- 1.0172	
2011	6/22/10	BASE	1.0000	0.1010	0.1010	1.0843
	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	----- 1.0000	----- 0.9962	
2010	6/16/09	BASE	1.0000	0.1124	0.1124	1.0809
	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	----- 1.0000	----- 0.9967	
2009	6/03/08	BASE	1.0000	0.1048	0.1048	1.0780
	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	----- 1.0000	----- 1.0024	
2008	6/07/07	BASE	1.0000	0.0891	0.0891	1.0821
	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	----- 1.0000	----- 1.0176	
2007	6/07/06	BASE	1.0000	0.0938	0.0938	1.1007
	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	----- 1.0000	----- 1.0302	
2006	6/06/05	BASE	1.0000	0.0951	0.0951	1.1304
	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	----- 1.0000	----- 1.0231	

EXHIBIT VI - 1

DEVELOPMENT FACTORS

PREMIUM

<u>Reports in Ratio</u>	<u>Calendar Years 12-13</u>	<u>Calendar Years 13-14</u>	<u>Calendar Years 14-15</u>	<u>Calendar Years 15-16</u>	<u>Unweighted Average</u>	<u>Cumulative 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

EXHIBIT VI - 2

DEVELOPMENT FACTORS

**INDEMNITY LOSSES
PAID METHOD - LIMITED LOSS BASIS**

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

INCURRED METHOD

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

EXHIBIT VI - 3

FITTED DEVELOPMENT FACTORS

INDEMNITY LOSSES

Paid Development

	<u>4 Year Average</u>	<u>4 Year Average - 1</u>	<u>Fitted Value</u>	<u>Fitted Value + 1</u>
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

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

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

* Paid-Incurred four year average

Incurred Development

	<u>4 Year Average</u>	<u>4 Year Average - 1</u>	<u>Fitted Value</u>	<u>Fitted Value + 1</u>
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 = 0.002509 b = -0.106239 c = 1.194782 d = -0.800426

+ Selected four year average

EXHIBIT VI - 4

DEVELOPMENT FACTORS

**MEDICAL LOSSES
PAID METHOD - LIMITED LOSS BASIS**

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

INCURRED METHOD

Reports in Ratio	Calendar Years <u>12-13</u>	Calendar Years <u>13-14</u>	Calendar Years <u>14-15</u>	Calendar Years <u>15-16</u>	Unweighted Average	Fitted Value	Cumulative Average	
2nd to 1st	c	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	c	1.0396	1.0224	1.0443	1.0281	1.0336	1.0368	1.2532
8th to 7th	c	1.0117	1.0619	1.0289	1.0665	1.0423	1.0295	1.2088
9th to 8th	c	0.9937	1.0329	1.0080	1.0406	1.0188	1.0240	1.1741
10th to 9th	c	1.0220	1.0161	1.0268	1.0282	1.0233	1.0197	1.1466
11th to 10th	c	0.9769	1.0119	1.0346	1.0272	1.0127	1.0163	1.1244
12th to 11th	c	0.9936	1.0135	1.0121	1.0386	1.0145	1.0136	1.1064
13th to 12th	c	1.0208	0.9987	1.0215	1.0239	1.0162	1.0113	1.0916
14th to 13th	c	0.9926	0.9887	1.0231	1.0243	1.0072	1.0095	1.0794
15th to 14th	c	1.0145	0.9764	0.9916	1.0323	1.0037	1.0079	1.0692
16th to 15th	c	1.0111	0.9990	1.0184	1.0107	1.0098	1.0067	1.0608
17th to 16th	c	1.0210	1.0017	1.0029	0.9937	1.0048	1.0056	1.0538
18th to 17th	c	0.9968	0.9846	1.0036	1.0210	1.0015	1.0047	1.0479
19th to 18th	c	1.0116	0.9932	1.0200	1.0036	1.0071	1.0039	1.0430
20th to 19th	c	0.9801	0.9761	1.0026	0.9999	0.9897	1.0033	1.0389
21st to 20th	c	1.0014	1.0122	1.0058	1.0046	1.0060	1.0027	1.0355
22nd to 21st	c	0.9944	1.0034	1.0071	0.9885	0.9984	1.0022	1.0327
23rd to 22nd	c	0.9917	0.9838	1.0153	1.0001	0.9977	1.0019	1.0305
24th to 23rd	c	1.0027	1.0027	1.0040	1.0073	1.0042	1.0015	1.0285
25th to 24th	c	0.9995	1.0077	1.0115	0.9977	1.0041	1.0013	1.0270
26th to 25th	c	1.0281	0.9967	1.0122	1.0073	1.0111	1.0011	1.0256
27th to 26th	c	0.9757	1.0041	1.0039	1.0051	0.9972	1.0009	1.0245
Beyond 27th	c	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

EXHIBIT VI - 5

FITTED DEVELOPMENT FACTORS

MEDICAL LOSSES

Paid Development

	<u>4 Year Average</u>	<u>4 Year Average - 1</u>	<u>Fitted Value</u>	<u>Fitted Value + 1</u>
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

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

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

* Paid-Incurred four year average

Incurred Development

	<u>4 Year Average</u>	<u>4 Year Average - 1</u>	<u>Fitted Value</u>	<u>Fitted Value + 1</u>
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

$Y = a+b*\log(x)+c/x^5$

$a = -0.213084 \quad b = 0.039182 \quad c = 0.440115$

+ 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
y	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%

Policy Year	Annual Trend Factor (1)	Trend Period # Years to 12/1/18 (2)	Severity Trend Factor (3) = (1)^(2)	Frequency Trend Factor (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 Year	Actual Loss Ratio (5)	Combined Trend Factor (6) = (3)*(4)	Trended Loss Ratio (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
y	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 = 8.3%

Policy Year	Annual Trend Factor (1)	Trend Period # Years to 12/1/18 (2)	Severity Trend Factor (3) = (1)^(2)	Frequency Trend Factor (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

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).

EXHIBIT VII - 3

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
y	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
y	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 12/31/12	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 to 1986	499,313,202	499,313,213	1.0000	Prior 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 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 to 1986	490,822,657	490,822,657	1.0000	Prior 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 - 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
Prior				Prior			
to 1986	262,784,736	262,584,063	0.9992	to 1986	262,583,714	262,871,426	1.0011
1986	35,978,904	35,974,941	0.9999	1986	35,974,070	35,945,978	0.9992
1987	46,419,493	46,523,441	1.0022	1987	46,522,625	46,588,454	1.0014
1988	44,501,986	44,606,289	1.0023	1988	44,606,814	44,602,966	0.9999
1989	51,380,848	51,475,241	1.0018	1989	51,474,877	51,556,482	1.0016
1990	53,648,747	54,378,219	1.0136	1990	54,378,125	54,478,327	1.0018
1991	51,181,233	51,285,866	1.0020	1991	51,287,107	51,013,519	0.9947
1992	46,983,651	47,273,128	1.0062	1992	47,274,304	47,364,040	1.0019
1993	53,274,710	53,525,582	1.0047	1993	53,526,326	53,500,420	0.9995
1994	43,472,618	43,829,535	1.0082	1994	43,828,599	43,468,508	0.9918
1995	46,639,335	46,666,080	1.0006	1995	46,667,303	46,570,736	0.9979
1996	60,494,740	61,184,589	1.0114	1996	61,183,778	61,193,293	1.0002
1997	55,850,435	55,841,702	0.9998	1997	55,840,155	55,861,757	1.0004
1998	47,934,629	48,008,613	1.0015	1998	48,007,309	48,502,989	1.0103
1999	58,106,381	58,579,290	1.0081	1999	58,578,169	58,577,444	1.0000
2000	78,759,695	78,282,539	0.9939	2000	78,280,315	78,561,252	1.0036
2001	68,249,820	68,984,722	1.0108	2001	68,983,893	70,035,631	1.0152
2002	70,696,670	71,316,325	1.0088	2002	71,316,773	72,211,134	1.0125
2003	81,856,202	82,365,074	1.0062	2003	82,319,471	83,354,357	1.0126
2004	85,118,368	86,772,976	1.0194	2004	86,769,052	88,799,140	1.0234
2005	91,755,439	93,135,585	1.0150	2005	93,132,038	94,433,308	1.0140
2006	94,811,690	95,808,706	1.0105	2006	95,712,632	97,523,730	1.0189
2007	94,271,039	96,186,041	1.0203	2007	95,821,154	98,249,763	1.0253
2008	89,293,999	91,668,956	1.0266	2008	90,407,256	94,097,297	1.0408
2009	94,488,259	99,071,025	1.0485	2009	96,151,183	98,253,902	1.0219
2010	95,585,150	98,797,074	1.0336	2010	98,141,212	102,748,738	1.0469
2011	87,634,690	91,467,231	1.0437	2011	91,020,271	93,790,455	1.0304
2012	69,476,177	78,355,048	1.1278	2012	77,931,789	83,351,852	1.0695
2013	58,149,313	74,934,212	1.2887	2013	74,465,063	85,893,276	1.1535
2014	20,534,798	55,119,445	2.6842	2014	54,864,870	67,339,653	1.2274
2015		23,198,223		2015	23,198,189	66,705,826	2.8755
				2016		24,656,381	

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.

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

TABLE I - B - Individual Losses Limited *

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	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 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				Prior			
to 1986	192,583,382	192,568,780	0.9999	to 1986	192,568,780	192,682,099	1.0006
1986	24,643,786	24,625,574	0.9993	1986	24,625,574	24,589,805	0.9985
1987	30,168,487	30,135,100	0.9989	1987	30,135,100	30,104,317	0.9990
1988	29,003,725	29,047,813	1.0015	1988	29,047,813	29,018,939	0.9990
1989	31,640,745	31,494,044	0.9954	1989	31,494,044	31,474,674	0.9994
1990	33,164,716	33,657,980	1.0149	1990	33,657,980	33,606,375	0.9985
1991	31,012,642	31,036,407	1.0008	1991	31,036,407	30,809,322	0.9927
1992	26,528,445	26,504,425	0.9991	1992	26,504,425	26,441,781	0.9976
1993	30,272,673	30,360,540	1.0029	1993	30,360,540	30,331,752	0.9991
1994	23,504,701	23,745,710	1.0103	1994	23,745,710	23,616,533	0.9946
1995	24,650,213	24,619,767	0.9988	1995	24,619,767	24,421,175	0.9919
1996	30,366,259	30,454,217	1.0029	1996	30,454,217	30,466,990	1.0004
1997	30,095,064	29,993,001	0.9966	1997	29,993,001	29,922,577	0.9977
1998	25,237,510	25,245,596	1.0003	1998	25,245,596	25,263,186	1.0007
1999	29,734,057	29,684,320	0.9983	1999	29,684,320	29,865,918	1.0061
2000	39,027,997	38,885,692	0.9964	2000	38,885,692	38,744,654	0.9964
2001	34,842,686	34,804,788	0.9989	2001	34,804,788	34,751,719	0.9985
2002	33,922,994	33,750,646	0.9949	2002	33,750,646	33,730,928	0.9994
2003	38,901,165	38,890,760	0.9997	2003	38,875,467	38,872,294	0.9999
2004	39,255,405	39,321,121	1.0017	2004	39,321,121	39,519,389	1.0050
2005	41,503,706	41,538,566	1.0008	2005	41,538,566	41,435,228	0.9975
2006	43,346,576	43,930,838	1.0135	2006	43,868,285	44,219,299	1.0080
2007	42,398,414	42,815,757	1.0098	2007	42,584,108	42,850,116	1.0062
2008	38,320,224	38,434,823	1.0030	2008	37,788,201	37,976,718	1.0050
2009	41,284,545	42,692,891	1.0341	2009	41,167,909	41,726,944	1.0136
2010	38,048,628	37,497,727	0.9855	2010	37,258,735	38,078,910	1.0220
2011	34,519,636	36,052,524	1.0444	2011	35,944,927	36,827,314	1.0245
2012	29,100,363	32,198,396	1.1065	2012	32,080,465	34,848,701	1.0863
2013	24,587,617	31,542,747	1.2829	2013	31,463,549	36,373,343	1.1560
2014	8,876,765	21,005,457	2.3663	2014	20,951,501	26,665,181	1.2727
2015		6,662,339		2015	6,662,339	19,974,736	2.9982
				2016		7,812,761	

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.

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

TABLE I - C - Individual Losses Limited *

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	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 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				Prior			
to 1986	70,201,354	70,015,283	0.9973	to 1986	70,014,934	70,189,327	1.0025
1986	11,335,118	11,349,367	1.0013	1986	11,348,496	11,356,173	1.0007
1987	16,251,006	16,388,341	1.0085	1987	16,387,525	16,484,137	1.0059
1988	15,498,261	15,558,476	1.0039	1988	15,559,001	15,584,027	1.0016
1989	19,740,103	19,981,197	1.0122	1989	19,980,833	20,081,808	1.0051
1990	20,484,031	20,720,239	1.0115	1990	20,720,145	20,871,952	1.0073
1991	20,168,591	20,249,459	1.0040	1991	20,250,700	20,204,197	0.9977
1992	20,455,206	20,768,703	1.0153	1992	20,769,879	20,922,259	1.0073
1993	23,002,037	23,165,042	1.0071	1993	23,165,786	23,168,668	1.0001
1994	19,967,917	20,083,825	1.0058	1994	20,082,889	19,851,975	0.9885
1995	21,989,122	22,046,313	1.0026	1995	22,047,536	22,149,561	1.0046
1996	30,128,481	30,730,372	1.0200	1996	30,729,561	30,726,303	0.9999
1997	25,755,371	25,848,701	1.0036	1997	25,847,154	25,939,180	1.0036
1998	22,697,119	22,763,017	1.0029	1998	22,761,713	23,239,803	1.0210
1999	28,372,324	28,894,970	1.0184	1999	28,893,849	28,711,526	0.9937
2000	39,731,698	39,396,847	0.9916	2000	39,394,623	39,816,598	1.0107
2001	33,407,134	34,179,934	1.0231	2001	34,179,105	35,283,912	1.0323
2002	36,773,676	37,565,679	1.0215	2002	37,566,127	38,480,206	1.0243
2003	42,955,037	43,474,314	1.0121	2003	43,444,004	44,482,063	1.0239
2004	45,862,963	47,451,855	1.0346	2004	47,447,931	49,279,751	1.0386
2005	50,251,733	51,597,019	1.0268	2005	51,593,472	52,998,080	1.0272
2006	51,465,114	51,877,868	1.0080	2006	51,844,347	53,304,431	1.0282
2007	51,872,625	53,370,284	1.0289	2007	53,237,046	55,399,647	1.0406
2008	50,973,775	53,234,133	1.0443	2008	52,619,055	56,120,579	1.0665
2009	53,203,714	56,378,134	1.0597	2009	54,983,274	56,526,958	1.0281
2010	57,536,522	61,299,347	1.0654	2010	60,882,477	64,669,828	1.0622
2011	53,115,054	55,414,707	1.0433	2011	55,075,344	56,963,141	1.0343
2012	40,375,814	46,156,652	1.1432	2012	45,851,324	48,503,151	1.0578
2013	33,561,696	43,391,465	1.2929	2013	43,001,514	49,519,933	1.1516
2014	11,658,033	34,113,988	2.9262	2014	33,913,369	40,674,472	1.1994
2015		16,535,884		2015	16,535,850	46,731,090	2.8260
				2016		16,843,620	

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.

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

TABLE I - D - Individual Losses Limited *

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	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	1.1852	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 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				Prior			
to 1986	191,043,107	191,201,440	1.0008	to 1986	191,201,440	191,411,698	1.0011
1986	24,203,120	24,257,046	1.0022	1986	24,257,046	24,296,816	1.0016
1987	29,764,001	29,788,711	1.0008	1987	29,788,711	29,770,168	0.9994
1988	28,769,685	28,900,329	1.0045	1988	28,900,329	28,911,436	1.0004
1989	31,372,060	31,272,647	0.9968	1989	31,272,647	31,274,906	1.0001
1990	32,650,666	32,739,226	1.0027	1990	32,739,226	32,786,333	1.0014
1991	30,467,924	30,590,285	1.0040	1991	30,590,285	30,487,457	0.9966
1992	26,500,795	26,427,845	0.9972	1992	26,427,845	26,380,525	0.9982
1993	29,477,819	29,627,306	1.0051	1993	29,627,306	29,649,966	1.0008
1994	22,845,771	22,903,123	1.0025	1994	22,903,123	23,110,377	1.0090
1995	24,131,863	24,168,647	1.0015	1995	24,168,647	24,160,965	0.9997
1996	29,612,319	29,717,640	1.0036	1996	29,717,640	29,802,922	1.0029
1997	29,202,168	29,293,955	1.0031	1997	29,293,955	29,260,902	0.9989
1998	24,654,336	24,846,779	1.0078	1998	24,846,779	24,908,812	1.0025
1999	29,303,782	29,361,110	1.0020	1999	29,361,110	29,675,561	1.0107
2000	37,105,696	37,359,648	1.0068	2000	37,359,648	37,445,404	1.0023
2001	33,245,650	33,544,938	1.0090	2001	33,544,938	33,721,850	1.0053
2002	33,149,713	33,442,031	1.0088	2002	33,442,031	33,479,842	1.0011
2003	36,654,500	36,930,321	1.0075	2003	36,915,028	37,184,363	1.0073
2004	38,137,725	38,423,480	1.0075	2004	38,423,480	38,588,764	1.0043
2005	38,729,503	39,441,588	1.0184	2005	39,441,588	40,578,106	1.0288
2006	39,429,449	41,047,665	1.0410	2006	40,985,112	41,913,458	1.0227
2007	37,408,806	38,150,779	1.0198	2007	37,919,130	39,357,798	1.0379
2008	33,942,366	35,297,234	1.0399	2008	34,650,612	35,322,768	1.0194
2009	32,615,731	35,543,414	1.0898	2009	34,464,518	36,492,210	1.0588
2010	30,379,657	33,026,286	1.0871	2010	32,787,294	34,481,955	1.0517
2011	26,769,523	31,142,813	1.1634	2011	31,066,216	32,727,413	1.0535
2012	16,081,712	23,266,578	1.4468	2012	23,148,647	28,580,744	1.2347
2013	10,228,367	18,802,942	1.8383	2013	18,723,744	25,879,943	1.3822
2014	1,480,003	8,457,917	5.7148	2014	8,405,827	16,337,903	1.9436
2015		1,788,691		2015	1,788,691	9,169,573	5.1264
				2016		1,386,181	

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.

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

TABLE I - E - Individual Losses Limited *

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 to 1986	65,992,065	66,851,885	1.0130	Prior 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	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
Prior to 1986	66,687,986	67,193,191	1.0076	Prior to 1986	67,192,842	67,791,080	1.0089
1986	10,989,485	11,038,317	1.0044	1986	11,037,446	11,058,886	1.0019
1987	15,235,827	15,372,293	1.0090	1987	15,371,477	15,594,097	1.0145
1988	15,408,859	15,443,759	1.0023	1988	15,444,284	15,464,001	1.0013
1989	19,241,342	19,619,321	1.0196	1989	19,618,957	19,677,158	1.0030
1990	19,059,164	19,243,890	1.0097	1990	19,243,796	19,330,407	1.0045
1991	19,664,663	19,920,268	1.0130	1991	19,921,509	19,929,795	1.0004
1992	20,335,135	20,482,842	1.0073	1992	20,484,018	20,543,732	1.0029
1993	21,322,317	21,594,192	1.0128	1993	21,594,936	21,818,503	1.0104
1994	18,658,794	18,758,633	1.0054	1994	18,757,697	18,939,147	1.0097
1995	20,434,253	20,567,161	1.0065	1995	20,568,384	20,673,132	1.0051
1996	26,137,281	26,710,312	1.0219	1996	26,709,501	27,085,594	1.0141
1997	23,216,062	23,443,780	1.0098	1997	23,442,233	23,858,137	1.0177
1998	21,013,095	21,200,299	1.0089	1998	21,198,995	21,510,649	1.0147
1999	26,324,563	26,763,782	1.0167	1999	26,762,661	26,934,869	1.0064
2000	34,730,581	35,390,393	1.0190	2000	35,388,169	35,684,628	1.0084
2001	28,802,306	29,204,956	1.0140	2001	29,204,127	30,128,808	1.0317
2002	32,930,309	34,572,054	1.0499	2002	34,572,502	35,066,155	1.0143
2003	35,823,574	36,600,193	1.0217	2003	36,569,883	37,367,991	1.0218
2004	40,558,928	41,836,203	1.0315	2004	41,832,279	42,675,810	1.0202
2005	41,434,626	42,250,185	1.0197	2005	42,246,638	44,115,787	1.0442
2006	41,235,375	43,061,394	1.0443	2006	43,027,873	44,852,727	1.0424
2007	43,513,733	44,977,414	1.0336	2007	44,844,176	46,299,443	1.0325
2008	42,222,088	44,406,558	1.0517	2008	43,791,480	45,674,044	1.0430
2009	42,742,271	46,384,289	1.0852	2009	44,995,285	47,722,708	1.0606
2010	48,153,993	51,618,190	1.0719	2010	51,201,320	53,581,074	1.0465
2011	43,271,496	46,700,759	1.0792	2011	46,361,396	47,199,848	1.0181
2012	32,235,298	37,867,875	1.1747	2012	37,562,547	40,807,785	1.0864
2013	24,359,269	35,473,170	1.4562	2013	35,083,219	41,845,771	1.1928
2014	4,466,387	22,723,524	5.0877	2014	22,541,869	31,848,646	1.4129
2015		7,638,688		2015	7,638,654	29,887,525	3.9127
				2016		6,603,857	

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.

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)
ALL 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
MANUFACTURING 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
CONTRACTING 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.

EXHIBIT X

EXPECTED LOSS RATE FACTORS

CALCULATION OF EXPECTED LOSS RATE FACTORS

Policy Year Beginning 12/1 (1)	Average Law Multiplier (2)	Adjustment Factor (3)	Loss Ratio Development Factor (4)	Expense Allowance ** 1 / (PLR/CPR) (5)	Trend Factor (6)	Product (2) * (3) * (4) * (5) * (6) (7)	Expected Loss Rate Factor 1.0 / (7) (8)	Factor to Reflect Approved Rate Levels* (9)	Combined Effect (8) * (9) (10)
<u>Manufacturing and Utilities</u>									
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
<u>Contracting and Quarrying</u>									
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
<u>Other Industries</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

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

If

- 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:

$$E = 0.0373 = \frac{ACQ}{0.0777} + \frac{GEN}{0.0326} + \frac{PROFIT}{0.0108} - \frac{PREM DISC}{0.0838}$$

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

Then

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

$$S = \text{Delaware Insurance Plan Subsidy} = 0.0255$$

$$T = \frac{0.0373 + 0.5838(1 + 0.2087 + 0.0418)}{0.0373 + 0.5838(1 + 0.2087)} \times \frac{1}{1 - 0.0643 - 0.0255} = 1.1347$$

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.

$$\text{RDF(LIM)} = (1.0 - \text{ELF}) \times \text{RDF}$$

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:

$$\text{\$25,000 limit Hazard Group C ELF} = 0.651$$

$$\text{First Adjustment RDF} = (1 - 0.651) * 0.5936 = 0.2072$$

* 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

	<u>Indemnity</u>	<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
(5b) Percentage of Total	38.75%	61.25%	
(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
(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) Current Collectible Premium Ratio	1.0282	1.0294	0.9197	
(12) Proposed Collectible Premium Ratio	1.0910	1.0442	0.9299	
(13) Change in Collectible Premium Ratio (12) / (11)	1.0611	1.0144	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) Current Offset for Residual Market Surcharge				0.9905
(17) Proposed Offset for Residual Market Surcharge				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.

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
y	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%

Policy Year	Annual Trend Factor (1)	Trend Period # Years to 12/1/18 (2)	Severity Trend Factor (3) = (1)^(2)	Frequency Trend Factor (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 Year	Actual Loss Ratio (5)	Combined Trend Factor (6) = (3)*(4)	Trended Loss Ratio (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
y	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 = 8.3%

Policy Year	Annual Trend Factor (1)	Trend Period # Years to 12/1/18 (2)	Severity Trend Factor (3) = (1)^(2)	Frequency Trend Factor (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

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
y	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
y	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

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

Manual Year	Premium at Manual Rates	Collected Premium (Excluding Constants)	Collectible Premium Ratio (2)/(3)
(1)	(2)	(3)	(4)
ALL 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
MANUFACTURING 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
CONTRACTING 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 (1)	Average Law Multiplier (2)	Adjustment Factor (3)	Loss Ratio Development Factor (4)	Expense Allowance ** 1 / (PLR/CPR) (5)	Trend Factor (6)	Product (2) * (3) * (4) * (5) * (6) (7)	Expected Loss Rate Factor 1.0 / (7) (8)	Factor to Reflect Approved Rate Levels* (9)	Combined Effect (8) * (9) (10)
<u>Manufacturing and Utilities</u>									
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
<u>Contracting and Quarrying</u>									
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
<u>Other Industries</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

(1)	Eligibility Point = (3,161 = 1 yr Prem) 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
(4)	Max Value : $\frac{0.25 * \$5,709}{0.05} =$	\$28,545
(5)	K-Value a) If (3) is assigned 5% credibility, then $K = \frac{E * (1 - c)}{c} = \frac{\$5,709 * (1 - .05)}{.05} =$	\$108,471
(6)	.055 Credibility Interval - the .0525 left endpoint corresponds to $E = \frac{(K * C)}{(1 - C)} = \frac{\$108,471 * .0525}{.9475} =$	\$6,010
(7)	Right endpoint for .05 credibility interval =	\$6,009
(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

DELAWARE COMPENSATION RATING BUREAU, INC.

Manual Rates, Loss Costs and Expected Loss Rates

**MANUAL RATES, LOSS COSTS AND EXPECTED LOSS FACTORS
FOR DELAWARE COMPENSATION INSURANCE**

Amended Effective December 1, 2017 on New and Renewal Business

CODE NO	DCRB* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN			HAZ GRP A-G
				EXPECTED LOSS FACTORS TABLE**			
				A-1	A-2	A-3	
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	C
0008	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	B
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	C
015	18.17	25.05	2,000	5.76	7.18	8.06	E
0016	3.62	4.98	955	1.14	1.43	1.60	C
0034	4.27	5.89	1,075	1.35	1.69	1.89	C
0036	4.98	6.87	1,205	1.58	1.97	2.21	C
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	E
0083	5.91	8.14	1,375	1.87	2.33	2.62	C
101	4.95	6.82	2,000	1.26	1.75	1.77	E
104	5.23	7.21	2,000	1.34	1.85	1.88	B
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	C
107	4.07	5.61	1,780	1.04	1.44	1.46	B
108	5.63	7.77	2,000	1.44	2.00	2.02	C
109	6.79	9.36	2,000	1.73	2.41	2.43	C
110	4.85	6.69	2,000	1.24	1.72	1.74	B
111	8.45	11.65	2,000	2.16	2.99	3.03	C
112	15.23	21.00	2,000	3.89	5.40	5.46	C
113	3.71	5.12	1,650	0.95	1.31	1.33	C
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	C
130	8.44	11.64	2,000	2.16	2.99	3.03	E
132	2.26	3.11	1,120	0.58	0.80	0.81	C
134	5.28	7.28	2,000	1.35	1.87	1.89	C
135	4.22	5.82	1,835	1.08	1.50	1.51	C
136	4.14	5.71	1,810	1.06	1.47	1.49	C
139	6.58	9.08	2,000	1.68	2.33	2.36	C
141	7.49	10.32	2,000	1.91	2.65	2.68	B
142	3.46	4.77	1,560	0.88	1.22	1.24	C
161	3.07	4.23	1,415	0.78	1.09	1.10	C
163	6.31	8.70	2,000	1.61	2.24	2.26	C
165	8.36	11.53	2,000	2.14	2.96	3.00	B
166	4.65	6.42	1,995	1.19	1.65	1.67	C
185	5.23	7.21	2,000	1.34	1.85	1.88	B
187	4.07	5.61	1,780	1.04	1.44	1.46	B
191	3.07	4.23	1,415	0.78	1.09	1.10	C

* 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

CODE NO	DCRB* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN			HAZ GRP A-G
				EXPECTED LOSS FACTORS TABLE**			
				A-1	A-2	A-3	
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	B
205	4.77	6.56	2,000	1.22	1.69	1.71	B
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
225	4.19	5.78	1,825	1.07	1.49	1.50	C
227	3.35	4.61	1,515	0.85	1.19	1.20	C
255	4.17	5.75	1,820	1.07	1.48	1.50	E
257	4.19	5.78	1,825	1.07	1.49	1.50	C
259	3.48	4.80	1,565	0.89	1.23	1.25	C
261	4.36	6.01	1,890	1.11	1.54	1.56	C
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
275	3.57	4.93	1,600	0.91	1.27	1.28	C
276	5.55	7.64	2,000	1.42	1.96	1.99	C
281	3.49	4.81	1,570	0.89	1.24	1.25	B
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	B
297	3.49	4.81	1,570	0.89	1.24	1.25	B
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	B
309	4.49	6.18	1,935	1.15	1.59	1.61	B
311	4.55	6.28	1,960	1.16	1.61	1.63	C
319	6.29	8.67	2,000	1.61	2.23	2.25	A
323	6.02	8.30	2,000	1.54	2.13	2.16	C
327	5.11	7.04	2,000	1.30	1.81	1.83	C
402	6.93	9.55	2,000	1.77	2.46	2.48	E
403	4.03	5.55	1,765	1.03	1.43	1.44	C
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	C
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	E
415	5.25	7.24	2,000	1.34	1.86	1.88	E
416	3.42	4.71	1,545	0.87	1.21	1.23	C
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	E
427	6.05	8.34	2,000	1.55	2.14	2.17	E
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	C
433	4.77	6.56	2,000	1.22	1.69	1.71	C
435	6.51	8.98	2,000	1.66	2.31	2.33	C
441	2.04	2.81	1,040	0.52	0.72	0.73	C

* 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

CODE NO	DCRB* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN <u>EXPECTED LOSS FACTORS TABLE**</u>			HAZ GRP A-G		
				A-1	A-2	A-3			
445	4.62	6.37	1,985	1.18	1.64	1.66	C		
446	2.41	3.33	1,175	0.62	0.86	0.87	B		
447	7.52	10.36	2,000	1.92	2.66	2.70	E		
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	C		
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	C		
458	3.03	4.17	1,400	0.77	1.07	1.08	B		
459	1.64	2.26	895	0.42	0.58	0.59	C		
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	C		
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	B		
471	1.61	2.22	885	0.41	0.57	0.58	B		
472	1.78	2.46	945	0.45	0.63	0.64	B		
473	3.37	4.64	1,525	0.86	1.19	1.21	B		
474	2.71	3.74	1,285	0.69	0.96	0.97	C		
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	C		
477	3.25	4.48	1,480	0.83	1.15	1.16	C		
483	2.27	3.12	1,120	0.58	0.80	0.81	B		
485	2.07	2.86	1,055	0.53	0.73	0.74	B		
486	2.52	3.47	1,215	0.64	0.89	0.90	C		
487	1.69	2.33	910	0.43	0.60	0.61	C		
488	1.09	1.50	695	0.28	0.39	0.39	B		
489	2.25	3.10	1,115	0.57	0.80	0.81	B		
491	4.03	5.55	1,765	1.03	1.43	1.44	C		
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	B		
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	A		
506	2.95	4.07	1,375	0.75	1.05	1.06	C		
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	E		
512	7.29	a	10.05	b	2,000	1.86	2.58	2.61	E
513	5.16	c	7.11	d	2,000	1.32	1.83	1.85	B
535	4.28	5.91	1,860	1.09	1.52	1.54	C		

* 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.

**MANUAL RATES, LOSS COSTS AND EXPECTED LOSS FACTORS
FOR DELAWARE COMPENSATION INSURANCE**

Amended Effective December 1, 2017 on New and Renewal Business

CODE NO	DCRB* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN			HAZ GRP A-G
				EXPECTED LOSS FACTORS TABLE**			
				A-1	A-2	A-3	
536	8.46	11.67	2,000	2.16	3.00	3.03	C
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	B
563	2.12	2.92	1,070	0.54	0.75	0.76	C
571	3.99	5.50	1,755	1.02	1.41	1.43	C
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	E
587	2.12	2.92	1,070	0.54	0.75	0.76	C
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	E
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	8.51	2,000	1.57	2.01	2.32	F
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	E
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	E
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	E
663	4.93	6.78	2,000	1.25	1.60	1.85	E
664	6.41	8.83	2,000	1.52	1.95	2.25	E
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

* 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

CODE NO	DCRB* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN			HAZ GRP A-G
				EXPECTED LOSS FACTORS TABLE**			
				A-1	A-2	A-3	
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	E
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	E
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
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	E
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	E
718	3.70	5.09	1,645	0.99	1.27	1.46	E
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	E
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	C
755	2.97	4.09	1,380	0.76	1.05	1.06	F
757	2.97	4.09	1,380	0.76	1.05	1.06	E
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	E
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	E
805	7.45	10.27	2,000	2.36	2.94	3.31	E
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	E
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
814	4.55	6.27	1,955	1.44	1.79	2.02	C
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	E
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	C
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	E
857	7.21	9.94	2,000	2.28	2.85	3.20	E

* 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

CODE NO	DCRB* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN			HAZ GRP A-G
				EXPECTED LOSS FACTORS TABLE**			
				A-1	A-2	A-3	
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	E
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	E
865	3.33	4.58	1,510	1.05	1.31	1.47	C
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	B
879	3.55	4.90	1,595	1.13	1.40	1.58	B
880	7.69	10.61	2,000	2.44	3.04	3.42	C
881	3.60	4.96	1,610	1.14	1.42	1.60	B
882	7.92	10.92	2,000	2.51	3.13	3.51	B
883	3.32	4.57	1,505	1.05	1.31	1.47	B
884	1.07	1.48	685	0.34	0.42	0.48	B
885	3.94	5.43	1,735	1.25	1.56	1.75	C
886	2.95	4.06	1,370	0.93	1.16	1.31	B
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	B
890	0.67	0.91	535	0.21	0.26	0.29	C
891	1.73	2.37	925	0.55	0.68	0.76	B
895	0.56	0.78	500	0.18	0.22	0.25	B
896	2.31	3.18	1,140	0.73	0.91	1.02	A
897	2.43	3.36	1,185	0.77	0.96	1.08	A
898	4.94	6.81	2,000	1.56	1.95	2.19	C
899	1.87	2.58	980	0.59	0.74	0.83	C
903	0.45	0.62	460	0.14	0.18	0.20	E
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	2,000	1.77	2.20	2.47	B
910	6.98	9.64	2,000	2.21	2.76	3.10	C
911	4.85	6.69	2,000	1.54	1.92	2.15	B
914	3.33	4.58	1,510	1.05	1.31	1.47	B
915	3.40	4.68	1,535	1.08	1.34	1.51	C
916	2.44	3.37	1,190	0.77	0.96	1.08	B
917	4.21	5.80	1,830	1.33	1.66	1.87	C
918	3.30	4.54	1,500	1.04	1.30	1.46	C
919	2.93	4.04	1,365	0.93	1.16	1.30	B
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
923	3.55	4.90	1,595	1.13	1.40	1.58	B
924	4.09	5.63	1,785	1.29	1.61	1.81	B
925	3.05	4.21	1,410	0.97	1.21	1.36	B
926	3.60	4.96	1,610	1.14	1.42	1.60	B
927	1.40	1.93	805	0.44	0.55	0.62	B
928	3.32	4.57	1,505	1.05	1.31	1.47	B

* 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

CODE NO	DCRB* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN			HAZ GRP A-G
				EXPECTED LOSS FACTORS TABLE**			
				A-1	A-2	A-3	
929	4.66	6.43	2,000	1.48	1.84	2.07	C
932	0.96	1.31	640	0.30	0.38	0.42	C
933	5.71	7.87	2,000	1.81	2.25	2.53	C
934	3.47	4.79	1,565	1.10	1.37	1.54	C
935	1.75	2.40	930	0.55	0.69	0.77	C
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	C
941	3.70	5.09	1,645	1.17	1.46	1.64	C
942	2.99	4.12	1,385	0.95	1.18	1.33	C
943	5.70	7.86	2,000	1.81	2.25	2.53	C
944	3.49	4.81	1,570	1.10	1.38	1.55	B
945	3.52	4.86	1,585	1.12	1.39	1.56	A
946	3.76	5.18	1,670	1.19	1.48	1.67	C
947	6.72	9.27	2,000	2.13	2.65	2.98	B
948	2.29	3.16	1,130	0.73	0.91	1.02	A
949	0.79	1.09	585	0.25	0.31	0.35	C
951	0.59	0.81	510	0.19	0.23	0.26	E
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	C
954	3.56	4.91	1,595	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	0.29	0.32	C
958	1.81	2.50	960	0.57	0.71	0.80	C
959	1.96	2.70	1,010	0.62	0.77	0.87	C
960	4.45	6.13	1,920	1.41	1.76	1.97	C
961	1.00	1.38	660	0.32	0.39	0.44	C
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	B
964	3.68	5.06	1,635	1.16	1.45	1.63	B
965	0.56	0.78	500	0.18	0.22	0.25	B
966	3.43	4.74	1,550	0.92	1.18	1.36	E
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	B
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	B
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	B
974	3.77	5.20	1,675	1.19	1.49	1.67	C
975	1.92	2.65	995	0.61	0.76	0.85	A
976	1.94	2.68	1,005	0.62	0.77	0.86	B
977	0.59	0.81	510	0.19	0.23	0.26	A
978	3.35	4.62	1,520	1.06	1.32	1.49	C

* Loss, loss adjustment expense and administrative fund assessment provision for use in conjunction with individual carrier expense provisions in writing non-assigned risk business.

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**MANUAL RATES, LOSS COSTS AND EXPECTED LOSS FACTORS
FOR DELAWARE COMPENSATION INSURANCE**

Amended Effective December 1, 2017 on New and Renewal Business

CODE NO	DCRB* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN			HAZ GRP A-G
				EXPECTED LOSS FACTORS TABLE**			
				A-1	A-2	A-3	
979	5.01	6.90	2,000	1.59	1.98	2.22	C
980	4.59	6.33	1,970	1.45	1.81	2.04	E
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
985	5.04	6.95	2,000	1.60	1.99	2.24	E
986	2.12	2.92	1,070	0.67	0.84	0.94	C
988	0.23	0.32	380	0.07	0.09	0.10	C
991	7.61	10.49	2,000	2.41	3.00	3.38	A
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					G
4777	9.24	12.75	2,000	2.93	3.65	4.10	E
7405	2.41	3.33	1,470	0.76	0.95	1.07	E
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	0.95	1.19	1.34	G
7428	2.22	3.06	1,105	0.70	0.88	0.99	E
9740	0.01	0.02					
9741	0.01	0.01					
Per capita							
0908	241.01	332.22	627	76.33	95.15	106.92	C
0909	103.90	143.22	438	32.91	41.02	46.10	B
0912	444.99	613.39	908	140.93	175.68	197.42	B
0913	564.50	778.12	1,073	178.77	222.86	250.44	C
A rated							
9985	A	A	A	A	A	A	

* 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.

 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.

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 (1)	Hazard Group Relativities * (2)	Per Claim Limit (2) * \$1,109,530 (3)	Per Accident Limit (3) * 2 (4)
A	0.70	776,671	1,553,342
B	0.79	876,529	1,753,058
C	0.90	998,577	1,997,154
D	1.02	1,131,721	2,263,442
E	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.

	No. Cases	INDEMNITY AMOUNT	MEDICAL AMOUNT	TOTAL AMOUNT	AVERAGE COST (4) / (1)
	(1)	(2)	(3)	(4)	(5)
Death	25	9,791,500	25,987,900	35,779,400	1,431,176
Permanent Total Major	12 1,054	19,750,500 298,779,800	41,809,500 475,148,900	61,560,000 773,928,700	5,130,000 734,278
Total Serious	1,091	328,321,800	542,946,300	871,268,100	798,596
Minor Temporary	3,283 6,778	134,947,000 100,766,900	233,664,800 174,453,000	368,611,800 275,219,900	112,279 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 (1)	Serious (2)	Non-Serious (3)	Medical (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
0.97	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 (1)	Serious (2)	Non-Serious (3)	Medical (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)	<hr/> Five Year Payroll (00's) <hr/>		
	715,564,010		

B)	<hr/> Five Year Expected Losses * <hr/>		
	Serious	Non-Serious	Medical Only
	651,414,066	478,625,189	54,289,956

C) =A/B	<hr/> Ratio Payroll to Expected Loss <hr/>		
	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 (1)	Serious (2)	Non-Serious (3)	Medical (4)
1.00	211,695,656	48,752,544	42,981,812
0.99	208,512,453	48,019,467	42,335,511
0.98	205,345,367	47,290,102	41,692,479
0.97	202,194,478	46,564,466	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	131,672,368	30,323,545	26,734,214
0.72	128,957,662	29,698,362	26,183,036
0.71	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	69,829,965	16,081,522	14,177,985
0.47	67,636,563	15,576,393	13,732,646
0.46	65,466,618	15,076,664	13,292,078
0.45	63,320,385	14,582,396	12,856,307

PAYROLL CREDIBILITY TABLE (IN 00'S)

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (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	PAYROLL IN THOUS	ALL LOSSES	NO.	DEATH COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	COMP. IN HUNDREDS	MEDICAL IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
10	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	5	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	5	13,758		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. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
10	13,242,559	331,036,851	1	3,919	4	65,840	227	643,744	656	269,603	1474	219,159	2,108,104	2.500
11	13,760,081	310,049,047	5	19,575	3	49,371	213	603,587	656	269,627	1329	197,649	1,960,683	2.253
12	14,100,016	296,490,925	5	19,581	2	32,921	200	566,880	623	256,067	1285	190,950	1,898,511	2.103
13	15,056,188	332,879,847	5	19,578	1	16,456	230	651,953	752	309,274	1396	207,542	2,123,996	2.211
14	15,395,351	289,411,385	9	35,262	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	25	97,915	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		.028		.418		.189		.141	1.392	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
10	13,242,559	218,329,365	4	15,675	3	49,374	125	354,531	489	200,956	1006	149,561	1,413,197	1.649
11	13,760,081	216,439,468	4	15,656	3	49,371	127	360,034	498	204,525	1022	151,904	1,382,904	1.573
12	14,100,016	223,796,034	4	15,655	3	49,380	129	363,529	503	206,689	1036	153,918	1,448,789	1.587
13	15,056,188	236,371,031	5	19,578	3	49,364	136	384,578	528	217,353	1089	161,999	1,530,838	1.570
14	15,395,351	234,980,859	5	19,594	4	49,504	136	386,456	533	218,688	1103	163,908	1,511,659	1.526
ALL	71,554,195	1,129,916,757	22	86,158	16	246,993	653	1,849,128	2551	1,048,211	5256	781,290	7,287,387	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	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	TEMPORARY COMP. IN HUNDREDS	MEDICAL IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
10	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. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY 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		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. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY 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	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	TEMPORARY COMP. IN HUNDREDS	MEDICAL IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
10	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		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	723,387	19,875,809	1	5,841		0	39	60,243	75	19,310	126	10,261	103,104	2.748
14	765,428	22,746,247	3	2,763	1	5,182	10	21,322	46	12,560	164	21,659	163,977	2.972
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. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY 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	345		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	1	8,233		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. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY 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	276		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	723,387	38,798,605	1	8,233		11,122	25	84,788	53	27,676	95	16,394	239,773	5.363
14	765,428	60,633,323	2	2,486	2	32,135	18	74,020	62	35,313	108	25,575	436,804	7.921
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	PAYROLL IN THOUS	ALL LOSSES	NO.	DEATH COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	COMP. IN HUNDREDS	MEDICAL IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
10	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	5	15,239	2	1,609	127	163,531	488	100,279	1052	71,828	525,214	.695
13	13,502,406	94,548,364	4	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. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
10	11,787,255	233,413,081	1	3,919	2	44,017	149	412,368	519	199,310	1168	180,027	1,494,490	1.980
11	12,308,380	210,955,067	4	19,230	2	34,275	146	382,606	527	208,503	1080	162,795	1,302,142	1.714
12	12,630,756	215,724,792	5	19,581	2	25,773	142	369,229	498	193,679	1026	146,784	1,402,203	1.708
13	13,502,406	259,788,386	4	11,321	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	30,691	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	20	84,742	8	125,227	756	1,997,689	2644	1,033,809	5527	804,331	7,023,838	1.730
PURE PREMIUM		1.730		.013		.020		.312		.162		.126	1.097	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
10	11,787,255	153,294,668	4	15,675	1	33,009	82	227,105	387	148,561	797	122,855	985,741	1.301
11	12,308,380	149,430,854	3	15,380	2	34,275	87	228,221	400	158,172	830	125,096	933,164	1.214
12	12,630,756	164,763,625	4	15,655	3	38,659	91	236,799	402	156,346	827	118,302	1,081,875	1.304
13	13,502,406	185,009,991	4	11,321	3	35,760	103	280,337	433	176,743	922	134,773	1,211,166	1.370
14	13,775,132	150,291,980	3	17,055	2	13,948	107	264,675	432	161,568	913	120,987	924,688	1.091
ALL	64,003,929	802,791,118	18	75,086	11	155,651	470	1,237,137	2054	801,390	4289	622,013	5,136,634	1.254
PURE PREMIUM		1.254		.012		.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	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	COMP. IN HUNDREDS	MEDICAL ONLY IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
10	13,242,559	97,243,828	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	5	0	3	24,884	211	432,439	646	194,894	1342	136,180	81,952	.633
12	14,100,016	71,125,002	5	5	2	3,919	184	271,967	609	195,515	1317	157,226	82,618	.504
13	15,056,188	71,075,685	5	1,301		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. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
10	13,242,559	210,810,388	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	5	0	3	104,511	213	960,278	656	466,753	1329	342,026	87,115	1.425
12	14,100,016	189,851,094	5	64,972	2	69,662	200	901,250	623	443,561	1285	330,747	88,319	1.346
13	15,056,188	212,399,553	5	64,981	1	34,834	230	1,036,935	752	535,214	1396	359,260	92,772	1.411
14	15,395,351	186,703,266	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. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY 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	3	104,511	127	572,426	500	356,308	1022	263,034	87,376	1.006
12	14,100,016	144,831,375	4	51,978	3	104,487	129	577,182	506	359,964	1033	266,092	88,610	1.027
13	15,056,188	152,909,361	5	64,981	3	104,503	135	609,828	529	376,586	1087	279,663	93,532	1.016
14	15,395,351	151,490,324	5	64,968	4	104,786	134	602,006	519	369,544	1080	278,105	95,495	.984
ALL	71,554,195	728,898,796	18	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	DEATH NO.	COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	COMP. IN HUNDREDS	MEDICAL ONLY IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
10	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. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY 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. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY 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	81	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	DEATH NO.	COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	COMP. IN HUNDREDS	MEDICAL ONLY IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
10	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		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	0		0	39	53,801	75	24,638	126	16,247	8,417	1.425
14	765,428	16,397,670	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. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY 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	1	0		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	1	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. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY 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	PAYROLL IN THOUS	ALL LOSSES	DEATH NO.	COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	COMP. IN HUNDREDS	MEDICAL ONLY IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
10	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	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. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY 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	6	3,489	1	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. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY 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	4	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>	<u>Selection</u>	<u>Basis for Rate Selection</u>	
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	26.44	Based on percentage change of combined experience for 544, 682, 929, 937 & 947	
809	7.01	Use combined experience of 809, 992	
811	12.41	Use combined experience of 811, 4777	
929	6.26	Based on percentage change of combined experience for 544, 682, 929, 937 & 947	
947	9.02	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	10.21	Use combined experience of 970, 991	
* 991	10.21	Use combined experience of 970, 991	
992	7.01	Use combined experience of 809, 992	
4777	12.41	Use combined experience of 811, 4777	
7445	1.08	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			3.00	
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.

CLASS:
Temp Classes

INDUSTRY GROUP:
3

CODE:
544 + 682 + 929 + 937 + 947

Manual Year	Payroll in Thous.	Total Rept Losses	Total Trans Losses	Pure Prem Reported	Claim Severity	Claim Frequency	Number of Cases					
							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

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	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

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	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 LOSSES	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	ADJ. RATE =	12.09

Combined 12/1/16 rating value
12.59
Indicated percentage change
-3.97%

CLASS:
House Furnishings & Canvas Goods Erection

INDUSTRY GROUP:
2

CODE:
670 + 681

Manual Year	Payroll in Thous.	Total Rept Losses	Total Trans Losses	Pure Prem Reported	Claim Severity	Claim Frequency	Number of Cases					All
							Death	P.T.	Major	Minor	Temp	
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	0

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	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
TOTAL	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

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	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
TOTAL	364	29,616	1,740,466	189,722	115,816	20,831	35,701	1,721,564	366,925	136,016	24,645
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,548,542	808,479	24,645	
IBNR + FREQ. ADJUSTMENT	(474,964)	(240,684)	346	
TOTAL LOSSES	3,073,578	567,795	24,991	
EXPECTED LOSSES	1,037,128	877,668	51,665	
CREDIBILITY	0.01	0.03	0.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.637	1.780	0.078	11.495
INDICATED (POST-TEST)	11.701	2.161	0.095	13.957
PRES. ON RATE LEVEL	3.193	2.702	0.159	6.054
DERIVED BY FORMULA	3.278	2.686	0.156	6.120
UNDERLYING PRES. RATE	3.252	2.752	0.162	6.166
PROPOSED	3.278	2.686	0.156	6.120
YEAR	12-01-16	12-01-17	IND. RATE =	8.930
IND. RATE		8.93		
MAN. RATE	9.15	8.93	ADJ. RATE =	8.93

CLASS:
Sanitary Company
Fuel Distribution

INDUSTRY GROUP:
3

CODE:
809 + 992

Manual Year	Payroll in Thous.	Total Rept Losses	Total Trans Losses	Pure Prem Reported	Claim Severity	Claim Frequency	Number of Cases					
							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

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	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

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	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 LOSSES	1,249,659	4,270,016	186,306	
IBNR + FREQ. ADJUSTMENT	(1,109,432)	(400,308)	1,260	
TOTAL LOSSES	140,227	3,869,708	187,566	
EXPECTED LOSSES	2,497,218	1,507,210	159,679	
CREDIBILITY	0.02	0.06	0.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.180	4.968	0.241	5.389
INDICATED (POST-TEST)	0.219	6.032	0.293	6.544
PRES. ON RATE LEVEL	3.148	1.900	0.201	5.249
DERIVED BY FORMULA	3.089	2.148	0.207	5.444
UNDERLYING PRES. RATE	3.206	1.935	0.205	5.346
PROPOSED	3.089	2.148	0.207	5.444
YEAR	12-01-16	12-01-17	IND. RATE =	7.006
IND. RATE		7.01		
MAN. RATE	7.22	7.01	ADJ. RATE =	7.01

CLASS:
Combined Classes 811 + 4777

INDUSTRY GROUP:
3

CODE:
811 + 4777

Manual Year	Payroll in Thous.	Total Rept Losses	Total Trans Losses	Pure Prem Reported	Claim Severity	Claim Frequency	Number of Cases					
							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

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	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

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	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 LOSSES	21,248,593	9,890,658	252,467	
IBNR + FREQ. ADJUSTMENT	(7,271,707)	(1,819,016)	2,102	
TOTAL LOSSES	13,976,886	8,071,642	254,569	
EXPECTED LOSSES CREDIBILITY	16,575,337	6,923,469	266,667	
	0.05	0.14	0.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.661	3.269	0.103	9.033
INDICATED (POST-TEST)	6.874	3.969	0.125	10.968
PRES. ON RATE LEVEL	6.592	2.754	0.106	9.452
DERIVED BY FORMULA	6.606	2.924	0.109	9.639
UNDERLYING PRES. RATE	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 =	12.405
IND. RATE		12.41		
MAN. RATE	13.00	12.41	ADJ. RATE =	12.41

CLASS:
Contact + Non-contact sports

INDUSTRY GROUP:
3

CODE:
970 + 991

Manual Year	Payroll in Thous.	Total Rept Losses	Total Trans Losses	Pure Prem Reported	Claim Severity	Claim Frequency	Number of Cases					All
							Death	P.T.	Major	Minor	Temp	
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
TOTAL	3,482	52,066	97,843	1.495	4,772	1.723	0	0	0	0	6	6
O.D.		0		0.000			0	0	0	0	0	0

Manual Year	REPORTED LOSSES											
	Indemnity					Medical						
	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	0
2011	0	0	0	0	0	0	0	0	0	0	0	0
2012	0	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	0
2014	0	0	0	0	0	0	0	0	0	0	309	0
TOTAL	0	0	0	0	11,296	0	0	0	0	17,334	23,436	0
O.D.	0	0	0	0	0	0	0	0	0	0	0	0

Manual Year	TRANSLATED LOSSES											
	Indemnity					Medical						
	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	0
2011	0	0	0	0	0	0	0	0	0	0	0	0
2012	0	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	0
2014	0	0	0	0	0	0	0	0	0	0	323	0
TOTAL	2	243	7,930	4,658	16,387	165	255	9,007	8,197	27,734	23,265	0
O.D.	0	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	17,602	56,976	23,265	
IBNR + FREQ. ADJUSTMENT	(71,838)	(33,249)	416	
TOTAL LOSSES	0	23,727	23,681	
EXPECTED LOSSES CREDIBILITY	155,680	118,179	56,408	
	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		11.95	IND. RATE =	11.946
MAN. RATE	11.73	11.95	ADJ. RATE =	11.95

CLASS:
Aircraft

INDUSTRY GROUP:
3

CODE:
7413 + 7421 + 7424 + 7453

Manual Year	Payroll in Thous.	Total Rept Losses	Total Trans Losses	Pure Prem Reported	Claim Severity	Claim Frequency	Number of Cases					
							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

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	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

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	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 LOSSES	2,415,698	0	42,905	
IBNR + FREQ. ADJUSTMENT	(394,350)	(42,917)	222	
TOTAL LOSSES	2,021,348	0	43,127	
EXPECTED LOSSES CREDIBILITY	866,134	156,898	31,927	
	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	3.07	3.00	ADJ. RATE =	3.00

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	5,970	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

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	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
TOTAL TRANS. LOSSES PG B	966,253	1,319,906	36,048	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,376,343	-548,686	1,339	
TOTAL LOSSES		771,220	37,387	
EXPECTED LOSSES	5,280,743	2,032,667	187,225	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	2.245	.109	2.354
INDICATED (POST-TEST)	.000	2.725	.132	2.857
PRES. ON RATE LEVEL	15.095	5.811	.535	21.441
DERIVED BY FORMULA	14.944	5.688	.519	21.151
UNDERLYING PRES. RATE	15.372	5.917	.545	21.834
PROPOSED	14.944	5.688	.519	21.151

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	27.221
IND. RATES				27.22	MINIMUM PREMIUM	2000
MAN. RATES	26.10	29.15	29.49	+ 27.22	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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 YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,291,236	1,128,777	138,678	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-428,382	-98,025	420	
TOTAL LOSSES	1,862,854	1,030,752	139,098	
EXPECTED LOSSES	974,477	373,259	55,365	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.167	3.965	.535	11.667
INDICATED (POST-TEST)	8.701	4.814	.649	14.164
PRES. ON RATE LEVEL	3.682	1.410	.209	5.301
DERIVED BY FORMULA	3.732	1.512	.222	5.466
UNDERLYING PRES. RATE	3.749	1.436	.213	5.398
PROPOSED	3.732	1.512	.222	5.466

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	7.034
IND. RATES				7.03	MINIMUM PREMIUM	1225
MAN. RATES	5.97	6.89	7.29	+ 7.03	PRESENT	1285

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	345,104		7,526	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-84,281	-50,464	110	
TOTAL LOSSES	260,823		7,636	
EXPECTED LOSSES	187,265	185,590	15,138	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.514	.000	.132	4.646
INDICATED (POST-TEST)	5.480	.000	.160	5.640
PRES. ON RATE LEVEL	3.183	3.154	.257	6.594
DERIVED BY FORMULA	3.183	3.122	.256	6.561
UNDERLYING PRES. RATE	3.241	3.212	.262	6.715
PROPOSED	3.183	3.122	.256	6.561

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	8.444
IND. RATES				8.44	MINIMUM PREMIUM	2000
MAN. RATES	7.74	8.74	9.07	+ 8.44	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,100,355	31,363	5,537	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-88,164	-26,068	82	
TOTAL LOSSES	1,012,191	5,295	5,619	
EXPECTED LOSSES	193,509	95,437	11,962	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	15.739	.082	.087	15.908
INDICATED (POST-TEST)	19.107	.100	.106	19.313
PRES. ON RATE LEVEL	2.955	1.457	.183	4.595
DERIVED BY FORMULA	2.955	1.443	.182	4.580
UNDERLYING PRES. RATE	3.009	1.484	.186	4.679
PROPOSED	2.965	1.448	.182	4.595

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	5.913
IND. RATES				5.91	MINIMUM PREMIUM	1860
MAN. RATES	4.50	5.64	6.32	+ 5.91	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				28,555					20,418		
TOTAL				28,555					20,418		

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		105,675		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-16,086	-2,626	1	
TOTAL LOSSES		103,049	1	
EXPECTED LOSSES	27,158	7,402	223	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	95.416	.001	95.417
INDICATED (POST-TEST)	.000	115.835	.001	115.836
PRES. ON RATE LEVEL	24.694	6.730	.203	31.627
DERIVED BY FORMULA	24.694	6.730	.203	31.627
UNDERLYING PRES. RATE	25.147	6.853	.207	32.207
PROPOSED	24.694	6.730	.203	31.627

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	40.703
IND. RATES				40.70	MINIMUM PREMIUM	2000
MAN. RATES	38.48	42.87	43.50	+ 40.70	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES				
							DEATH	P . T .	MAJOR	MINOR	TEMP
2010	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					

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											3,021
TOTAL											3,021

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											3,012
TOTAL											3,012

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			3,012	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-11,195	-5,886	37	
TOTAL LOSSES			3,049	
EXPECTED LOSSES	24,739	22,081	5,085	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.267	.267
INDICATED (POST-TEST)	.000	.000	.324	.324
PRES. ON RATE LEVEL	2.131	1.902	.438	4.471
DERIVED BY FORMULA	2.131	1.902	.438	4.471
UNDERLYING PRES. RATE	2.170	1.937	.446	4.553
PROPOSED	2.131	1.902	.438	4.471

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	5.754
IND. RATES				5.75	MINIMUM PREMIUM	1820
MAN. RATES	5.30	6.00	6.15	+ 5.75	PRESENT	1970

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,221,831	7,851,119	402,179	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,366,113	-1,596,639	3,893	
TOTAL LOSSES	3,855,718	6,254,480	406,072	
EXPECTED LOSSES	7,578,177	5,996,083	508,352	
CREDIBILITY	.05	.14	.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.555	2.522	.164	4.241
INDICATED (POST-TEST)	1.888	3.062	.199	5.149
PRES. ON RATE LEVEL	3.001	2.375	.201	5.577
DERIVED BY FORMULA	2.945	2.471	.201	5.617
UNDERLYING PRES. RATE	3.056	2.418	.205	5.679
PROPOSED	2.924	2.453	.200	5.577

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	7.177
IND. RATES				7.18	MINIMUM PREMIUM	2000
MAN. RATES	6.30	7.33	7.67	+ 7.18	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	2,691	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

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	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
TOTAL TRANS. LOSSES PG B	42,541	182,098	6,804	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-160,516	-79,878	167	
TOTAL LOSSES		102,220	6,971	
EXPECTED LOSSES	344,712	285,114	25,525	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.873	.060	.933
INDICATED (POST-TEST)	.000	1.060	.073	1.133
PRES. ON RATE LEVEL	2.891	2.391	.214	5.496
DERIVED BY FORMULA	2.862	2.364	.211	5.437
UNDERLYING PRES. RATE	2.944	2.435	.218	5.597
PROPOSED	2.862	2.364	.211	5.437

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	6.997
IND. RATES				7.00	MINIMUM PREMIUM	2000
MAN. RATES	6.72	7.47	7.56	+ 7.00	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	100												
2011													
2012	9												
2013													
2014													
TOTAL	109												

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-9,669	-1,575		
TOTAL LOSSES				
EXPECTED LOSSES	16,658	4,542	130	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	15.008	4.092	.117	19.217
DERIVED BY FORMULA	15.008	4.092	.117	19.217
UNDERLYING PRES. RATE	15.283	4.167	.119	19.569
PROPOSED	15.008	4.092	.117	19.217

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	24.732
IND. RATES				24.73	MINIMUM PREMIUM	2000
MAN. RATES	24.05	26.45	26.43	+ 24.73	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010										
2011	1,510	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 YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011					4,910					4,888	1,110
2012			116,762		1,508			131,895		2,109	
TOTAL			116,762		6,418			131,895		6,997	1,110

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011			472	367	11,608			293	500	11,509	1,180
2012		8,508	222,983	4,121	9,347		21,117	377,863	9,094	10,680	
TOTAL		8,508	223,455	4,488	20,955		21,117	378,156	9,594	22,189	1,180

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	631,236	57,226	1,180	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-36,496	-24,138	62	
TOTAL LOSSES	594,740	33,088	1,242	
EXPECTED LOSSES	79,623	85,678	12,633	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	12.571	.699	.026	13.296
INDICATED (POST-TEST)	15.261	.849	.032	16.142
PRES. ON RATE LEVEL	1.653	1.778	.262	3.693
DERIVED BY FORMULA	1.653	1.769	.260	3.682
UNDERLYING PRES. RATE	1.683	1.811	.267	3.761
PROPOSED	1.658	1.774	.261	3.693

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.752
IND. RATES				4.75	MINIMUM PREMIUM	925
MAN. RATES	4.56	5.02	5.08	+ 4.75	PRESENT	985

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	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 YEAR	INDEMNITY					MEDICAL					
	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 YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,617,601	4,396,102	376,228	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,949,256	-570,053	2,969	
TOTAL LOSSES	668,345	3,826,049	379,197	
EXPECTED LOSSES	4,437,657	2,187,730	419,821	
CREDIBILITY	.04	.10	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.430	2.461	.244	3.135
INDICATED (POST-TEST)	.522	2.988	.296	3.806
PRES. ON RATE LEVEL	2.803	1.382	.264	4.449
DERIVED BY FORMULA	2.712	1.543	.268	4.523
UNDERLYING PRES. RATE	2.854	1.407	.270	4.531
PROPOSED	2.668	1.518	.263	4.449

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	5.725
IND. RATES				5.73	MINIMUM PREMIUM	1055
MAN. RATES	5.65	5.95	6.12	+ 5.73	PRESENT	1130

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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 YEAR	INDEMNITY					MEDICAL					
	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 YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	20,711	33,564	16,552	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-44,942	-40,068	231	
TOTAL LOSSES			16,783	
EXPECTED LOSSES	103,449	152,951	27,605	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.306	.306
INDICATED (POST-TEST)	.000	.000	.371	.371
PRES. ON RATE LEVEL	1.851	2.737	.494	5.082
DERIVED BY FORMULA	1.851	2.710	.493	5.054
UNDERLYING PRES. RATE	1.885	2.787	.503	5.175
PROPOSED	1.851	2.710	.493	5.054

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE
IND. RATES				6.50	MINIMUM PREMIUM
MAN. RATES	6.12	6.87	6.99	+ 6.50	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	5,445	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			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

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,903,267	937,852	11,069	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-404,722	-89,762	135	
TOTAL LOSSES	1,498,545	848,090	11,204	
EXPECTED LOSSES	849,455	313,756	24,339	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.219	3.519	.046	9.784
INDICATED (POST-TEST)	7.550	4.272	.056	11.878
PRES. ON RATE LEVEL	3.462	1.279	.098	4.839
DERIVED BY FORMULA	3.503	1.369	.097	4.969
UNDERLYING PRES. RATE	3.525	1.302	.101	4.928
PROPOSED	3.503	1.369	.097	4.969

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	7.250
IND. RATES				7.25	MINIMUM PREMIUM	2000
MAN. RATES	6.60	7.33	7.45	+ 7.25	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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 YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	991	39,011	5,498	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-20,929	-6,638	26	
TOTAL LOSSES		32,373	5,524	
EXPECTED LOSSES	44,898	23,480	3,920	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	2.494	.426	2.920
INDICATED (POST-TEST)	.000	3.028	.517	3.545
PRES. ON RATE LEVEL	3.397	1.776	.297	5.470
DERIVED BY FORMULA	3.397	1.776	.297	5.470
UNDERLYING PRES. RATE	3.459	1.809	.302	5.570
PROPOSED	3.397	1.776	.297	5.470

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	7.981
IND. RATES				7.98	MINIMUM PREMIUM	2000
MAN. RATES	7.27	8.14	8.42	+ 7.98	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	366					366						
2011	39					39						
2012	41					41						
2013	40					40						
2014	41					41						
TOTAL	527					527						

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-9,502	-3,869	15	
TOTAL LOSSES			15	
EXPECTED LOSSES	17,502	11,900	3,452	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.003	.003
INDICATED (POST-TEST)	.000	.000	.004	.004
PRES. ON RATE LEVEL	3.261	2.218	.643	6.122
DERIVED BY FORMULA	3.261	2.218	.643	6.122
UNDERLYING PRES. RATE	3.321	2.258	.655	6.234
PROPOSED	3.261	2.218	.643	6.122

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	7.879
IND. RATES				7.88	MINIMUM PREMIUM	1340
MAN. RATES	7.40	8.29	8.42	+ 7.88	PRESENT	1440

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,278	67,519	38,383	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-526,294	-103,061	472	
TOTAL LOSSES			38,855	
EXPECTED LOSSES	1,152,875	379,475	65,221	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.105	.105
INDICATED (POST-TEST)	.000	.000	.127	.127
PRES. ON RATE LEVEL	3.054	1.006	.173	4.233
DERIVED BY FORMULA	3.023	.966	.171	4.160
UNDERLYING PRES. RATE	3.111	1.024	.176	4.311
PROPOSED	3.023	.966	.171	4.160

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE
IND. RATES				6.52	MINIMUM PREMIUM 2000
MAN. RATES	5.82	6.46	6.51	+ 6.52	PRESENT 2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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 YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,809,147	2,230,881	360,277	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,211,160	-623,310	1,987	
TOTAL LOSSES	597,987	1,607,571	362,264	
EXPECTED LOSSES	4,892,242	2,340,116	276,252	
CREDIBILITY	.04	.10	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.372	1.001	.226	1.599
INDICATED (POST-TEST)	.452	1.215	.274	1.941
PRES. ON RATE LEVEL	2.991	1.431	.169	4.591
DERIVED BY FORMULA	2.889	1.409	.181	4.479
UNDERLYING PRES. RATE	3.046	1.457	.172	4.675
PROPOSED	2.889	1.409	.181	4.479

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	7.024
IND. RATES				7.02	MINIMUM PREMIUM	2000
MAN. RATES	6.37	7.04	7.06	+ 7.02	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	1,021	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

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL						
	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												494
2013												796
2014												950
TOTAL				113,901	3,074				42,574	4,631		3,327

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL						
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,600	340,105	3,464	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-79,280	-29,595	53	
TOTAL LOSSES		310,510	3,517	
EXPECTED LOSSES	175,113	110,733	7,468	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	4.823	.055	4.878
INDICATED (POST-TEST)	.000	5.855	.067	5.922
PRES. ON RATE LEVEL	2.671	1.689	.114	4.474
DERIVED BY FORMULA	2.671	1.731	.114	4.516
UNDERLYING PRES. RATE	2.720	1.720	.116	4.556
PROPOSED	2.671	1.731	.114	4.516

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	7.082
IND. RATES				7.08	MINIMUM PREMIUM	2000
MAN. RATES	5.92	6.63	6.88	+ 7.08	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	1,548	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

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	421,566	206,513	7,126	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-170,959	-58,108	139	
TOTAL LOSSES	250,607	148,405	7,265	
EXPECTED LOSSES	375,393	213,280	19,849	
CREDIBILITY	.01	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.169	1.877	.092	5.138
INDICATED (POST-TEST)	3.847	2.279	.112	6.238
PRES. ON RATE LEVEL	4.662	2.648	.246	7.556
DERIVED BY FORMULA	4.654	2.644	.245	7.543
UNDERLYING PRES. RATE	4.747	2.697	.251	7.695
PROPOSED	4.654	2.644	.245	7.543

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	11.830
IND. RATES				11.83	MINIMUM PREMIUM	2000
MAN. RATES	9.93	11.40	11.62	+ 11.83	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											433
2011											1,676
2012											3,069
2013					6,219					9,266	
2014											922
TOTAL					6,219					9,266	6,100

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,588	30,785	6,457	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-67,032	-30,110	60	
TOTAL LOSSES		675	6,517	
EXPECTED LOSSES	145,939	110,246	9,132	
CREDIBILITY	.01	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.009	.086	.095
INDICATED (POST-TEST)	.000	.011	.104	.115
PRES. ON RATE LEVEL	1.899	1.435	.119	3.453
DERIVED BY FORMULA	1.880	1.421	.119	3.420
UNDERLYING PRES. RATE	1.934	1.461	.121	3.516
PROPOSED	1.880	1.421	.119	3.420

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	5.363
IND. RATES				5.36	MINIMUM PREMIUM	1715
MAN. RATES	4.55	5.15	5.31	+ 5.36	PRESENT	1740

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	25,377	374,139	41,432	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-256,284	-130,007	407	
TOTAL LOSSES		244,132	41,839	
EXPECTED LOSSES	585,655	494,307	51,786	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.098	.188	1.286
INDICATED (POST-TEST)	.000	1.333	.228	1.561
PRES. ON RATE LEVEL	2.587	2.184	.229	5.000
DERIVED BY FORMULA	2.561	2.158	.229	4.948
UNDERLYING PRES. RATE	2.635	2.224	.233	5.092
PROPOSED	2.561	2.158	.229	4.948

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	7.760
IND. RATES				7.76	MINIMUM PREMIUM	2000
MAN. RATES	6.94	7.72	7.69	+ 7.76	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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				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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,717,412	646,045	21,507	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-164,965	-61,255	220	
TOTAL LOSSES	1,552,447	584,790	21,727	
EXPECTED LOSSES	374,107	227,990	27,291	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	14.620	5.507	.205	20.332
INDICATED (POST-TEST)	17.749	6.685	.249	24.683
PRES. ON RATE LEVEL	3.460	2.108	.252	5.820
DERIVED BY FORMULA	3.603	2.200	.252	6.055
UNDERLYING PRES. RATE	3.523	2.147	.257	5.927
PROPOSED	3.603	2.200	.252	6.055

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	9.496
IND. RATES				9.50	MINIMUM PREMIUM	2000
MAN. RATES	7.83	8.85	8.95	+ 9.50	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	196									
2011	78									
2012	118									
2013	257									
2014	257									
TOTAL	906									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-7,691	-5,059	22	
TOTAL LOSSES			22	
EXPECTED LOSSES	17,432	18,546	2,602	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.002	.002
INDICATED (POST-TEST)	.000	.000	.002	.002
PRES. ON RATE LEVEL	1.889	2.010	.282	4.181
DERIVED BY FORMULA	1.889	2.010	.282	4.181
UNDERLYING PRES. RATE	1.924	2.047	.287	4.258
PROPOSED	1.889	2.010	.282	4.181

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	6.557
IND. RATES				6.56	MINIMUM PREMIUM	2000
MAN. RATES	5.68	6.35	6.43	+ 6.56	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	66					66						
2011	65					65						
2012	63					63						
2013	66					66						
2014	74					74						
TOTAL	334					334						

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,451	-3,482	4	
TOTAL LOSSES			4	
EXPECTED LOSSES	7,611	12,863	801	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	2.238	3.782	.235	6.255
DERIVED BY FORMULA	2.238	3.782	.235	6.255
UNDERLYING PRES. RATE	2.279	3.851	.240	6.370
PROPOSED	2.238	3.782	.235	6.255

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	9.810
IND. RATES				9.81	MINIMUM PREMIUM	2000
MAN. RATES	6.46	8.18	9.62	+ 9.81	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	7,425	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

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	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			15,517	38,077	84,191	34,053
2013	49	4,400	149,467	91,866	301,112	5,277	188	251,517	231,501	759,504	9,157
2014	26	772	43,344	25,830	30,187	181	7,109	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,039,251	2,578,155	110,945	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,658,594	-668,559	1,977	
TOTAL LOSSES		1,909,596	112,922	
EXPECTED LOSSES	3,704,528	2,495,829	274,268	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	3.969	.235	4.204
INDICATED (POST-TEST)	.000	4.818	.285	5.103
PRES. ON RATE LEVEL	7.560	5.094	.560	13.214
DERIVED BY FORMULA	7.409	5.080	.546	13.035
UNDERLYING PRES. RATE	7.699	5.187	.570	13.456
PROPOSED	7.409	5.080	.546	13.035

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	20.444
IND. RATES				20.44	MINIMUM PREMIUM	2000
MAN. RATES	17.76	19.89	20.32	+ 20.44	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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 YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	14,660	435,873	53,876	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-169,791	-69,618	148	
TOTAL LOSSES		366,255	54,024	
EXPECTED LOSSES	337,731	244,212	49,119	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.864	.275	2.139
INDICATED (POST-TEST)	.000	2.263	.334	2.597
PRES. ON RATE LEVEL	1.687	1.221	.246	3.154
DERIVED BY FORMULA	1.670	1.252	.249	3.171
UNDERLYING PRES. RATE	1.719	1.243	.250	3.212
PROPOSED	1.661	1.245	.248	3.154

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.946
IND. RATES				4.95	MINIMUM PREMIUM	1605
MAN. RATES	4.17	4.71	4.85	+ 4.95	PRESENT	1615

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	105									
2011	99									
2012	101									
2013	114									
2014	104									
TOTAL	523									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-10,913	-6,255	15	
TOTAL LOSSES			15	
EXPECTED LOSSES	23,891	22,752	2,228	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.003	.003
INDICATED (POST-TEST)	.000	.000	.004	.004
PRES. ON RATE LEVEL	4.486	4.272	.418	9.176
DERIVED BY FORMULA	4.486	4.272	.418	9.176
UNDERLYING PRES. RATE	4.568	4.350	.426	9.344
PROPOSED	4.486	4.272	.418	9.176

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	14.391
IND. RATES				14.39	MINIMUM PREMIUM	2000
MAN. RATES	12.80	14.15	14.11	+ 14.39	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	218									
2011	153									
2012	165									
2013										
2014										
TOTAL	536									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,353	-1,917	5	
TOTAL LOSSES			5	
EXPECTED LOSSES	6,474	6,486	1,737	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE 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
PROPOSED	1.187	1.188	.318	2.693

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.223
IND. RATES				4.22	MINIMUM PREMIUM	1415
MAN. RATES	3.40	3.93	4.14	+ 4.22	PRESENT	1420

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011			352	274	8,636			646	1,102	25,350	
2013	5	528	17,544	10,314	36,266					2	
2014											4,429
TOTAL	5	528	17,896	10,588	44,902			646	1,102	25,352	4,429

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	19,075	81,944	4,429	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-55,170	-20,404	124	
TOTAL LOSSES		61,540	4,553	
EXPECTED LOSSES	121,862	75,715	17,494	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.544	.114	1.658
INDICATED (POST-TEST)	.000	1.874	.138	2.012
PRES. ON RATE LEVEL	3.003	1.866	.431	5.300
DERIVED BY FORMULA	3.003	1.866	.428	5.297
UNDERLYING PRES. RATE	3.058	1.900	.439	5.397
PROPOSED	3.003	1.866	.428	5.297

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	8.307
IND. RATES				8.31	MINIMUM PREMIUM	2000
MAN. RATES	7.61	8.30	8.15	+ 8.31	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				49,045					27,620		
TOTAL				49,045					27,620		

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		164,347		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-9,432	-2,041		
TOTAL LOSSES		162,306		
EXPECTED LOSSES	17,576	6,681	220	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	48.741	.000	48.741
INDICATED (POST-TEST)	.000	59.172	.000	59.172
PRES. ON RATE LEVEL	5.183	1.970	.065	7.218
DERIVED BY FORMULA	5.183	1.970	.065	7.218
UNDERLYING PRES. RATE	5.278	2.006	.066	7.350
PROPOSED	5.183	1.970	.065	7.218

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	11.320
IND. RATES				11.32	MINIMUM PREMIUM	2000
MAN. RATES	9.56	10.85	11.10	+ 11.32	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011											191
2012											424
TOTAL											615

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011											203
2012											453
TOTAL											656

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			656	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-304,812	-121,698	581	
TOTAL LOSSES			1,237	
EXPECTED LOSSES	669,922	447,796	83,298	
CREDIBILITY	.02	.05	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.002	.002
INDICATED (POST-TEST)	.000	.000	.002	.002
PRES. ON RATE LEVEL	1.114	.744	.138	1.996
DERIVED BY FORMULA	1.092	.707	.130	1.929
UNDERLYING PRES. RATE	1.134	.758	.141	2.033
PROPOSED	1.092	.707	.130	1.929

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	3.025
IND. RATES				3.03	MINIMUM PREMIUM	1100
MAN. RATES	2.77	3.06	3.07	+ 3.03	PRESENT	1130

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											5,069
2011					165					279	689
2012											
2013											
2014											3,966
TOTAL					165					279	9,724

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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
2012											
2013											
2014											4,141
TOTAL			15	13	391			18	29	657	9,927

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	33	1,090	9,927	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-50,580	-15,860	117	
TOTAL LOSSES			10,044	
EXPECTED LOSSES	110,377	58,582	16,868	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.253	.253
INDICATED (POST-TEST)	.000	.000	.307	.307
PRES. ON RATE LEVEL	2.731	1.450	.417	4.598
DERIVED BY FORMULA	2.731	1.436	.416	4.583
UNDERLYING PRES. RATE	2.781	1.476	.425	4.682
PROPOSED	2.731	1.436	.416	4.583

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	7.187
IND. RATES				7.19	MINIMUM PREMIUM	2000
MAN. RATES	6.22	7.03	7.07	+ 7.19	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	241									
2011	204									
2012	328									
2013	398									
2014	482									
TOTAL	1,653									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B						
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-12,209	-6,516	43			
TOTAL LOSSES			43			
EXPECTED LOSSES	28,465	25,093	5,108			
CREDIBILITY	.00	.00	.01			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.003	.003		
INDICATED (POST-TEST)	.000	.000	.004	.004		
PRES. ON RATE LEVEL	1.691	1.491	.303	3.485		
DERIVED BY FORMULA	1.691	1.491	.300	3.482		
UNDERLYING PRES. RATE	1.722	1.518	.309	3.549		
PROPOSED	1.691	1.491	.300	3.482		
IND. RATES						
YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	5.461
IND. RATES				5.46	MINIMUM PREMIUM	1740
MAN. RATES	4.61	5.23	5.36	+ 5.46	PRESENT	1755

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											829
2011											419
2012				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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	660,639	172,119	9,922	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-66,552	-32,032	101	
TOTAL LOSSES	594,087	140,087	10,023	
EXPECTED LOSSES	146,779	117,531	14,575	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	12.147	2.864	.205	15.216
INDICATED (POST-TEST)	14.746	3.477	.249	18.472
PRES. ON RATE LEVEL	2.947	2.360	.292	5.599
DERIVED BY FORMULA	2.947	2.371	.292	5.610
UNDERLYING PRES. RATE	3.001	2.403	.298	5.702
PROPOSED	2.947	2.371	.292	5.610

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	8.798
IND. RATES				8.80	MINIMUM PREMIUM	2000
MAN. RATES	7.52	8.48	8.61	+ 8.80	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	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

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,410,441	3,150,587	151,955	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,060,874	-507,179	1,244	
TOTAL LOSSES	349,567	2,643,408	153,199	
EXPECTED LOSSES	2,329,485	1,872,999	182,864	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.520	3.932	.228	4.680
INDICATED (POST-TEST)	.631	4.773	.277	5.681
PRES. ON RATE LEVEL	3.403	2.736	.267	6.406
DERIVED BY FORMULA	3.348	2.858	.268	6.474
UNDERLYING PRES. RATE	3.465	2.786	.272	6.523
PROPOSED	3.313	2.828	.265	6.406

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	10.047
IND. RATES				10.05	MINIMUM PREMIUM	2000
MAN. RATES	8.49	9.51	9.85	+ 10.05	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011											1,236
2012				17,338					35,815		63,379
2013				10,934					15,418		
2014					10,000					13,590	
TOTAL				28,272	10,000				51,233	13,590	64,615

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	87,806	204,740	69,066	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-116,812	-43,129	102	
TOTAL LOSSES		161,611	69,168	
EXPECTED LOSSES	249,854	154,161	16,256	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.133	.485	1.618
INDICATED (POST-TEST)	.000	1.375	.589	1.964
PRES. ON RATE LEVEL	1.720	1.062	.112	2.894
DERIVED BY FORMULA	1.703	1.068	.122	2.893
UNDERLYING PRES. RATE	1.752	1.081	.114	2.947
PROPOSED	1.703	1.068	.122	2.893

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.537
IND. RATES				4.54	MINIMUM PREMIUM	1500
MAN. RATES	3.71	4.29	4.45	+ 4.54	PRESENT	1505

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	2,324	11,259	.484							
2011	1,894	699	.036							
2012	1,726	212	.012							
2013	1,627	118	.007							
2014	321									
TOTAL	7,892	12,288	.156							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											11,259
2011											699
2012											212
2013											118
TOTAL											12,288

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			12,312	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-52,653	-30,204	40	
TOTAL LOSSES			12,352	
EXPECTED LOSSES	105,833	100,624	8,839	
CREDIBILITY	.01	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.157	.157
INDICATED (POST-TEST)	.000	.000	.191	.191
PRES. ON RATE LEVEL	1.317	1.252	.110	2.679
DERIVED BY FORMULA	1.304	1.239	.111	2.654
UNDERLYING PRES. RATE	1.341	1.275	.112	2.728
PROPOSED	1.304	1.239	.111	2.654

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.162
IND. RATES				4.16	MINIMUM PREMIUM	1395
MAN. RATES	3.78	4.17	4.12	+ 4.16	PRESENT	1415

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES							
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	994,179	1,066,872	121,314	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-586,049	-545,528	1,753	
TOTAL LOSSES	408,130	521,344	123,067	
EXPECTED LOSSES	1,336,699	2,051,558	219,173	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.641	.818	.193	1.652
INDICATED (POST-TEST)	.778	.993	.234	2.005
PRES. ON RATE LEVEL	2.060	3.162	.338	5.560
DERIVED BY FORMULA	2.034	3.032	.332	5.398
UNDERLYING PRES. RATE	2.098	3.220	.344	5.662
PROPOSED	2.034	3.032	.332	5.398

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	8.466
IND. RATES				8.47	MINIMUM PREMIUM	2000
MAN. RATES	7.15	8.32	8.55	+ 8.47	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					1,511					6,968	
2011					430					923	
2012											1,059
2013					4,000					3,000	
TOTAL					5,941					10,891	1,059

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,619	37,623	1,132	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-92,307	-53,123	157	
TOTAL LOSSES			1,289	
EXPECTED LOSSES	202,983	195,682	22,507	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.021	.021
INDICATED (POST-TEST)	.000	.000	.025	.025
PRES. ON RATE LEVEL	3.303	3.185	.366	6.854
DERIVED BY FORMULA	3.303	3.153	.363	6.819
UNDERLYING PRES. RATE	3.364	3.243	.373	6.980
PROPOSED	3.303	3.153	.363	6.819

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	10.694
IND. RATES				10.69	MINIMUM PREMIUM	2000
MAN. RATES	8.53	9.95	10.54	+ 10.69	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											1,934
TOTAL											1,934

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											1,928
TOTAL											1,928

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B			1,928			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-11,163	-7,342	35			
TOTAL LOSSES			1,963			
EXPECTED LOSSES	25,425	28,067	4,415			
CREDIBILITY	.00	.00	.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.136	.136		
INDICATED (POST-TEST)	.000	.000	.165	.165		
PRES. ON RATE LEVEL	1.730	1.910	.301	3.941		
DERIVED BY FORMULA	1.730	1.910	.301	3.941		
UNDERLYING PRES. RATE	1.762	1.945	.306	4.013		
PROPOSED	1.730	1.910	.301	3.941		
IND. RATES						
YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	6.181
IND. RATES				6.18	MINIMUM PREMIUM	1935
MAN. RATES	5.20	5.89	6.06	+ 6.18	PRESENT	1945

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					8,858					35,324	350
2011											408
2012				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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	106,080	556,271	1,661	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-52,818	-12,475	27	
TOTAL LOSSES	53,262	543,796	1,688	
EXPECTED LOSSES	111,204	43,638	5,416	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.554	15.863	.049	17.466
INDICATED (POST-TEST)	1.887	19.258	.059	21.204
PRES. ON RATE LEVEL	3.186	1.250	.155	4.591
DERIVED BY FORMULA	3.186	1.430	.154	4.770
UNDERLYING PRES. RATE	3.244	1.273	.158	4.675
PROPOSED	3.186	1.430	.154	4.770

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	7.481
IND. RATES				7.48	MINIMUM PREMIUM	2000
MAN. RATES	6.37	7.04	7.06	+ 7.48	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010										
2011	12									
2012	194									
2013										
2014	300									
TOTAL	506									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,640	-1,253	3	
TOTAL LOSSES			3	
EXPECTED LOSSES	10,652	6,836	303	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	2.067	1.327	.059	3.453
DERIVED BY FORMULA	2.067	1.327	.059	3.453
UNDERLYING PRES. RATE	2.105	1.351	.060	3.516
PROPOSED	2.067	1.327	.059	3.453

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	5.415
IND. RATES				5.42	MINIMUM PREMIUM	1730
MAN. RATES	4.55	5.15	5.31	+ 5.42	PRESENT	1740

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	304									
2011	34									
2012	25									
2013	17									
2014										
TOTAL	380									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,184	-1,487	1	
TOTAL LOSSES			1	
EXPECTED LOSSES	5,567	4,347	452	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	1.439	1.123	.117	2.679
DERIVED BY FORMULA	1.439	1.123	.117	2.679
UNDERLYING PRES. RATE	1.465	1.144	.119	2.728
PROPOSED	1.439	1.123	.117	2.679

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.201
IND. RATES				4.20	MINIMUM PREMIUM	1410
MAN. RATES	3.78	4.17	4.12	+ 4.20	PRESENT	1415

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	167									
2011	162									
2012	163									
2013	164									
2014	168									
TOTAL	824									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-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 (POST-TEST)	.000	.000	.002	.002
PRES. ON RATE LEVEL	1.309	1.800	.305	3.414
DERIVED BY FORMULA	1.309	1.800	.305	3.414
UNDERLYING PRES. RATE	1.333	1.833	.311	3.477
PROPOSED	1.309	1.800	.305	3.414

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	5.354
IND. RATES				5.35	MINIMUM PREMIUM	1715
MAN. RATES	4.45	5.05	5.25	+ 5.35	PRESENT	1725

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	521	21,933	2,753	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,271	-2,127	12	
TOTAL LOSSES		19,806	2,765	
EXPECTED LOSSES	12,022	8,039	1,419	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	3.780	.528	4.308
INDICATED (POST-TEST)	.000	4.589	.641	5.230
PRES. ON RATE LEVEL	2.253	1.506	.266	4.025
DERIVED BY FORMULA	2.253	1.506	.266	4.025
UNDERLYING PRES. RATE	2.294	1.534	.271	4.099
PROPOSED	2.253	1.506	.266	4.025

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE
IND. RATES				6.31	MINIMUM PREMIUM
MAN. RATES	5.19	5.97	6.19	+ 6.31	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	580,374	1,111,755	26,305	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-343,462	-159,506	368	
TOTAL LOSSES	236,912	952,249	26,673	
EXPECTED LOSSES	755,040	589,876	58,344	
CREDIBILITY	.02	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.552	2.220	.062	2.834
INDICATED (POST-TEST)	.670	2.695	.075	3.440
PRES. ON RATE LEVEL	1.728	1.350	.134	3.212
DERIVED BY FORMULA	1.707	1.404	.131	3.242
UNDERLYING PRES. RATE	1.760	1.375	.136	3.271
PROPOSED	1.707	1.404	.131	3.242

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	5.084
IND. RATES				5.08	MINIMUM PREMIUM	1640
MAN. RATES	4.38	5.15	4.94	+ 5.08	PRESENT	1640

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,702,696	1,684,446	200,460			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,619,885	-721,660	2,648			
TOTAL LOSSES	4,082,811	962,786	203,108			
EXPECTED LOSSES	5,763,510	2,640,427	374,415			
CREDIBILITY	.04	.11	.12			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.301	.543	.114	2.958		
INDICATED (POST-TEST)	2.793	.659	.138	3.590		
PRES. ON RATE LEVEL	3.190	1.461	.207	4.858		
DERIVED BY FORMULA	3.174	1.373	.199	4.746		
UNDERLYING PRES. RATE	3.248	1.488	.211	4.947		
PROPOSED	3.174	1.373	.199	4.746		
IND. RATES						
YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	7.443
IND. RATES				7.44	MINIMUM PREMIUM	2000
MAN. RATES	6.62	7.32	7.47	+ 7.44	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											4,387
2011											709
2012											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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	105,053	147,880	21,259	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-214,988	-30,581	154	
TOTAL LOSSES		117,299	21,413	
EXPECTED LOSSES	476,724	113,063	21,699	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.719	.131	.850
INDICATED (POST-TEST)	.000	.873	.159	1.032
PRES. ON RATE LEVEL	2.869	.681	.131	3.681
DERIVED BY FORMULA	2.840	.685	.132	3.657
UNDERLYING PRES. RATE	2.922	.693	.133	3.748
PROPOSED	2.840	.685	.132	3.657

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	5.735
IND. RATES				5.74	MINIMUM PREMIUM	1815
MAN. RATES	5.28	5.76	5.66	+ 5.74	PRESENT	1835

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,668,186	117,087	20,615	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,695,348	-238,918	1,079	
TOTAL LOSSES			21,694	
EXPECTED LOSSES	3,802,867	887,963	139,626	
CREDIBILITY	.04	.10	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.014	.014
INDICATED (POST-TEST)	.000	.000	.017	.017
PRES. ON RATE LEVEL	2.380	.556	.088	3.024
DERIVED BY FORMULA	2.285	.500	.080	2.865
UNDERLYING PRES. RATE	2.424	.566	.089	3.079
PROPOSED	2.285	.500	.080	2.865

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.493
IND. RATES				4.49	MINIMUM PREMIUM	1485
MAN. RATES	4.46	4.75	4.65	+ 4.49	PRESENT	1560

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010										
2011										
2012										
2013	3,632	1,795	.049							
2014	3,491	70,426	2,017						2	2
TOTAL	7,123	72,221	1,014						2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	87,100	150,272	6,152	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-55,836	-23,146	174	
TOTAL LOSSES	31,264	127,126	6,326	
EXPECTED LOSSES	147,232	91,958	13,605	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.439	1.785	.089	2.313
INDICATED (POST-TEST)	.533	2.167	.108	2.808
PRES. ON RATE LEVEL	2.030	1.268	.187	3.485
DERIVED BY FORMULA	2.030	1.277	.186	3.493
UNDERLYING PRES. RATE	2.067	1.291	.191	3.549
PROPOSED	2.025	1.274	.186	3.485

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	5.465
IND. RATES				5.47	MINIMUM PREMIUM	1745
MAN. RATES	4.41	5.11	5.36	+ 5.47	PRESENT	1755

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		432,193	6,851	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-48,257	-15,579	34	
TOTAL LOSSES		416,614	6,885	
EXPECTED LOSSES	90,876	50,920	10,293	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	9.957	.165	10.122
INDICATED (POST-TEST)	.000	12.088	.200	12.288
PRES. ON RATE LEVEL	2.133	1.195	.242	3.570
DERIVED BY FORMULA	2.133	1.304	.242	3.679
UNDERLYING PRES. RATE	2.172	1.217	.246	3.635
PROPOSED	2.133	1.304	.242	3.679

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	5.770
IND. RATES				5.77	MINIMUM PREMIUM	1825
MAN. RATES	4.69	5.33	5.49	+ 5.77	PRESENT	1790

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				40,270					95,492		3,608
2011				28,758					33,336	20,034	41,053
2012				1,618					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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	741,418	793,260	91,582	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-612,406	-127,731	882	
TOTAL LOSSES	129,012	665,529	92,464	
EXPECTED LOSSES	1,331,489	460,729	133,720	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.204	1.050	.146	1.400
INDICATED (POST-TEST)	.248	1.275	.177	1.700
PRES. ON RATE LEVEL	2.063	.714	.207	2.984
DERIVED BY FORMULA	2.027	.748	.205	2.980
UNDERLYING PRES. RATE	2.101	.727	.211	3.039
PROPOSED	2.027	.748	.205	2.980

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.673
IND. RATES				4.67	MINIMUM PREMIUM	1535
MAN. RATES	3.98	4.49	4.59	+ 4.67	PRESENT	1545

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,068	168,173	3,835	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-221,359	-55,134	107	
TOTAL LOSSES		113,039	3,942	
EXPECTED LOSSES	443,310	182,323	26,334	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.674	.024	.698
INDICATED (POST-TEST)	.000	.818	.029	.847
PRES. ON RATE LEVEL	2.595	1.068	.154	3.817
DERIVED BY FORMULA	2.569	1.063	.152	3.784
UNDERLYING PRES. RATE	2.643	1.087	.157	3.887
PROPOSED	2.569	1.063	.152	3.784

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	5.934
IND. RATES				5.93	MINIMUM PREMIUM	1865
MAN. RATES	5.47	5.94	5.87	+ 5.93	PRESENT	1895

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	178									
2011	187									
2012	352									
2013	400									
2014	381									
TOTAL	1,498									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-13,079	-3,209	32	
TOTAL LOSSES			32	
EXPECTED LOSSES	30,483	12,254	4,090	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.002	.002
INDICATED (POST-TEST)	.000	.000	.002	.002
PRES. ON RATE LEVEL	1.999	.803	.268	3.070
DERIVED BY FORMULA	1.999	.803	.268	3.070
UNDERLYING PRES. RATE	2.035	.818	.273	3.126
PROPOSED	1.999	.803	.268	3.070

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.814
IND. RATES				4.81	MINIMUM PREMIUM	1570
MAN. RATES	4.46	4.81	4.72	+ 4.81	PRESENT	1580

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010												
2011												
2012												
2013	4											
2014												
TOTAL	4											

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-29	-25		
TOTAL LOSSES				
EXPECTED LOSSES	64	72	14	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	1.580	1.773	.340	3.693
DERIVED BY FORMULA	1.580	1.773	.340	3.693
UNDERLYING PRES. RATE	1.610	1.805	.346	3.761
PROPOSED	1.580	1.773	.340	3.693

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	5.792
IND. RATES				5.79	MINIMUM PREMIUM	1830
MAN. RATES	5.06	5.63	5.68	+ 5.79	PRESENT	1840

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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 YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	87,067	200,568	14,577	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-65,255	-25,297	70	
TOTAL LOSSES	21,812	175,271	14,647	
EXPECTED LOSSES	131,934	87,861	13,101	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.306	2.462	.206	2.974
INDICATED (POST-TEST)	.371	2.989	.250	3.610
PRES. ON RATE LEVEL	1.819	1.212	.181	3.212
DERIVED BY FORMULA	1.819	1.230	.182	3.231
UNDERLYING PRES. RATE	1.853	1.234	.184	3.271
PROPOSED	1.819	1.230	.182	3.231

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	5.067
IND. RATES				5.07	MINIMUM PREMIUM	1640
MAN. RATES	4.38	5.15	4.94	+ 5.07	PRESENT	1640

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											225
2012			125,367		4,608			57,340		23,879	1,691
2013				43,841					71,000		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 YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	566,328	296,019	2,756	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-71,907	-23,090	77	
TOTAL LOSSES	494,421	272,929	2,833	
EXPECTED LOSSES	157,927	80,843	12,442	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.737	5.375	.056	15.168
INDICATED (POST-TEST)	11.821	6.525	.068	18.414
PRES. ON RATE LEVEL	3.054	1.563	.241	4.858
DERIVED BY FORMULA	3.054	1.613	.239	4.906
UNDERLYING PRES. RATE	3.110	1.592	.245	4.947
PROPOSED	3.054	1.613	.239	4.906

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	7.694
IND. RATES				7.69	MINIMUM PREMIUM	2000
MAN. RATES	6.62	7.32	7.47	+ 7.69	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											484
2011			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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,552	39,287	7,470	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-164,249	-56,199	177	
TOTAL LOSSES			7,647	
EXPECTED LOSSES	359,195	204,999	25,800	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.039	.039
INDICATED (POST-TEST)	.000	.000	.047	.047
PRES. ON RATE LEVEL	1.777	1.014	.128	2.919
DERIVED BY FORMULA	1.759	.984	.126	2.869
UNDERLYING PRES. RATE	1.810	1.033	.130	2.973
PROPOSED	1.759	.984	.126	2.869

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.499
IND. RATES				4.50	MINIMUM PREMIUM	1490
MAN. RATES	4.02	4.47	4.49	+ 4.50	PRESENT	1515

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,163,415	144,082	30,117	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-221,448	-99,427	326	
TOTAL LOSSES	941,967	44,655	30,443	
EXPECTED LOSSES	476,348	358,737	49,154	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.930	.423	.289	9.642
INDICATED (POST-TEST)	10.841	.514	.351	11.706
PRES. ON RATE LEVEL	4.435	3.340	.457	8.232
DERIVED BY FORMULA	4.499	3.283	.455	8.237
UNDERLYING PRES. RATE	4.516	3.401	.466	8.383
PROPOSED	4.499	3.283	.455	8.237

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	12.918
IND. RATES				12.92	MINIMUM PREMIUM	2000
MAN. RATES	10.35	12.18	12.66	+ 12.92	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											1,973
2011											1,919
2012					3,351					5,740	3,687
2013											7,632
2014					19,310					26,421	7,897
TOTAL					22,661					32,161	23,108

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	68,223	121,274	23,763	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-218,911	-77,484	184	
TOTAL LOSSES		43,790	23,947	
EXPECTED LOSSES	478,273	282,176	26,750	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.203	.111	.314
INDICATED (POST-TEST)	.000	.246	.135	.381
PRES. ON RATE LEVEL	2.177	1.284	.122	3.583
DERIVED BY FORMULA	2.155	1.253	.122	3.530
UNDERLYING PRES. RATE	2.217	1.308	.124	3.649
PROPOSED	2.155	1.253	.122	3.530

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	5.536
IND. RATES				5.54	MINIMUM PREMIUM	1765
MAN. RATES	4.73	5.40	5.51	+ 5.54	PRESENT	1795

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		8,562	4,099	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-30,029	-10,135	44	
TOTAL LOSSES			4,143	
EXPECTED LOSSES	66,690	37,346	6,114	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.112	.112
INDICATED (POST-TEST)	.000	.000	.136	.136
PRES. ON RATE LEVEL	1.768	.990	.161	2.919
DERIVED BY FORMULA	1.768	.980	.161	2.909
UNDERLYING PRES. RATE	1.800	1.008	.165	2.973
PROPOSED	1.768	.980	.161	2.909

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.562
IND. RATES				4.56	MINIMUM PREMIUM	1505
MAN. RATES	4.02	4.47	4.49	+ 4.56	PRESENT	1515

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	12												
2011	30												
2012	28												
2013													
2014													
TOTAL	70												

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,304	-688		
TOTAL LOSSES				
EXPECTED LOSSES	2,660	2,522	144	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	3.733	3.538	.201	7.472
DERIVED BY FORMULA	3.733	3.538	.201	7.472
UNDERLYING PRES. RATE	3.801	3.603	.205	7.609
PROPOSED	3.733	3.538	.201	7.472

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	11.719
IND. RATES				11.72	MINIMUM PREMIUM	2000
MAN. RATES	9.91	11.27	11.49	+ 11.72	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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 YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,578,753	1,929,751	150,625	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-617,249	-325,841	826	
TOTAL LOSSES	961,504	1,603,910	151,451	
EXPECTED LOSSES	1,369,033	1,210,942	115,309	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.360	3.936	.372	6.668
INDICATED (POST-TEST)	2.865	4.778	.452	8.095
PRES. ON RATE LEVEL	3.300	2.918	.278	6.496
DERIVED BY FORMULA	3.291	2.992	.285	6.568
UNDERLYING PRES. RATE	3.360	2.972	.283	6.615
PROPOSED	3.291	2.992	.285	6.568

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	10.301
IND. RATES				10.30	MINIMUM PREMIUM	2000
MAN. RATES	10.58	10.71	9.99	+ 10.30	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010										
2011										
2012										
2013										
2014	23									
TOTAL	23									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-161	-99	2	
TOTAL LOSSES			2	
EXPECTED LOSSES	542	646	85	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.009	.009
INDICATED (POST-TEST)	.000	.000	.011	.011
PRES. ON RATE LEVEL	2.316	2.756	.364	5.436
DERIVED BY FORMULA	2.316	2.756	.364	5.436
UNDERLYING PRES. RATE	2.358	2.807	.371	5.536
PROPOSED	2.316	2.756	.364	5.436

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	8.525
IND. RATES				8.53	MINIMUM PREMIUM	2000
MAN. RATES	7.19	8.18	8.36	+ 8.53	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	28,666	271,198	26,431	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-239,398	-104,691	214	
TOTAL LOSSES		166,507	26,645	
EXPECTED LOSSES	528,886	383,142	30,552	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.736	.118	.854
INDICATED (POST-TEST)	.000	.894	.143	1.037
PRES. ON RATE LEVEL	2.295	1.663	.132	4.090
DERIVED BY FORMULA	2.272	1.640	.132	4.044
UNDERLYING PRES. RATE	2.337	1.693	.135	4.165
PROPOSED	2.272	1.640	.132	4.044

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE
IND. RATES				6.34	MINIMUM PREMIUM
MAN. RATES	6.46	6.61	6.29	+ 6.34	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010										
2011										
2012										
2013										
2014	55									
TOTAL	55									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-331	-244	6	
TOTAL LOSSES			6	
EXPECTED LOSSES	1,111	1,586	330	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.011	.011
INDICATED (POST-TEST)	.000	.000	.013	.013
PRES. ON RATE LEVEL	1.984	2.831	.589	5.404
DERIVED BY FORMULA	1.984	2.831	.589	5.404
UNDERLYING PRES. RATE	2.020	2.883	.600	5.503
PROPOSED	1.984	2.831	.589	5.404

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	8.475
IND. RATES				8.48	MINIMUM PREMIUM	2000
MAN. RATES	7.45	8.24	8.31	+ 8.48	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	226									
2011	356									
2012	293									
2013	334									
2014	260									
TOTAL	1,469									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-16,807	-9,413	22	
TOTAL LOSSES			22	
EXPECTED LOSSES	36,740	34,287	3,289	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	2.456	2.292	.220	4.968
DERIVED BY FORMULA	2.456	2.292	.220	4.968
UNDERLYING PRES. RATE	2.501	2.334	.224	5.059
PROPOSED	2.456	2.292	.220	4.968

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	7.791
IND. RATES				7.79	MINIMUM PREMIUM	2000
MAN. RATES	5.77	7.07	7.64	+ 7.79	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES				
							DEATH	P . T .	MAJOR	MINOR	TEMP
2010	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					

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014											17,394
TOTAL											17,394

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014											18,159
TOTAL											18,159

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			18,159	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-14,264	-17,235	64	
TOTAL LOSSES			18,223	
EXPECTED LOSSES	32,202	64,652	8,394	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.797	.797
INDICATED (POST-TEST)	.000	.000	.968	.968
PRES. ON RATE LEVEL	1.383	2.776	.360	4.519
DERIVED BY FORMULA	1.383	2.748	.366	4.497
UNDERLYING PRES. RATE	1.408	2.827	.367	4.602
PROPOSED	1.383	2.748	.366	4.497

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	7.053
IND. RATES				7.05	MINIMUM PREMIUM	2000
MAN. RATES	6.17	6.96	6.95	+ 7.05	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	645									
2011	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	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	142,325	140,754		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-71,945	-28,342	94	
TOTAL LOSSES	70,380	112,412	94	
EXPECTED LOSSES	164,114	108,073	11,947	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.543	2.465	.002	4.010
INDICATED (POST-TEST)	1.873	2.993	.002	4.868
PRES. ON RATE LEVEL	3.534	2.328	.257	6.119
DERIVED BY FORMULA	3.534	2.335	.254	6.123
UNDERLYING PRES. RATE	3.599	2.370	.262	6.231
PROPOSED	3.532	2.333	.254	6.119

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	9.597
IND. RATES				9.60	MINIMUM PREMIUM	2000
MAN. RATES	8.70	9.56	9.41	+ 9.60	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	145									
2011										
2012										
2013										
2014										
TOTAL	145									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,541	-756	1	
TOTAL LOSSES			1	
EXPECTED LOSSES	2,581	2,111	368	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	1.748	1.430	.249	3.427
DERIVED BY FORMULA	1.748	1.430	.249	3.427
UNDERLYING PRES. RATE	1.780	1.456	.254	3.490
PROPOSED	1.748	1.430	.249	3.427

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	5.374
IND. RATES				5.37	MINIMUM PREMIUM	1720
MAN. RATES	4.82	5.28	5.27	+ 5.37	PRESENT	1730

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	347,654	1,148,094	90,810	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-685,969	-426,634	1,104	
TOTAL LOSSES		721,460	91,914	
EXPECTED LOSSES	1,478,087	1,524,318	173,038	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.092	.139	1.231
INDICATED (POST-TEST)	.000	1.326	.169	1.495
PRES. ON RATE LEVEL	2.198	2.266	.257	4.721
DERIVED BY FORMULA	2.154	2.210	.252	4.616
UNDERLYING PRES. RATE	2.238	2.308	.262	4.808
PROPOSED	2.154	2.210	.252	4.616

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	7.239
IND. RATES				7.24	MINIMUM PREMIUM	2000
MAN. RATES	6.57	7.27	7.26	+ 7.24	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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 YEAR	INDEMNITY					MEDICAL					
	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 YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,112,099	1,258,041	34,798	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-871,145	-254,664	433	
TOTAL LOSSES	3,240,954	1,003,377	35,231	
EXPECTED LOSSES	1,861,572	916,625	69,276	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.497	2.940	.103	12.540
INDICATED (POST-TEST)	11.529	3.569	.125	15.223
PRES. ON RATE LEVEL	5.357	2.638	.199	8.194
DERIVED BY FORMULA	5.419	2.675	.196	8.290
UNDERLYING PRES. RATE	5.455	2.686	.203	8.344
PROPOSED	5.419	2.675	.196	8.290

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	13.002
IND. RATES				13.00	MINIMUM PREMIUM	2000
MAN. RATES	13.61	13.52	12.60	+ 13.00	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,756,831	507,390	96,388	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,414,987	-352,616	1,016	
TOTAL LOSSES	341,844	154,774	97,404	
EXPECTED LOSSES	3,114,577	1,299,707	145,723	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.666	.302	.190	1.158
INDICATED (POST-TEST)	.809	.367	.231	1.407
PRES. ON RATE LEVEL	5.961	2.487	.279	8.727
DERIVED BY FORMULA	5.858	2.381	.277	8.516
UNDERLYING PRES. RATE	6.070	2.533	.284	8.887
PROPOSED	5.858	2.381	.277	8.516

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	13.356
IND. RATES				13.36	MINIMUM PREMIUM	2000
MAN. RATES	11.70	13.19	13.42	+ 13.36	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,219,139	158,897	11,458	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-91,592	-21,405	95	
TOTAL LOSSES	2,127,547	137,492	11,553	
EXPECTED LOSSES	198,460	77,168	14,025	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	33.222	2.147	.180	35.549
INDICATED (POST-TEST)	40.332	2.606	.219	43.157
PRES. ON RATE LEVEL	3.043	1.184	.215	4.442
DERIVED BY FORMULA	3.043	1.198	.215	4.456
UNDERLYING PRES. RATE	3.099	1.205	.219	4.523
PROPOSED	3.043	1.198	.215	4.456

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	6.988
IND. RATES				6.99	MINIMUM PREMIUM	2000
MAN. RATES	5.75	6.56	6.83	+ 6.99	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	105,830	275,904	3,751	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-117,153	-38,915	75	
TOTAL LOSSES		236,989	3,826	
EXPECTED LOSSES	264,973	145,227	9,539	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.888	.030	1.918
INDICATED (POST-TEST)	.000	2.292	.036	2.328
PRES. ON RATE LEVEL	2.073	1.136	.075	3.284
DERIVED BY FORMULA	2.052	1.159	.074	3.285
UNDERLYING PRES. RATE	2.111	1.157	.076	3.344
PROPOSED	2.051	1.159	.074	3.284

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	5.150
IND. RATES				5.15	MINIMUM PREMIUM	1660
MAN. RATES	6.11	5.75	5.05	+ 5.15	PRESENT	1670

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	211									
2011	226	957	.423							
2012	286									
2013	348									
2014	307									
TOTAL	1,378	957	.069							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011											957
TOTAL											957

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011											1,017
TOTAL											1,017

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			1,017	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-14,765	-5,756	19	
TOTAL LOSSES			1,036	
EXPECTED LOSSES	33,293	21,360	2,384	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.075	.075
INDICATED (POST-TEST)	.000	.000	.091	.091
PRES. ON RATE LEVEL	2.373	1.521	.170	4.064
DERIVED BY FORMULA	2.373	1.521	.170	4.064
UNDERLYING PRES. RATE	2.416	1.550	.173	4.139
PROPOSED	2.373	1.521	.170	4.064

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	6.373
IND. RATES				6.37	MINIMUM PREMIUM	1985
MAN. RATES	5.61	6.19	6.25	+ 6.37	PRESENT	1995

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	329									
2011	428									
2012	444									
2013	430	810	.188							
2014	671									
TOTAL	2,302	810	.035							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											810
TOTAL											810

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											804
TOTAL											804

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			804	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-9,345	-4,461	25	
TOTAL LOSSES			829	
EXPECTED LOSSES	21,547	17,380	2,992	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.036	.036
INDICATED (POST-TEST)	.000	.000	.044	.044
PRES. ON RATE LEVEL	.919	.741	.128	1.788
DERIVED BY FORMULA	.919	.734	.127	1.780
UNDERLYING PRES. RATE	.936	.755	.130	1.821
PROPOSED	.919	.734	.127	1.780

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	TOTAL
IND. RATES				2.79	MINIMUM PREMIUM	1035
MAN. RATES	2.51	2.76	2.75	+ 2.79	PRESENT	1040

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	102,164	254,417	28,088	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-184,592	-74,454	292	
TOTAL LOSSES		179,963	28,380	
EXPECTED LOSSES	403,508	273,976	43,736	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.074	.169	1.243
INDICATED (POST-TEST)	.000	1.304	.205	1.509
PRES. ON RATE LEVEL	2.365	1.606	.256	4.227
DERIVED BY FORMULA	2.341	1.600	.255	4.196
UNDERLYING PRES. RATE	2.408	1.635	.261	4.304
PROPOSED	2.341	1.600	.255	4.196

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE
IND. RATES				6.58	MINIMUM PREMIUM
MAN. RATES	6.42	6.79	6.50	+ 6.58	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	622	22,104	2,952	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-66,110	-30,648	130	
TOTAL LOSSES			3,082	
EXPECTED LOSSES	143,924	111,636	19,123	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.025	.025
INDICATED (POST-TEST)	.000	.000	.030	.030
PRES. ON RATE LEVEL	1.138	.883	.151	2.172
DERIVED BY FORMULA	1.127	.865	.149	2.141
UNDERLYING PRES. RATE	1.159	.899	.154	2.212
PROPOSED	1.127	.865	.149	2.141

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	3.357
IND. RATES				3.36	MINIMUM PREMIUM	1185
MAN. RATES	3.10	3.40	3.34	+ 3.36	PRESENT	1205

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	1,234									
2011	971									
2012	486									
2013	240									
2014	213									
TOTAL	3,144									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-29,280	-10,776	20	
TOTAL LOSSES			20	
EXPECTED LOSSES	56,750	35,937	4,968	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	1.773	1.122	.155	3.050
DERIVED BY FORMULA	1.773	1.111	.153	3.037
UNDERLYING PRES. RATE	1.805	1.143	.158	3.106
PROPOSED	1.773	1.111	.153	3.037

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.763
IND. RATES				4.76	MINIMUM PREMIUM	1555
MAN. RATES	4.51	4.84	4.69	+ 4.76	PRESENT	1570

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	96,082	261,079	5,772	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-42,447	-15,820	58	
TOTAL LOSSES	53,635	245,259	5,830	
EXPECTED LOSSES	92,684	57,636	8,918	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.546	7.068	.168	8.782
INDICATED (POST-TEST)	1.877	8.581	.204	10.662
PRES. ON RATE LEVEL	2.623	1.631	.252	4.506
DERIVED BY FORMULA	2.623	1.701	.252	4.576
UNDERLYING PRES. RATE	2.671	1.661	.257	4.589
PROPOSED	2.623	1.701	.252	4.576

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	7.176
IND. RATES				7.18	MINIMUM PREMIUM	2000
MAN. RATES	6.41	7.00	6.93	+ 7.18	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,407,430	1,847,267	234,677	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,628,931	-664,609	2,918	
TOTAL LOSSES		1,182,658	237,595	
EXPECTED LOSSES	3,592,684	2,452,401	417,909	
CREDIBILITY	.02	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.418	.285	1.703
INDICATED (POST-TEST)	.000	1.721	.346	2.067
PRES. ON RATE LEVEL	4.230	2.887	.492	7.609
DERIVED BY FORMULA	4.145	2.805	.482	7.432
UNDERLYING PRES. RATE	4.307	2.940	.501	7.748
PROPOSED	4.145	2.805	.482	7.432

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	11.656
IND. RATES				11.66	MINIMUM PREMIUM	2000
MAN. RATES	10.38	11.53	11.70	+ 11.66	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,720,741	3,854,041	187,640	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,028,613	-534,513	2,891	
TOTAL LOSSES	2,692,128	3,319,528	190,531	
EXPECTED LOSSES	2,243,738	1,986,147	429,063	
CREDIBILITY	.02	.06	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.501	4.317	.248	8.066
INDICATED (POST-TEST)	4.250	5.241	.301	9.792
PRES. ON RATE LEVEL	2.865	2.537	.548	5.950
DERIVED BY FORMULA	2.893	2.699	.531	6.123
UNDERLYING PRES. RATE	2.918	2.583	.558	6.059
PROPOSED	2.893	2.699	.531	6.123

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	9.603
IND. RATES				9.60	MINIMUM PREMIUM	2000
MAN. RATES	6.99	8.55	9.15	+ 9.60	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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 YEAR	INDEMNITY					MEDICAL					
	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					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 YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	971,680	223,150	73,042	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-229,268	-61,726	109	
TOTAL LOSSES	742,412	161,424	73,151	
EXPECTED LOSSES	471,823	214,079	18,983	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.084	1.105	.501	6.690
INDICATED (POST-TEST)	6.172	1.341	.608	8.121
PRES. ON RATE LEVEL	3.173	1.440	.127	4.740
DERIVED BY FORMULA	3.203	1.438	.137	4.778
UNDERLYING PRES. RATE	3.231	1.466	.130	4.827
PROPOSED	3.203	1.438	.137	4.778

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	7.493
IND. RATES				7.49	MINIMUM PREMIUM	2000
MAN. RATES	7.01	7.51	7.29	+ 7.49	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	409									
2011	365									
2012	472									
2013	457									
2014	518									
TOTAL	2,221									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-15,519	-6,547	13	
TOTAL LOSSES			13	
EXPECTED LOSSES	34,803	24,498	1,599	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	1.539	1.083	.071	2.693
DERIVED BY FORMULA	1.539	1.072	.070	2.681
UNDERLYING PRES. RATE	1.567	1.103	.072	2.742
PROPOSED	1.539	1.072	.070	2.681

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.204
IND. RATES				4.20	MINIMUM PREMIUM	1410
MAN. RATES	3.87	4.22	4.14	+ 4.20	PRESENT	1420

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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 YEAR	INDEMNITY					MEDICAL					
	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 YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			4,170	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-29,827	-14,845	54	
TOTAL LOSSES			4,224	
EXPECTED LOSSES	64,266	53,387	8,117	
CREDIBILITY	.01	.01	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.050	.050
INDICATED (POST-TEST)	.000	.000	.061	.061
PRES. ON RATE LEVEL	.754	.627	.095	1.476
DERIVED BY FORMULA	.746	.621	.094	1.461
UNDERLYING PRES. RATE	.768	.638	.097	1.503
PROPOSED	.746	.621	.094	1.461

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	TOTAL
IND. RATES				2.29	MINIMUM PREMIUM	900
MAN. RATES	2.19	2.34	2.27	+ 2.29	PRESENT	910

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				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 YEAR	INDEMNITY					MEDICAL					
	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 YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,824,838	1,780,367	129,525	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,290,236	-398,998	1,570	
TOTAL LOSSES	534,602	1,381,369	131,095	
EXPECTED LOSSES	2,892,255	1,497,078	214,277	
CREDIBILITY	.03	.07	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.561	1.450	.138	2.149
INDICATED (POST-TEST)	.681	1.760	.168	2.609
PRES. ON RATE LEVEL	2.982	1.544	.221	4.747
DERIVED BY FORMULA	2.913	1.559	.217	4.689
UNDERLYING PRES. RATE	3.037	1.572	.225	4.834
PROPOSED	2.913	1.559	.217	4.689

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	7.354
IND. RATES				7.35	MINIMUM PREMIUM	2000
MAN. RATES	6.29	7.14	7.30	+ 7.35	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010										
2011										
2012	761									
2013										
2014	108									
TOTAL	869									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,071	-3,570	13	
TOTAL LOSSES			13	
EXPECTED LOSSES	13,157	16,650	2,477	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	1.487	1.881	.280	3.648
DERIVED BY FORMULA	1.487	1.881	.280	3.648
UNDERLYING PRES. RATE	1.514	1.916	.285	3.715
PROPOSED	1.487	1.881	.280	3.648

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	5.721
IND. RATES				5.72	MINIMUM PREMIUM	1810
MAN. RATES	4.56	5.37	5.61	+ 5.72	PRESENT	1820

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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 YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011											501
2012											18,432
2013											3,110
TOTAL											22,043

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011											533
2012											19,704
2013											3,085
TOTAL											23,322

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			23,322	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-26,898	-7,664	28	
TOTAL LOSSES			23,350	
EXPECTED LOSSES	52,841	25,408	4,779	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	1.129	1.129
INDICATED (POST-TEST)	.000	.000	1.371	1.371
PRES. ON RATE LEVEL	2.508	1.206	.227	3.941
DERIVED BY FORMULA	2.508	1.194	.238	3.940
UNDERLYING PRES. RATE	2.554	1.228	.231	4.013
PROPOSED	2.508	1.194	.238	3.940

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	6.179
IND. RATES				6.18	MINIMUM PREMIUM	1935
MAN. RATES	5.39	6.00	6.06	+ 6.18	PRESENT	1945

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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 YEAR	INDEMNITY					MEDICAL					
	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 YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	511,650	101,763	21,190			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-52,080	-17,203	63			
TOTAL LOSSES	459,570	84,560	21,253			
EXPECTED LOSSES	104,575	58,775	13,612			
CREDIBILITY	.01	.02	.02			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.612	.665	.167	4.444		
INDICATED (POST-TEST)	4.385	.807	.203	5.395		
PRES. ON RATE LEVEL	.807	.454	.105	1.366		
DERIVED BY FORMULA	.843	.461	.107	1.411		
UNDERLYING PRES. RATE	.822	.462	.107	1.391		
PROPOSED	.843	.461	.107	1.411		
IND. RATES						
YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	2.213
IND. RATES				2.21	MINIMUM PREMIUM	880
MAN. RATES	1.92	2.11	2.10	+ 2.21	PRESENT	865

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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 YEAR	INDEMNITY					MEDICAL					
	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 YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,602	40,237	10,789	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-56,399	-20,462	100	
TOTAL LOSSES		19,775	10,889	
EXPECTED LOSSES	119,076	72,634	15,868	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.153	.084	.237
INDICATED (POST-TEST)	.000	.186	.102	.288
PRES. ON RATE LEVEL	.906	.553	.121	1.580
DERIVED BY FORMULA	.897	.546	.121	1.564
UNDERLYING PRES. RATE	.923	.563	.123	1.609
PROPOSED	.897	.546	.121	1.564

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	TOTAL
IND. RATES				2.45	MINIMUM PREMIUM	945
MAN. RATES	2.40	2.52	2.43	+ 2.45	PRESENT	960

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					1,554					6,992	1,131
2011											725
2012											1,503
2013											208
2014					916					13,227	1,740
TOTAL					2,470					20,219	5,307

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	18,233	52,993	5,529	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-266,723	-97,125	438	
TOTAL LOSSES			5,967	
EXPECTED LOSSES	591,527	358,568	60,613	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.016	.016
INDICATED (POST-TEST)	.000	.000	.019	.019
PRES. ON RATE LEVEL	1.591	.964	.163	2.718
DERIVED BY FORMULA	1.575	.925	.157	2.657
UNDERLYING PRES. RATE	1.620	.982	.166	2.768
PROPOSED	1.575	.925	.157	2.657

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.167
IND. RATES				4.17	MINIMUM PREMIUM	1400
MAN. RATES	3.59	3.98	4.18	+ 4.17	PRESENT	1430

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010										
2011										
2012										
2013	963									
2014	2,100	13,402	.638						1	1
TOTAL	3,063	13,402	.438						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014					5,949					7,453	
TOTAL					5,949					7,453	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	19,465	29,822		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-14,868	-4,527	49	
TOTAL LOSSES	4,597	25,295	49	
EXPECTED LOSSES	42,729	21,135	3,277	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.150	.826	.002	.978
INDICATED (POST-TEST)	.182	1.003	.002	1.187
PRES. ON RATE LEVEL	1.370	.678	.105	2.153
DERIVED BY FORMULA	1.370	.681	.104	2.155
UNDERLYING PRES. RATE	1.395	.690	.107	2.192
PROPOSED	1.369	.680	.104	2.153

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	3.376
IND. RATES				3.38	MINIMUM PREMIUM	1190
MAN. RATES	2.18	2.92	3.31	+ 3.38	PRESENT	1195

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	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											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

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	499,218	185,887	80,213	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,154,510	-202,790	1,011	
TOTAL LOSSES			81,224	
EXPECTED LOSSES	2,499,915	738,346	152,357	
CREDIBILITY	.03	.07	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.090	.090
INDICATED (POST-TEST)	.000	.000	.109	.109
PRES. ON RATE LEVEL	2.723	.804	.166	3.693
DERIVED BY FORMULA	2.641	.748	.161	3.550
UNDERLYING PRES. RATE	2.773	.819	.169	3.761
PROPOSED	2.641	.748	.161	3.550

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	5.567
IND. RATES				5.57	MINIMUM PREMIUM	1770
MAN. RATES	5.11	5.68	5.68	+ 5.57	PRESENT	1840

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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							
TOTAL	4,462	11,156	.250						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	481	19,431	3,364	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-23,170	-7,375	35	
TOTAL LOSSES		12,056	3,399	
EXPECTED LOSSES	51,849	27,531	4,819	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.270	.076	.346
INDICATED (POST-TEST)	.000	.328	.092	.420
PRES. ON RATE LEVEL	1.141	.606	.106	1.853
DERIVED BY FORMULA	1.141	.603	.106	1.850
UNDERLYING PRES. RATE	1.162	.617	.108	1.887
PROPOSED	1.141	.603	.106	1.850

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	TOTAL
IND. RATES				2.90	MINIMUM PREMIUM	1065
MAN. RATES	2.38	2.75	2.85	+ 2.90	PRESENT	1070

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											133
2014											1,897
TOTAL											2,030

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											132
2014											1,980
TOTAL											2,112

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			2,112	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-16,636	-7,244	26	
TOTAL LOSSES			2,138	
EXPECTED LOSSES	36,091	26,410	3,402	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.094	.094
INDICATED (POST-TEST)	.000	.000	.114	.114
PRES. ON RATE LEVEL	1.564	1.144	.147	2.855
DERIVED BY FORMULA	1.564	1.133	.147	2.844
UNDERLYING PRES. RATE	1.592	1.165	.150	2.907
PROPOSED	1.564	1.133	.147	2.844

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.460
IND. RATES				4.46	MINIMUM PREMIUM	1475
MAN. RATES	4.01	4.41	4.39	+ 4.46	PRESENT	1490

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	414									
2011	276									
2012	286									
2013	453									
2014	425									
TOTAL	1,854									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-7,217	-4,799	20	
TOTAL LOSSES			20	
EXPECTED LOSSES	15,888	17,353	2,726	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	.842	.919	.144	1.905
DERIVED BY FORMULA	.842	.910	.143	1.895
UNDERLYING PRES. RATE	.857	.936	.147	1.940
PROPOSED	.842	.910	.143	1.895

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	2.972
IND. RATES				2.97	MINIMUM PREMIUM	1080
MAN. RATES	2.42	2.80	2.93	+ 2.97	PRESENT	1095

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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 YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					664					984	
TOTAL					664					984	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		4,019		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-10,366	-3,026	16	
TOTAL LOSSES		993	16	
EXPECTED LOSSES	23,400	11,519	2,039	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.050	.001	.051
INDICATED (POST-TEST)	.000	.061	.001	.062
PRES. ON RATE LEVEL	1.149	.566	.100	1.815
DERIVED BY FORMULA	1.149	.561	.099	1.809
UNDERLYING PRES. RATE	1.170	.576	.102	1.848
PROPOSED	1.149	.561	.099	1.809

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	2.837
IND. RATES				2.84	MINIMUM PREMIUM	1050
MAN. RATES	2.42	2.77	2.79	+ 2.84	PRESENT	1055

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010										
2011										
2012										
2013										
2014	150									
TOTAL	150									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-568	-194	5	
TOTAL LOSSES			5	
EXPECTED LOSSES	1,907	1,265	276	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.003	.003
INDICATED (POST-TEST)	.000	.000	.004	.004
PRES. ON RATE LEVEL	1.248	.828	.181	2.257
DERIVED BY FORMULA	1.248	.828	.181	2.257
UNDERLYING PRES. RATE	1.271	.843	.184	2.298
PROPOSED	1.248	.828	.181	2.257

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	3.539
IND. RATES				3.54	MINIMUM PREMIUM	1235
MAN. RATES	3.29	3.56	3.47	+ 3.54	PRESENT	1240

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	3,053									
2011	3,116									
2012	3,025									
2013	2,846	1,102	.038							
2014	2,800									
TOTAL	14,840	1,102	.007							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											1,102
TOTAL											1,102

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											1,093
TOTAL											1,093

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			1,093	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-67,114	-17,343	67	
TOTAL LOSSES			1,160	
EXPECTED LOSSES	145,877	63,219	10,091	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.008	.008
INDICATED (POST-TEST)	.000	.000	.010	.010
PRES. ON RATE LEVEL	.965	.418	.067	1.450
DERIVED BY FORMULA	.955	.410	.066	1.431
UNDERLYING PRES. RATE	.983	.426	.068	1.477
PROPOSED	.955	.410	.066	1.431

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	2.244
IND. RATES				2.24	MINIMUM PREMIUM	890
MAN. RATES	1.91	2.18	2.23	+ 2.24	PRESENT	900

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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 YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	137,636	179,284	115,314	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-309,930	-73,361	654	
TOTAL LOSSES		105,923	115,968	
EXPECTED LOSSES	683,077	270,653	91,292	
CREDIBILITY	.03	.08	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.099	.108	.207
INDICATED (POST-TEST)	.000	.120	.131	.251
PRES. ON RATE LEVEL	.625	.247	.083	.955
DERIVED BY FORMULA	.606	.237	.087	.930
UNDERLYING PRES. RATE	.636	.252	.085	.973
PROPOSED	.606	.237	.087	.930

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	1.458
IND. RATES				1.46	MINIMUM PREMIUM	680
MAN. RATES	1.36	1.48	1.47	+ 1.46	PRESENT	695

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	725,268	137,804	3,243	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-70,307	-28,242	66	
TOTAL LOSSES	654,961	109,562	3,309	
EXPECTED LOSSES	150,958	101,558	9,906	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.224	.874	.026	6.124
INDICATED (POST-TEST)	6.342	1.061	.032	7.435
PRES. ON RATE LEVEL	1.182	.795	.078	2.055
DERIVED BY FORMULA	1.234	.800	.077	2.111
UNDERLYING PRES. RATE	1.204	.810	.079	2.093
PROPOSED	1.234	.800	.077	2.111

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	3.310
IND. RATES				3.31	MINIMUM PREMIUM	1170
MAN. RATES	3.07	3.30	3.16	+ 3.31	PRESENT	1155

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010										
2011										
2012										
2013	339									
2014	6									
TOTAL	345									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,573	-1,972	5	
TOTAL LOSSES			5	
EXPECTED LOSSES	5,658	5,758	625	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	1.610	1.639	.178	3.427
DERIVED BY FORMULA	1.610	1.639	.178	3.427
UNDERLYING PRES. RATE	1.640	1.669	.181	3.490
PROPOSED	1.610	1.639	.178	3.427

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	5.374
IND. RATES				5.37	MINIMUM PREMIUM	1720
MAN. RATES	4.82	5.28	5.27	+ 5.37	PRESENT	1730

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010										
2011	63									
2012										
2013										
2014	116									
TOTAL	179									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,861	-578	5	
TOTAL LOSSES			5	
EXPECTED LOSSES	4,885	2,886	444	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.003	.003
INDICATED (POST-TEST)	.000	.000	.004	.004
PRES. ON RATE LEVEL	2.680	1.583	.243	4.506
DERIVED BY FORMULA	2.680	1.583	.243	4.506
UNDERLYING PRES. RATE	2.729	1.612	.248	4.589
PROPOSED	2.680	1.583	.243	4.506

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	7.067
IND. RATES				7.07	MINIMUM PREMIUM	2000
MAN. RATES	6.41	7.00	6.93	+ 7.07	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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									
2013	500									
2014	2,990									
TOTAL	5,843	132,325	2.265						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,229	262,483	8,109	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-20,549	-8,822	55	
TOTAL LOSSES		253,661	8,164	
EXPECTED LOSSES	50,659	38,272	5,083	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	4.341	.140	4.481
INDICATED (POST-TEST)	.000	5.270	.170	5.440
PRES. ON RATE LEVEL	.851	.643	.086	1.580
DERIVED BY FORMULA	.851	.689	.087	1.627
UNDERLYING PRES. RATE	.867	.655	.087	1.609
PROPOSED	.851	.689	.087	1.627

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	TOTAL
IND. RATES				2.55	MINIMUM PREMIUM	970
MAN. RATES	2.40	2.52	2.43	+ 2.55	PRESENT	960

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014				29,684					49,000		
TOTAL				29,684					49,000		

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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. LOSSES PG B	152,002	119,533		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,475	-528	2	
TOTAL LOSSES	149,527	119,005	2	
EXPECTED LOSSES	5,281	2,099	330	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	72.940	58.051	.001	130.992
INDICATED (POST-TEST)	88.549	70.474	.001	159.024
PRES. ON RATE LEVEL	2.530	1.006	.157	3.693
DERIVED BY FORMULA	2.530	1.006	.157	3.693
UNDERLYING PRES. RATE	2.576	1.024	.161	3.761
PROPOSED	2.530	1.006	.157	3.693

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	5.792
IND. RATES				5.79	MINIMUM PREMIUM	1830
MAN. RATES	5.11	5.68	5.68	+ 5.79	PRESENT	1840

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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 YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014											170
TOTAL											170

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014											177
TOTAL											177

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			177	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,617	-1,828	8	
TOTAL LOSSES			185	
EXPECTED LOSSES	11,971	8,229	771	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.038	.038
INDICATED (POST-TEST)	.000	.000	.046	.046
PRES. ON RATE LEVEL	2.394	1.646	.154	4.194
DERIVED BY FORMULA	2.394	1.646	.154	4.194
UNDERLYING PRES. RATE	2.438	1.676	.157	4.271
PROPOSED	2.394	1.646	.154	4.194

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	6.577
IND. RATES				6.58	MINIMUM PREMIUM	2000
MAN. RATES	5.21	6.10	6.45	+ 6.58	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	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				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 YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,885,100	481,201	27,652	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-118,092	-62,178	160	
TOTAL LOSSES	1,767,008	419,023	27,812	
EXPECTED LOSSES	238,111	208,954	28,809	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	10.182	2.414	.160	12.756
INDICATED (POST-TEST)	12.361	2.931	.194	15.486
PRES. ON RATE LEVEL	1.347	1.183	.163	2.693
DERIVED BY FORMULA	1.457	1.218	.164	2.839
UNDERLYING PRES. RATE	1.372	1.204	.166	2.742
PROPOSED	1.457	1.218	.164	2.839

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.452
IND. RATES				4.45	MINIMUM PREMIUM	1475
MAN. RATES	4.39	4.42	4.14	+ 4.45	PRESENT	1420

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010										
2011										
2012										
2013										
2014	119									
TOTAL	119									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-713	-192	4	
TOTAL LOSSES			4	
EXPECTED LOSSES	2,397	1,248	208	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.003	.003
INDICATED (POST-TEST)	.000	.000	.004	.004
PRES. ON RATE LEVEL	1.978	1.030	.172	3.180
DERIVED BY FORMULA	1.978	1.030	.172	3.180
UNDERLYING PRES. RATE	2.014	1.049	.175	3.238
PROPOSED	1.978	1.030	.172	3.180

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.987
IND. RATES				4.99	MINIMUM PREMIUM	1615
MAN. RATES	4.52	4.92	4.89	+ 4.99	PRESENT	1625

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				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 YEAR	INDEMNITY					MEDICAL					
	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 YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,757,448	918,428	78,372	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-517,319	-155,178	466	
TOTAL LOSSES	2,240,129	763,250	78,838	
EXPECTED LOSSES	1,140,315	568,217	64,125	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.817	3.345	.345	13.507
INDICATED (POST-TEST)	11.918	4.061	.419	16.398
PRES. ON RATE LEVEL	4.907	2.445	.276	7.628
DERIVED BY FORMULA	4.977	2.493	.280	7.750
UNDERLYING PRES. RATE	4.997	2.490	.281	7.768
PROPOSED	4.977	2.493	.280	7.750

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	12.155
IND. RATES				12.16	MINIMUM PREMIUM	2000
MAN. RATES	10.16	11.50	11.73	+ 12.16	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											5,613
2013											2,604
TOTAL											8,217

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			8,179	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-29,598	-19,951	57	
TOTAL LOSSES			8,236	
EXPECTED LOSSES	63,191	71,067	9,170	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.414	.414
INDICATED (POST-TEST)	.000	.000	.503	.503
PRES. ON RATE LEVEL	3.120	3.509	.452	7.081
DERIVED BY FORMULA	3.120	3.474	.453	7.047
UNDERLYING PRES. RATE	3.177	3.573	.461	7.211
PROPOSED	3.120	3.474	.453	7.047

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	11.052
IND. RATES				11.05	MINIMUM PREMIUM	2000
MAN. RATES	9.07	10.42	10.89	+ 11.05	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,311,239	2,304,998	137,437	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,224,117	-620,635	2,116	
TOTAL LOSSES	87,122	1,684,363	139,553	
EXPECTED LOSSES	2,843,694	2,372,517	262,122	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.136	2.635	.218	2.989
INDICATED (POST-TEST)	.165	3.199	.265	3.629
PRES. ON RATE LEVEL	4.368	3.644	.403	8.415
DERIVED BY FORMULA	4.284	3.617	.395	8.296
UNDERLYING PRES. RATE	4.448	3.711	.410	8.569
PROPOSED	4.284	3.617	.395	8.296

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	13.011
IND. RATES				13.01	MINIMUM PREMIUM	2000
MAN. RATES	11.21	12.62	12.94	+ 13.01	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,526,346	1,832,845	225,868	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,696,688	-472,942	2,729	
TOTAL LOSSES	829,658	1,359,903	228,597	
EXPECTED LOSSES	3,888,156	1,780,000	324,842	
CREDIBILITY	.06	.17	.18	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.250	.410	.069	.729
INDICATED (POST-TEST)	.304	.498	.084	.886
PRES. ON RATE LEVEL	1.152	.527	.096	1.775
DERIVED BY FORMULA	1.101	.522	.094	1.717
UNDERLYING PRES. RATE	1.173	.537	.098	1.808
PROPOSED	1.101	.522	.094	1.717

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	TOTAL
IND. RATES				2.69	MINIMUM PREMIUM	1010
MAN. RATES	2.54	2.77	2.73	+ 2.69	PRESENT	1035

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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					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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,256,731	1,128,933	36,958	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,636,688	-187,540	610	
TOTAL LOSSES		941,393	37,568	
EXPECTED LOSSES	3,603,239	685,050	86,825	
CREDIBILITY	.03	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.084	.043	1.127
INDICATED (POST-TEST)	.000	1.316	.052	1.368
PRES. ON RATE LEVEL	4.075	.775	.098	4.948
DERIVED BY FORMULA	3.953	.813	.095	4.861
UNDERLYING PRES. RATE	4.150	.789	.100	5.039
PROPOSED	3.953	.813	.095	4.861

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	7.623
IND. RATES				7.62	MINIMUM PREMIUM	2000
MAN. RATES	6.74	7.52	7.61	+ 7.62	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,105,168	1,673,242	438,034	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,076,814	-402,403	2,664	
TOTAL LOSSES	28,354	1,270,839	440,698	
EXPECTED LOSSES	2,399,204	1,479,789	385,886	
CREDIBILITY	.06	.17	.18	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.008	.379	.131	.518
INDICATED (POST-TEST)	.010	.460	.159	.629
PRES. ON RATE LEVEL	.702	.433	.113	1.248
DERIVED BY FORMULA	.660	.438	.121	1.219
UNDERLYING PRES. RATE	.715	.441	.115	1.271
PROPOSED	.660	.438	.121	1.219

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	1.911
IND. RATES				1.91	MINIMUM PREMIUM	800
MAN. RATES	1.64	1.89	1.92	+ 1.91	PRESENT	815

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	41,824	261,588	51,855	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-709,472	-78,949	572	
TOTAL LOSSES		182,639	52,427	
EXPECTED LOSSES	1,560,500	289,020	84,766	
CREDIBILITY	.03	.08	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.179	.051	.230
INDICATED (POST-TEST)	.000	.217	.062	.279
PRES. ON RATE LEVEL	1.500	.278	.082	1.860
DERIVED BY FORMULA	1.455	.273	.080	1.808
UNDERLYING PRES. RATE	1.528	.283	.083	1.894
PROPOSED	1.455	.273	.080	1.808

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	2.835
IND. RATES				2.84	MINIMUM PREMIUM	1050
MAN. RATES	2.59	2.85	2.86	+ 2.84	PRESENT	1075

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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 YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	281,768	1,699,909	56,956	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-824,674	-296,589	1,301	
TOTAL LOSSES		1,403,320	58,257	
EXPECTED LOSSES	1,806,583	1,085,360	185,155	
CREDIBILITY	.03	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.592	.066	1.658
INDICATED (POST-TEST)	.000	1.933	.080	2.013
PRES. ON RATE LEVEL	2.012	1.209	.206	3.427
DERIVED BY FORMULA	1.952	1.260	.197	3.409
UNDERLYING PRES. RATE	2.049	1.231	.210	3.490
PROPOSED	1.952	1.260	.197	3.409

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	5.346
IND. RATES				5.35	MINIMUM PREMIUM	1715
MAN. RATES	4.67	5.21	5.27	+ 5.35	PRESENT	1730

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011											1,776
2013					3,587					551	
2014											5,505
TOTAL					3,587					551	7,281

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011											1,888
2013		75	2,516	1,482	5,206		11	283	258	881	
2014											5,747
TOTAL		75	2,516	1,482	5,206		11	283	258	881	7,635

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,885	7,827	7,635	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-68,104	-18,622	106	
TOTAL LOSSES			7,741	
EXPECTED LOSSES	161,952	74,780	11,968	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.164	.164
INDICATED (POST-TEST)	.000	.000	.199	.199
PRES. ON RATE LEVEL	3.375	1.559	.249	5.183
DERIVED BY FORMULA	3.375	1.543	.249	5.167
UNDERLYING PRES. RATE	3.437	1.587	.254	5.278
PROPOSED	3.375	1.543	.249	5.167

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	8.103
IND. RATES				8.10	MINIMUM PREMIUM	2000
MAN. RATES	6.67	7.68	7.97	+ 8.10	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,562,180	1,444,404	214,379	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,958,269	-489,093	1,466	
TOTAL LOSSES	1,603,911	955,311	215,845	
EXPECTED LOSSES	4,451,744	1,884,729	195,904	
CREDIBILITY	.06	.17	.18	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.475	.283	.064	.822
INDICATED (POST-TEST)	.577	.344	.078	.999
PRES. ON RATE LEVEL	1.294	.548	.057	1.899
DERIVED BY FORMULA	1.251	.513	.061	1.825
UNDERLYING PRES. RATE	1.318	.558	.058	1.934
PROPOSED	1.251	.513	.061	1.825

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	TOTAL
IND. RATES				2.86	MINIMUM PREMIUM	1055
MAN. RATES	2.83	3.02	2.92	+ 2.86	PRESENT	1090

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	199									
2011	387									
2012	387									
2013	289									
2014	490									
TOTAL	1,752									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-10,086	-2,066	14	
TOTAL LOSSES			14	
EXPECTED LOSSES	23,320	8,163	1,698	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	1.307	.458	.095	1.860
DERIVED BY FORMULA	1.307	.453	.094	1.854
UNDERLYING PRES. RATE	1.331	.466	.097	1.894
PROPOSED	1.307	.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	1065
MAN. RATES	2.59	2.85	2.86	+ 2.91	PRESENT	1075

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				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											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	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											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,388,934	3,359,129	236,213	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,979,553	-755,209	2,309	
TOTAL LOSSES	6,409,381	2,603,920	238,522	
EXPECTED LOSSES	6,761,812	2,869,450	297,450	
CREDIBILITY	.03	.07	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.529	2.653	.243	9.425
INDICATED (POST-TEST)	7.926	3.221	.295	11.442
PRES. ON RATE LEVEL	6.764	2.870	.298	9.932
DERIVED BY FORMULA	6.799	2.895	.298	9.992
UNDERLYING PRES. RATE	6.888	2.923	.303	10.114
PROPOSED	6.799	2.895	.298	9.992

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	14.580
IND. RATES				14.58	MINIMUM PREMIUM	2000
MAN. RATES	14.23	15.40	15.29	+ 14.58	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				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 YEAR	INDEMNITY					MEDICAL					
	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				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 YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,169,696	833,362	63,295	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-809,851	-237,211	475	
TOTAL LOSSES	359,845	596,151	63,770	
EXPECTED LOSSES	1,778,871	859,069	63,978	
CREDIBILITY	.02	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.776	1.286	.138	2.200
INDICATED (POST-TEST)	.942	1.561	.168	2.671
PRES. ON RATE LEVEL	3.768	1.820	.135	5.723
DERIVED BY FORMULA	3.711	1.810	.137	5.658
UNDERLYING PRES. RATE	3.837	1.853	.138	5.828
PROPOSED	3.711	1.810	.137	5.658

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	8.256
IND. RATES				8.26	MINIMUM PREMIUM	2000
MAN. RATES	8.62	9.05	8.81	+ 8.26	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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					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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	135,651	503,870	25,574	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,011,654	-158,961	254	
TOTAL LOSSES		344,909	25,828	
EXPECTED LOSSES	2,073,600	550,112	42,391	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.074	.080	1.154
INDICATED (POST-TEST)	.000	1.304	.097	1.401
PRES. ON RATE LEVEL	6.341	1.682	.130	8.153
DERIVED BY FORMULA	6.278	1.671	.129	8.078
UNDERLYING PRES. RATE	6.457	1.713	.132	8.302
PROPOSED	6.278	1.671	.129	8.078

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	11.787
IND. RATES				11.79	MINIMUM PREMIUM	2000
MAN. RATES	12.99	13.11	12.55	+ 11.79	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	30,082	48,845		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-44,380	-17,038	40	
TOTAL LOSSES		31,807	40	
EXPECTED LOSSES	99,936	64,354	4,960	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.616	.002	1.618
INDICATED (POST-TEST)	.000	1.962	.002	1.964
PRES. ON RATE LEVEL	4.987	3.211	.247	8.445
DERIVED BY FORMULA	4.987	3.199	.245	8.431
UNDERLYING PRES. RATE	5.078	3.270	.252	8.600
PROPOSED	4.987	3.199	.245	8.431

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	12.302
IND. RATES				12.30	MINIMUM PREMIUM	2000
MAN. RATES	11.12	12.60	13.00	+ 12.30	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,566,459	837,694	21,795	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-193,204	-59,859	100	
TOTAL LOSSES	1,373,255	777,835	21,895	
EXPECTED LOSSES	435,651	228,263	13,315	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	14.541	8.236	.232	23.009
INDICATED (POST-TEST)	17.653	9.999	.282	27.934
PRES. ON RATE LEVEL	4.530	2.374	.138	7.042
DERIVED BY FORMULA	4.661	2.527	.141	7.329
UNDERLYING PRES. RATE	4.613	2.417	.141	7.171
PROPOSED	4.661	2.527	.141	7.329

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	10.694
IND. RATES				10.69	MINIMUM PREMIUM	2000
MAN. RATES	11.09	11.64	10.84	+ 10.69	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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 YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,553,765	4,845,630	172,356			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,369,824	-1,170,511	1,379			
TOTAL LOSSES	3,183,941	3,675,119	173,735			
EXPECTED LOSSES	7,455,605	4,340,719	197,119			
CREDIBILITY	.05	.12	.13			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.551	1.790	.085	3.426		
INDICATED (POST-TEST)	1.883	2.173	.103	4.159		
PRES. ON RATE LEVEL	3.566	2.076	.094	5.736		
DERIVED BY FORMULA	3.482	2.088	.095	5.665		
UNDERLYING PRES. RATE	3.631	2.114	.096	5.841		
PROPOSED	3.482	2.088	.095	5.665		
IND. RATES						
YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	8.266
IND. RATES				8.27	MINIMUM PREMIUM	2000
MAN. RATES	8.27	9.02	8.83	+ 8.27	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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 YEAR	INDEMNITY					MEDICAL					
	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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,268,926	5,226,620	300,869	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,812,992	-864,097	1,766	
TOTAL LOSSES	4,455,934	4,362,523	302,635	
EXPECTED LOSSES	8,525,478	3,237,497	238,276	
CREDIBILITY	.05	.13	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.038	1.996	.138	4.172
INDICATED (POST-TEST)	2.474	2.423	.168	5.065
PRES. ON RATE LEVEL	3.830	1.454	.107	5.391
DERIVED BY FORMULA	3.762	1.580	.116	5.458
UNDERLYING PRES. RATE	3.900	1.481	.109	5.490
PROPOSED	3.716	1.561	.114	5.391

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	7.866
IND. RATES				7.87	MINIMUM PREMIUM	2000
MAN. RATES	7.52	8.12	8.30	+ 7.87	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					4,530					7,911	
TOTAL					4,530					7,911	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		30,328		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-97,519	-19,660	28	
TOTAL LOSSES		10,668	28	
EXPECTED LOSSES	203,134	68,144	4,845	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.412	.001	.413
INDICATED (POST-TEST)	.000	.500	.001	.501
PRES. ON RATE LEVEL	7.699	2.583	.183	10.465
DERIVED BY FORMULA	7.699	2.562	.181	10.442
UNDERLYING PRES. RATE	7.840	2.630	.187	10.657
PROPOSED	7.699	2.562	.181	10.442

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	15.236
IND. RATES				15.24	MINIMUM PREMIUM	2000
MAN. RATES	14.09	15.68	16.11	+ 15.24	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	197	221	.112							
2011										
2012										
2013										
2014										
TOTAL	197	221	.112							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											221
TOTAL											221

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											220
TOTAL											220

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			220	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-8,566	-2,880	2	
TOTAL LOSSES			222	
EXPECTED LOSSES	14,351	8,047	719	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.113	.113
INDICATED (POST-TEST)	.000	.000	.137	.137
PRES. ON RATE LEVEL	7.154	4.012	.358	11.524
DERIVED BY FORMULA	7.154	4.012	.358	11.524
UNDERLYING PRES. RATE	7.285	4.085	.365	11.735
PROPOSED	7.154	4.012	.358	11.524

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	16.815
IND. RATES				16.82	MINIMUM PREMIUM	2000
MAN. RATES	16.38	17.78	17.74	+ 16.82	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,166,098	680,943	42,653	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-761,351	-166,636	478	
TOTAL LOSSES	404,747	514,307	43,131	
EXPECTED LOSSES	1,711,093	629,597	66,747	
CREDIBILITY	.02	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.897	1.140	.096	2.133
INDICATED (POST-TEST)	1.089	1.384	.117	2.590
PRES. ON RATE LEVEL	3.726	1.371	.145	5.242
DERIVED BY FORMULA	3.673	1.372	.144	5.189
UNDERLYING PRES. RATE	3.794	1.396	.148	5.338
PROPOSED	3.673	1.372	.144	5.189

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	7.571
IND. RATES				7.57	MINIMUM PREMIUM	2000
MAN. RATES	8.35	9.13	8.07	+ 7.57	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				50,119					212,265		531
2011											3,245
2012											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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	253,772	981,320	8,132	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-360,286	-94,914	287	
TOTAL LOSSES		886,406	8,419	
EXPECTED LOSSES	793,656	341,231	39,674	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	4.982	.047	5.029
INDICATED (POST-TEST)	.000	6.048	.057	6.105
PRES. ON RATE LEVEL	4.381	1.883	.219	6.483
DERIVED BY FORMULA	4.337	1.966	.214	6.517
UNDERLYING PRES. RATE	4.461	1.918	.223	6.602
PROPOSED	4.314	1.956	.213	6.483

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	9.459
IND. RATES				9.46	MINIMUM PREMIUM	2000
MAN. RATES	9.00	9.92	9.98	+ 9.46	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011			159,501	61,508				334,674	40,078		7,947
2012											660
2014											9,266
TOTAL			159,501	61,508				334,674	40,078		17,873

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011		2,641	284,317	116,524	7,020		6,966	725,445	99,612	13,811	8,448
2012											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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,019,369	236,967	18,828	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-475,787	-113,237	382	
TOTAL LOSSES	543,582	123,730	19,210	
EXPECTED LOSSES	1,075,876	426,296	48,619	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.584	1.043	.162	5.789
INDICATED (POST-TEST)	5.565	1.266	.197	7.028
PRES. ON RATE LEVEL	8.910	3.530	.403	12.843
DERIVED BY FORMULA	8.877	3.485	.399	12.761
UNDERLYING PRES. RATE	9.073	3.595	.410	13.078
PROPOSED	8.877	3.485	.399	12.761

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	18.620
IND. RATES				18.62	MINIMUM PREMIUM	2000
MAN. RATES	16.94	19.19	19.77	+ 18.62	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,519,570	2,774,164	96,053	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,446,044	-470,742	905	
TOTAL LOSSES	3,073,526	2,303,422	96,958	
EXPECTED LOSSES	3,274,831	1,775,209	125,267	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.294	3.218	.135	7.647
INDICATED (POST-TEST)	5.213	3.907	.164	9.284
PRES. ON RATE LEVEL	4.493	2.435	.172	7.100
DERIVED BY FORMULA	4.507	2.523	.172	7.202
UNDERLYING PRES. RATE	4.575	2.480	.175	7.230
PROPOSED	4.507	2.523	.172	7.202

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	10.509
IND. RATES				10.51	MINIMUM PREMIUM	2000
MAN. RATES	9.51	10.64	10.93	+ 10.51	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,642,692	1,272,733	47,054	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-500,952	-154,281	331	
TOTAL LOSSES	5,141,740	1,118,452	47,385	
EXPECTED LOSSES	1,085,076	560,701	50,279	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	19.533	4.249	.180	23.962
INDICATED (POST-TEST)	23.713	5.158	.219	29.090
PRES. ON RATE LEVEL	4.048	2.092	.187	6.327
DERIVED BY FORMULA	4.245	2.184	.188	6.617
UNDERLYING PRES. RATE	4.122	2.130	.191	6.443
PROPOSED	4.245	2.184	.188	6.617

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	9.655
IND. RATES				9.66	MINIMUM PREMIUM	2000
MAN. RATES	8.21	9.33	9.74	+ 9.66	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,544,002	2,100,505	106,116	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-515,533	-219,688	435	
TOTAL LOSSES	1,028,469	1,880,817	106,551	
EXPECTED LOSSES	1,149,926	809,738	58,086	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.444	8.127	.460	13.031
INDICATED (POST-TEST)	5.395	9.866	.558	15.819
PRES. ON RATE LEVEL	4.880	3.436	.246	8.562
DERIVED BY FORMULA	4.885	3.629	.255	8.769
UNDERLYING PRES. RATE	4.969	3.499	.251	8.719
PROPOSED	4.885	3.629	.255	8.769

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	12.795
IND. RATES				12.80	MINIMUM PREMIUM	2000
MAN. RATES	11.29	12.79	13.18	+ 12.80	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,111,229	1,032,589	61,256	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-978,360	-340,955	903	
TOTAL LOSSES	2,132,869	691,634	62,159	
EXPECTED LOSSES	2,165,860	1,262,275	125,332	
CREDIBILITY	.02	.05	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.574	1.159	.104	4.837
INDICATED (POST-TEST)	4.339	1.407	.126	5.872
PRES. ON RATE LEVEL	3.564	2.077	.206	5.847
DERIVED BY FORMULA	3.580	2.044	.201	5.825
UNDERLYING PRES. RATE	3.629	2.115	.210	5.954
PROPOSED	3.593	2.052	.202	5.847

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	8.531
IND. RATES				8.53	MINIMUM PREMIUM	2000
MAN. RATES	7.80	8.89	9.00	+ 8.53	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			310,330					115,558			3,128
2011											744
2012					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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	926,960	270,439	39,914	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-287,949	-88,552	156	
TOTAL LOSSES	639,011	181,887	40,070	
EXPECTED LOSSES	637,078	326,276	21,549	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.313	.658	.145	3.116
INDICATED (POST-TEST)	2.808	.799	.176	3.783
PRES. ON RATE LEVEL	2.264	1.160	.077	3.501
DERIVED BY FORMULA	2.269	1.149	.080	3.498
UNDERLYING PRES. RATE	2.306	1.181	.078	3.565
PROPOSED	2.271	1.150	.080	3.501

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	5.108
IND. RATES				5.11	MINIMUM PREMIUM	1650
MAN. RATES	4.71	5.22	5.39	+ 5.11	PRESENT	1765

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				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 YEAR	INDEMNITY					MEDICAL					
	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	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 YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,519,650	4,074,563	210,528	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,712,303	-940,309	2,036	
TOTAL LOSSES	3,807,347	3,134,254	212,564	
EXPECTED LOSSES	6,058,999	3,492,694	274,319	
CREDIBILITY	.04	.10	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.540	2.091	.142	4.773
INDICATED (POST-TEST)	3.084	2.538	.172	5.794
PRES. ON RATE LEVEL	3.969	2.288	.180	6.437
DERIVED BY FORMULA	3.934	2.313	.179	6.426
UNDERLYING PRES. RATE	4.042	2.330	.183	6.555
PROPOSED	3.934	2.313	.179	6.426

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	9.376
IND. RATES				9.38	MINIMUM PREMIUM	2000
MAN. RATES	9.13	9.85	9.91	+ 9.38	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				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 YEAR	INDEMNITY					MEDICAL					
	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 YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,761,397	7,494,010	342,496	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,208,341	-1,371,236	2,418	
TOTAL LOSSES	6,553,056	6,122,774	344,914	
EXPECTED LOSSES	9,213,191	5,018,593	346,109	
CREDIBILITY	.04	.10	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.127	3.856	.217	8.200
INDICATED (POST-TEST)	5.010	4.681	.263	9.954
PRES. ON RATE LEVEL	5.699	3.104	.214	9.017
DERIVED BY FORMULA	5.671	3.262	.219	9.152
UNDERLYING PRES. RATE	5.803	3.161	.218	9.182
PROPOSED	5.671	3.262	.219	9.152

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	13.354
IND. RATES				13.35	MINIMUM PREMIUM	2000
MAN. RATES	12.39	13.84	13.88	+ 13.35	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				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 YEAR	INDEMNITY					MEDICAL					
	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	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 YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,048,568	3,280,133	40,600	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,515,404	-646,359	721	
TOTAL LOSSES	1,533,164	2,633,774	41,321	
EXPECTED LOSSES	5,503,772	2,369,014	107,683	
CREDIBILITY	.03	.07	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.538	2.642	.041	4.221
INDICATED (POST-TEST)	1.867	3.207	.050	5.124
PRES. ON RATE LEVEL	5.421	2.333	.106	7.860
DERIVED BY FORMULA	5.314	2.394	.102	7.810
UNDERLYING PRES. RATE	5.520	2.376	.108	8.004
PROPOSED	5.314	2.394	.102	7.810

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	11.396
IND. RATES				11.40	MINIMUM PREMIUM	2000
MAN. RATES	11.10	12.10	12.10	+ 11.40	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	511,456	668,646	106,362	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,706,593	-360,499	820	
TOTAL LOSSES		308,147	107,182	
EXPECTED LOSSES	3,619,566	1,270,295	131,678	
CREDIBILITY	.02	.06	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.398	.138	.536
INDICATED (POST-TEST)	.000	.483	.168	.651
PRES. ON RATE LEVEL	4.589	1.610	.167	6.366
DERIVED BY FORMULA	4.497	1.542	.167	6.206
UNDERLYING PRES. RATE	4.673	1.640	.170	6.483
PROPOSED	4.497	1.542	.167	6.206

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	9.055
IND. RATES				9.06	MINIMUM PREMIUM	2000
MAN. RATES	9.54	10.09	9.80	+ 9.06	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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			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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,639,042	340,593	56,192	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,259,011	-277,812	531	
TOTAL LOSSES	1,380,031	62,781	56,723	
EXPECTED LOSSES	4,930,352	1,020,059	79,910	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.679	.167	.151	3.997
INDICATED (POST-TEST)	4.466	.203	.183	4.852
PRES. ON RATE LEVEL	12.906	2.670	.209	15.785
DERIVED BY FORMULA	12.822	2.571	.208	15.601
UNDERLYING PRES. RATE	13.142	2.719	.213	16.074
PROPOSED	12.822	2.571	.208	15.601

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	22.764
IND. RATES				22.76	MINIMUM PREMIUM	2000
MAN. RATES	21.92	23.90	24.30	+ 22.76	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	375,586	192,404	20,458	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-787,753	-119,389	354	
TOTAL LOSSES		73,015	20,812	
EXPECTED LOSSES	1,784,237	449,388	49,100	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.263	.075	.338
INDICATED (POST-TEST)	.000	.319	.091	.410
PRES. ON RATE LEVEL	6.316	1.591	.174	8.081
DERIVED BY FORMULA	6.253	1.553	.172	7.978
UNDERLYING PRES. RATE	6.432	1.620	.177	8.229
PROPOSED	6.253	1.553	.172	7.978

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	11.641
IND. RATES				11.64	MINIMUM PREMIUM	2000
MAN. RATES	11.20	12.42	12.44	+ 11.64	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES				
							DEATH	P . T .	MAJOR	MINOR	TEMP
2010	180					180					
2011	738					738					
2012	751					751					
2013	221					221					
2014	165					165					
TOTAL	2,055					2,055					

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-65,484	-13,813	13	
TOTAL LOSSES			13	
EXPECTED LOSSES	141,508	52,155	2,630	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	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	9.354

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	13.649
IND. RATES				13.65	MINIMUM PREMIUM	2000
MAN. RATES	12.67	14.09	14.44	+ 13.65	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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				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 YEAR	INDEMNITY					MEDICAL					
	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			6,281	27,344	753	12,571
2013							89				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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	845,243	413,199	38,141	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-779,492	-193,896	481	
TOTAL LOSSES	65,751	219,303	38,622	
EXPECTED LOSSES	1,729,436	713,697	67,603	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.272	.908	.160	1.340
INDICATED (POST-TEST)	.330	1.102	.194	1.626
PRES. ON RATE LEVEL	7.034	2.903	.275	10.212
DERIVED BY FORMULA	6.967	2.849	.273	10.089
UNDERLYING PRES. RATE	7.163	2.956	.280	10.399
PROPOSED	6.967	2.849	.273	10.089

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	14.721
IND. RATES				14.72	MINIMUM PREMIUM	2000
MAN. RATES	13.17	15.09	15.72	+ 14.72	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				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	3	6
TOTAL	30,492	4,091,392	13.418			1	10	12	33

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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 YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,521,981	2,006,965	84,077	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,765,787	-623,153	537	
TOTAL LOSSES	5,756,194	1,383,812	84,614	
EXPECTED LOSSES	3,867,300	2,277,143	78,060	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	18.878	4.538	.277	23.693
INDICATED (POST-TEST)	22.918	5.509	.336	28.763
PRES. ON RATE LEVEL	12.455	7.334	.251	20.040
DERIVED BY FORMULA	12.560	7.279	.254	20.093
UNDERLYING PRES. RATE	12.683	7.468	.256	20.407
PROPOSED	12.560	7.279	.254	20.093

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	29.319
IND. RATES				29.32	MINIMUM PREMIUM	2000
MAN. RATES	26.79	30.11	30.85	+ 29.32	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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 YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,713,440	1,690,154	98,576	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,152,026	-326,947	1,146	
TOTAL LOSSES	561,414	1,363,207	99,722	
EXPECTED LOSSES	2,563,021	1,212,321	154,924	
CREDIBILITY	.04	.10	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.373	.906	.066	1.345
INDICATED (POST-TEST)	.453	1.100	.080	1.633
PRES. ON RATE LEVEL	1.673	.792	.101	2.566
DERIVED BY FORMULA	1.624	.823	.099	2.546
UNDERLYING PRES. RATE	1.704	.806	.103	2.613
PROPOSED	1.624	.823	.099	2.546

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	3.715
IND. RATES				3.72	MINIMUM PREMIUM	1280
MAN. RATES	3.75	3.98	3.95	+ 3.72	PRESENT	1370

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				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				4	10	15
TOTAL	461,140	11,938,273	2.589			1	14	56	87

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	13,240,518	6,223,390	526,339			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,482,826	-1,191,476	3,002			
TOTAL LOSSES	8,757,692	5,031,914	529,341			
EXPECTED LOSSES	9,794,613	4,353,163	433,472			
CREDIBILITY	.08	.21	.22			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.899	1.091	.115	3.105		
INDICATED (POST-TEST)	2.305	1.324	.140	3.769		
PRES. ON RATE LEVEL	2.086	.927	.092	3.105		
DERIVED BY FORMULA	2.104	1.010	.103	3.217		
UNDERLYING PRES. RATE	2.124	.944	.094	3.162		
PROPOSED	2.104	1.010	.103	3.217		
IND. RATES						
YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.694
IND. RATES				4.69	MINIMUM PREMIUM	1540
MAN. RATES	4.12	4.65	4.78	+ 4.69	PRESENT	1595

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,426,691	531,586	41,225	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-426,679	-176,219	445	
TOTAL LOSSES	2,000,012	355,367	41,670	
EXPECTED LOSSES	952,289	654,104	60,618	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.929	1.231	.144	8.304
INDICATED (POST-TEST)	8.412	1.494	.175	10.081
PRES. ON RATE LEVEL	3.240	2.225	.206	5.671
DERIVED BY FORMULA	3.292	2.203	.205	5.700
UNDERLYING PRES. RATE	3.299	2.266	.210	5.775
PROPOSED	3.292	2.203	.205	5.700

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	8.317
IND. RATES				8.32	MINIMUM PREMIUM	2000
MAN. RATES	7.01	8.15	8.73	+ 8.32	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				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 YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	13,417,285	7,419,719	620,964	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-6,509,473	-1,756,853	4,558	
TOTAL LOSSES	6,907,812	5,662,866	625,522	
EXPECTED LOSSES	13,870,209	6,231,748	679,912	
CREDIBILITY	.08	.21	.23	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.473	1.208	.133	2.814
INDICATED (POST-TEST)	1.788	1.467	.161	3.416
PRES. ON RATE LEVEL	2.905	1.305	.142	4.352
DERIVED BY FORMULA	2.816	1.339	.146	4.301
UNDERLYING PRES. RATE	2.958	1.329	.145	4.432
PROPOSED	2.816	1.339	.146	4.301

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	6.276
IND. RATES				6.28	MINIMUM PREMIUM	1960
MAN. RATES	6.11	6.63	6.70	+ 6.28	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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 YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	16,275,739	9,367,186	523,998	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,681,316	-2,305,476	4,722	
TOTAL LOSSES	11,594,423	7,061,710	528,720	
EXPECTED LOSSES	10,410,190	8,556,169	642,927	
CREDIBILITY	.07	.18	.20	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.102	1.889	.141	5.132
INDICATED (POST-TEST)	3.766	2.293	.171	6.230
PRES. ON RATE LEVEL	2.735	2.248	.169	5.152
DERIVED BY FORMULA	2.807	2.256	.169	5.232
UNDERLYING PRES. RATE	2.785	2.289	.172	5.246
PROPOSED	2.807	2.256	.169	5.232

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	7.634
IND. RATES				7.63	MINIMUM PREMIUM	2000
MAN. RATES	6.68	7.67	7.93	+ 7.63	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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 YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,378,683	1,294,436	16,890	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,864,767	-368,271	477	
TOTAL LOSSES		926,165	17,367	
EXPECTED LOSSES	4,283,017	1,418,992	58,436	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.458	.027	1.485
INDICATED (POST-TEST)	.000	1.770	.033	1.803
PRES. ON RATE LEVEL	6.622	2.194	.090	8.906
DERIVED BY FORMULA	6.490	2.169	.087	8.746
UNDERLYING PRES. RATE	6.743	2.234	.092	9.069
PROPOSED	6.490	2.169	.087	8.746

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	12.762
IND. RATES				12.76	MINIMUM PREMIUM	2000
MAN. RATES	12.90	13.86	13.71	+ 12.76	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											3,194
2011											644
2012											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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	26,252	49,003	7,730	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-334,656	-92,604	250	
TOTAL LOSSES			7,980	
EXPECTED LOSSES	736,656	342,885	36,701	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.055	.055
INDICATED (POST-TEST)	.000	.000	.067	.067
PRES. ON RATE LEVEL	4.947	2.303	.247	7.497
DERIVED BY FORMULA	4.898	2.257	.243	7.398
UNDERLYING PRES. RATE	5.038	2.345	.251	7.634
PROPOSED	4.898	2.257	.243	7.398

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	10.795
IND. RATES				10.80	MINIMUM PREMIUM	2000
MAN. RATES	9.68	11.02	11.54	+ 10.80	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	486,014	87,319	1,103	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-65,281	-21,422	39	
TOTAL LOSSES	420,733	65,897	1,142	
EXPECTED LOSSES	144,497	79,478	5,203	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.044	.633	.011	4.688
INDICATED (POST-TEST)	4.909	.768	.013	5.690
PRES. ON RATE LEVEL	1.364	.750	.049	2.163
DERIVED BY FORMULA	1.399	.750	.048	2.197
UNDERLYING PRES. RATE	1.389	.764	.050	2.203
PROPOSED	1.399	.750	.048	2.197

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	3.205
IND. RATES				3.21	MINIMUM PREMIUM	1145
MAN. RATES	2.84	3.20	3.33	+ 3.21	PRESENT	1200

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				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	1
2014	3,265	165,514	5,069				2	4	6
TOTAL	15,503	1,507,231	9,722			2	6	10	18

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,916,682	722,650	27,883	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-281,287	-108,382	187	
TOTAL LOSSES	1,635,395	614,268	28,070	
EXPECTED LOSSES	628,492	401,063	25,736	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	10.549	3.962	.181	14.692
INDICATED (POST-TEST)	12.806	4.810	.220	17.836
PRES. ON RATE LEVEL	3.981	2.540	.163	6.684
DERIVED BY FORMULA	4.069	2.585	.164	6.818
UNDERLYING PRES. RATE	4.054	2.587	.166	6.807
PROPOSED	4.069	2.585	.164	6.818

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	9.948
IND. RATES				9.95	MINIMUM PREMIUM	2000
MAN. RATES	8.18	9.52	10.29	+ 9.95	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											8
2014											215
TOTAL											223

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											8
2014											224
TOTAL											232

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			232	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-78,437	-16,158	32	
TOTAL LOSSES			264	
EXPECTED LOSSES	174,275	59,932	4,732	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.009	.009
INDICATED (POST-TEST)	.000	.000	.011	.011
PRES. ON RATE LEVEL	5.643	1.940	.153	7.736
DERIVED BY FORMULA	5.643	1.921	.152	7.716
UNDERLYING PRES. RATE	5.746	1.976	.156	7.878
PROPOSED	5.643	1.921	.152	7.716

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	11.259
IND. RATES				11.26	MINIMUM PREMIUM	2000
MAN. RATES	10.28	11.57	11.91	+ 11.26	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,479,612	755,904	24,314	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-428,954	-219,278	289	
TOTAL LOSSES	3,050,658	536,626	24,603	
EXPECTED LOSSES	935,275	798,082	43,521	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	10.584	1.862	.085	12.531
INDICATED (POST-TEST)	12.849	2.260	.103	15.212
PRES. ON RATE LEVEL	3.187	2.719	.148	6.054
DERIVED BY FORMULA	3.284	2.705	.146	6.135
UNDERLYING PRES. RATE	3.245	2.769	.151	6.165
PROPOSED	3.284	2.705	.146	6.135

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	8.952
IND. RATES				8.95	MINIMUM PREMIUM	2000
MAN. RATES	8.03	9.01	9.32	+ 8.95	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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 YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					926					8,573	6,794
2011					8,446					39,967	3,633
2012					2,381					18,477	598
2013					25,174					84,458	
TOTAL					36,927					151,475	11,025

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					2,190			513	878	20,185	6,774
2011			89	68	15,693			8,467	9,365	77,909	3,884
2012		31	2,377	1,573	3,456		98	9,603	8,734	29,561	593
2013		53	1,673	984	29,151	191	266	105,140	91,838	101,206	
2014	30	761	41,853	24,946	50,490	389	983	123,723	110,815	228,861	11,251
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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	319,609	215,532	2,218	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-73,514	-32,719	118	
TOTAL LOSSES	246,095	182,813	2,336	
EXPECTED LOSSES	165,045	122,933	16,002	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.552	3.382	.043	7.977
INDICATED (POST-TEST)	5.526	4.106	.052	9.684
PRES. ON RATE LEVEL	2.998	2.233	.291	5.522
DERIVED BY FORMULA	2.998	2.252	.289	5.539
UNDERLYING PRES. RATE	3.053	2.274	.296	5.623
PROPOSED	2.998	2.252	.289	5.539

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	8.082
IND. RATES				8.08	MINIMUM PREMIUM	2000
MAN. RATES	7.24	8.17	8.50	+ 8.08	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				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

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	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 YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	8,141,438	4,585,146	401,550			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,818,264	-916,446	3,140			
TOTAL LOSSES	4,323,174	3,668,700	404,690			
EXPECTED LOSSES	8,381,443	3,373,563	443,337			
CREDIBILITY	.05	.14	.15			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.648	1.399	.154	3.201		
INDICATED (POST-TEST)	2.001	1.698	.187	3.886		
PRES. ON RATE LEVEL	3.137	1.263	.166	4.566		
DERIVED BY FORMULA	3.080	1.324	.169	4.573		
UNDERLYING PRES. RATE	3.195	1.286	.169	4.650		
PROPOSED	3.075	1.322	.169	4.566		
IND. RATES						
YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	6.662
IND. RATES				6.66	MINIMUM PREMIUM	2000
MAN. RATES	6.37	7.15	7.03	+ 6.66	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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 YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,770,613	982,266	22,746	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-451,292	-114,909	260	
TOTAL LOSSES	1,319,321	867,357	23,006	
EXPECTED LOSSES	962,056	412,586	38,515	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.761	3.130	.083	7.974
INDICATED (POST-TEST)	5.780	3.800	.101	9.681
PRES. ON RATE LEVEL	3.410	1.462	.136	5.008
DERIVED BY FORMULA	3.434	1.532	.135	5.101
UNDERLYING PRES. RATE	3.472	1.489	.139	5.100
PROPOSED	3.434	1.532	.135	5.101

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	7.443
IND. RATES				7.44	MINIMUM PREMIUM	2000
MAN. RATES	6.94	7.61	7.71	+ 7.44	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	973,710	561,762	9,755	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,362,418	-181,235	636	
TOTAL LOSSES		380,527	10,391	
EXPECTED LOSSES	2,876,729	648,766	95,766	
CREDIBILITY	.03	.07	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.405	.011	.416
INDICATED (POST-TEST)	.000	.492	.013	.505
PRES. ON RATE LEVEL	3.009	.679	.100	3.788
DERIVED BY FORMULA	2.919	.666	.093	3.678
UNDERLYING PRES. RATE	3.064	.691	.102	3.857
PROPOSED	2.919	.666	.093	3.678

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	5.366
IND. RATES				5.37	MINIMUM PREMIUM	1720
MAN. RATES	5.62	5.98	5.83	+ 5.37	PRESENT	1880

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											5,111
2014											409
TOTAL											5,520

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											5,096
2014											427
TOTAL											5,523

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			5,523	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-52,442	-11,447	32	
TOTAL LOSSES			5,555	
EXPECTED LOSSES	115,256	41,241	4,643	
CREDIBILITY	.00	.00	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.325	.325
INDICATED (POST-TEST)	.000	.000	.395	.395
PRES. ON RATE LEVEL	6.630	2.373	.267	9.270
DERIVED BY FORMULA	6.630	2.373	.268	9.271
UNDERLYING PRES. RATE	6.752	2.416	.272	9.440
PROPOSED	6.629	2.373	.268	9.270

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	13.526
IND. RATES				13.53	MINIMUM PREMIUM	2000
MAN. RATES	12.43	13.88	14.27	+ 13.53	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014	30	729	43,129	28,177	4,406	96	241	24,354	17,312	2,728	331
TOTAL	30	729	43,129	28,177	4,406	96	241	24,354	17,312	2,728	331

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	68,579	52,623	331	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-45,942	-21,392	57	
TOTAL LOSSES	22,637	31,231	388	
EXPECTED LOSSES	101,709	79,452	8,105	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.737	1.017	.013	1.767
INDICATED (POST-TEST)	.895	1.235	.016	2.146
PRES. ON RATE LEVEL	3.253	2.542	.259	6.054
DERIVED BY FORMULA	3.253	2.529	.257	6.039
UNDERLYING PRES. RATE	3.313	2.588	.264	6.165
PROPOSED	3.253	2.529	.257	6.039

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	8.812
IND. RATES				8.81	MINIMUM PREMIUM	2000
MAN. RATES	8.03	9.01	9.32	+ 8.81	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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	11

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,603,545	774,390	7,352	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-312,782	-225,796	245	
TOTAL LOSSES	1,290,763	548,594	7,597	
EXPECTED LOSSES	727,358	881,103	32,712	
CREDIBILITY	.01	.01	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	14.323	6.087	.084	20.494
INDICATED (POST-TEST)	17.388	7.390	.102	24.880
PRES. ON RATE LEVEL	7.926	9.601	.356	17.883
DERIVED BY FORMULA	8.021	9.579	.351	17.951
UNDERLYING PRES. RATE	8.071	9.777	.363	18.211
PROPOSED	8.021	9.579	.351	17.951

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	26.194
IND. RATES				26.19	MINIMUM PREMIUM	2000
MAN. RATES	26.87	30.15	27.53	+ 26.19	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011											888
2014											225
TOTAL											1,113

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011											944
2014											235
TOTAL											1,179

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			1,179	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-37,969	-6,138	12	
TOTAL LOSSES			1,191	
EXPECTED LOSSES	78,942	22,006	2,045	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.063	.063
INDICATED (POST-TEST)	.000	.000	.076	.076
PRES. ON RATE LEVEL	4.132	1.152	.107	5.391
DERIVED BY FORMULA	4.132	1.140	.107	5.379
UNDERLYING PRES. RATE	4.208	1.173	.109	5.490
PROPOSED	4.132	1.140	.107	5.379

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	7.849
IND. RATES				7.85	MINIMUM PREMIUM	2000
MAN. RATES	7.52	8.12	8.30	+ 7.85	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011											398
2012				35,217					28,875		
2014					37,387					44,161	
TOTAL				35,217	37,387				28,875	44,161	398

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011											423
2012		214	13,025	61,433	1,459		177	13,199	57,448	1,581	
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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	145,641	303,212	423	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-64,580	-22,752	57	
TOTAL LOSSES	81,061	280,460	480	
EXPECTED LOSSES	149,586	90,309	6,968	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.152	7.447	.013	9.612
INDICATED (POST-TEST)	2.613	9.041	.016	11.670
PRES. ON RATE LEVEL	3.900	2.355	.182	6.437
DERIVED BY FORMULA	3.900	2.422	.180	6.502
UNDERLYING PRES. RATE	3.972	2.398	.185	6.555
PROPOSED	3.900	2.422	.180	6.502

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	9.487
IND. RATES				9.49	MINIMUM PREMIUM	2000
MAN. RATES	9.13	9.85	9.91	+ 9.49	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	835	132,982	15.925			1				1
2011	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 YEAR	INDEMNITY					MEDICAL					
	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	
2012											
2013											
2014					77,747					87,107	
TOTAL			559,602		90,262			1,535,663		98,561	

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	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	
2012											
2013											
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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,743,111	460,830		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-34,607	-18,556	53	
TOTAL LOSSES	1,708,504	442,274	53	
EXPECTED LOSSES	77,680	68,753	6,987	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	35.212	9.115	.001	44.328
INDICATED (POST-TEST)	42.747	11.066	.001	53.814
PRES. ON RATE LEVEL	1.572	1.392	.141	3.105
DERIVED BY FORMULA	1.572	1.489	.140	3.201
UNDERLYING PRES. RATE	1.601	1.417	.144	3.162
PROPOSED	1.572	1.489	.140	3.201

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.670
IND. RATES				4.67	MINIMUM PREMIUM	1535
MAN. RATES	4.12	4.65	4.78	+ 4.67	PRESENT	1595

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	30									
2011	51									
2012	41									
2013	17									
2014	15									
TOTAL	154									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-885	-363		
TOTAL LOSSES				
EXPECTED LOSSES	1,847	1,313	224	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	1.177	.837	.142	2.156
DERIVED BY FORMULA	1.177	.837	.142	2.156
UNDERLYING PRES. RATE	1.199	.852	.145	2.196
PROPOSED	1.177	.837	.142	2.156

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	3.146
IND. RATES				3.15	MINIMUM PREMIUM	1130
MAN. RATES	2.99	3.29	3.32	+ 3.15	PRESENT	1200

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011											162
2012		10	422	281	2,786		18	1,405	1,552	12,917	
2013											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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	13,495	36,161	2,242	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-25,718	-25,425	69	
TOTAL LOSSES		10,736	2,311	
EXPECTED LOSSES	56,485	94,124	9,892	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.206	.044	.250
INDICATED (POST-TEST)	.000	.250	.053	.303
PRES. ON RATE LEVEL	1.066	1.775	.187	3.028
DERIVED BY FORMULA	1.066	1.760	.186	3.012
UNDERLYING PRES. RATE	1.085	1.808	.190	3.083
PROPOSED	1.066	1.760	.186	3.012

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.395
IND. RATES				4.40	MINIMUM PREMIUM	1460
MAN. RATES	4.15	4.57	4.66	+ 4.40	PRESENT	1565

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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 YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011											3,196
2013			187,018	66,703				235,497	21,311		
2014					2,500					2,962	
TOTAL			187,018	66,703	2,500			235,497	21,311	2,962	3,196

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,297,159	245,272	3,397	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-64,517	-18,606	75	
TOTAL LOSSES	1,232,642	226,666	3,472	
EXPECTED LOSSES	144,665	68,809	9,868	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	18.362	3.377	.052	21.791
INDICATED (POST-TEST)	22.291	4.100	.063	26.454
PRES. ON RATE LEVEL	2.116	1.007	.144	3.267
DERIVED BY FORMULA	2.116	1.038	.143	3.297
UNDERLYING PRES. RATE	2.155	1.025	.147	3.327
PROPOSED	2.116	1.038	.143	3.297

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE
IND. RATES				4.81	MINIMUM PREMIUM 1570
MAN. RATES	4.46	4.94	5.03	+ 4.81	PRESENT 1665

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES				
							DEATH	P . T .	MAJOR	MINOR	TEMP
2010	41					41					
2011	49					49					
2012	145					145					
2013	158					158					
2014	168					168					
TOTAL	561					561					

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-11,355	-10,710	36	
TOTAL LOSSES			36	
EXPECTED LOSSES	27,613	42,473	4,067	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.006	.006
INDICATED (POST-TEST)	.000	.000	.007	.007
PRES. ON RATE LEVEL	4.833	7.435	.712	12.980
DERIVED BY FORMULA	4.833	7.435	.712	12.980
UNDERLYING PRES. RATE	4.922	7.571	.725	13.218
PROPOSED	4.833	7.435	.712	12.980

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	20.357
IND. RATES				20.36	MINIMUM PREMIUM	2000
MAN. RATES	17.49	19.67	19.96	+ 20.36	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	1,987	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 YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	43,476	99,848	14,854	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-108,986	-33,030	221	
TOTAL LOSSES		66,818	15,075	
EXPECTED LOSSES	246,059	123,981	29,061	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.527	.119	.646
INDICATED (POST-TEST)	.000	.640	.144	.784
PRES. ON RATE LEVEL	1.904	.959	.225	3.088
DERIVED BY FORMULA	1.885	.953	.223	3.061
UNDERLYING PRES. RATE	1.939	.977	.229	3.145
PROPOSED	1.885	.953	.223	3.061

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.800
IND. RATES				4.80	MINIMUM PREMIUM	1565
MAN. RATES	4.46	4.93	4.75	+ 4.80	PRESENT	1590

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											1,668
2013					960					4,084	
TOTAL					960					4,084	1,668

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											1,783
2013		23	671	396	1,390	32	60	2,126	1,931	6,535	
TOTAL		23	671	396	1,390	32	60	2,126	1,931	6,535	1,783

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,912	10,252	1,783	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-36,810	-19,961	56	
TOTAL LOSSES			1,839	
EXPECTED LOSSES	82,015	74,058	7,711	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.015	.015
INDICATED (POST-TEST)	.000	.000	.018	.018
PRES. ON RATE LEVEL	.658	.594	.062	1.314
DERIVED BY FORMULA	.651	.582	.061	1.294
UNDERLYING PRES. RATE	.670	.605	.063	1.338
PROPOSED	.651	.582	.061	1.294

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	TOTAL
IND. RATES				2.03	MINIMUM PREMIUM	835
MAN. RATES	1.86	2.06	2.02	+ 2.03	PRESENT	845

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	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

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,385,976	1,031,566	113,981	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,179,687	-346,860	1,661	
TOTAL LOSSES	206,289	684,706	115,642	
EXPECTED LOSSES	2,586,187	1,273,173	234,881	
CREDIBILITY	.02	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.249	.825	.139	1.213
INDICATED (POST-TEST)	.302	1.002	.169	1.473
PRES. ON RATE LEVEL	3.060	1.506	.278	4.844
DERIVED BY FORMULA	3.005	1.471	.270	4.746
UNDERLYING PRES. RATE	3.116	1.534	.283	4.933
PROPOSED	3.005	1.471	.270	4.746

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	7.443
IND. RATES				7.44	MINIMUM PREMIUM	2000
MAN. RATES	6.69	7.41	7.45	+ 7.44	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				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

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	807,130	1,064,086	74,264	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,328,643	-357,868	1,008	
TOTAL LOSSES		706,218	75,272	
EXPECTED LOSSES	2,880,257	1,285,285	137,996	
CREDIBILITY	.04	.10	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.440	.047	.487
INDICATED (POST-TEST)	.000	.534	.057	.591
PRES. ON RATE LEVEL	1.763	.787	.084	2.634
DERIVED BY FORMULA	1.692	.762	.081	2.535
UNDERLYING PRES. RATE	1.795	.801	.086	2.682
PROPOSED	1.692	.762	.081	2.535

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	3.975
IND. RATES				3.98	MINIMUM PREMIUM	1350
MAN. RATES	3.62	4.05	4.05	+ 3.98	PRESENT	1395

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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 YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,022,696	2,079,005	55,845	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,361,512	-605,507	1,316	
TOTAL LOSSES	2,661,184	1,473,498	57,161	
EXPECTED LOSSES	3,025,812	2,268,834	176,139	
CREDIBILITY	.05	.12	.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.269	.703	.027	1.999
INDICATED (POST-TEST)	1.541	.853	.033	2.427
PRES. ON RATE LEVEL	1.417	1.063	.082	2.562
DERIVED BY FORMULA	1.423	1.038	.076	2.537
UNDERLYING PRES. RATE	1.443	1.082	.084	2.609
PROPOSED	1.423	1.038	.076	2.537

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	3.979
IND. RATES				3.98	MINIMUM PREMIUM	1350
MAN. RATES	3.18	3.73	3.94	+ 3.98	PRESENT	1370

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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 YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,112,930	4,120,855	147,087	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,250,348	-523,755	1,341	
TOTAL LOSSES	7,862,582	3,597,100	148,428	
EXPECTED LOSSES	2,727,761	1,911,171	193,487	
CREDIBILITY	.02	.06	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.956	4.555	.188	14.699
INDICATED (POST-TEST)	12.087	5.530	.228	17.845
PRES. ON RATE LEVEL	3.392	2.376	.241	6.009
DERIVED BY FORMULA	3.566	2.565	.240	6.371
UNDERLYING PRES. RATE	3.454	2.420	.245	6.119
PROPOSED	3.566	2.565	.240	6.371

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	9.992
IND. RATES				9.99	MINIMUM PREMIUM	2000
MAN. RATES	6.81	8.34	9.24	+ 9.99	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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 YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,905,956	3,524,446	36,092	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-856,294	-537,815	831	
TOTAL LOSSES	1,049,662	2,986,631	36,923	
EXPECTED LOSSES	1,789,393	1,906,257	138,871	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.766	7.871	.097	10.734
INDICATED (POST-TEST)	3.358	9.555	.118	13.031
PRES. ON RATE LEVEL	4.631	4.934	.359	9.924
DERIVED BY FORMULA	4.618	5.119	.349	10.086
UNDERLYING PRES. RATE	4.716	5.024	.366	10.106
PROPOSED	4.618	5.119	.349	10.086

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	12.980
IND. RATES				12.98	MINIMUM PREMIUM	2000
MAN. RATES	10.60	12.24	13.65	+ 12.98	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			157,747					320,517			
2012				46,527					40,279		
2013											1,268
2014											698
TOTAL			157,747	46,527				320,517	40,279		1,966

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,067,620	165,435	1,987	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-331,222	-78,549	87	
TOTAL LOSSES	736,398	86,886	2,074	
EXPECTED LOSSES	752,807	297,475	11,036	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.139	.724	.017	6.880
INDICATED (POST-TEST)	7.453	.879	.021	8.353
PRES. ON RATE LEVEL	6.163	2.436	.090	8.689
DERIVED BY FORMULA	6.176	2.405	.089	8.670
UNDERLYING PRES. RATE	6.276	2.480	.092	8.848
PROPOSED	6.176	2.405	.089	8.670

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	11.158
IND. RATES				11.16	MINIMUM PREMIUM	2000
MAN. RATES	10.94	11.99	11.95	+ 11.16	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010												
2011												
2012	8					8						
2013												
2014												
TOTAL	8					8						

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-429	-146		
TOTAL LOSSES				
EXPECTED LOSSES	1,078	653	120	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	13.239	8.013	1.470	22.722
DERIVED BY FORMULA	13.239	8.013	1.470	22.722
UNDERLYING PRES. RATE	13.481	8.160	1.497	23.138
PROPOSED	13.239	8.013	1.470	22.722

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	29.243
IND. RATES				29.24	MINIMUM PREMIUM	2000
MAN. RATES	27.36	30.69	31.25	+ 29.24	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	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 YEAR	INDEMNITY					MEDICAL					
	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 YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,713,282	3,305,140	180,354	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-725,448	-622,233	1,458	
TOTAL LOSSES	987,834	2,682,907	181,812	
EXPECTED LOSSES	1,608,440	2,307,405	200,290	
CREDIBILITY	.03	.08	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.967	2.625	.178	3.770
INDICATED (POST-TEST)	1.174	3.187	.216	4.577
PRES. ON RATE LEVEL	1.546	2.217	.192	3.955
DERIVED BY FORMULA	1.535	2.295	.194	4.024
UNDERLYING PRES. RATE	1.574	2.258	.196	4.028
PROPOSED	1.535	2.295	.194	4.024

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	5.178
IND. RATES				5.18	MINIMUM PREMIUM	1670
MAN. RATES	4.62	5.20	5.44	+ 5.18	PRESENT	1775

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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 YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011					37,529					43,950	427
2012			95,858					249,917			687
2013				13,756	4,926				45,401	11,680	
2014											361
TOTAL			95,858	13,756	42,455			249,917	45,401	55,630	1,475

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011			3,613	2,812	88,725			2,632	4,502	103,486	454
2012		6,971	182,712	3,150	5,371		40,008	715,135	16,291	12,448	734
2013	2	348	16,994	23,688	8,418	127	1,570	62,517	87,247	24,645	
2014											377
TOTAL	2	7,319	203,319	29,650	102,514	127	41,578	780,284	108,040	140,579	1,565

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,032,629	380,783	1,565	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-102,400	-39,882	135	
TOTAL LOSSES	930,229	340,901	1,700	
EXPECTED LOSSES	226,638	148,332	17,947	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	17.986	6.591	.033	24.610
INDICATED (POST-TEST)	21.835	8.001	.040	29.876
PRES. ON RATE LEVEL	4.303	2.816	.341	7.460
DERIVED BY FORMULA	4.303	2.868	.338	7.509
UNDERLYING PRES. RATE	4.382	2.868	.347	7.597
PROPOSED	4.303	2.868	.338	7.509

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	9.664
IND. RATES				9.66	MINIMUM PREMIUM	2000
MAN. RATES	8.44	9.73	10.26	+ 9.66	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	4,961	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 YEAR	INDEMNITY					MEDICAL					
	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 YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,515,329	2,945,324	119,176	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-684,153	-455,804	910	
TOTAL LOSSES	831,176	2,489,520	120,086	
EXPECTED LOSSES	1,493,749	1,678,434	136,382	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.218	9.638	.465	13.321
INDICATED (POST-TEST)	3.907	11.701	.565	16.173
PRES. ON RATE LEVEL	5.679	6.381	.518	12.578
DERIVED BY FORMULA	5.661	6.541	.519	12.721
UNDERLYING PRES. RATE	5.783	6.498	.528	12.809
PROPOSED	5.661	6.541	.519	12.721

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	16.371
IND. RATES				16.37	MINIMUM PREMIUM	2000
MAN. RATES	14.12	16.34	17.30	+ 16.37	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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 YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,828,721	4,163,300	211,285	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-521,013	-367,109	561	
TOTAL LOSSES	8,307,708	3,796,191	211,846	
EXPECTED LOSSES	1,117,741	1,292,302	84,464	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	26.557	12.135	.677	39.369
INDICATED (POST-TEST)	32.240	14.732	.822	47.794
PRES. ON RATE LEVEL	3.509	4.057	.264	7.830
DERIVED BY FORMULA	3.796	4.377	.286	8.459
UNDERLYING PRES. RATE	3.573	4.131	.270	7.974
PROPOSED	3.796	4.377	.286	8.459

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	10.886
IND. RATES				10.89	MINIMUM PREMIUM	2000
MAN. RATES	9.07	10.41	10.77	+ 10.89	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,658,590	5,131,645	266,592	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,648,944	-1,693,760	2,686	
TOTAL LOSSES	9,646	3,437,885	269,278	
EXPECTED LOSSES	12,493,468	6,259,945	369,917	
CREDIBILITY	.05	.13	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.004	1.561	.122	1.687
INDICATED (POST-TEST)	.005	1.895	.148	2.048
PRES. ON RATE LEVEL	5.572	2.792	.165	8.529
DERIVED BY FORMULA	5.294	2.675	.163	8.132
UNDERLYING PRES. RATE	5.674	2.843	.168	8.685
PROPOSED	5.294	2.675	.163	8.132

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	10.465
IND. RATES				10.47	MINIMUM PREMIUM	2000
MAN. RATES	11.44	12.15	11.73	+ 10.47	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	710,572	2,532,632	158,842	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-954,225	-331,602	1,164	
TOTAL LOSSES		2,201,030	160,006	
EXPECTED LOSSES	2,151,665	1,249,333	145,966	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	3.317	.241	3.558
INDICATED (POST-TEST)	.000	4.027	.293	4.320
PRES. ON RATE LEVEL	3.185	1.849	.216	5.250
DERIVED BY FORMULA	3.121	1.980	.221	5.322
UNDERLYING PRES. RATE	3.243	1.883	.220	5.346
PROPOSED	3.079	1.953	.218	5.250

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	6.756
IND. RATES				6.76	MINIMUM PREMIUM	2000
MAN. RATES	6.15	6.83	7.22	+ 6.76	PRESENT	2000

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	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

REPORTED LOSSES

ANNUAL YEAR	INDEMNITY					MEDICAL					
	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

ANNUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	21,248,765	9,890,205	252,467	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-7,265,958	-1,817,480	2,097	
TOTAL LOSSES	13,982,807	8,072,725	254,564	
EXPECTED LOSSES	16,562,919	6,918,281	266,468	
CREDIBILITY	.05	.14	.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.667	3.272	.103	9.042
INDICATED (POST-TEST)	6.880	3.972	.125	10.977
PRES. ON RATE LEVEL	6.592	2.754	.106	9.452
DERIVED BY FORMULA	6.606	2.925	.109	9.640
UNDERLYING PRES. RATE	6.713	2.804	.108	9.625
PROPOSED	6.606	2.925	.109	9.640

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	12.406
IND. RATES				12.41	MINIMUM PREMIUM	2000
MAN. RATES	11.16	12.52	13.00	+ 12.41	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					5,253					5,839	
TOTAL					5,253					5,839	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		27,069		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-335,882	-82,495	132	
TOTAL LOSSES			132	
EXPECTED LOSSES	751,292	308,218	17,794	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	6.302	2.586	.149	9.037
DERIVED BY FORMULA	6.239	2.534	.146	8.919
UNDERLYING PRES. RATE	6.418	2.633	.152	9.203
PROPOSED	6.239	2.534	.146	8.919

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	11.478
IND. RATES				11.48	MINIMUM PREMIUM	2000
MAN. RATES	10.05	11.69	12.43	+ 11.48	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	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

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	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 YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,086,743	3,527,755	291,981	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,733,006	-725,785	2,314	
TOTAL LOSSES	1,353,737	2,801,970	294,295	
EXPECTED LOSSES	4,030,990	2,783,520	277,216	
CREDIBILITY	.03	.08	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.192	2.466	.259	3.917
INDICATED (POST-TEST)	1.447	2.994	.314	4.755
PRES. ON RATE LEVEL	3.484	2.406	.240	6.130
DERIVED BY FORMULA	3.423	2.453	.247	6.123
UNDERLYING PRES. RATE	3.548	2.450	.244	6.242
PROPOSED	3.423	2.453	.247	6.123

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	7.880
IND. RATES				7.88	MINIMUM PREMIUM	2000
MAN. RATES	7.24	8.21	8.43	+ 7.88	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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 YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,197,922	1,471,961	136,242	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,644,563	-480,225	1,543	
TOTAL LOSSES	553,359	991,736	137,785	
EXPECTED LOSSES	3,638,994	1,772,319	211,450	
CREDIBILITY	.03	.08	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.487	.872	.121	1.480
INDICATED (POST-TEST)	.591	1.059	.147	1.797
PRES. ON RATE LEVEL	3.143	1.531	.183	4.857
DERIVED BY FORMULA	3.066	1.493	.180	4.739
UNDERLYING PRES. RATE	3.201	1.559	.186	4.946
PROPOSED	3.066	1.493	.180	4.739

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	6.099
IND. RATES				6.10	MINIMUM PREMIUM	1910
MAN. RATES	5.96	6.62	6.68	+ 6.10	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	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 YEAR	INDEMNITY					MEDICAL					
	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 YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	12,003,807	10,034,012	653,506	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,294,542	-1,903,235	4,386	
TOTAL LOSSES	7,709,265	8,130,777	657,892	
EXPECTED LOSSES	9,433,155	6,984,295	628,266	
CREDIBILITY	.08	.21	.22	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.681	1.773	.143	3.597
INDICATED (POST-TEST)	2.041	2.152	.174	4.367
PRES. ON RATE LEVEL	2.020	1.496	.134	3.650
DERIVED BY FORMULA	2.022	1.634	.143	3.799
UNDERLYING PRES. RATE	2.057	1.523	.137	3.717
PROPOSED	2.022	1.634	.143	3.799

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.889
IND. RATES				4.89	MINIMUM PREMIUM	1590
MAN. RATES	4.08	4.70	5.02	+ 4.89	PRESENT	1660

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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 YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,317,523	684,212	22,708	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-257,669	-114,835	201	
TOTAL LOSSES	1,059,854	569,377	22,909	
EXPECTED LOSSES	570,876	426,389	27,618	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.147	1.691	.068	4.906
INDICATED (POST-TEST)	3.820	2.053	.083	5.956
PRES. ON RATE LEVEL	1.664	1.243	.081	2.988
DERIVED BY FORMULA	1.686	1.275	.081	3.042
UNDERLYING PRES. RATE	1.695	1.266	.082	3.043
PROPOSED	1.686	1.275	.081	3.042

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	3.915
IND. RATES				3.92	MINIMUM PREMIUM	1335
MAN. RATES	3.45	3.92	4.11	+ 3.92	PRESENT	1415

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				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 YEAR	INDEMNITY					MEDICAL					
	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 YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	19,789,065	14,006,832	142,000	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,058,884	-1,804,021	1,174	
TOTAL LOSSES	16,730,181	12,202,811	143,174	
EXPECTED LOSSES	6,652,134	6,419,711	229,752	
CREDIBILITY	.03	.09	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	12.525	9.135	.107	21.767
INDICATED (POST-TEST)	15.205	11.090	.130	26.425
PRES. ON RATE LEVEL	4.890	4.720	.169	9.779
DERIVED BY FORMULA	5.199	5.293	.165	10.657
UNDERLYING PRES. RATE	4.980	4.806	.172	9.958
PROPOSED	5.199	5.293	.165	10.657

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	13.715
IND. RATES				13.72	MINIMUM PREMIUM	2000
MAN. RATES	10.14	11.88	13.45	+ 13.72	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				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 YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	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 TRANS. LOSSES PG B	16,298,422	13,669,958	981,639			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,822,122	-2,952,731	9,142			
TOTAL LOSSES	10,476,300	10,717,227	990,781			
EXPECTED LOSSES	12,962,848	10,954,853	1,247,570			
CREDIBILITY	.15	.39	.42			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.882	.902	.083	1.867		
INDICATED (POST-TEST)	1.071	1.095	.101	2.267		
PRES. ON RATE LEVEL	1.071	.906	.103	2.080		
DERIVED BY FORMULA	1.071	.980	.102	2.153		
UNDERLYING PRES. RATE	1.091	.922	.105	2.118		
PROPOSED	1.071	.980	.102	2.153		
IND. RATES						
YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	2.770
IND. RATES				2.77	MINIMUM PREMIUM	1030
MAN. RATES	2.52	2.83	2.86	+ 2.77	PRESENT	1075

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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	.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 YEAR	INDEMNITY					MEDICAL					
	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					25,927					17,055	
2013					7,390					27,076	
2014											198
TOTAL					61,493					48,496	13,217

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	31,259	239,867	13,433	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-152,919	-41,086	189	
TOTAL LOSSES		198,781	13,622	
EXPECTED LOSSES	340,658	151,679	26,041	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.565	.039	.604
INDICATED (POST-TEST)	.000	.686	.047	.733
PRES. ON RATE LEVEL	.951	.422	.073	1.446
DERIVED BY FORMULA	.941	.433	.072	1.446
UNDERLYING PRES. RATE	.968	.431	.074	1.473
PROPOSED	.941	.433	.072	1.446

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	1.861
IND. RATES				1.86	MINIMUM PREMIUM	790
MAN. RATES	1.40	1.75	1.99	+ 1.86	PRESENT	835

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	365									
2011	366									
2012	506									
2013	586									
2014	441									
TOTAL	2,264									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B						
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-14,656	-11,229	23			
TOTAL LOSSES			23			
EXPECTED LOSSES	32,715	41,115	3,283			
CREDIBILITY	.00	.01	.01			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.001	.001		
INDICATED (POST-TEST)	.000	.000	.001	.001		
PRES. ON RATE LEVEL	1.419	1.783	.143	3.345		
DERIVED BY FORMULA	1.419	1.765	.142	3.326		
UNDERLYING PRES. RATE	1.445	1.816	.145	3.406		
PROPOSED	1.419	1.765	.142	3.326		
IND. RATES						
YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.280
IND. RATES				4.28	MINIMUM PREMIUM	1430
MAN. RATES	4.27	4.64	4.60	+ 4.28	PRESENT	1550

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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 YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,195,692	3,153,849	161,191	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,262,261	-563,006	1,336	
TOTAL LOSSES	4,933,431	2,590,843	162,527	
EXPECTED LOSSES	2,782,898	2,098,578	189,689	
CREDIBILITY	.02	.05	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.219	4.316	.271	12.806
INDICATED (POST-TEST)	9.978	5.240	.329	15.547
PRES. ON RATE LEVEL	4.553	3.433	.310	8.296
DERIVED BY FORMULA	4.662	3.523	.311	8.496
UNDERLYING PRES. RATE	4.636	3.496	.316	8.448
PROPOSED	4.662	3.523	.311	8.496

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	10.934
IND. RATES				10.93	MINIMUM PREMIUM	2000
MAN. RATES	9.40	10.79	11.41	+ 10.93	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	4,611	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

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	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			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

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,794,429	609,139	29,508	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-258,126	-134,831	178	
TOTAL LOSSES	1,536,303	474,308	29,686	
EXPECTED LOSSES	570,462	499,669	24,728	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.337	1.956	.122	8.415
INDICATED (POST-TEST)	7.693	2.375	.148	10.216
PRES. ON RATE LEVEL	2.311	2.024	.100	4.435
DERIVED BY FORMULA	2.365	2.035	.101	4.501
UNDERLYING PRES. RATE	2.353	2.061	.102	4.516
PROPOSED	2.365	2.035	.101	4.501

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	5.792
IND. RATES				5.79	MINIMUM PREMIUM	1830
MAN. RATES	4.88	5.70	6.10	+ 5.79	PRESENT	1955

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	757,440	107,566	224	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-90,012	-51,218	54	
TOTAL LOSSES	667,428	56,348	278	
EXPECTED LOSSES	191,665	182,784	7,935	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	19.010	1.605	.008	20.623
INDICATED (POST-TEST)	23.078	1.948	.010	25.036
PRES. ON RATE LEVEL	5.361	5.112	.222	10.695
DERIVED BY FORMULA	5.361	5.080	.220	10.661
UNDERLYING PRES. RATE	5.459	5.206	.226	10.891
PROPOSED	5.378	5.096	.221	10.695

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	13.764
IND. RATES				13.76	MINIMUM PREMIUM	2000
MAN. RATES	12.51	14.32	14.71	+ 13.76	PRESENT	2000

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				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

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	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											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	12,481,994	5,167,502	394,822			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,226,652	-1,242,681	3,194			
TOTAL LOSSES	8,255,342	3,924,821	398,016			
EXPECTED LOSSES	9,370,713	4,596,915	438,185			
CREDIBILITY	.04	.12	.13			
PURE PREMIUMS						
INDICATED (PRE-TEST)	4.107	1.953	.198	6.258		
INDICATED (POST-TEST)	4.986	2.371	.240	7.597		
PRES. ON RATE LEVEL	4.578	2.246	.214	7.038		
DERIVED BY FORMULA	4.594	2.261	.217	7.072		
UNDERLYING PRES. RATE	4.662	2.287	.218	7.167		
PROPOSED	4.594	2.261	.217	7.072		
IND. RATES						
YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	9.101
IND. RATES				9.10	MINIMUM PREMIUM	2000
MAN. RATES	8.21	9.34	9.68	+ 9.10	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	3,350	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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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					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 YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,557,330	364,194	42,838	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-428,542	-136,711	591	
TOTAL LOSSES	1,128,788	227,483	43,429	
EXPECTED LOSSES	951,265	502,664	82,486	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.679	1.145	.218	7.042
INDICATED (POST-TEST)	6.894	1.390	.265	8.549
PRES. ON RATE LEVEL	4.700	2.483	.408	7.591
DERIVED BY FORMULA	4.722	2.450	.404	7.576
UNDERLYING PRES. RATE	4.786	2.529	.415	7.730
PROPOSED	4.731	2.455	.405	7.591

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	9.769
IND. RATES				9.77	MINIMUM PREMIUM	2000
MAN. RATES	9.56	10.48	10.44	+ 9.77	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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			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 YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,340,861	449,715	74,645	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-407,114	-138,193	297	
TOTAL LOSSES	933,747	311,522	74,942	
EXPECTED LOSSES	860,675	489,091	49,371	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.468	2.158	.519	9.145
INDICATED (POST-TEST)	7.852	2.620	.630	11.102
PRES. ON RATE LEVEL	5.855	3.327	.336	9.518
DERIVED BY FORMULA	5.875	3.313	.342	9.530
UNDERLYING PRES. RATE	5.962	3.388	.342	9.692
PROPOSED	5.875	3.313	.342	9.530

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	12.265
IND. RATES				12.27	MINIMUM PREMIUM	2000
MAN. RATES	11.49	12.83	13.09	+ 12.27	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	371	10,504	336	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-140,284	-33,207	91	
TOTAL LOSSES			427	
EXPECTED LOSSES	281,480	113,769	16,456	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.011	.011
INDICATED (POST-TEST)	.000	.000	.013	.013
PRES. ON RATE LEVEL	6.820	2.756	.399	9.975
DERIVED BY FORMULA	6.820	2.728	.395	9.943
UNDERLYING PRES. RATE	6.945	2.807	.406	10.158
PROPOSED	6.820	2.728	.395	9.943

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	12.796
IND. RATES				12.80	MINIMUM PREMIUM	2000
MAN. RATES	12.27	13.59	13.72	+ 12.80	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	1,492	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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					12,414					84,519	3,633
2011											183
2012											4,319
TOTAL					12,414					84,519	8,135

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					30,452					205,297	3,622
2011											195
2012											4,617
TOTAL					30,452					205,297	8,434

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		235,749	8,434	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-261,848	-61,867	231	
TOTAL LOSSES		173,882	8,665	
EXPECTED LOSSES	570,256	227,221	32,930	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	2.329	.116	2.445
INDICATED (POST-TEST)	.000	2.827	.141	2.968
PRES. ON RATE LEVEL	7.500	2.988	.433	10.921
DERIVED BY FORMULA	7.500	2.986	.430	10.916
UNDERLYING PRES. RATE	7.637	3.043	.441	11.121
PROPOSED	7.500	2.986	.430	10.916

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	14.048
IND. RATES				14.05	MINIMUM PREMIUM	2000
MAN. RATES	13.10	14.72	15.02	+ 14.05	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES							
				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						4		5
2013	2,867	414,315	14,451				3		2		5
2014	3,505	114,668	3,271					1	1	3	4
TOTAL	10,714	1,330,562	12,419			1	9		10		20

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,397,701	1,776,211	39,101	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-241,390	-115,452	361	
TOTAL LOSSES	1,156,311	1,660,759	39,462	
EXPECTED LOSSES	567,308	445,168	39,428	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	10.793	15.501	.368	26.662
INDICATED (POST-TEST)	13.103	18.818	.447	32.368
PRES. ON RATE LEVEL	5.200	4.080	.361	9.641
DERIVED BY FORMULA	5.279	4.375	.363	10.017
UNDERLYING PRES. RATE	5.295	4.155	.368	9.818
PROPOSED	5.279	4.375	.363	10.017

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	12.891
IND. RATES				12.89	MINIMUM PREMIUM	2000
MAN. RATES	11.72	13.07	13.26	+ 12.89	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				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 YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	11,652,690	18,277,594	2,067,350			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-6,770,501	-4,997,374	19,128			
TOTAL LOSSES	4,882,189	13,280,220	2,086,478			
EXPECTED LOSSES	14,992,505	18,411,337	2,663,399			
CREDIBILITY	.13	.34	.37			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.504	1.371	.215	2.090		
INDICATED (POST-TEST)	.612	1.664	.261	2.537		
PRES. ON RATE LEVEL	1.520	1.867	.270	3.657		
DERIVED BY FORMULA	1.402	1.798	.267	3.467		
UNDERLYING PRES. RATE	1.548	1.901	.275	3.724		
PROPOSED	1.402	1.798	.267	3.467		
IND. RATES						
YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.462
IND. RATES				4.46	MINIMUM PREMIUM	1475
MAN. RATES	3.74	4.83	5.03	+ 4.46	PRESENT	1665

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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 YEAR	INDEMNITY					MEDICAL					
	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 YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	154,310	641,960	16,268	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-129,895	-53,223	146	
TOTAL LOSSES	24,415	588,737	16,414	
EXPECTED LOSSES	278,276	191,603	21,491	
CREDIBILITY	.01	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.310	7.479	.209	7.998
INDICATED (POST-TEST)	.376	9.080	.254	9.710
PRES. ON RATE LEVEL	3.472	2.390	.268	6.130
DERIVED BY FORMULA	3.441	2.457	.268	6.166
UNDERLYING PRES. RATE	3.535	2.434	.273	6.242
PROPOSED	3.441	2.457	.268	6.166

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	7.935
IND. RATES				7.94	MINIMUM PREMIUM	2000
MAN. RATES	7.24	8.21	8.43	+ 7.94	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010										
2011										
2012	36									
2013	44									
2014	31									
TOTAL	111									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,666	-985	3	
TOTAL LOSSES			3	
EXPECTED LOSSES	4,233	3,900	365	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.003	.003
INDICATED (POST-TEST)	.000	.000	.004	.004
PRES. ON RATE LEVEL	3.744	3.451	.323	7.518
DERIVED BY FORMULA	3.744	3.451	.323	7.518
UNDERLYING PRES. RATE	3.813	3.514	.329	7.656
PROPOSED	3.744	3.451	.323	7.518

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	9.675
IND. RATES				9.68	MINIMUM PREMIUM	2000
MAN. RATES	8.54	9.85	10.34	+ 9.68	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010										
2011										
2012										
2013	1									
2014										
TOTAL	1									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-8	-5		
TOTAL LOSSES				
EXPECTED LOSSES	18	15	2	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	1.804	1.472	.192	3.468
DERIVED BY FORMULA	1.804	1.472	.192	3.468
UNDERLYING PRES. RATE	1.837	1.499	.196	3.532
PROPOSED	1.804	1.472	.192	3.468

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.463
IND. RATES				4.46	MINIMUM PREMIUM	1475
MAN. RATES	4.21	4.75	4.77	+ 4.46	PRESENT	1595

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				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 YEAR	INDEMNITY					MEDICAL					
	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 YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	693,858	137,687	12,320	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-64,316	-32,756	82	
TOTAL LOSSES	629,542	104,931	12,402	
EXPECTED LOSSES	143,732	120,031	10,442	
CREDIBILITY	.01	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.261	1.377	.163	9.801
INDICATED (POST-TEST)	10.029	1.672	.198	11.899
PRES. ON RATE LEVEL	1.851	1.547	.135	3.533
DERIVED BY FORMULA	1.933	1.548	.136	3.617
UNDERLYING PRES. RATE	1.886	1.575	.137	3.598
PROPOSED	1.933	1.548	.136	3.617

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.655
IND. RATES				4.66	MINIMUM PREMIUM	1530
MAN. RATES	4.07	4.62	4.86	+ 4.66	PRESENT	1615

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	14,623,681	8,385,532	444,322	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,755,100	-1,478,737	3,101	
TOTAL LOSSES	11,868,581	6,906,795	447,423	
EXPECTED LOSSES	6,148,313	5,487,453	418,284	
CREDIBILITY	.04	.10	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.633	4.442	.288	12.363
INDICATED (POST-TEST)	9.266	5.393	.350	15.009
PRES. ON RATE LEVEL	3.883	3.465	.264	7.612
DERIVED BY FORMULA	4.098	3.658	.273	8.029
UNDERLYING PRES. RATE	3.954	3.529	.269	7.752
PROPOSED	4.098	3.658	.273	8.029

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	10.333
IND. RATES				10.33	MINIMUM PREMIUM	2000
MAN. RATES	8.08	9.61	10.47	+ 10.33	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	161									
2011	128									
2012	117									
2013	143									
2014	256	185	.072							
TOTAL	805	185	.023							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014											185
TOTAL											185

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014											193
TOTAL											193

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			193	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-7,742	-2,978	15	
TOTAL LOSSES			208	
EXPECTED LOSSES	17,670	11,463	1,683	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.026	.026
INDICATED (POST-TEST)	.000	.000	.032	.032
PRES. ON RATE LEVEL	2.156	1.398	.205	3.759
DERIVED BY FORMULA	2.156	1.398	.205	3.759
UNDERLYING PRES. RATE	2.195	1.424	.209	3.828
PROPOSED	2.156	1.398	.205	3.759

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.837
IND. RATES				4.84	MINIMUM PREMIUM	1580
MAN. RATES	4.49	5.07	5.17	+ 4.84	PRESENT	1700

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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	12,262						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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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				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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	755,788	1,319,788	25,159	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-326,124	-187,499	419	
TOTAL LOSSES	429,664	1,132,289	25,578	
EXPECTED LOSSES	728,378	699,030	56,740	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.416	6.366	.144	8.926
INDICATED (POST-TEST)	2.933	7.728	.175	10.836
PRES. ON RATE LEVEL	4.022	3.859	.313	8.194
DERIVED BY FORMULA	4.011	3.936	.309	8.256
UNDERLYING PRES. RATE	4.095	3.930	.319	8.344
PROPOSED	4.011	3.936	.309	8.256

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	10.625
IND. RATES				10.63	MINIMUM PREMIUM	2000
MAN. RATES	10.13	11.18	11.27	+ 10.63	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	320	409	.127							
2011	1,440	1,067	.074							
2012	1,902									
2013	594									
2014	341									
TOTAL	4,597	1,476	.032							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											409
2011											1,067
TOTAL											1,476

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											408
2011											1,134
TOTAL											1,542

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B			1,542			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-41,377	-13,330	37			
TOTAL LOSSES			1,579			
EXPECTED LOSSES	90,975	50,752	8,046			
CREDIBILITY	.00	.01	.01			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.034	.034		
INDICATED (POST-TEST)	.000	.000	.041	.041		
PRES. ON RATE LEVEL	1.943	1.084	.172	3.199		
DERIVED BY FORMULA	1.943	1.073	.171	3.187		
UNDERLYING PRES. RATE	1.979	1.104	.175	3.258		
PROPOSED	1.943	1.073	.171	3.187		
IND. RATES						
YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.101
IND. RATES				4.10	MINIMUM PREMIUM	1380
MAN. RATES	3.81	4.27	4.40	+ 4.10	PRESENT	1495

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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				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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,075,711	252,473	28,135	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-163,223	-81,552	243	
TOTAL LOSSES	912,488	170,921	28,378	
EXPECTED LOSSES	366,222	305,498	32,553	
CREDIBILITY	.02	.05	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.458	.273	.045	1.776
INDICATED (POST-TEST)	1.770	.331	.055	2.156
PRES. ON RATE LEVEL	.575	.479	.051	1.105
DERIVED BY FORMULA	.599	.472	.051	1.122
UNDERLYING PRES. RATE	.585	.488	.052	1.125
PROPOSED	.599	.472	.051	1.122

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	1.444
IND. RATES				1.44	MINIMUM PREMIUM	675
MAN. RATES	1.24	1.45	1.52	+ 1.44	PRESENT	710

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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 YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,075,595	2,519,599	76,634	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-517,591	-191,966	569	
TOTAL LOSSES	1,558,004	2,327,633	77,203	
EXPECTED LOSSES	1,156,100	713,276	78,263	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.145	4.699	.156	8.000
INDICATED (POST-TEST)	3.818	5.705	.189	9.712
PRES. ON RATE LEVEL	2.292	1.414	.155	3.861
DERIVED BY FORMULA	2.323	1.629	.157	4.109
UNDERLYING PRES. RATE	2.334	1.440	.158	3.932
PROPOSED	2.323	1.629	.157	4.109

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	5.288
IND. RATES				5.29	MINIMUM PREMIUM	1695
MAN. RATES	4.64	5.18	5.31	+ 5.29	PRESENT	1740

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				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 YEAR	INDEMNITY					MEDICAL					
	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					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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	25,876	308,887	17,648	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-188,641	-77,413	257	
TOTAL LOSSES		231,474	17,905	
EXPECTED LOSSES	415,890	284,028	35,833	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.969	.075	1.044
INDICATED (POST-TEST)	.000	1.176	.091	1.267
PRES. ON RATE LEVEL	1.710	1.168	.147	3.025
DERIVED BY FORMULA	1.693	1.168	.145	3.006
UNDERLYING PRES. RATE	1.741	1.189	.150	3.080
PROPOSED	1.693	1.168	.145	3.006

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	3.868
IND. RATES				3.87	MINIMUM PREMIUM	1320
MAN. RATES	3.57	4.04	4.16	+ 3.87	PRESENT	1425

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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				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 YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	94,426	682,610	51,391	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-374,397	-166,046	575	
TOTAL LOSSES		516,564	51,966	
EXPECTED LOSSES	827,552	613,860	80,638	
CREDIBILITY	.03	.07	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.512	.052	.564
INDICATED (POST-TEST)	.000	.622	.063	.685
PRES. ON RATE LEVEL	.806	.598	.079	1.483
DERIVED BY FORMULA	.782	.600	.078	1.460
UNDERLYING PRES. RATE	.821	.609	.080	1.510
PROPOSED	.782	.600	.078	1.460

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	1.879
IND. RATES				1.88	MINIMUM PREMIUM	795
MAN. RATES	1.82	2.00	2.04	+ 1.88	PRESENT	850

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	41,607	64,916	9,415	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-219,418	-89,596	207	
TOTAL LOSSES			9,622	
EXPECTED LOSSES	481,749	328,229	29,366	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.052	.052
INDICATED (POST-TEST)	.000	.000	.063	.063
PRES. ON RATE LEVEL	2.546	1.734	.155	4.435
DERIVED BY FORMULA	2.521	1.699	.152	4.372
UNDERLYING PRES. RATE	2.592	1.766	.158	4.516
PROPOSED	2.521	1.699	.152	4.372

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	5.626
IND. RATES				5.63	MINIMUM PREMIUM	1785
MAN. RATES	5.40	5.79	6.10	+ 5.63	PRESENT	1955

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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	4
2014	129,156	158,372	.122				1		3	4
TOTAL	592,015	1,065,503	.180			1	10		10	21

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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			45,534	191,195	24,934	16,996
2013		1,496	80,987	129,592	7,622		612	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-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,203,159	1,240,391	110,693			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-224,935	-204,389	423			
TOTAL LOSSES	978,224	1,036,002	111,116			
EXPECTED LOSSES	497,291	757,779	59,202			
CREDIBILITY	.09	.24	.27			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.165	.175	.019	.359		
INDICATED (POST-TEST)	.200	.212	.023	.435		
PRES. ON RATE LEVEL	.082	.126	.010	.218		
DERIVED BY FORMULA	.093	.147	.014	.254		
UNDERLYING PRES. RATE	.084	.128	.010	.222		
PROPOSED	.093	.147	.014	.254		
IND. RATES						
YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	.326
IND. RATES				.33	MINIMUM PREMIUM	380
MAN. RATES	.32	.33	.30	+ .33	PRESENT	375

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011											1,353
2012											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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011											1,438
2012											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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	267,530	263,263	10,540	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-31,270	-28,745	103	
TOTAL LOSSES	236,260	234,518	10,643	
EXPECTED LOSSES	67,896	104,518	15,504	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.884	.877	.040	1.801
INDICATED (POST-TEST)	1.073	1.065	.049	2.187
PRES. ON RATE LEVEL	.249	.384	.057	.690
DERIVED BY FORMULA	.257	.404	.057	.718
UNDERLYING PRES. RATE	.254	.391	.058	.703
PROPOSED	.257	.404	.057	.718

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	
IND. RATES				.92	MINIMUM PREMIUM	540
MAN. RATES	.87	.95	.95	+ .92	PRESENT	555

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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 YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,220,626	4,537,037	251,892			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-976,380	-999,060	2,326			
TOTAL LOSSES	3,244,246	3,537,977	254,218			
EXPECTED LOSSES	2,161,896	3,695,577	326,389			
CREDIBILITY	.06	.17	.19			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.924	1.008	.072	2.004		
INDICATED (POST-TEST)	1.122	1.224	.087	2.433		
PRES. ON RATE LEVEL	.605	1.034	.091	1.730		
DERIVED BY FORMULA	.636	1.066	.090	1.792		
UNDERLYING PRES. RATE	.616	1.053	.093	1.762		
PROPOSED	.636	1.066	.090	1.792		
IND. RATES						
YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	2.306
IND. RATES				2.31	MINIMUM PREMIUM	905
MAN. RATES	1.78	2.14	2.38	+ 2.31	PRESENT	940

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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 YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											646
2011											72
2012				2,427	10,000				17,203	20,783	12,721
2013					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 YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	65,494	209,099	24,750	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-11,289	-7,818	53	
TOTAL LOSSES	54,205	201,281	24,803	
EXPECTED LOSSES	27,665	33,334	5,328	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.478	1.775	.219	2.472
INDICATED (POST-TEST)	.580	2.155	.266	3.001
PRES. ON RATE LEVEL	.240	.289	.045	.574
DERIVED BY FORMULA	.243	.326	.049	.618
UNDERLYING PRES. RATE	.244	.294	.047	.585
PROPOSED	.243	.326	.049	.618

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	
IND. RATES				.80	MINIMUM PREMIUM	505
MAN. RATES	.70	.79	.79	+ .80	PRESENT	510

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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 YEAR	INDEMNITY					MEDICAL					
	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					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 YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	174,574	892,634	45,925	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-176,325	-105,475	330	
TOTAL LOSSES		787,159	46,255	
EXPECTED LOSSES	385,464	385,132	48,142	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	2.371	.139	2.510
INDICATED (POST-TEST)	.000	2.878	.169	3.047
PRES. ON RATE LEVEL	1.140	1.139	.143	2.422
DERIVED BY FORMULA	1.129	1.209	.144	2.482
UNDERLYING PRES. RATE	1.161	1.160	.145	2.466
PROPOSED	1.129	1.209	.144	2.482

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	3.194
IND. RATES				3.19	MINIMUM PREMIUM	1140
MAN. RATES	2.99	3.30	3.33	+ 3.19	PRESENT	1200

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				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 YEAR	INDEMNITY					MEDICAL					
	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 YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,190,986	12,957,181	669,121	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,752,838	-2,647,044	7,084	
TOTAL LOSSES	438,148	10,310,137	676,205	
EXPECTED LOSSES	6,098,078	9,797,449	993,471	
CREDIBILITY	.10	.26	.28	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.067	1.577	.103	1.747
INDICATED (POST-TEST)	.081	1.914	.125	2.120
PRES. ON RATE LEVEL	.916	1.472	.149	2.537
DERIVED BY FORMULA	.833	1.587	.142	2.562
UNDERLYING PRES. RATE	.933	1.499	.152	2.584
PROPOSED	.825	1.572	.140	2.537

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	3.265
IND. RATES				3.27	MINIMUM PREMIUM	1160
MAN. RATES	3.12	3.39	3.49	+ 3.27	PRESENT	1245

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				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 YEAR	INDEMNITY					MEDICAL					
	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 YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,605,307	5,655,052	398,386			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,840,832	-1,260,081	3,046			
TOTAL LOSSES	3,764,475	4,394,971	401,432			
EXPECTED LOSSES	4,077,125	4,658,812	427,868			
CREDIBILITY	.04	.11	.12			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.129	2.486	.227	4.842		
INDICATED (POST-TEST)	2.585	3.018	.276	5.879		
PRES. ON RATE LEVEL	2.264	2.588	.238	5.090		
DERIVED BY FORMULA	2.277	2.635	.243	5.155		
UNDERLYING PRES. RATE	2.306	2.635	.242	5.183		
PROPOSED	2.277	2.635	.243	5.155		
IND. RATES						
YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	6.634
IND. RATES				6.63	MINIMUM PREMIUM	2000
MAN. RATES	5.87	6.67	7.00	+ 6.63	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	72,720	482,567	46,205	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-127,954	-89,287	374	
TOTAL LOSSES		393,280	46,579	
EXPECTED LOSSES	286,766	333,684	51,120	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.123	.133	1.256
INDICATED (POST-TEST)	.000	1.363	.161	1.524
PRES. ON RATE LEVEL	.804	.936	.143	1.883
DERIVED BY FORMULA	.796	.953	.144	1.893
UNDERLYING PRES. RATE	.819	.953	.146	1.918
PROPOSED	.792	.948	.143	1.883

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE
IND. RATES				2.42	MINIMUM PREMIUM
MAN. RATES	2.19	2.50	2.59	+ 2.42	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	8,187									
2011	7,625									
2012	5,907	974	.016							
2013	7,638									
2014	8,138									
TOTAL	37,495	974	.003							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											974
TOTAL											974

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											1,041
TOTAL											1,041

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			1,041	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-58,584	-14,132	50	
TOTAL LOSSES			1,091	
EXPECTED LOSSES	127,483	51,368	7,124	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.003	.003
INDICATED (POST-TEST)	.000	.000	.004	.004
PRES. ON RATE LEVEL	.334	.135	.018	.487
DERIVED BY FORMULA	.331	.130	.017	.478
UNDERLYING PRES. RATE	.340	.137	.019	.496
PROPOSED	.331	.130	.017	.478

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	
IND. RATES				.62	MINIMUM PREMIUM	460
MAN. RATES	.63	.69	.67	+ .62	PRESENT	480

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	873									
2011	785									
2012	912	76	.008							
2013	957									
2014	547									
TOTAL	4,074	76	.002							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											76
TOTAL											76

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											81
TOTAL											81

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			81	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-18,814	-8,431	12	
TOTAL LOSSES			93	
EXPECTED LOSSES	40,251	29,741	2,118	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.002	.002
INDICATED (POST-TEST)	.000	.000	.002	.002
PRES. ON RATE LEVEL	.970	.717	.051	1.738
DERIVED BY FORMULA	.970	.710	.051	1.731
UNDERLYING PRES. RATE	.988	.730	.052	1.770
PROPOSED	.970	.710	.051	1.731

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	2.227
IND. RATES				2.23	MINIMUM PREMIUM	885
MAN. RATES	2.09	2.33	2.39	+ 2.23	PRESENT	945

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-27,406	-6,912	38	
TOTAL LOSSES			38	
EXPECTED LOSSES	58,633	24,687	5,863	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	.187	.078	.019	.284
DERIVED BY FORMULA	.185	.076	.018	.279
UNDERLYING PRES. RATE	.190	.080	.019	.289
PROPOSED	.185	.076	.018	.279

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	
IND. RATES				.36	MINIMUM PREMIUM	390
MAN. RATES	.51	.47	.39	+ .36	PRESENT	400

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	5,745	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 YEAR	INDEMNITY					MEDICAL					
	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 YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,304,662	826,953	92,530	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-581,702	-210,728	727	
TOTAL LOSSES	722,960	616,225	93,257	
EXPECTED LOSSES	1,353,876	820,860	85,732	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.864	1.588	.240	3.692
INDICATED (POST-TEST)	2.263	1.928	.291	4.482
PRES. ON RATE LEVEL	3.427	2.078	.217	5.722
DERIVED BY FORMULA	3.415	2.072	.220	5.707
UNDERLYING PRES. RATE	3.490	2.116	.221	5.827
PROPOSED	3.415	2.072	.220	5.707

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	7.344
IND. RATES				7.34	MINIMUM PREMIUM	2000
MAN. RATES	7.08	7.81	7.87	+ 7.34	PRESENT	2000

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,238	60,506	7,602	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-129,452	-80,736	328	
TOTAL LOSSES			7,930	
EXPECTED LOSSES	300,791	309,217	41,865	
CREDIBILITY	.01	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	3.196	3.196
INDICATED (POST-TEST)	.000	.000	3.880	3.880
PRES. ON RATE LEVEL	119.056	122.391	16.570	258.017
DERIVED BY FORMULA	117.865	117.495	15.936	251.296
UNDERLYING PRES. RATE	121.238	124.634	16.874	262.746
PROPOSED	117.865	117.495	15.936	251.296

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	323.417
IND. RATES				323.42	MINIMUM PREMIUM	618
MAN. RATES	323.72	353.41	354.87	+323.42	PRESENT	660

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011											7,860
TOTAL											7,860

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011											8,355
TOTAL											8,355

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			8,355	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,279	-2,944	10	
TOTAL LOSSES			8,365	
EXPECTED LOSSES	2,755	10,601	1,595	
CREDIBILITY	.00	.00	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	61.058	61.058
INDICATED (POST-TEST)	.000	.000	74.124	74.124
PRES. ON RATE LEVEL	19.752	75.985	11.427	107.164
DERIVED BY FORMULA	19.752	75.985	12.054	107.791
UNDERLYING PRES. RATE	20.114	77.378	11.636	109.128
PROPOSED	19.637	75.543	11.984	107.164

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	137.920
IND. RATES				137.92	MINIMUM PREMIUM	432
MAN. RATES	126.45	143.70	147.39	+137.92	PRESENT	446

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES						
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	430,836	264,076	7,961	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-60,525	-21,844	51	
TOTAL LOSSES	370,311	242,232	8,012	
EXPECTED LOSSES	131,171	78,743	7,397	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	12.566	8.220	.272	21.058
INDICATED (POST-TEST)	15.255	9.979	.330	25.564
PRES. ON RATE LEVEL	4.371	2.624	.246	7.241
DERIVED BY FORMULA	4.371	2.698	.247	7.316
UNDERLYING PRES. RATE	4.451	2.672	.251	7.374
PROPOSED	4.371	2.698	.247	7.316

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	9.415
IND. RATES				9.42	MINIMUM PREMIUM	2000
MAN. RATES	9.30	10.04	9.96	+ 9.42	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	861,204	318,922	48,537	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-941,776	-401,645	1,108	
TOTAL LOSSES			49,645	
EXPECTED LOSSES	2,040,316	1,453,066	165,634	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.073	.073
INDICATED (POST-TEST)	.000	.000	.089	.089
PRES. ON RATE LEVEL	2.927	2.085	.238	5.250
DERIVED BY FORMULA	2.868	1.960	.229	5.057
UNDERLYING PRES. RATE	2.981	2.123	.242	5.346
PROPOSED	2.868	1.960	.229	5.057

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	6.508
IND. RATES				6.51	MINIMUM PREMIUM	2000
MAN. RATES	6.66	7.27	7.22	+ 6.51	PRESENT	2000

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011				40,009					22,251		7,404
2012											2,296
2014				46,800					20,050		375
TOTAL				86,809					42,301		10,075

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011			3,160	74,848	692			1,931	50,391	547	7,870
2012											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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	131,937	223,378	10,716	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-30,992	-23,722	60	
TOTAL LOSSES	100,945	199,656	10,776	
EXPECTED LOSSES	65,411	84,095	10,084	
CREDIBILITY	.00	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	275,806	545,508	29,443	850,757
INDICATED (POST-TEST)	334,828	662,247	35,744	1032,819
PRES. ON RATE LEVEL	175,500	225,629	27,058	428,187
DERIVED BY FORMULA	175,500	234,361	27,232	437,093
UNDERLYING PRES. RATE	178,717	229,765	27,554	436,036
PROPOSED	175,500	234,361	27,232	437,093

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	562.538
IND. RATES				562.54	MINIMUM PREMIUM	857
MAN. RATES	454.27	541.02	588.92	+562.54	PRESENT	900

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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
2014	373	163,821	439.198						2	2
TOTAL	1,536	417,736	271.964						5	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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 YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	495,611	736,262	4,770	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-203,422	-101,833	365	
TOTAL LOSSES	292,189	634,429	5,135	
EXPECTED LOSSES	467,997	390,270	47,272	
CREDIBILITY	.02	.05	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	190.227	413.040	3.343	606.610
INDICATED (POST-TEST)	230.936	501.431	4.058	736.425
PRES. ON RATE LEVEL	299.202	249.509	30.221	578.932
DERIVED BY FORMULA	297.837	262.105	28.651	588.593
UNDERLYING PRES. RATE	304.686	254.082	30.776	589.544
PROPOSED	297.837	262.105	28.651	588.593

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	757.519
IND. RATES				757.52	MINIMUM PREMIUM	1052
MAN. RATES	708.25	772.24	796.25	+757.52	PRESENT	1113

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,460,305	5,489,092	352,361			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,561,647	-1,025,412	2,774			
TOTAL LOSSES		4,463,680	355,135			
EXPECTED LOSSES	3,476,764	3,800,336	393,064			
CREDIBILITY	.05	.13	.14			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	2.055	.164	2.219		
INDICATED (POST-TEST)	.000	2.495	.199	2.694		
PRES. ON RATE LEVEL	1.571	1.719	.178	3.468		
DERIVED BY FORMULA	1.492	1.820	.181	3.493		
UNDERLYING PRES. RATE	1.601	1.750	.181	3.532		
PROPOSED	1.481	1.807	.180	3.468		
IND. RATES						
YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.463
IND. RATES				4.46	MINIMUM PREMIUM	1475
MAN. RATES	4.21	4.75	4.77	+ 4.46	PRESENT	1595

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	2,622	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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											1,837
2011											474
2012				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 YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	42,860	115,429	15,486	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-138,914	-70,738	259	
TOTAL LOSSES		44,691	15,745	
EXPECTED LOSSES	311,101	264,706	35,092	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.265	.093	.358
INDICATED (POST-TEST)	.000	.322	.113	.435
PRES. ON RATE LEVEL	1.811	1.541	.204	3.556
DERIVED BY FORMULA	1.793	1.517	.202	3.512
UNDERLYING PRES. RATE	1.844	1.569	.208	3.621
PROPOSED	1.793	1.517	.202	3.512

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.519
IND. RATES				4.52	MINIMUM PREMIUM	1495
MAN. RATES	4.41	4.85	4.89	+ 4.52	PRESENT	1625

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	76,811	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 YEAR	INDEMNITY					MEDICAL					
	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	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

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,948,759	6,340,564	462,089			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,289,212	-1,499,977	3,973			
TOTAL LOSSES	4,659,547	4,840,587	466,062			
EXPECTED LOSSES	5,070,261	5,559,383	558,995			
CREDIBILITY	.07	.20	.22			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.067	1.108	.107	2.282		
INDICATED (POST-TEST)	1.295	1.345	.130	2.770		
PRES. ON RATE LEVEL	1.140	1.250	.126	2.516		
DERIVED BY FORMULA	1.151	1.269	.127	2.547		
UNDERLYING PRES. RATE	1.161	1.273	.128	2.562		
PROPOSED	1.151	1.269	.127	2.547		
IND. RATES						
YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	3.277
IND. RATES				3.28	MINIMUM PREMIUM	1165
MAN. RATES	2.88	3.37	3.46	+ 3.28	PRESENT	1235

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	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

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	12,083,843	18,030,069	792,630			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,799,847	-3,444,458	7,886			
TOTAL LOSSES	6,283,996	14,585,611	800,516			
EXPECTED LOSSES	13,176,129	12,873,786	991,686			
CREDIBILITY	.09	.25	.27			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.039	2.412	.132	3.583		
INDICATED (POST-TEST)	1.261	2.928	.160	4.349		
PRES. ON RATE LEVEL	2.140	2.091	.161	4.392		
DERIVED BY FORMULA	2.061	2.300	.161	4.522		
UNDERLYING PRES. RATE	2.179	2.129	.164	4.472		
PROPOSED	2.002	2.234	.156	4.392		
IND. RATES						
YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	5.652
IND. RATES				5.65	MINIMUM PREMIUM	1790
MAN. RATES	5.13	5.83	6.04	+ 5.65	PRESENT	1940

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	3,816	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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	33,250	178,505	15,721	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-149,496	-101,122	251	
TOTAL LOSSES		77,383	15,972	
EXPECTED LOSSES	333,263	377,057	34,607	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.362	.075	.437
INDICATED (POST-TEST)	.000	.439	.091	.530
PRES. ON RATE LEVEL	1.532	1.733	.159	3.424
DERIVED BY FORMULA	1.517	1.694	.157	3.368
UNDERLYING PRES. RATE	1.560	1.765	.162	3.487
PROPOSED	1.517	1.694	.157	3.368

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.334
IND. RATES				4.33	MINIMUM PREMIUM	1440
MAN. RATES	4.24	4.71	4.71	+ 4.33	PRESENT	1580

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	4,966	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

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	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				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

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	320,365	1,709,888	25,738	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-176,141	-98,369	236	
TOTAL LOSSES	144,224	1,611,519	25,974	
EXPECTED LOSSES	384,841	360,190	35,214	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.573	6.407	.103	7.083
INDICATED (POST-TEST)	.696	7.778	.125	8.599
PRES. ON RATE LEVEL	1.502	1.406	.138	3.046
DERIVED BY FORMULA	1.494	1.597	.138	3.229
UNDERLYING PRES. RATE	1.530	1.432	.140	3.102
PROPOSED	1.494	1.597	.138	3.229

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.155
IND. RATES				4.16	MINIMUM PREMIUM	1395
MAN. RATES	3.58	4.09	4.19	+ 4.16	PRESENT	1435

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	17,994	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

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	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											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

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	57,280	518,878	35,329	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-243,142	-86,242	211	
TOTAL LOSSES		432,636	35,540	
EXPECTED LOSSES	540,559	321,637	29,051	
CREDIBILITY	.03	.08	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.417	.034	.451
INDICATED (POST-TEST)	.000	.506	.041	.547
PRES. ON RATE LEVEL	.512	.304	.028	.844
DERIVED BY FORMULA	.497	.320	.029	.846
UNDERLYING PRES. RATE	.521	.310	.028	.859
PROPOSED	.496	.319	.029	.844

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	1.086
IND. RATES				1.09	MINIMUM PREMIUM	585
MAN. RATES	1.00	1.14	1.16	+ 1.09	PRESENT	610

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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	1
TOTAL	14,973	439,221	2.933			1	2		4	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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					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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	569,161	370,845	65,448	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-258,356	-139,897	394	
TOTAL LOSSES	310,805	230,948	65,842	
EXPECTED LOSSES	574,814	518,816	52,705	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.076	1.542	.440	4.058
INDICATED (POST-TEST)	2.520	1.872	.534	4.926
PRES. ON RATE LEVEL	3.770	3.403	.345	7.518
DERIVED BY FORMULA	3.758	3.372	.349	7.479
UNDERLYING PRES. RATE	3.839	3.465	.352	7.656
PROPOSED	3.758	3.372	.349	7.479

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	9.625
IND. RATES				9.63	MINIMUM PREMIUM	2000
MAN. RATES	8.54	9.85	10.34	+ 9.63	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	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

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,699,811	2,779,812	280,770	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,095,947	-1,165,153	2,257	
TOTAL LOSSES	1,603,864	1,614,659	283,027	
EXPECTED LOSSES	4,621,659	4,286,178	316,714	
CREDIBILITY	.05	.13	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.684	.688	.121	1.493
INDICATED (POST-TEST)	.830	.835	.147	1.812
PRES. ON RATE LEVEL	1.935	1.793	.133	3.861
DERIVED BY FORMULA	1.880	1.668	.135	3.683
UNDERLYING PRES. RATE	1.970	1.827	.135	3.932
PROPOSED	1.880	1.668	.135	3.683

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.740
IND. RATES				4.74	MINIMUM PREMIUM	1550
MAN. RATES	4.83	5.31	5.31	+ 4.74	PRESENT	1740

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	666,884	48,554		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-45,689	-15,463	47	
TOTAL LOSSES	621,195	33,091	47	
EXPECTED LOSSES	101,890	55,739	6,620	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	13.608	.725	.001	14.334
INDICATED (POST-TEST)	16.520	.880	.001	17.401
PRES. ON RATE LEVEL	2.192	1.199	.142	3.533
DERIVED BY FORMULA	2.192	1.196	.141	3.529
UNDERLYING PRES. RATE	2.232	1.221	.145	3.598
PROPOSED	2.195	1.197	.141	3.533

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.546
IND. RATES				4.55	MINIMUM PREMIUM	1500
MAN. RATES	4.07	4.62	4.86	+ 4.55	PRESENT	1615

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	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

REPORTED LOSSES

ANNUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES

ANNUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	13,054,877	11,498,120	702,512			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,978,481	-1,911,843	5,181			
TOTAL LOSSES	9,076,396	9,586,277	707,693			
EXPECTED LOSSES	9,076,802	7,269,767	641,206			
CREDIBILITY	.07	.19	.21			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.180	2.302	.170	4.652		
INDICATED (POST-TEST)	2.647	2.795	.206	5.648		
PRES. ON RATE LEVEL	2.141	1.715	.151	4.007		
DERIVED BY FORMULA	2.176	1.920	.163	4.259		
UNDERLYING PRES. RATE	2.180	1.746	.154	4.080		
PROPOSED	2.176	1.920	.163	4.259		
IND. RATES						
YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	5.481
IND. RATES				5.48	MINIMUM PREMIUM	1745
MAN. RATES	4.49	5.12	5.51	+ 5.48	PRESENT	1795

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	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

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,701,832	6,602,841	500,006	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,021,895	-1,195,790	3,238	
TOTAL LOSSES	2,679,937	5,407,051	503,244	
EXPECTED LOSSES	4,463,315	4,421,769	454,047	
CREDIBILITY	.06	.15	.17	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.903	1.822	.170	2.895
INDICATED (POST-TEST)	1.096	2.212	.206	3.514
PRES. ON RATE LEVEL	1.477	1.463	.150	3.090
DERIVED BY FORMULA	1.454	1.575	.160	3.189
UNDERLYING PRES. RATE	1.504	1.490	.153	3.147
PROPOSED	1.454	1.575	.160	3.189

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.104
IND. RATES				4.10	MINIMUM PREMIUM	1380
MAN. RATES	3.33	3.98	4.25	+ 4.10	PRESENT	1455

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,861,818	1,776,276	94,943	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-857,525	-410,507	968	
TOTAL LOSSES	1,004,293	1,365,769	95,911	
EXPECTED LOSSES	1,901,930	1,515,977	133,600	
CREDIBILITY	.03	.07	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.082	1.472	.103	2.657
INDICATED (POST-TEST)	1.314	1.787	.125	3.226
PRES. ON RATE LEVEL	2.013	1.605	.141	3.759
DERIVED BY FORMULA	1.992	1.618	.140	3.750
UNDERLYING PRES. RATE	2.050	1.634	.144	3.828
PROPOSED	1.992	1.618	.140	3.750

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.826
IND. RATES				4.83	MINIMUM PREMIUM	1575
MAN. RATES	4.49	5.07	5.17	+ 4.83	PRESENT	1700

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,176,760	6,433,558	448,400	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,373,568	-874,288	2,792	
TOTAL LOSSES	2,803,192	5,559,270	451,192	
EXPECTED LOSSES	3,019,608	3,211,811	399,579	
CREDIBILITY	.08	.22	.24	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.554	1.099	.089	1.742
INDICATED (POST-TEST)	.673	1.334	.108	2.115
PRES. ON RATE LEVEL	.585	.624	.078	1.287
DERIVED BY FORMULA	.592	.780	.085	1.457
UNDERLYING PRES. RATE	.597	.635	.079	1.311
PROPOSED	.592	.780	.085	1.457

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	1.875
IND. RATES				1.88	MINIMUM PREMIUM	795
MAN. RATES	1.53	1.72	1.77	+ 1.88	PRESENT	775

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	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

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	22,639,144	29,941,581	2,094,269			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-7,066,401	-6,161,799	18,018			
TOTAL LOSSES	15,572,743	23,779,782	2,112,287			
EXPECTED LOSSES	15,590,713	22,740,115	2,533,648			
CREDIBILITY	.15	.40	.44			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.242	1.896	.168	3.306		
INDICATED (POST-TEST)	1.508	2.302	.204	4.014		
PRES. ON RATE LEVEL	1.221	1.780	.198	3.199		
DERIVED BY FORMULA	1.264	1.989	.201	3.454		
UNDERLYING PRES. RATE	1.243	1.813	.202	3.258		
PROPOSED	1.264	1.989	.201	3.454		
IND. RATES						
YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.445
IND. RATES				4.45	MINIMUM PREMIUM	1475
MAN. RATES	3.81	4.27	4.40	+ 4.45	PRESENT	1495

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											160
2012			236,246					277,569			445
2013					7,509					12,984	3,121
2014					11,082					34,638	2,246
TOTAL			236,246		18,591			277,569		47,622	5,972

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,034,683	182,763	6,077	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-92,103	-22,317	71	
TOTAL LOSSES	942,580	160,446	6,148	
EXPECTED LOSSES	203,097	81,447	10,387	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	15.427	2.626	.101	18.154
INDICATED (POST-TEST)	18.728	3.188	.123	22.039
PRES. ON RATE LEVEL	3.264	1.309	.167	4.740
DERIVED BY FORMULA	3.264	1.328	.167	4.759
UNDERLYING PRES. RATE	3.324	1.333	.170	4.827
PROPOSED	3.264	1.328	.167	4.759

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	6.124
IND. RATES				6.12	MINIMUM PREMIUM	1915
MAN. RATES	6.36	7.14	6.52	+ 6.12	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				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 YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	44,421	542,177	73,512	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-157,974	-101,484	245	
TOTAL LOSSES		440,693	73,757	
EXPECTED LOSSES	340,178	364,371	38,856	
CREDIBILITY	.02	.06	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.601	.101	.702
INDICATED (POST-TEST)	.000	.730	.123	.853
PRES. ON RATE LEVEL	.456	.488	.052	.996
DERIVED BY FORMULA	.447	.503	.057	1.007
UNDERLYING PRES. RATE	.464	.497	.053	1.014
PROPOSED	.442	.498	.056	.996

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	1.281
IND. RATES				1.28	MINIMUM PREMIUM	635
MAN. RATES	1.16	1.33	1.37	+ 1.28	PRESENT	670

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	5,830	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 YEAR	INDEMNITY					MEDICAL					
	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 YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	385,492	56,376	8,100	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-407,547	-134,743	278	
TOTAL LOSSES			8,378	
EXPECTED LOSSES	864,031	475,961	44,752	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.037	.037
INDICATED (POST-TEST)	.000	.000	.045	.045
PRES. ON RATE LEVEL	3.697	2.037	.191	5.925
DERIVED BY FORMULA	3.660	1.976	.187	5.823
UNDERLYING PRES. RATE	3.765	2.074	.195	6.034
PROPOSED	3.660	1.976	.187	5.823

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	7.494
IND. RATES				7.49	MINIMUM PREMIUM	2000
MAN. RATES	7.17	8.04	8.15	+ 7.49	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	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 YEAR	INDEMNITY					MEDICAL					
	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 YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,707,492	2,889,229	251,891	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,114,308	-541,722	1,927	
TOTAL LOSSES	1,593,184	2,347,507	253,818	
EXPECTED LOSSES	2,447,801	1,990,948	269,959	
CREDIBILITY	.03	.09	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.228	1.809	.196	3.233
INDICATED (POST-TEST)	1.491	2.196	.238	3.925
PRES. ON RATE LEVEL	1.852	1.507	.204	3.563
DERIVED BY FORMULA	1.841	1.569	.207	3.617
UNDERLYING PRES. RATE	1.886	1.534	.208	3.628
PROPOSED	1.841	1.569	.207	3.617

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.655
IND. RATES				4.66	MINIMUM PREMIUM	1530
MAN. RATES	4.04	4.66	4.90	+ 4.66	PRESENT	1630

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	4,131	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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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				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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	38,040	255,808	16,629	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-88,036	-48,830	173	
TOTAL LOSSES		206,978	16,802	
EXPECTED LOSSES	193,190	178,739	24,653	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.974	.079	1.053
INDICATED (POST-TEST)	.000	1.182	.096	1.278
PRES. ON RATE LEVEL	.892	.826	.114	1.832
DERIVED BY FORMULA	.883	.837	.113	1.833
UNDERLYING PRES. RATE	.909	.841	.116	1.866
PROPOSED	.882	.837	.113	1.832

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	TOTAL
IND. RATES				2.36	MINIMUM PREMIUM	920
MAN. RATES	2.29	2.52	2.52	+ 2.36	PRESENT	980

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,108	8,470	36,182	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-399,234	-128,426	331	
TOTAL LOSSES			36,513	
EXPECTED LOSSES	906,042	486,310	43,421	
CREDIBILITY	.06	.15	.16	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.013	.013
INDICATED (POST-TEST)	.000	.000	.016	.016
PRES. ON RATE LEVEL	.307	.165	.015	.487
DERIVED BY FORMULA	.289	.140	.015	.444
UNDERLYING PRES. RATE	.313	.168	.015	.496
PROPOSED	.289	.140	.015	.444

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	
IND. RATES				.57	MINIMUM PREMIUM	445
MAN. RATES	.66	.71	.67	+ .57	PRESENT	480

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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 YEAR	INDEMNITY					MEDICAL					
	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 YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,494,841	3,468,948	297,418	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,078,446	-1,380,922	3,544	
TOTAL LOSSES		2,088,026	300,962	
EXPECTED LOSSES	9,302,362	5,110,722	415,711	
CREDIBILITY	.03	.09	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.572	.227	1.799
INDICATED (POST-TEST)	.000	1.908	.276	2.184
PRES. ON RATE LEVEL	6.878	3.779	.307	10.964
DERIVED BY FORMULA	6.672	3.611	.304	10.587
UNDERLYING PRES. RATE	7.004	3.848	.313	11.165
PROPOSED	6.672	3.611	.304	10.587

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	13.625
IND. RATES				13.63	MINIMUM PREMIUM	2000
MAN. RATES	14.07	15.22	15.08	+ 13.63	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	48,469	78,628	7,947	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,324	-3,019	10	
TOTAL LOSSES	43,145	75,609	7,957	
EXPECTED LOSSES	10,612	10,015	1,499	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	14.625	25.630	2.697	42.952
INDICATED (POST-TEST)	17.755	31.115	3.274	52.144
PRES. ON RATE LEVEL	3.532	3.334	.499	7.365
DERIVED BY FORMULA	3.532	3.334	.499	7.365
UNDERLYING PRES. RATE	3.597	3.395	.508	7.500
PROPOSED	3.532	3.334	.499	7.365

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	9.478
IND. RATES				9.48	MINIMUM PREMIUM	2000
MAN. RATES	8.61	9.83	10.13	+ 9.48	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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											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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	171,210	1,041,439	72,042	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-398,686	-256,815	849	
TOTAL LOSSES		784,624	72,891	
EXPECTED LOSSES	882,740	949,118	117,658	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	2.494	.232	2.726
INDICATED (POST-TEST)	.000	3.028	.282	3.310
PRES. ON RATE LEVEL	2.755	2.963	.367	6.085
DERIVED BY FORMULA	2.727	2.965	.364	6.056
UNDERLYING PRES. RATE	2.806	3.017	.374	6.197
PROPOSED	2.727	2.965	.364	6.056

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	7.794
IND. RATES				7.79	MINIMUM PREMIUM	2000
MAN. RATES	6.59	7.71	8.37	+ 7.79	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	8,127,479	12,397,544	791,239			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,499,978	-1,941,158	6,199			
TOTAL LOSSES	5,627,501	10,456,386	797,438			
EXPECTED LOSSES	5,640,718	7,230,235	800,423			
CREDIBILITY	.07	.18	.20			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.490	2.769	.211	4.470		
INDICATED (POST-TEST)	1.809	3.362	.256	5.427		
PRES. ON RATE LEVEL	1.467	1.881	.208	3.556		
DERIVED BY FORMULA	1.491	2.148	.218	3.857		
UNDERLYING PRES. RATE	1.494	1.915	.212	3.621		
PROPOSED	1.491	2.148	.218	3.857		
IND. RATES						
YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.963
IND. RATES				4.96	MINIMUM PREMIUM	1610
MAN. RATES	3.91	4.50	4.89	+ 4.96	PRESENT	1625

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				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 YEAR	INDEMNITY					MEDICAL					
	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 YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,750,994	5,474,641	397,557	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,956,896	-1,252,692	3,025	
TOTAL LOSSES	2,794,098	4,221,949	400,582	
EXPECTED LOSSES	4,333,236	4,656,304	423,839	
CREDIBILITY	.06	.15	.17	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.943	1.424	.135	2.502
INDICATED (POST-TEST)	1.145	1.729	.164	3.038
PRES. ON RATE LEVEL	1.436	1.543	.140	3.119
DERIVED BY FORMULA	1.419	1.571	.144	3.134
UNDERLYING PRES. RATE	1.462	1.571	.143	3.176
PROPOSED	1.412	1.564	.143	3.119

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.014
IND. RATES				4.01	MINIMUM PREMIUM	1360
MAN. RATES	3.63	4.04	4.29	+ 4.01	PRESENT	1465

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				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 YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,519,082	4,093,248	189,057	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,235,353	-723,314	1,195	
TOTAL LOSSES	1,283,729	3,369,934	190,252	
EXPECTED LOSSES	5,054,946	2,727,441	158,663	
CREDIBILITY	.03	.09	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.979	2.570	.145	3.694
INDICATED (POST-TEST)	1.189	3.120	.176	4.485
PRES. ON RATE LEVEL	3.786	2.042	.119	5.947
DERIVED BY FORMULA	3.708	2.139	.125	5.972
UNDERLYING PRES. RATE	3.855	2.080	.121	6.056
PROPOSED	3.692	2.130	.125	5.947

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	7.653
IND. RATES				7.65	MINIMUM PREMIUM	2000
MAN. RATES	7.47	8.11	8.18	+ 7.65	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	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 YEAR	INDEMNITY					MEDICAL					
	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
TOTAL			508,907	114,487	395,886			790,610	129,422	667,069	321,687

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,086,336	2,890,625	328,326	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,369,265	-731,273	2,157	
TOTAL LOSSES	1,717,071	2,159,352	330,483	
EXPECTED LOSSES	3,005,939	2,686,295	308,343	
CREDIBILITY	.04	.10	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.064	1.338	.205	2.607
INDICATED (POST-TEST)	1.292	1.624	.249	3.165
PRES. ON RATE LEVEL	1.828	1.634	.188	3.650
DERIVED BY FORMULA	1.807	1.633	.195	3.635
UNDERLYING PRES. RATE	1.862	1.664	.191	3.717
PROPOSED	1.807	1.633	.195	3.635

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.678
IND. RATES				4.68	MINIMUM PREMIUM	1535
MAN. RATES	4.28	4.87	5.02	+ 4.68	PRESENT	1660

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	6,211	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

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	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 YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	581,640	1,796,418	112,242	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-332,617	-204,410	726	
TOTAL LOSSES	249,023	1,592,008	112,968	
EXPECTED LOSSES	767,015	769,658	84,587	
CREDIBILITY	.02	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.565	3.614	.256	4.435
INDICATED (POST-TEST)	.686	4.387	.311	5.384
PRES. ON RATE LEVEL	1.710	1.716	.188	3.614
DERIVED BY FORMULA	1.690	1.823	.194	3.707
UNDERLYING PRES. RATE	1.741	1.747	.192	3.680
PROPOSED	1.690	1.823	.194	3.707

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.770
IND. RATES				4.77	MINIMUM PREMIUM	1560
MAN. RATES	4.24	4.83	4.97	+ 4.77	PRESENT	1650

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	307,910	1,439,755	50,047	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-727,060	-292,270	401	
TOTAL LOSSES		1,147,485	50,448	
EXPECTED LOSSES	1,631,277	1,096,773	52,756	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.653	.073	1.726
INDICATED (POST-TEST)	.000	2.007	.089	2.096
PRES. ON RATE LEVEL	2.308	1.552	.074	3.934
DERIVED BY FORMULA	2.262	1.579	.075	3.916
UNDERLYING PRES. RATE	2.350	1.580	.076	4.006
PROPOSED	2.262	1.579	.075	3.916

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	5.039
IND. RATES				5.04	MINIMUM PREMIUM	1630
MAN. RATES	4.70	5.26	5.41	+ 5.04	PRESENT	1770

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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 YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	978,388	1,137,186	82,742	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-518,999	-292,485	786	
TOTAL LOSSES	459,389	844,701	83,528	
EXPECTED LOSSES	1,243,513	1,172,909	87,896	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.275	2.345	.232	3.852
INDICATED (POST-TEST)	1.548	2.847	.282	4.677
PRES. ON RATE LEVEL	3.390	3.197	.240	6.827
DERIVED BY FORMULA	3.372	3.183	.242	6.797
UNDERLYING PRES. RATE	3.452	3.256	.244	6.952
PROPOSED	3.372	3.183	.242	6.797

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	8.747
IND. RATES				8.75	MINIMUM PREMIUM	2000
MAN. RATES	9.17	10.29	9.39	+ 8.75	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,131,397	848,775	138,054	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-228,710	-217,568	486	
TOTAL LOSSES	902,687	631,207	138,540	
EXPECTED LOSSES	489,427	773,395	76,839	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.621	1.134	.249	3.004
INDICATED (POST-TEST)	1.968	1.377	.302	3.647
PRES. ON RATE LEVEL	.863	1.364	.136	2.363
DERIVED BY FORMULA	.885	1.365	.144	2.394
UNDERLYING PRES. RATE	.879	1.389	.138	2.406
PROPOSED	.885	1.365	.144	2.394

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	3.081
IND. RATES				3.08	MINIMUM PREMIUM	1110
MAN. RATES	2.40	2.88	3.25	+ 3.08	PRESENT	1180

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	130,017	256,234	9,982	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-113,124	-44,584	104	
TOTAL LOSSES	16,893	211,650	10,086	
EXPECTED LOSSES	229,249	152,115	17,668	
CREDIBILITY	.02	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.039	.491	.023	.553
INDICATED (POST-TEST)	.047	.596	.028	.671
PRES. ON RATE LEVEL	.522	.347	.040	.909
DERIVED BY FORMULA	.513	.357	.039	.909
UNDERLYING PRES. RATE	.532	.353	.041	.926
PROPOSED	.513	.357	.039	.909

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	1.169
IND. RATES				1.17	MINIMUM PREMIUM	605
MAN. RATES	1.13	1.23	1.25	+ 1.17	PRESENT	635

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				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

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	13,609,322	14,127,755	1,191,180			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,413,404	-3,107,285	9,574			
TOTAL LOSSES	8,195,918	11,020,470	1,200,754			
EXPECTED LOSSES	12,001,624	11,516,711	1,333,514			
CREDIBILITY	.33	.88	.95			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.203	.273	.030	.506		
INDICATED (POST-TEST)	.246	.331	.036	.613		
PRES. ON RATE LEVEL	.292	.280	.032	.604		
DERIVED BY FORMULA	.277	.325	.036	.638		
UNDERLYING PRES. RATE	.297	.285	.033	.615		
PROPOSED	.266	.312	.035	.613		
IND. RATES						
YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	.788
IND. RATES				.79	MINIMUM PREMIUM	505
MAN. RATES	.68	.77	.83	+ .79	PRESENT	520

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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 YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,740,458	1,206,812	140,594	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,053,959	-271,967	857	
TOTAL LOSSES	1,686,499	934,845	141,451	
EXPECTED LOSSES	2,227,404	975,948	149,428	
CREDIBILITY	.08	.21	.23	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.361	.200	.030	.591
INDICATED (POST-TEST)	.438	.243	.036	.717
PRES. ON RATE LEVEL	.468	.205	.032	.705
DERIVED BY FORMULA	.466	.213	.033	.712
UNDERLYING PRES. RATE	.477	.209	.032	.718
PROPOSED	.466	.213	.033	.712

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	
IND. RATES				.92	MINIMUM PREMIUM	540
MAN. RATES	.89	.96	.97	+ .92	PRESENT	560

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				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 YEAR	INDEMNITY					MEDICAL					
	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 YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	25,492,917	29,186,199	2,969,132			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-12,063,953	-5,433,210	30,630			
TOTAL LOSSES	13,428,964	23,752,989	2,999,762			
EXPECTED LOSSES	26,588,920	19,941,688	4,355,082			
CREDIBILITY	1.00	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.059	.104	.013	.176		
INDICATED (POST-TEST)	.072	.126	.016	.214		
PRES. ON RATE LEVEL	.114	.085	.019	.218		
DERIVED BY FORMULA	.072	.126	.016	.214		
UNDERLYING PRES. RATE	.116	.087	.019	.222		
PROPOSED	.072	.126	.016	.214		
IND. RATES						
YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	.275
IND. RATES				.28	MINIMUM PREMIUM	370
MAN. RATES	.32	.33	.30	+ .28	PRESENT	375

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	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 YEAR	INDEMNITY					MEDICAL					
	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 YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,607,379	3,453,160	140,216			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,049,907	-962,529	1,494			
TOTAL LOSSES	4,557,472	2,490,631	141,710			
EXPECTED LOSSES	4,511,752	3,535,589	214,013			
CREDIBILITY	.05	.13	.14			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.087	1.140	.065	3.292		
INDICATED (POST-TEST)	2.534	1.384	.079	3.997		
PRES. ON RATE LEVEL	2.029	1.590	.096	3.715		
DERIVED BY FORMULA	2.054	1.563	.094	3.711		
UNDERLYING PRES. RATE	2.066	1.619	.098	3.783		
PROPOSED	2.056	1.565	.094	3.715		
IND. RATES						
YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.781
IND. RATES				4.78	MINIMUM PREMIUM	1560
MAN. RATES	4.60	5.09	5.11	+ 4.78	PRESENT	1685

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	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

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	3,131,449	2,367,866	231,092		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	-1,714,089	-928,867	2,557		
TOTAL LOSSES	1,417,360	1,438,999	233,649		
EXPECTED LOSSES	3,793,026	3,435,195	357,834		
CREDIBILITY	.23	.62	.67		
PURE PREMIUMS					
INDICATED (PRE-TEST)	.059	.060	.010	.129	
INDICATED (POST-TEST)	.072	.073	.012	.157	
PRES. ON RATE LEVEL	.156	.141	.015	.312	
DERIVED BY FORMULA	.137	.099	.013	.249	
UNDERLYING PRES. RATE	.159	.144	.015	.318	
PROPOSED	.137	.099	.013	.249	
IND. RATES					
YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE
IND. RATES				.32	MINIMUM PREMIUM
MAN. RATES	.40	.38	.43	+ .32	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,598,107	2,223,245	126,597	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-980,014	-378,246	1,639	
TOTAL LOSSES	1,618,093	1,844,999	128,236	
EXPECTED LOSSES	2,153,687	1,390,106	234,948	
CREDIBILITY	.20	.54	.59	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.083	.094	.007	.184
INDICATED (POST-TEST)	.101	.114	.008	.223
PRES. ON RATE LEVEL	.108	.070	.012	.190
DERIVED BY FORMULA	.107	.094	.010	.211
UNDERLYING PRES. RATE	.110	.071	.012	.193
PROPOSED	.107	.094	.010	.211

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	TOTAL
IND. RATES				.27	MINIMUM PREMIUM	365
MAN. RATES	.19	.23	.26	+ .27	PRESENT	365

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	15,727,436	17,013,886	1,643,876			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-7,136,353	-2,900,838	12,860			
TOTAL LOSSES	8,591,083	14,113,048	1,656,736			
EXPECTED LOSSES	15,829,832	10,737,443	1,776,416			
CREDIBILITY	.32	.86	.94			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.218	.358	.042	.618		
INDICATED (POST-TEST)	.265	.435	.051	.751		
PRES. ON RATE LEVEL	.394	.267	.044	.705		
DERIVED BY FORMULA	.353	.411	.051	.815		
UNDERLYING PRES. RATE	.401	.272	.045	.718		
PROPOSED	.325	.379	.047	.751		
IND. RATES						
YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	.966
IND. RATES				.97	MINIMUM PREMIUM	550
MAN. RATES	.81	1.01	.97	+ .97	PRESENT	560

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				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 YEAR	INDEMNITY					MEDICAL					
	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 YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,072,967	2,956,379	273,778	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-670,259	-321,809	1,869	
TOTAL LOSSES	2,402,708	2,634,570	275,647	
EXPECTED LOSSES	1,503,215	1,203,589	250,535	
CREDIBILITY	.04	.11	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.419	1.556	.163	3.138
INDICATED (POST-TEST)	1.723	1.889	.198	3.810
PRES. ON RATE LEVEL	.872	.698	.146	1.716
DERIVED BY FORMULA	.906	.829	.152	1.887
UNDERLYING PRES. RATE	.888	.711	.148	1.747
PROPOSED	.906	.829	.152	1.887

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	TOTAL
IND. RATES				2.43	MINIMUM PREMIUM	940
MAN. RATES	1.74	2.17	2.36	+ 2.43	PRESENT	935

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	34,890	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 YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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 TRANS. LOSSES PG B	2,181,599	2,056,908	640,504	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-748,402	-449,008	3,999	
TOTAL LOSSES	1,433,197	1,607,900	644,503	
EXPECTED LOSSES	1,663,523	1,665,422	552,609	
CREDIBILITY	.04	.11	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.755	.847	.339	1.941
INDICATED (POST-TEST)	.917	1.028	.412	2.357
PRES. ON RATE LEVEL	.860	.861	.286	2.007
DERIVED BY FORMULA	.862	.879	.301	2.042
UNDERLYING PRES. RATE	.876	.877	.291	2.044
PROPOSED	.862	.879	.301	2.042

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	TOTAL
IND. RATES				2.63	MINIMUM PREMIUM	990
MAN. RATES	2.30	2.64	2.76	+ 2.63	PRESENT	1050

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	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 YEAR	INDEMNITY					MEDICAL					
	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 YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	26,334,415	22,425,734	1,400,203			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-9,573,028	-4,420,484	14,362			
TOTAL LOSSES	16,761,387	18,005,250	1,414,565			
EXPECTED LOSSES	21,173,742	16,275,405	2,051,890			
CREDIBILITY	.12	.32	.34			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.920	2.062	.162	4.144		
INDICATED (POST-TEST)	2.331	2.503	.197	5.031		
PRES. ON RATE LEVEL	2.381	1.831	.231	4.443		
DERIVED BY FORMULA	2.375	2.046	.219	4.640		
UNDERLYING PRES. RATE	2.425	1.864	.235	4.524		
PROPOSED	2.375	2.046	.219	4.640		
IND. RATES						
YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	5.971
IND. RATES				5.97	MINIMUM PREMIUM	1875
MAN. RATES	5.06	5.68	6.11	+ 5.97	PRESENT	1960

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	12,032,526	10,270,235	647,437			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,872,865	-2,090,129	6,959			
TOTAL LOSSES	7,159,661	8,180,106	654,396			
EXPECTED LOSSES	10,721,705	7,674,288	1,003,417			
CREDIBILITY	.20	.52	.57			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.385	.440	.035	.860		
INDICATED (POST-TEST)	.467	.534	.042	1.043		
PRES. ON RATE LEVEL	.567	.406	.052	1.025		
DERIVED BY FORMULA	.547	.473	.046	1.066		
UNDERLYING PRES. RATE	.577	.413	.054	1.044		
PROPOSED	.535	.463	.045	1.043		
IND. RATES						
YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	1.342
IND. RATES				1.34	MINIMUM PREMIUM	650
MAN. RATES	1.33	1.41	1.41	+ 1.34	PRESENT	680

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											2,769
2011											5,946
2012			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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	456,940	104,816	366,726	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-182,122	-98,245	1,249	
TOTAL LOSSES	274,818	6,571	367,975	
EXPECTED LOSSES	408,287	367,459	168,418	
CREDIBILITY	.08	.22	.24	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.054	.001	.072	.127
INDICATED (POST-TEST)	.066	.001	.087	.154
PRES. ON RATE LEVEL	.079	.071	.032	.182
DERIVED BY FORMULA	.078	.056	.045	.179
UNDERLYING PRES. RATE	.080	.072	.033	.185
PROPOSED	.078	.056	.045	.179

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	TOTAL
IND. RATES				.23	MINIMUM PREMIUM	355
MAN. RATES	.18	.20	.25	+ .23	PRESENT	365

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	323,557	475,379	114,978	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-372,567	-170,196	1,201	
TOTAL LOSSES		305,183	116,179	
EXPECTED LOSSES	818,961	624,837	172,892	
CREDIBILITY	.06	.16	.17	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.101	.038	.139
INDICATED (POST-TEST)	.000	.123	.046	.169
PRES. ON RATE LEVEL	.265	.202	.056	.523
DERIVED BY FORMULA	.249	.189	.054	.492
UNDERLYING PRES. RATE	.270	.206	.057	.533
PROPOSED	.249	.189	.054	.492

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	
IND. RATES				.63	MINIMUM PREMIUM	460
MAN. RATES	.69	.73	.72	+ .63	PRESENT	490

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,971,845	2,817,484	258,674			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-396,839	-393,900	1,528			
TOTAL LOSSES	1,575,006	2,423,584	260,202			
EXPECTED LOSSES	853,499	1,426,544	230,566			
CREDIBILITY	.02	.06	.06			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.336	3.595	.386	6.317		
INDICATED (POST-TEST)	2.836	4.364	.469	7.669		
PRES. ON RATE LEVEL	1.243	2.078	.336	3.657		
DERIVED BY FORMULA	1.275	2.215	.344	3.834		
UNDERLYING PRES. RATE	1.266	2.116	.342	3.724		
PROPOSED	1.275	2.215	.344	3.834		
IND. RATES						
YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.934
IND. RATES				4.93	MINIMUM PREMIUM	1600
MAN. RATES	4.07	4.70	5.03	+ 4.93	PRESENT	1665

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,676,279	5,597,701	666,392			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,398,004	-1,051,753	6,343			
TOTAL LOSSES	1,278,275	4,545,948	672,735			
EXPECTED LOSSES	3,074,123	3,866,146	912,839			
CREDIBILITY	.16	.42	.46			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.095	.339	.050	.484		
INDICATED (POST-TEST)	.115	.412	.061	.588		
PRES. ON RATE LEVEL	.225	.283	.066	.574		
DERIVED BY FORMULA	.207	.337	.064	.608		
UNDERLYING PRES. RATE	.229	.288	.068	.585		
PROPOSED	.200	.326	.062	.588		
IND. RATES						
YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	.756
IND. RATES				.76	MINIMUM PREMIUM	495
MAN. RATES	.70	.79	.79	+ .76	PRESENT	510

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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 YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	266,800	295,483	31,203	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-144,371	-83,025	224	
TOTAL LOSSES	122,429	212,458	31,427	
EXPECTED LOSSES	325,489	312,293	29,865	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.529	.918	.136	1.583
INDICATED (POST-TEST)	.642	1.114	.165	1.921
PRES. ON RATE LEVEL	1.381	1.325	.126	2.832
DERIVED BY FORMULA	1.374	1.319	.127	2.820
UNDERLYING PRES. RATE	1.406	1.349	.129	2.884
PROPOSED	1.374	1.319	.127	2.820

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.114
IND. RATES				4.11	MINIMUM PREMIUM	1385
MAN. RATES	3.32	3.95	4.36	+ 4.11	PRESENT	1480

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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	2
TOTAL	48,775	252,846	.518						2	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	292,623	362,678	48,736	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-124,191	-57,175	454	
TOTAL LOSSES	168,432	305,503	49,190	
EXPECTED LOSSES	275,091	212,171	65,358	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.345	.626	.101	1.072
INDICATED (POST-TEST)	.419	.760	.123	1.302
PRES. ON RATE LEVEL	.554	.427	.132	1.113
DERIVED BY FORMULA	.551	.444	.132	1.127
UNDERLYING PRES. RATE	.564	.435	.134	1.133
PROPOSED	.551	.444	.132	1.127

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	1.450
IND. RATES				1.45	MINIMUM PREMIUM	680
MAN. RATES	1.28	1.50	1.53	+ 1.45	PRESENT	710

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	6,532	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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					7,248					2,823	6,024
2011					10,203				59,184	9,321	5,020
2012				45,592	283					1,669	26,318
2013					562					1,217	13,765
2014					18,296					15,030	1,186
TOTAL				45,592	18,296				59,184	15,030	52,313

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					17,136			170	289	6,648	6,006
2011			698	544	20,848			29,031	119,934	21,415	5,336
2012		326	19,738	81,430	411		399	866	786	2,673	28,134
2013		6	195	116	652	32	22	1,518	1,322	1,458	13,655
2014		16	928	556	39,047	5	13			32,194	1,238
TOTAL		348	21,559	82,646	39,047	37	434	31,585	122,331	32,194	54,369

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	53,963	276,218	54,369	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-164,616	-52,084	269	
TOTAL LOSSES		224,134	54,638	
EXPECTED LOSSES	363,917	192,516	37,658	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.637	.155	.792
INDICATED (POST-TEST)	.000	.773	.188	.961
PRES. ON RATE LEVEL	1.016	.537	.105	1.658
DERIVED BY FORMULA	1.006	.546	.108	1.660
UNDERLYING PRES. RATE	1.034	.547	.107	1.688
PROPOSED	1.005	.545	.108	1.658

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	TOTAL
IND. RATES				2.13	MINIMUM PREMIUM	860
MAN. RATES	2.15	2.31	2.28	+ 2.13	PRESENT	915

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	17,402	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

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	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				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

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,037,627	2,192,423	190,822	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,099,699	-546,831	1,500	
TOTAL LOSSES		1,645,592	192,322	
EXPECTED LOSSES	2,370,028	1,986,431	228,976	
CREDIBILITY	.03	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.948	.228	2.176
INDICATED (POST-TEST)	.000	2.365	.277	2.642
PRES. ON RATE LEVEL	2.755	2.309	.265	5.329
DERIVED BY FORMULA	2.672	2.313	.266	5.251
UNDERLYING PRES. RATE	2.805	2.351	.271	5.427
PROPOSED	2.672	2.313	.266	5.251

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	6.758
IND. RATES				6.76	MINIMUM PREMIUM	2000
MAN. RATES	6.64	7.38	7.33	+ 6.76	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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 YEAR	INDEMNITY					MEDICAL					
	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 YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	11,171,570	13,839,932	885,810			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-6,912,023	-2,822,972	6,603			
TOTAL LOSSES	4,259,547	11,016,960	892,413			
EXPECTED LOSSES	15,270,751	10,405,734	927,548			
CREDIBILITY	.09	.25	.27			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.693	1.794	.145	2.632		
INDICATED (POST-TEST)	.841	2.178	.176	3.195		
PRES. ON RATE LEVEL	2.441	1.664	.148	4.253		
DERIVED BY FORMULA	2.297	1.793	.156	4.246		
UNDERLYING PRES. RATE	2.486	1.694	.151	4.331		
PROPOSED	2.297	1.793	.156	4.246		
IND. RATES						
YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	5.464
IND. RATES				5.46	MINIMUM PREMIUM	1740
MAN. RATES	5.40	5.79	5.85	+ 5.46	PRESENT	1890

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	41,913	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 YEAR	INDEMNITY					MEDICAL					
	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 YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,851,849	6,273,603	279,465			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,883,735	-1,258,586	2,381			
TOTAL LOSSES	3,968,114	5,015,017	281,846			
EXPECTED LOSSES	4,204,257	4,691,263	319,966			
CREDIBILITY	.05	.13	.14			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.687	2.132	.120	3.939		
INDICATED (POST-TEST)	2.048	2.588	.146	4.782		
PRES. ON RATE LEVEL	1.755	1.958	.133	3.846		
DERIVED BY FORMULA	1.770	2.040	.135	3.945		
UNDERLYING PRES. RATE	1.787	1.994	.136	3.917		
PROPOSED	1.770	2.040	.135	3.945		
IND. RATES						
YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	5.077
IND. RATES				5.08	MINIMUM PREMIUM	1640
MAN. RATES	4.36	5.13	5.29	+ 5.08	PRESENT	1735

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	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

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	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 YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,323,189	7,063,632	409,428	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,627,500	-1,111,946	2,466	
TOTAL LOSSES	1,695,689	5,951,686	411,894	
EXPECTED LOSSES	3,600,384	4,116,532	379,210	
CREDIBILITY	.05	.12	.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.805	2.825	.196	3.826
INDICATED (POST-TEST)	.977	3.430	.238	4.645
PRES. ON RATE LEVEL	1.678	1.919	.177	3.774
DERIVED BY FORMULA	1.643	2.100	.185	3.928
UNDERLYING PRES. RATE	1.709	1.954	.180	3.843
PROPOSED	1.643	2.100	.185	3.928

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	5.055
IND. RATES				5.06	MINIMUM PREMIUM	1635
MAN. RATES	4.60	5.16	5.19	+ 5.06	PRESENT	1705

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	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

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	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 YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,417,906	15,689,858	1,523,441			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,857,789	-3,329,983	14,392			
TOTAL LOSSES	6,560,117	12,359,875	1,537,833			
EXPECTED LOSSES	8,519,319	12,288,826	2,007,291			
CREDIBILITY	.14	.38	.42			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.562	1.059	.132	1.753		
INDICATED (POST-TEST)	.682	1.286	.160	2.128		
PRES. ON RATE LEVEL	.717	1.034	.169	1.920		
DERIVED BY FORMULA	.712	1.130	.165	2.007		
UNDERLYING PRES. RATE	.730	1.053	.172	1.955		
PROPOSED	.712	1.130	.165	2.007		
IND. RATES						
YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	2.583
IND. RATES				2.58	MINIMUM PREMIUM	980
MAN. RATES	2.49	2.66	2.64	+ 2.58	PRESENT	1015

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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 YEAR	INDEMNITY					MEDICAL					
	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			36,721	57,048	291,923	50,142
2013	7	3,340	161,611	227,835	75,168	954	435	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,229,967	6,103,532	415,526	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-720,205	-849,077	2,969	
TOTAL LOSSES	509,762	5,254,455	418,495	
EXPECTED LOSSES	1,582,854	3,124,912	426,989	
CREDIBILITY	.05	.15	.16	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.187	1.932	.154	2.273
INDICATED (POST-TEST)	.227	2.345	.187	2.759
PRES. ON RATE LEVEL	.572	1.128	.154	1.854
DERIVED BY FORMULA	.555	1.311	.159	2.025
UNDERLYING PRES. RATE	.582	1.149	.157	1.888
PROPOSED	.555	1.311	.159	2.025

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	TOTAL
IND. RATES				2.61	MINIMUM PREMIUM	985
MAN. RATES	2.17	2.43	2.55	+ 2.61	PRESENT	990

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	41,575	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

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	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 YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	773,029	622,555	58,264	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-269,135	-202,577	585	
TOTAL LOSSES	503,894	419,978	58,849	
EXPECTED LOSSES	596,509	751,240	80,731	
CREDIBILITY	.05	.13	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.225	.187	.026	.438
INDICATED (POST-TEST)	.273	.227	.032	.532
PRES. ON RATE LEVEL	.261	.329	.036	.626
DERIVED BY FORMULA	.262	.316	.035	.613
UNDERLYING PRES. RATE	.266	.335	.036	.637
PROPOSED	.262	.316	.035	.613

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	TOTAL
IND. RATES				.79	MINIMUM PREMIUM	505
MAN. RATES	.76	.85	.86	+ .79	PRESENT	530

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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											3,795
2013				36,253					37,077		6,413
2014											4,662
TOTAL				85,949	3,474				54,788	34,294	21,310

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	85,962	367,646	21,802	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-171,382	-53,134	288	
TOTAL LOSSES		314,512	22,090	
EXPECTED LOSSES	377,774	196,899	41,811	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.708	.120	1.828
INDICATED (POST-TEST)	.000	2.074	.146	2.220
PRES. ON RATE LEVEL	2.014	1.050	.223	3.287
DERIVED BY FORMULA	1.994	1.070	.221	3.285
UNDERLYING PRES. RATE	2.051	1.069	.227	3.347
PROPOSED	1.994	1.070	.221	3.285

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.227
IND. RATES				4.23	MINIMUM PREMIUM	1415
MAN. RATES	3.71	4.26	4.52	+ 4.23	PRESENT	1525

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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 YEAR	INDEMNITY					MEDICAL					
	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			562,521	85,856	201,791	34,308
2013		302	14,379	19,800	7,590	541	30,041	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,100,748	3,038,059	161,245	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-843,670	-514,037	1,145	
TOTAL LOSSES	1,257,078	2,524,022	162,390	
EXPECTED LOSSES	1,866,092	1,902,933	160,895	
CREDIBILITY	.02	.06	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.672	3.357	.216	5.245
INDICATED (POST-TEST)	2.030	4.075	.262	6.367
PRES. ON RATE LEVEL	2.437	2.486	.210	5.133
DERIVED BY FORMULA	2.429	2.581	.214	5.224
UNDERLYING PRES. RATE	2.482	2.531	.214	5.227
PROPOSED	2.429	2.581	.214	5.224

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	6.723
IND. RATES				6.72	MINIMUM PREMIUM	2000
MAN. RATES	5.89	6.77	7.06	+ 6.72	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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 YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,498,616	6,188,836	449,344	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,902,673	-1,266,956	2,757	
TOTAL LOSSES	595,943	4,921,880	452,101	
EXPECTED LOSSES	4,084,862	4,519,541	445,824	
CREDIBILITY	.04	.11	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.321	2.650	.243	3.214
INDICATED (POST-TEST)	.390	3.217	.295	3.902
PRES. ON RATE LEVEL	2.159	2.389	.236	4.784
DERIVED BY FORMULA	2.088	2.480	.243	4.811
UNDERLYING PRES. RATE	2.199	2.433	.240	4.872
PROPOSED	2.076	2.466	.242	4.784

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	6.157
IND. RATES				6.16	MINIMUM PREMIUM	1925
MAN. RATES	5.54	6.22	6.58	+ 6.16	PRESENT	2000

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				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	134

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	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											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,295,309	5,404,314	381,509			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,450,921	-1,371,692	4,204			
TOTAL LOSSES	1,844,388	4,032,622	385,713			
EXPECTED LOSSES	5,267,470	4,951,608	671,982			
CREDIBILITY	.06	.16	.17			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.596	1.302	.125	2.023		
INDICATED (POST-TEST)	.724	1.581	.152	2.457		
PRES. ON RATE LEVEL	1.671	1.570	.213	3.454		
DERIVED BY FORMULA	1.614	1.572	.203	3.389		
UNDERLYING PRES. RATE	1.701	1.599	.217	3.517		
PROPOSED	1.614	1.572	.203	3.389		
IND. RATES						
YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.361
IND. RATES				4.36	MINIMUM PREMIUM	1450
MAN. RATES	4.10	4.60	4.75	+ 4.36	PRESENT	1590

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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 YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,775,658	835,338	68,116	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-351,794	-163,374	335	
TOTAL LOSSES	2,423,864	671,964	68,451	
EXPECTED LOSSES	747,035	584,479	53,702	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	16.700	4.630	.472	21.802
INDICATED (POST-TEST)	20.274	5.621	.573	26.468
PRES. ON RATE LEVEL	5.054	3.955	.363	9.372
DERIVED BY FORMULA	5.206	3.988	.367	9.561
UNDERLYING PRES. RATE	5.147	4.027	.370	9.544
PROPOSED	5.206	3.988	.367	9.561

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	12.305
IND. RATES				12.31	MINIMUM PREMIUM	2000
MAN. RATES	11.13	12.49	12.89	+ 12.31	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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	.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	35	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,585,838	2,890,956	230,675	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,362,638	-515,665	1,930	
TOTAL LOSSES	223,200	2,375,291	232,605	
EXPECTED LOSSES	3,019,268	1,913,373	263,308	
CREDIBILITY	.19	.50	.55	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.013	.135	.013	.161
INDICATED (POST-TEST)	.016	.164	.016	.196
PRES. ON RATE LEVEL	.169	.107	.015	.291
DERIVED BY FORMULA	.140	.136	.016	.292
UNDERLYING PRES. RATE	.172	.109	.015	.296
PROPOSED	.139	.136	.016	.291

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	TOTAL
IND. RATES				.37	MINIMUM PREMIUM	395
MAN. RATES	.40	.41	.40	+ .37	PRESENT	405

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				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

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,882,728	2,851,979	286,481	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,607,623	-580,095	1,918	
TOTAL LOSSES	275,105	2,271,884	288,399	
EXPECTED LOSSES	3,444,864	2,061,510	315,824	
CREDIBILITY	.03	.08	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.254	2.101	.267	2.622
INDICATED (POST-TEST)	.308	2.551	.324	3.183
PRES. ON RATE LEVEL	3.127	1.872	.287	5.286
DERIVED BY FORMULA	3.042	1.926	.290	5.258
UNDERLYING PRES. RATE	3.185	1.906	.292	5.383
PROPOSED	3.042	1.926	.290	5.258

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	6.767
IND. RATES				6.77	MINIMUM PREMIUM	2000
MAN. RATES	6.19	7.07	7.27	+ 6.77	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,034,276	1,143,147	80,517	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-355,269	-242,036	444	
TOTAL LOSSES	679,007	901,111	80,961	
EXPECTED LOSSES	778,850	887,110	63,866	
CREDIBILITY	.02	.06	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.872	1.157	.104	2.133
INDICATED (POST-TEST)	1.059	1.405	.126	2.590
PRES. ON RATE LEVEL	.982	1.118	.081	2.181
DERIVED BY FORMULA	.984	1.135	.084	2.203
UNDERLYING PRES. RATE	1.000	1.139	.082	2.221
PROPOSED	.984	1.135	.084	2.203

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	2.835
IND. RATES				2.84	MINIMUM PREMIUM	1050
MAN. RATES	2.48	2.91	3.00	+ 2.84	PRESENT	1110

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				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

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,281,872	4,890,510	339,056			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,635,373	-1,152,655	3,190			
TOTAL LOSSES	2,646,499	3,737,855	342,246			
EXPECTED LOSSES	3,724,437	4,385,788	382,886			
CREDIBILITY	.30	.79	.86			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.076	.107	.010	.193		
INDICATED (POST-TEST)	.092	.130	.012	.234		
PRES. ON RATE LEVEL	.105	.124	.011	.240		
DERIVED BY FORMULA	.101	.129	.012	.242		
UNDERLYING PRES. RATE	.107	.126	.011	.244		
PROPOSED	.100	.128	.012	.240		
IND. RATES						
YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	.308
IND. RATES				.31	MINIMUM PREMIUM	375
MAN. RATES	.34	.33	.33	+ .31	PRESENT	390

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	2	238	7,932	4,656	16,384	223	255	9,006	8,198	27,734	22,942
2014											323
TOTAL	2	238	7,932	4,656	16,384	223	255	9,006	8,198	27,734	23,265

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	17,656	56,972	23,265	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-71,839	-33,249	415	
TOTAL LOSSES		23,723	23,680	
EXPECTED LOSSES	155,680	118,178	56,408	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.681	.680	1.361
INDICATED (POST-TEST)	.000	.827	.826	1.653
PRES. ON RATE LEVEL	4.390	3.333	1.591	9.314
DERIVED BY FORMULA	4.390	3.308	1.583	9.281
UNDERLYING PRES. RATE	4.471	3.394	1.620	9.485
PROPOSED	4.390	3.308	1.583	9.281

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	11.944
IND. RATES				11.94	MINIMUM PREMIUM	2000
MAN. RATES	10.93	12.40	12.81	+ 11.94	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				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						
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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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											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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	539,468	1,737,368	27,463	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-154,930	-68,738	102	
TOTAL LOSSES	384,538	1,668,630	27,565	
EXPECTED LOSSES	345,166	257,894	14,082	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.331	14.455	.239	18.025
INDICATED (POST-TEST)	4.044	17.548	.290	21.882
PRES. ON RATE LEVEL	2.936	2.194	.120	5.250
DERIVED BY FORMULA	2.947	2.501	.123	5.571
UNDERLYING PRES. RATE	2.990	2.234	.122	5.346
PROPOSED	2.947	2.501	.123	5.571

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	TOTAL
IND. RATES				7.17	MINIMUM PREMIUM	2000
MAN. RATES	6.15	6.83	7.22	+ 7.17	PRESENT	2000

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				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

REPORTED LOSSES

ANNUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES

ANNUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	12,126,342	6,063,838	141,121	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,448,238	-1,283,051	2,609	
TOTAL LOSSES	7,678,104	4,780,787	143,730	
EXPECTED LOSSES	9,912,537	4,788,532	361,514	
CREDIBILITY	.04	.10	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.012	3.121	.094	8.227
INDICATED (POST-TEST)	6.085	3.789	.114	9.988
PRES. ON RATE LEVEL	6.354	3.070	.232	9.656
DERIVED BY FORMULA	6.343	3.142	.219	9.704
UNDERLYING PRES. RATE	6.471	3.126	.236	9.833
PROPOSED	6.343	3.142	.219	9.704

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	12.489
IND. RATES				12.49	MINIMUM PREMIUM	2000
MAN. RATES	11.53	12.80	13.28	+ 12.49	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	7,773	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 YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	396,217	64,103	25,078	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-151,184	-45,566	113	
TOTAL LOSSES	245,033	18,537	25,191	
EXPECTED LOSSES	331,622	167,196	16,205	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.620	.047	.064	.731
INDICATED (POST-TEST)	.753	.057	.078	.888
PRES. ON RATE LEVEL	.824	.416	.040	1.280
DERIVED BY FORMULA	.823	.402	.042	1.267
UNDERLYING PRES. RATE	.839	.423	.041	1.303
PROPOSED	.823	.402	.042	1.267

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	1.630
IND. RATES				1.63	MINIMUM PREMIUM	725
MAN. RATES	1.48	1.71	1.76	+ 1.63	PRESENT	775

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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
TOTAL	6,986	147,907	2.117						2	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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	TOTAL
TOTAL TRANS. LOSSES PG B	183,683	266,033	5,741	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-106,474	-46,483	161	
TOTAL LOSSES	77,209	219,550	5,902	
EXPECTED LOSSES	235,917	173,253	22,216	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.105	3.143	.084	4.332
INDICATED (POST-TEST)	1.341	3.816	.102	5.259
PRES. ON RATE LEVEL	3.316	2.436	.312	6.064
DERIVED BY FORMULA	3.316	2.450	.310	6.076
UNDERLYING PRES. RATE	3.377	2.480	.318	6.175
PROPOSED	3.310	2.445	.309	6.064

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	7.804
IND. RATES				7.80	MINIMUM PREMIUM	2000
MAN. RATES	7.09	8.04	8.34	+ 7.80	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES				
							DEATH	P . T .	MAJOR	MINOR	TEMP
2010	56					56					
2011	37					37					
2012	32					32					
2013	31					31					
2014	29					29					
TOTAL	185					185					

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,507	-1,645	3	
TOTAL LOSSES			3	
EXPECTED LOSSES	11,481	5,754	572	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.002	.002
INDICATED (POST-TEST)	.000	.000	.002	.002
PRES. ON RATE LEVEL	6.094	3.054	.304	9.452
DERIVED BY FORMULA	6.094	3.054	.304	9.452
UNDERLYING PRES. RATE	6.206	3.110	.309	9.625
PROPOSED	6.094	3.054	.304	9.452

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	12.164
IND. RATES				12.16	MINIMUM PREMIUM	2000
MAN. RATES	11.16	12.52	13.00	+ 12.16	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	825									
2011	755									
2012	323									
2013	203									
2014	63									
TOTAL	2,169									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-23,348	-2,823	5	
TOTAL LOSSES			5	
EXPECTED LOSSES	44,574	9,240	1,107	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	2.018	.418	.050	2.486
DERIVED BY FORMULA	2.018	.414	.050	2.482
UNDERLYING PRES. RATE	2.055	.426	.051	2.532
PROPOSED	2.018	.414	.050	2.482

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	3.194
IND. RATES				3.19	MINIMUM PREMIUM	1140
MAN. RATES	2.64	3.29	3.42	+ 3.19	PRESENT	1535

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	37									
2011										
2012										
2013										
2014										
TOTAL	37									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-144	-56		
TOTAL LOSSES				
EXPECTED LOSSES	242	155	50	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	.641	.412	.132	1.185
DERIVED BY FORMULA	.641	.412	.132	1.185
UNDERLYING PRES. RATE	.653	.420	.134	1.207
PROPOSED	.641	.412	.132	1.185

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	1.525
IND. RATES				1.53	MINIMUM PREMIUM	700
MAN. RATES	1.47	1.61	1.63	+ 1.53	PRESENT	835

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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 YEAR	INDEMNITY					MEDICAL					
	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,415,644		22,423			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-145,633	-13,481	131			
TOTAL LOSSES	2,270,011		22,554			
EXPECTED LOSSES	313,442	48,723	19,801			
CREDIBILITY	.01	.03	.03			
PURE PREMIUMS						
INDICATED (PRE-TEST)	8.712	.000	.087	8.799		
INDICATED (POST-TEST)	10.576	.000	.106	10.682		
PRES. ON RATE LEVEL	1.181	.184	.075	1.440		
DERIVED BY FORMULA	1.275	.178	.076	1.529		
UNDERLYING PRES. RATE	1.203	.187	.076	1.466		
PROPOSED	1.275	.178	.076	1.529		
IND. RATES						
YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	1.967
IND. RATES				1.97	MINIMUM PREMIUM	815
MAN. RATES	1.78	1.95	1.98	+ 1.97	PRESENT	835

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				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							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											817
2011											3,106
2012											15,310
TOTAL											19,233

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											815
2011											3,302
2012											16,366
TOTAL											20,483

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			20,483	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-244,737	-29,153	89	
TOTAL LOSSES			20,572	
EXPECTED LOSSES	552,944	108,325	12,100	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.105	.105
INDICATED (POST-TEST)	.000	.000	.127	.127
PRES. ON RATE LEVEL	2.782	.545	.061	3.388
DERIVED BY FORMULA	2.754	.529	.063	3.346
UNDERLYING PRES. RATE	2.833	.555	.062	3.450
PROPOSED	2.754	.529	.063	3.346

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.306
IND. RATES				4.31	MINIMUM PREMIUM	1435
MAN. RATES	4.21	4.61	4.66	+ 4.31	PRESENT	1565

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				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 YEAR	INDEMNITY					MEDICAL					
	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 YEAR	INDEMNITY					MEDICAL					
	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-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,356,977	2,060,484	247,838	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,603,498	-501,220	2,591	
TOTAL LOSSES	1,753,479	1,559,264	250,429	
EXPECTED LOSSES	3,492,426	1,822,655	379,819	
CREDIBILITY	.05	.13	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.734	.653	.105	1.492
INDICATED (POST-TEST)	.891	.793	.127	1.811
PRES. ON RATE LEVEL	1.436	.749	.156	2.341
DERIVED BY FORMULA	1.409	.755	.152	2.316
UNDERLYING PRES. RATE	1.462	.763	.159	2.384
PROPOSED	1.409	.755	.152	2.316

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	TOTAL
IND. RATES				2.98	MINIMUM PREMIUM	1085
MAN. RATES	2.65	3.01	3.22	+ 2.98	PRESENT	1170

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	825												
2011	755												
2012	323												
2013	203												
2014	63												
TOTAL	2,169												

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,658	-3,227	3	
TOTAL LOSSES			3	
EXPECTED LOSSES	6,985	10,564	759	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	.316	.478	.035	.829
DERIVED BY FORMULA	.316	.473	.035	.824
UNDERLYING PRES. RATE	.322	.487	.035	.844
PROPOSED	.316	.473	.035	.824

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	1.060
IND. RATES				1.06	MINIMUM PREMIUM	575
MAN. RATES	.88	1.10	1.14	+ 1.06	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	37												
2011													
2012													
2013													
2014													
TOTAL	37												

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-46	-6		
TOTAL LOSSES				
EXPECTED LOSSES	77	18	1	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	.204	.047	.003	.254
DERIVED BY FORMULA	.204	.047	.003	.254
UNDERLYING PRES. RATE	.208	.048	.003	.259
PROPOSED	.204	.047	.003	.254

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	
IND. RATES				.33	MINIMUM PREMIUM	380
MAN. RATES	.31	.34	.35	+ .33	PRESENT	

+PROPOSED

MANUAL YEAR	SEATS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	158												
2011	201												
2012	162												
2013	156												
2014	125												
TOTAL	802												

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-27,745	-4		
TOTAL LOSSES				
EXPECTED LOSSES	59,368	11		
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	72.692	.015	.000	72.707
DERIVED BY FORMULA	72.692	.015	.000	72.707
UNDERLYING PRES. RATE	74.025	.015	.000	74.040
PROPOSED	72.692	.015	.000	72.707

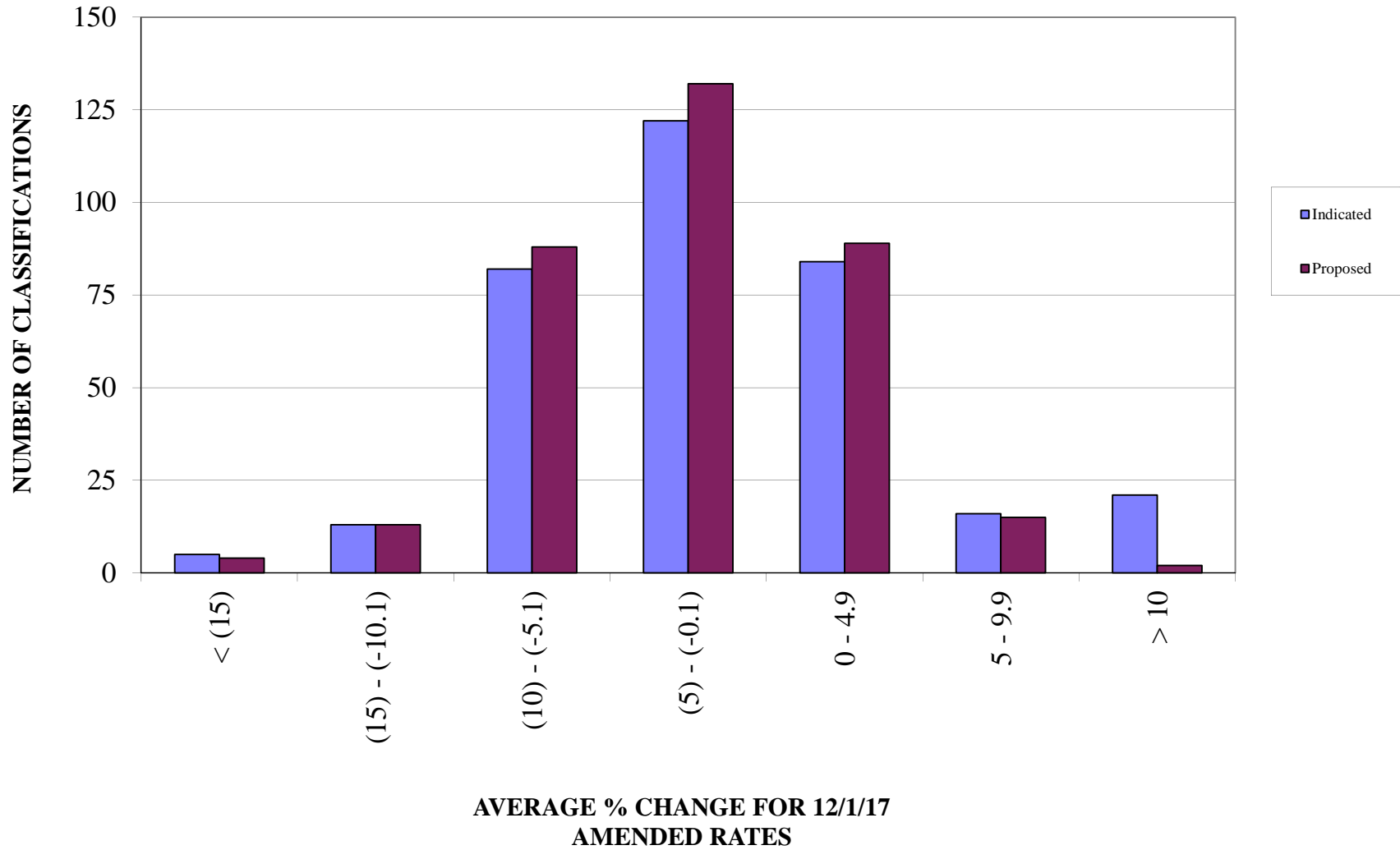
YEAR	12-1-12	12-1-13	12-1-14	12-1-17	IND. RATE	93.573
IND. RATES				93.57	MINIMUM PREMIUM	388
MAN. RATES	100.00	100.00	100.00	+ 93.57	PRESENT	

+PROPOSED

DELAWARE COMPENSATION RATING BUREAU, INC.

Distribution of Residual Market Rate Changes and
Classifications with Proposed Capped Changes

DISTRIBUTION OF DELAWARE RESIDUAL MARKET RATE CHANGES



CLASSES CAPPED AT LOWER BOUND

CLASS	% CHANGE PRE-CAPPED	% CHANGE 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.

**DELAWARE COMPENSATION RATING BUREAU, INC.
SUMMARY OF 12/1/17 PROPOSED RESIDUAL MARKET RATES**

<u>Ind Grp</u>	<u>Class Code</u>	<u>Class Description</u>	<u>Current Rate Pre DCCPAP Pre Surcharge</u>	<u>Indicated Rate Pre DCCPAP Pre Surcharge</u>	<u>Proposed Rate Pre DCCPAP Pre Surcharge</u>	<u>Proposed % Change</u>	<u>Proposed Rate Incl DCCPAP Post Surcharge</u>
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	0008	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 Dairy 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

DELAWARE COMPENSATION RATING BUREAU, INC.
SUMMARY OF 12/1/17 PROPOSED RESIDUAL MARKET RATES

<u>Ind Grp</u>	<u>Class Code</u>	<u>Class Description</u>	<u>Current Rate Pre DCCPAP Pre Surcharge</u>	<u>Indicated Rate Pre DCCPAP Pre Surcharge</u>	<u>Proposed Rate Pre DCCPAP Pre Surcharge</u>	<u>Proposed % Change</u>	<u>Proposed Rate Incl DCCPAP Post Surcharge</u>
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	NR 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	NR 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	NR 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	NR 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	NR 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

**DELAWARE COMPENSATION RATING BUREAU, INC.
SUMMARY OF 12/1/17 PROPOSED RESIDUAL MARKET RATES**

<u>Ind Grp</u>	<u>Class Code</u>	<u>Class Description</u>	<u>Current Rate Pre DCCPAP Pre Surcharge</u>	<u>Indicated Rate Pre DCCPAP Pre Surcharge</u>	<u>Proposed Rate Pre DCCPAP Pre Surcharge</u>	<u>Proposed % Change</u>	<u>Proposed Rate Incl DCCPAP Post Surcharge</u>
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	NR 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	NR 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	NR 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

**DELAWARE COMPENSATION RATING BUREAU, INC.
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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

**DELAWARE COMPENSATION RATING BUREAU, INC.
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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

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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

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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	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	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	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

**DELAWARE COMPENSATION RATING BUREAU, INC.
SUMMARY OF 12/1/17 PROPOSED RESIDUAL MARKET RATES**

<u>Ind Grp</u>	<u>Class Code</u>	<u>Class Description</u>	<u>Current Rate Pre DCCPAP Pre Surcharge</u>	<u>Indicated Rate Pre DCCPAP Pre Surcharge</u>	<u>Proposed Rate Pre DCCPAP Pre Surcharge</u>	<u>Proposed % Change</u>	<u>Proposed Rate Incl DCCPAP Post Surcharge</u>
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

**DELAWARE COMPENSATION RATING BUREAU, INC.
SUMMARY OF 12/1/17 PROPOSED RESIDUAL MARKET RATES**

<u>Ind Grp</u>	<u>Class Code</u>	<u>Class Description</u>	<u>Current Rate Pre DCCPAP Pre Surcharge</u>	<u>Indicated Rate Pre DCCPAP Pre Surcharge</u>	<u>Proposed Rate Pre DCCPAP Pre Surcharge</u>	<u>Proposed % Change</u>	<u>Proposed Rate Incl DCCPAP Post Surcharge</u>
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	A	A	A	0.00	A

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.

DELAWARE COMPENSATION RATING BUREAU, INC.
SUMMARY OF 12/1/17 PROPOSED RESIDUAL MARKET RATES

<u>Ind Grp</u>	<u>Class Code</u>	<u>Class Description</u>	<u>Current Rate Pre DCCPAP Pre Surcharge</u>	<u>Indicated Rate Pre DCCPAP Pre Surcharge</u>	<u>Proposed Rate Pre DCCPAP Pre Surcharge</u>	<u>Proposed % Change</u>	<u>Proposed Rate Incl DCCPAP Post Surcharge</u>
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

NR refers to classes that are Non-Reviewed

**DELAWARE COMPENSATION RATING BUREAU, INC.
SUMMARY OF 12/1/17 PROPOSED RESIDUAL MARKET RATES**

<u>Ind Grp</u>	<u>Class Code</u>	<u>Class Description</u>	<u>Current Rate Pre DCCPAP Pre Surcharge</u>	<u>Indicated Rate Pre DCCPAP Pre Surcharge</u>	<u>Proposed Rate Pre DCCPAP Pre Surcharge</u>	<u>Proposed % Change</u>	<u>Proposed Rate Incl DCCPAP Post Surcharge</u>
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	Fast Food Restaurant	3.49	3.27	3.27	-6.30	3.36
2	663	Plumbing	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	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

DELAWARE COMPENSATION RATING BUREAU, INC.
SUMMARY OF 12/1/17 PROPOSED RESIDUAL MARKET RATES

<u>Ind Grp</u>	<u>Class Code</u>	<u>Class Description</u>	<u>Current Rate Pre DCCPAP Pre Surcharge</u>	<u>Indicated Rate Pre DCCPAP Pre Surcharge</u>	<u>Proposed Rate Pre DCCPAP Pre Surcharge</u>	<u>Proposed % Change</u>	<u>Proposed Rate Incl DCCPAP Post Surcharge</u>	
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

DELAWARE COMPENSATION RATING BUREAU, INC.
SUMMARY OF 12/1/17 PROPOSED RESIDUAL MARKET RATES

<u>Ind Grp</u>	<u>Class Code</u>	<u>Class Description</u>	<u>Current Rate Pre DCCPAP Pre Surcharge</u>	<u>Indicated Rate Pre DCCPAP Pre Surcharge</u>	<u>Proposed Rate Pre DCCPAP Pre Surcharge</u>	<u>Proposed % Change</u>	<u>Proposed Rate Incl DCCPAP Post Surcharge</u>
1	506	NR Powder Metal Products Mfg.	4.14	3.96	3.96	-4.35	4.07
3	0036	NR Dairy Farm	6.99	6.69	6.69	-4.29	6.87
3	821	Beverage Distributor, Wholesale	11.41	10.93	10.93	-4.21	11.23
2	656	NR Electric Line Construction	12.44	11.93	11.93	-4.10	13.02
3	929	NR Employment Contractor - Temporary Staff - Mercantile Operations	6.52	6.26	6.26	-3.99	6.43
3	997	NR Undertakers	1.76	1.69	1.69	-3.98	1.74
3	973	Hotel, All Other Employees	5.29	5.08	5.08	-3.97	5.22
2	682	NR Employment Contractor - Temporary Staff - Construction or Erection Operations	27.53	26.44	26.44	-3.96	27.16
3	947	NR Employment Contractor - Temporary Staff - Maintenance Or Service	9.39	9.02	9.02	-3.94	9.27
3	871	NR Employment Contractor - Temporary Furniture Store - Wholesale Staff	10.34	9.94	9.94	-3.87	10.21
3	921	NR Furniture Store - Wholesale	10.34	9.94	9.94	-3.87	10.21
2	645	Wallboard Installation	10.93	10.51	10.51	-3.84	11.65
2	652	Carpentry - Residential	13.88	13.35	13.35	-3.82	14.02
3	895	NR Employment Contactor - Temporary College or School Staff	0.79	1.15	0.76	-3.80	0.78
3	965	College Or School, N.O.C.	0.79	0.76	0.76	-3.80	0.78
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	-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	-3.48	8.27
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	-2.94	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	-2.86	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	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

NR refers to classes that are Non-Reviewed

DELAWARE COMPENSATION RATING BUREAU, INC.
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<u>Ind Grp</u>	<u>Class Code</u>	<u>Class Description</u>	<u>Current Rate Pre DCCPAP Pre Surcharge</u>	<u>Indicated Rate Pre DCCPAP Pre Surcharge</u>	<u>Proposed Rate Pre DCCPAP Pre Surcharge</u>	<u>Proposed % Change</u>	<u>Proposed Rate Incl DCCPAP Post Surcharge</u>
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

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1	477	NR	Electric Motor Mfg. Or Repair	4.39	4.36	4.36	-0.68	4.48
1	488		Electronic Measuring Or Analytical Instrument Mfg.	1.47	1.46	1.46	-0.68	1.50
2	676	NR	Sheet Metal Installation	7.71	7.66	7.66	-0.65	8.38
2	667	NR	Paper Hanging	3.33	3.31	3.31	-0.60	3.60
1	104		Food Products Mfg., N.O.C.	7.06	7.02	7.02	-0.57	7.21
1	185	NR	Employment Contract - Temporary Food Sundries Mfg., 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 Mfg.	5.66	5.63	5.63	-0.53	5.78
1	555		Drug or Medicine Mfg.	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		Iron Works - Shop	13.42	13.36	13.36	-0.45	13.72
3	978	NR	Camps, Summer Or Winter, N.O.C.	4.52	4.50	4.50	-0.44	4.62
2	611	NR	Pile Driving	16.11	16.04	16.04	-0.43	17.47
1	222		Plastic Articles Mfg., N.O.C.	7.47	7.44	7.44	-0.40	7.64
1	276	NR	Employment Contractor - Temporary Plastic Articles Mfg. N.O.C. Staff	7.47	8.01	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 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
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	0.00	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	4.90	0.20	5.03
3	940	NR	Residential Care Facility for Individuals With Intellectual Disabilities	8.37	8.39	8.39	0.24	8.62
1	134	NR	Knit Goods Mfg.	7.07	7.09	7.09	0.28	7.28

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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	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

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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	Office Machine Mfg.	2.93	3.04	3.04	3.75	3.12
3	956		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

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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