

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
2002	3,631	249,599	6.874			3,631			1	2	2	5
2003	3,990	111,410	2.792			3,990				1	3	4
2004	4,791	297,559	6.210			4,791			1	3	2	6
2005	4,905	173,123	3.529			4,905				1	4	5
2006	4,937	23,735	.480			4,937					2	2
<b>TOTAL</b>	<b>22,254</b>	<b>855,426</b>	<b>3.844</b>			<b>22,254</b>			<b>2</b>	<b>7</b>	<b>13</b>	<b>22</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			99,859	20,486	3,854			66,163	36,906	9,073	13,258
2003				34,078	8,142				29,534	16,677	22,979
2004			61,927	76,242	975			68,242	72,870	10,230	7,073
2005				51,539	9,967				32,666	75,731	3,220
2006					3,722					10,845	9,168
<b>TOTAL</b>			<b>161,786</b>	<b>182,345</b>	<b>26,660</b>			<b>134,405</b>	<b>171,976</b>	<b>122,556</b>	<b>55,698</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			155,680	29,254	4,190			210,928	91,157	15,524	15,459
2003		172	6,560	41,404	10,221		84	9,664	57,144	32,066	24,679
2004		5,332	120,350	80,575	5,931		6,169	265,034	133,930	23,943	8,113
2005		3,248	47,730	47,742	15,617		3,987	85,562	63,420	111,204	3,362
2006	16	505	5,840	1,759	2,825	36	1,139	15,274	5,631	10,827	9,846
<b>TOTAL</b>	<b>16</b>	<b>9,257</b>	<b>336,160</b>	<b>200,734</b>	<b>38,784</b>	<b>36</b>	<b>11,379</b>	<b>586,462</b>	<b>351,282</b>	<b>193,564</b>	<b>61,459</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	943,310	784,364	61,459	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-18,336	-77,011	1,107	
TOTAL LOSSES	924,974	707,353	62,566	
EXPECTED LOSSES	2,459,290	1,149,640	95,246	
CREDIBILITY	.01	.04	.04	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	4.156	3.179	.281	7.616
INDICATED (POST-TEST)	2.730	2.089	.185	5.004
PRES. ON RATE LEVEL	10.522	4.919	.407	15.848
DERIVED BY FORMULA	10.444	4.806	.398	15.648
UNDERLYING PRES. RATE	11.051	5.166	.428	16.645
PROPOSED	10.444	4.806	.398	15.648

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	20.214
IND. RATES				20.21	MINIMUM PREMIUM	3650
MAN. RATES	28.52	25.22	22.53	+ 20.21	PRESENT	3650

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	3,774	8,044	.213						1	1
2003	3,650	55,555	1.522				1		4	5
2004	3,521	19,697	.559							
2005	3,274	8,868	.270						1	1
2006	3,188	98,870	3.101				1		1	2
<b>TOTAL</b>	<b>17,407</b>	<b>191,034</b>	<b>1.097</b>				<b>2</b>		<b>7</b>	<b>9</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					872					3,169	4,003
2003				15,000	6,209				4,168	22,796	7,382
2004											19,697
2005					319					2,861	5,688
2006				56,579	149				39,000	402	2,740
<b>TOTAL</b>				<b>71,579</b>	<b>7,549</b>				<b>43,168</b>	<b>29,228</b>	<b>39,510</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					948					5,422	4,667
2003		130	3,262	18,339	7,580		111	5,024	9,445	42,307	7,928
2004											22,592
2005		25	231	80	334		92	1,837	821	3,987	5,938
2006	86	5,295	91,034	34,610	6,968	185	6,320	89,127	37,869	10,066	2,943
<b>TOTAL</b>	<b>86</b>	<b>5,450</b>	<b>94,527</b>	<b>53,029</b>	<b>15,830</b>	<b>185</b>	<b>6,523</b>	<b>95,988</b>	<b>48,135</b>	<b>61,782</b>	<b>44,068</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	202,759	178,776	44,068	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-9,045	-12,752	266	
TOTAL LOSSES	193,714	166,024	44,334	
EXPECTED LOSSES	571,646	168,674	26,111	
CREDIBILITY	.01	.03	.04	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.113	.954	.255	2.322
INDICATED (POST-TEST)	.731	.627	.168	1.526
PRES. ON RATE LEVEL	3.127	.922	.143	4.192
DERIVED BY FORMULA	3.103	.913	.144	4.160
UNDERLYING PRES. RATE	3.284	.969	.150	4.403
PROPOSED	3.103	.913	.144	4.160

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	5.373
IND. RATES				5.37	MINIMUM PREMIUM	895
MAN. RATES	8.09	7.15	5.96	+ 5.37	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
2002	210					210						
2003	201					201						
2004	233					233						
2005	417	66,518	15.951			417					1	1
2006	443					443						
<b>TOTAL</b>	<b>1,504</b>	<b>66,518</b>	<b>4.423</b>			<b>1,504</b>					<b>1</b>	<b>1</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					29,227					37,291	
<b>TOTAL</b>					<b>29,227</b>					<b>37,291</b>	

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005		1,894	21,118	7,255	30,529		1,168	23,933	10,718	51,983	
<b>TOTAL</b>		<b>1,894</b>	<b>21,118</b>	<b>7,255</b>	<b>30,529</b>		<b>1,168</b>	<b>23,933</b>	<b>10,718</b>	<b>51,983</b>	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	48,113	100,485		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	24	-2,168	45	
TOTAL LOSSES	48,137	98,317	45	
EXPECTED LOSSES	38,954	39,420	3,188	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.201	6.537	.003	9.741
INDICATED (POST-TEST)	2.103	4.295	.002	6.400
PRES. ON RATE LEVEL	2.466	2.495	.202	5.163
DERIVED BY FORMULA	2.466	2.513	.200	5.179
UNDERLYING PRES. RATE	2.590	2.621	.212	5.423
PROPOSED	2.466	2.513	.200	5.179

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	6.690
IND. RATES				6.69	MINIMUM PREMIUM	1835
MAN. RATES	9.59	8.48	7.34	+ 6.69	PRESENT	2045

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	789	479	.060							
2003	493	258	.052							
2004	191									
2005	73									
2006	34									
<b>TOTAL</b>	<b>1,580</b>	<b>737</b>	<b>.047</b>							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											479
2003											258
<b>TOTAL</b>											<b>737</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											559
2003											277
<b>TOTAL</b>											<b>836</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			836	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,161	-1,240	7	
TOTAL LOSSES			843	
EXPECTED LOSSES	21,505	10,776	1,343	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.053	.053
INDICATED (POST-TEST)	.000	.000	.035	.035
PRES. ON RATE LEVEL	1.296	.649	.081	2.026
DERIVED BY FORMULA	1.296	.643	.081	2.020
UNDERLYING PRES. RATE	1.361	.682	.085	2.128
PROPOSED	1.296	.643	.081	2.020

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	2.609
IND. RATES				2.61	MINIMUM PREMIUM	880
MAN. RATES	3.69	3.26	2.88	+ 2.61	PRESENT	965

+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
2002	31					31					
2003											
2004											
2005											
2006	4					4					
<b>TOTAL</b>	<b>35</b>					<b>35</b>					

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-395	-249		
TOTAL LOSSES				
EXPECTED LOSSES	7,193	1,961	59	
CREDIBILITY	.00	.00	.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	19.568	5.334	.160	25.062
DERIVED BY FORMULA	19.568	5.334	.160	25.062
UNDERLYING PRES. RATE	20.553	5.602	.168	26.323
PROPOSED	19.568	5.334	.160	25.062

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	32.375
IND. RATES				32.38	MINIMUM PREMIUM	3650
MAN. RATES	45.31	40.07	35.63	+ 32.38	PRESENT	3650

+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
2002	1,518	41,781	2.752			1,518					3	3
2003	1,806	4,268	.236			1,806					1	1
2004	2,582	37,635	1.457			2,582					6	6
2005	830					830						
2006	396					396						
<b>TOTAL</b>	<b>7,132</b>	<b>83,684</b>	<b>1.173</b>			<b>7,132</b>					<b>10</b>	<b>10</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					7,824					30,853	3,104
2003					179					389	3,700
2004					15,875					16,159	5,601
<b>TOTAL</b>					<b>23,878</b>					<b>47,401</b>	<b>12,405</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					8,504					52,790	3,619
2003		3	26	8	210		4	69	26	720	3,974
2004		570	5,043	1,605	17,606		113	5,649	2,395	24,672	6,424
<b>TOTAL</b>		<b>573</b>	<b>5,069</b>	<b>1,613</b>	<b>26,320</b>		<b>117</b>	<b>5,718</b>	<b>2,421</b>	<b>78,182</b>	<b>14,017</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	11,477	108,536	14,017	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,968	-9,787	157	
TOTAL LOSSES	8,509	98,749	14,174	
EXPECTED LOSSES	115,253	104,555	24,677	
CREDIBILITY	.01	.02	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.119	1.385	.199	1.703
INDICATED (POST-TEST)	.078	.910	.131	1.119
PRES. ON RATE LEVEL	1.539	1.396	.329	3.264
DERIVED BY FORMULA	1.524	1.386	.325	3.235
UNDERLYING PRES. RATE	1.616	1.466	.346	3.428
PROPOSED	1.524	1.386	.325	3.235

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	4.178
IND. RATES				4.18	MINIMUM PREMIUM	1245
MAN. RATES	5.84	5.16	4.64	+ 4.18	PRESENT	1390

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	23,994	470,697	1.961				4	26	30	
2003	30,679	357,091	1.163				4	14	18	
2004	33,950	591,816	1.743			2	3	16	21	
2005	40,884	704,695	1.723			1	6	24	31	
2006	42,247	826,877	1.957			1	3	19	23	
<b>TOTAL</b>	<b>171,754</b>	<b>2,951,176</b>	<b>1.718</b>			<b>4</b>	<b>20</b>	<b>99</b>	<b>123</b>	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				51,825	91,024				88,617	203,447	35,784
2003				69,407	24,853				55,097	123,896	83,838
2004			167,154	87,664	34,719			64,471	100,462	74,723	62,623
2005			77,138	152,743	75,907			48,975	170,945	139,366	39,621
2006			122,946	49,828	209,899			56,727	16,838	339,152	31,487
<b>TOTAL</b>			<b>367,238</b>	<b>411,467</b>	<b>436,402</b>			<b>170,173</b>	<b>431,959</b>	<b>880,584</b>	<b>253,353</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				74,006	98,944				218,883	348,097	41,724
2003		520	14,542	84,687	30,522		612	34,640	112,872	231,314	90,042
2004		12,898	294,094	98,190	45,816		6,398	289,527	191,617	124,706	71,828
2005	134	21,199	308,123	156,801	96,929	232	32,621	469,275	264,152	226,434	41,364
2006	1,746	49,027	613,013	141,093	170,150	1,899	56,897	720,170	208,332	348,011	33,817
<b>TOTAL</b>	<b>1,880</b>	<b>83,644</b>	<b>1,229,772</b>	<b>554,777</b>	<b>442,361</b>	<b>2,131</b>	<b>96,528</b>	<b>1,513,612</b>	<b>995,856</b>	<b>1,278,562</b>	<b>278,775</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,927,567	3,271,556	278,775	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-15,862	-231,620	4,009	
TOTAL LOSSES	2,911,705	3,039,936	282,784	
EXPECTED LOSSES	3,790,612	3,728,780	322,898	
CREDIBILITY	.04	.15	.17	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.695	1.770	.165	3.630
INDICATED (POST-TEST)	1.114	1.163	.108	2.385
PRES. ON RATE LEVEL	2.101	2.067	.179	4.347
DERIVED BY FORMULA	2.062	1.931	.167	4.160
UNDERLYING PRES. RATE	2.207	2.171	.188	4.566
PROPOSED	2.062	1.931	.167	4.160

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	5.373
IND. RATES				5.37	MINIMUM PREMIUM	1525
MAN. RATES	8.07	7.14	6.18	+ 5.37	PRESENT	1765

+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
2002	6,039	81,542	1.350			6,039					3	3
2003	4,633	44,417	.958			4,633					2	2
2004	4,981	279,202	5.605			4,981			1		3	4
2005	3,796	165,609	4.362			3,796			1		2	3
2006	5,582	57,054	1.022			5,582				2	1	3
<b>TOTAL</b>	<b>25,031</b>	<b>627,824</b>	<b>2.508</b>			<b>25,031</b>			<b>2</b>	<b>2</b>	<b>11</b>	<b>15</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					32,705					45,736	3,101
2003					10,940					31,216	2,261
2004			84,019		14,288			174,589		3,711	2,595
2005			68,670		4,015			65,826		22,649	4,449
2006				13,364	610				39,066	322	3,692
<b>TOTAL</b>			<b>152,689</b>	<b>13,364</b>	<b>62,558</b>			<b>240,415</b>	<b>39,066</b>	<b>103,634</b>	<b>16,098</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					35,550					78,254	3,616
2003		229	1,566	475	12,839		153	5,591	2,106	57,693	2,428
2004		5,377	131,553	3,326	17,364		14,877	573,501	12,307	10,757	2,976
2005	120	7,879	121,428	4,382	6,154	312	27,370	265,014	14,711	35,130	4,645
2006	21	1,327	22,407	8,449	2,085	185	6,320	89,168	37,893	10,001	3,965
<b>TOTAL</b>	<b>141</b>	<b>14,812</b>	<b>276,954</b>	<b>16,632</b>	<b>73,992</b>	<b>497</b>	<b>48,720</b>	<b>933,274</b>	<b>67,017</b>	<b>191,835</b>	<b>17,630</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,274,398	349,476	17,630	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,491	-32,705	485	
TOTAL LOSSES	1,269,907	316,771	18,115	
EXPECTED LOSSES	500,370	448,805	43,805	
CREDIBILITY	.01	.04	.05	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	5.073	1.266	.072	6.411
INDICATED (POST-TEST)	3.333	.832	.047	4.212
PRES. ON RATE LEVEL	1.903	1.707	.167	3.777
DERIVED BY FORMULA	1.917	1.672	.161	3.750
UNDERLYING PRES. RATE	1.999	1.793	.175	3.967
PROPOSED	1.931	1.684	.162	3.777

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	4.879
IND. RATES				4.88	MINIMUM PREMIUM	1410
MAN. RATES	6.79	6.00	5.37	+ 4.88	PRESENT	1570

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	17												
2003	15												
2004	15												
2005													
2006													
<b>TOTAL</b>	<b>47</b>												

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-267	-204		
TOTAL LOSSES				
EXPECTED LOSSES	6,696	1,826	53	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	13.563	3.699	.105	17.367
DERIVED BY FORMULA	13.563	3.699	.105	17.367
UNDERLYING PRES. RATE	14.246	3.885	.110	18.241
PROPOSED	13.563	3.699	.105	17.367

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	22.434
IND. RATES				22.43	MINIMUM PREMIUM	3650
MAN. RATES	32.46	28.70	24.69	+ 22.43	PRESENT	3650

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002										
2003	20									
2004										
2005										
2006	1,894	72,813	3,844				1	2	3	
<b>TOTAL</b>	<b>1,914</b>	<b>72,813</b>	<b>3,804</b>				<b>1</b>	<b>2</b>	<b>3</b>	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				20,988	4,528				41,638	5,053	606
<b>TOTAL</b>				<b>20,988</b>	<b>4,528</b>				<b>41,638</b>	<b>5,053</b>	<b>606</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006	52	2,567	40,783	14,951	5,978	215	7,237	101,669	42,827	15,365	651
<b>TOTAL</b>	<b>52</b>	<b>2,567</b>	<b>40,783</b>	<b>14,951</b>	<b>5,978</b>	<b>215</b>	<b>7,237</b>	<b>101,669</b>	<b>42,827</b>	<b>15,365</b>	<b>651</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	152,523	79,121	651	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	3,590	1,019	157	
TOTAL LOSSES	156,113	80,140	808	
EXPECTED LOSSES	29,725	29,457	5,014	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	8.156	4.187	.042	12.385
INDICATED (POST-TEST)	5.358	2.751	.028	8.137
PRES. ON RATE LEVEL	1.479	1.465	.249	3.193
DERIVED BY FORMULA	1.479	1.478	.247	3.204
UNDERLYING PRES. RATE	1.553	1.539	.262	3.354
PROPOSED	1.479	1.478	.247	3.204

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	4.138
IND. RATES				4.14	MINIMUM PREMIUM	750
MAN. RATES	5.79	5.12	4.54	+ 4.14	PRESENT	820

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	146									
2003	342									
2004	571									
2005	381									
2006										
<b>TOTAL</b>	<b>1,440</b>									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,182	-1,497	8	
TOTAL LOSSES			8	
EXPECTED LOSSES	35,554	16,460	1,339	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	2.351	1.088	.089	3.528
DERIVED BY FORMULA	2.351	1.077	.088	3.516
UNDERLYING PRES. RATE	2.469	1.143	.093	3.705
PROPOSED	2.351	1.077	.088	3.516

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	4.954
IND. RATES				4.95	MINIMUM PREMIUM	1430
MAN. RATES	7.11	6.29	5.40	+ 4.95	PRESENT	1575

+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
2002	7,361	974,456	13,238			7,361					13	13
2003	11,975	138,154	1,153			11,975			1		1	2
2004	15,184	96,906	.638			15,184				1		1
2005	16,578	293	.001			16,578						
2006	19,246	1,429,353	7,426			19,246			1	9	1	11
<b>TOTAL</b>	<b>70,344</b>	<b>2,639,162</b>	<b>3,752</b>			<b>70,344</b>			<b>2</b>	<b>10</b>	<b>15</b>	<b>27</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					342,035					524,537	107,884
2003			84,575		2,160			47,811		1,917	1,691
2004				30,000					59,600		7,306
2005											293
2006			200,228	122,016	11,817			737,000	197,566	36,757	123,969
<b>TOTAL</b>			<b>284,803</b>	<b>152,016</b>	<b>356,012</b>			<b>784,811</b>	<b>257,166</b>	<b>563,211</b>	<b>241,143</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					371,795					897,483	125,793
2003		3,339	133,512	914	2,889		2,731	161,095	1,423	3,982	1,816
2004		674	10,396	31,118	1,469		240	30,913	104,536	5,179	8,380
2005											306
2006	514	19,280	295,422	84,657	25,709	3,217	94,830	1,149,101	260,773	102,344	133,143
<b>TOTAL</b>	<b>514</b>	<b>23,293</b>	<b>439,330</b>	<b>116,689</b>	<b>401,862</b>	<b>3,217</b>	<b>97,801</b>	<b>1,341,109</b>	<b>366,732</b>	<b>1,008,988</b>	<b>269,438</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,905,264	1,894,271	269,438	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	5,700	-66,222	2,607	
TOTAL LOSSES	1,910,964	1,828,049	272,045	
EXPECTED LOSSES	2,019,576	1,167,007	196,963	
CREDIBILITY	.02	.08	.09	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.717	2.599	.387	5.703
INDICATED (POST-TEST)	1.785	1.708	.254	3.747
PRES. ON RATE LEVEL	2.733	1.580	.267	4.580
DERIVED BY FORMULA	2.714	1.590	.266	4.570
UNDERLYING PRES. RATE	2.871	1.659	.280	4.810
PROPOSED	2.714	1.590	.266	4.570

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	5.903
IND. RATES				5.90	MINIMUM PREMIUM	960
MAN. RATES	8.27	7.31	6.51	+ 5.90	PRESENT	1055

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	1,474	11,308	.767						3	3
2003	1,510	15,726	1.041						1	1
2004	1,595	4,422	.277						3	3
2005	1,649	1,254	.076							
2006	1,188	4,334	.364						1	1
<b>TOTAL</b>	<b>7,416</b>	<b>37,044</b>	<b>.500</b>						<b>8</b>	<b>8</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					2,699					3,617	4,992
2003					1,181					2,229	12,316
2004					1,713					2,709	
2005											1,254
2006					1,609					1,788	937
<b>TOTAL</b>					<b>7,202</b>					<b>10,343</b>	<b>19,499</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					2,934					6,189	5,821
2003		25	169	51	1,386		11	401	150	4,120	13,227
2004		63	541	172	1,900		18	947	404	4,135	
2005											1,309
2006	7	218	2,525	760	1,219	5	185	2,519	930	1,783	1,006
<b>TOTAL</b>	<b>7</b>	<b>306</b>	<b>3,235</b>	<b>983</b>	<b>7,439</b>	<b>5</b>	<b>214</b>	<b>3,867</b>	<b>1,484</b>	<b>16,227</b>	<b>21,363</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,634	26,133	21,363	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,277	-14,036	323	
TOTAL LOSSES	5,357	12,097	21,686	
EXPECTED LOSSES	118,656	182,954	32,631	
CREDIBILITY	.01	.02	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.072	.163	.292	.527
INDICATED (POST-TEST)	.047	.107	.192	.346
PRES. ON RATE LEVEL	1.523	2.349	.419	4.291
DERIVED BY FORMULA	1.508	2.304	.414	4.226
UNDERLYING PRES. RATE	1.600	2.467	.440	4.507
PROPOSED	1.508	2.304	.414	4.226

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	5.459
IND. RATES				5.46	MINIMUM PREMIUM	905
MAN. RATES	7.90	6.99	6.10	+ 5.46	PRESENT	1010

+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
2002	4,810	1,042,275	21.668			4,810	1				1	2
2003	5,079	97,388	1.917			5,079					5	5
2004	5,333	50,634	.949			5,333					2	2
2005	5,007	158,447	3.164			5,007			1		2	3
2006	5,567	133,460	2.397			5,567					5	5
<b>TOTAL</b>	<b>25,796</b>	<b>1,482,204</b>	<b>5.746</b>			<b>25,796</b>	<b>1</b>			<b>1</b>	<b>15</b>	<b>17</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	77,705				10,356	911,944				29,579	12,691
2003					18,218					75,190	3,980
2004					7,027					39,476	4,131
2005				41,037	772				94,183	12,366	10,089
2006					31,879					73,391	28,190
<b>TOTAL</b>	<b>77,705</b>			<b>41,037</b>	<b>68,252</b>	<b>911,944</b>			<b>94,183</b>	<b>230,002</b>	<b>59,081</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	88,739				11,257	735,027				50,610	14,798
2003		380	2,608	790	21,383		375	13,467	5,072	138,965	4,275
2004		253	2,233	710	7,795		272	13,808	5,857	60,282	4,738
2005		2,129	32,832	36,234	4,952		5,030	114,523	123,661	33,500	10,533
2006	147	4,339	50,029	15,056	24,176	244	7,707	103,354	38,093	73,269	30,276
<b>TOTAL</b>	<b>88,886</b>	<b>7,101</b>	<b>87,702</b>	<b>52,790</b>	<b>69,563</b>	<b>735,271</b>	<b>13,384</b>	<b>245,152</b>	<b>172,683</b>	<b>356,626</b>	<b>64,620</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,177,496	651,662	64,620	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-8,246	-18,250	278	
TOTAL LOSSES	1,169,250	633,412	64,898	
EXPECTED LOSSES	900,796	262,088	24,765	
CREDIBILITY	.01	.04	.05	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	4.533	2.455	.252	7.240
INDICATED (POST-TEST)	2.978	1.613	.166	4.757
PRES. ON RATE LEVEL	3.325	.967	.091	4.383
DERIVED BY FORMULA	3.322	.993	.095	4.410
UNDERLYING PRES. RATE	3.492	1.016	.096	4.604
PROPOSED	3.322	.993	.095	4.410

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	6.213
IND. RATES				6.21	MINIMUM PREMIUM	1725
MAN. RATES	8.53	7.54	6.71	+ 6.21	PRESENT	1890

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002										
2003	1,465									
2004	1,711	35,620	2.081						1	1
2005	513	46,646	9.092						1	1
2006	228	325	.142							
<b>TOTAL</b>	<b>3,917</b>	<b>82,591</b>	<b>2.109</b>						<b>1</b>	<b>1</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004					7,891					26,144	1,585
2005				39,146					7,500		
2006											325
<b>TOTAL</b>				<b>39,146</b>	<b>7,891</b>				<b>7,500</b>	<b>26,144</b>	<b>1,910</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004		282	2,508	797	8,752		179	9,144	3,878	39,920	1,818
2005		1,982	30,786	34,386	3,956		368	8,486	9,563	1,295	
2006											349
<b>TOTAL</b>		<b>2,264</b>	<b>33,294</b>	<b>35,183</b>	<b>12,708</b>		<b>547</b>	<b>17,630</b>	<b>13,441</b>	<b>41,215</b>	<b>2,167</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	53,735	102,547	2,167	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,430	-3,935	59	
TOTAL LOSSES	52,305	98,612	2,226	
EXPECTED LOSSES	95,222	48,806	8,657	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.335	2.518	.057	3.910
INDICATED (POST-TEST)	.877	1.654	.037	2.568
PRES. ON RATE LEVEL	2.315	1.186	.210	3.711
DERIVED BY FORMULA	2.315	1.191	.208	3.714
UNDERLYING PRES. RATE	2.431	1.246	.221	3.898
PROPOSED	2.313	1.190	.208	3.711

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	5.228
IND. RATES				5.23	MINIMUM PREMIUM	1495
MAN. RATES	7.12	6.30	5.68	+ 5.23	PRESENT	1640

+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
2002	358	524,015	146,372			358			1		2	3
2003	766	30,566	3,990			766				1		1
2004	1,020	109,533	10,738			1,020				1		1
2005	698	1,112	.159			698						
2006	684	3,432	.501			684						
<b>TOTAL</b>	<b>3,526</b>	<b>668,658</b>	<b>18,964</b>			<b>3,526</b>			<b>1</b>	<b>1</b>	<b>3</b>	<b>5</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			179,328		5,844			335,670		3,108	65
2003					3,227					27,339	
2004				46,014					61,034		2,485
2005											1,112
2006											3,432
<b>TOTAL</b>			<b>179,328</b>	<b>46,014</b>	<b>9,071</b>			<b>335,670</b>	<b>61,034</b>	<b>30,447</b>	<b>7,094</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			180,584		6,352			691,221		5,318	76
2003		67	462	140	3,788		138	4,898	1,846	50,528	
2004		1,032	15,946	47,730	2,252		247	31,656	107,054	5,302	2,850
2005											1,161
2006											3,686
<b>TOTAL</b>		<b>1,099</b>	<b>196,992</b>	<b>47,870</b>	<b>12,392</b>		<b>385</b>	<b>727,775</b>	<b>108,900</b>	<b>61,148</b>	<b>7,773</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	926,251	230,310	7,773	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-542	-4,601	230	
TOTAL LOSSES	925,709	225,709	8,003	
EXPECTED LOSSES	102,995	68,016	21,226	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	26,254	6,401	.227	32,882
INDICATED (POST-TEST)	17,249	4,205	.149	21,603
PRES. ON RATE LEVEL	2,781	1,837	.573	5,191
DERIVED BY FORMULA	2,781	1,861	.569	5,211
UNDERLYING PRES. RATE	2,921	1,929	.602	5,452
PROPOSED	2,781	1,861	.569	5,211

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	6.731
IND. RATES				6.73	MINIMUM PREMIUM	1055
MAN. RATES	9.57	8.46	7.38	+ 6.73	PRESENT	1160

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	4,749	2,488	.052						1	1
2003	6,350	6,968	.109						2	2
2004	4,347	33,861	.778					1	1	2
2005	7,350	10,349	.140						2	2
2006	8,127	10,225	.125						1	6
<b>TOTAL</b>	<b>30,923</b>	<b>63,891</b>	<b>.207</b>							<b>7</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					117					1,195	1,176
2003					2,803					2,230	1,935
2004				17,031	241				5,368	8,522	2,699
2005					1,449					4,720	4,180
2006											10,225
<b>TOTAL</b>				<b>17,031</b>	<b>4,610</b>				<b>5,368</b>	<b>16,667</b>	<b>20,215</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					127					2,045	1,371
2003		58	401	121	3,289		12	400	150	4,122	2,078
2004		389	5,978	17,688	1,100		81	5,763	10,680	13,481	3,096
2005		92	1,045	358	1,513		150	3,033	1,360	6,581	4,364
2006											10,982
<b>TOTAL</b>		<b>539</b>	<b>7,424</b>	<b>18,167</b>	<b>6,029</b>		<b>243</b>	<b>9,196</b>	<b>12,190</b>	<b>26,229</b>	<b>21,891</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	17,402	62,615	21,891	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,046	-17,071	439	
TOTAL LOSSES	13,356	45,544	22,330	
EXPECTED LOSSES	742,461	282,018	34,325	
CREDIBILITY	.01	.05	.05	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.043	.147	.072	.262
INDICATED (POST-TEST)	.028	.097	.047	.172
PRES. ON RATE LEVEL	2.286	.868	.106	3.260
DERIVED BY FORMULA	2.263	.829	.103	3.195
UNDERLYING PRES. RATE	2.401	.912	.111	3.424
PROPOSED	2.263	.829	.103	3.195

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	4.794
IND. RATES				4.79	MINIMUM PREMIUM	1390
MAN. RATES	6.58	5.82	5.23	+ 4.79	PRESENT	1535

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES							
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL		
2002	31,355	184,424	.588						2	10	12
2003	28,694	1,123,260	3.914						3	3	7
2004	27,391	4,088,138	14.925					1	4	7	11
2005	26,450	1,713,815	6.479						6	2	8
2006	28,224	414,188	1.467						1	1	5
<b>TOTAL</b>	<b>142,114</b>	<b>7,523,825</b>	<b>5.294</b>					<b>1</b>	<b>14</b>	<b>15</b>	<b>41</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				34,506	37,642				29,944	68,058	14,274
2003			431,641	88,619	63,330			356,556	77,934	66,851	38,329
2004		315,999	537,026	271,311	49,005		2,262,700	248,140	246,525	87,657	69,775
2005			959,629	63,206	76,466			357,039	82,883	98,994	75,598
2006			155,165	45,825	13,406			64,500	41,000	60,855	33,437
<b>TOTAL</b>		<b>315,999</b>	<b>2,083,461</b>	<b>503,467</b>	<b>239,849</b>		<b>2,262,700</b>	<b>1,026,235</b>	<b>478,286</b>	<b>382,415</b>	<b>231,413</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				49,275	40,918				73,962	116,447	16,643
2003		18,142	702,908	113,691	77,863		20,650	1,228,420	161,977	130,103	41,165
2004	16,132	101,173	925,054	298,459	77,325	102,262	624,049	991,374	465,150	162,506	80,032
2005	1,659	114,258	1,755,251	121,631	113,560	1,678	150,507	1,504,403	178,260	171,434	78,924
2006	1,001	26,070	351,625	48,860	21,944	1,172	34,178	411,122	89,413	76,892	35,911
<b>TOTAL</b>	<b>18,792</b>	<b>259,643</b>	<b>3,734,838</b>	<b>631,916</b>	<b>331,610</b>	<b>105,112</b>	<b>829,384</b>	<b>4,135,319</b>	<b>968,762</b>	<b>657,382</b>	<b>252,675</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,083,088	2,589,670	252,675			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-39,924	-87,273	1,360			
TOTAL LOSSES	9,043,164	2,502,397	254,035			
EXPECTED LOSSES	2,887,757	1,180,967	127,904			
CREDIBILITY	.04	.13	.15			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	6.363	1.761	.179	8.303		
INDICATED (POST-TEST)	4.180	1.157	.118	5.455		
PRES. ON RATE LEVEL	1.935	.791	.086	2.812		
DERIVED BY FORMULA	2.025	.839	.091	2.955		
UNDERLYING PRES. RATE	2.032	.831	.090	2.953		
PROPOSED	2.025	.839	.091	2.955		
<b>IND. RATES</b>						
YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	4.433
IND. RATES				4.43	MINIMUM PREMIUM	1305
MAN. RATES	5.35	4.73	4.51	+ 4.43	PRESENT	1360

+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
2002	1,292					1,292						
2003	840					840						
2004	997					997						
2005	1,037	153	.014			1,037						
2006	1,111	2,267	.204			1,111						
<b>TOTAL</b>	<b>5,277</b>	<b>2,420</b>	<b>.046</b>			<b>5,277</b>						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											153
2006											2,267
<b>TOTAL</b>											<b>2,420</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											160
2006											2,435
<b>TOTAL</b>											<b>2,595</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			2,595	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,568	-5,599	57	
TOTAL LOSSES			2,652	
EXPECTED LOSSES	122,164	76,042	5,277	
CREDIBILITY	.00	.01	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.050	.050
INDICATED (POST-TEST)	.000	.000	.033	.033
PRES. ON RATE LEVEL	2.204	1.372	.095	3.671
DERIVED BY FORMULA	2.204	1.358	.094	3.656
UNDERLYING PRES. RATE	2.315	1.441	.100	3.856
PROPOSED	2.204	1.358	.094	3.656

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	5.485
IND. RATES				5.49	MINIMUM PREMIUM	1555
MAN. RATES	7.27	6.43	5.89	+ 5.49	PRESENT	1695

+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
2002	1,517	161,881	10.671			1,517			1	1	3	5
2003	1,529	134,145	8.773			1,529			1		1	2
2004	1,515	121,565	8.024			1,515				3		3
2005	1,564	185,948	11.889			1,564				1	2	3
2006	1,421	13,330	.938			1,421					2	2
<b>TOTAL</b>	<b>7,546</b>	<b>616,869</b>	<b>8.175</b>			<b>7,546</b>			<b>2</b>	<b>5</b>	<b>8</b>	<b>15</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			84,159	5,531	2,298			58,883	1,039	8,518	1,453
2003			79,691		201			41,295		783	12,175
2004				50,383					64,515		6,667
2005				7,521	65,641				20,689	83,873	8,224
2006					1,810					8,771	2,749
<b>TOTAL</b>			<b>163,850</b>	<b>63,435</b>	<b>69,950</b>			<b>100,178</b>	<b>86,243</b>	<b>101,945</b>	<b>31,268</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			131,204	7,898	2,498			187,719	2,566	14,574	1,694
2003		3,108	125,539	783	568		2,356	138,985	1,169	1,825	13,076
2004		1,131	17,459	52,261	2,466		262	33,462	113,158	5,605	7,647
2005		4,631	53,344	22,901	69,322		3,643	77,244	50,490	120,485	8,585
2006	8	246	2,841	855	1,373	27	919	12,353	4,552	8,757	2,952
<b>TOTAL</b>	<b>8</b>	<b>9,116</b>	<b>330,387</b>	<b>84,698</b>	<b>76,227</b>	<b>27</b>	<b>7,180</b>	<b>449,763</b>	<b>171,935</b>	<b>151,246</b>	<b>33,954</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	796,481	484,106	33,954	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,589	-8,430	118	
TOTAL LOSSES	792,892	475,676	34,072	
EXPECTED LOSSES	239,209	114,549	11,321	
CREDIBILITY	.01	.02	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	10.507	6.304	.452	17.263
INDICATED (POST-TEST)	6.903	4.142	.297	11.342
PRES. ON RATE LEVEL	3.018	1.445	.143	4.606
DERIVED BY FORMULA	3.057	1.499	.146	4.702
UNDERLYING PRES. RATE	3.170	1.518	.150	4.838
PROPOSED	3.057	1.499	.146	4.702

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	7.055
IND. RATES				7.06	MINIMUM PREMIUM	1925
MAN. RATES	9.47	8.37	7.39	+ 7.06	PRESENT	2055

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	747	7,673	1.027						5	5
2003	773	2,601	.336							
2004	725	34,124	4.706						3	3
2005	583	7,316	1.254						3	3
2006	789	3,414	.432						1	1
<b>TOTAL</b>	<b>3,617</b>	<b>55,128</b>	<b>1.524</b>						<b>12</b>	<b>12</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					3,191					3,222	1,260
2003											2,601
2004					13,404					14,968	5,752
2005					4,229					2,989	98
2006					320					2,922	172
<b>TOTAL</b>					<b>21,144</b>					<b>24,101</b>	<b>9,883</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					3,469					5,513	1,469
2003											2,793
2004		482	4,258	1,354	14,866		100	5,234	2,222	22,855	6,598
2005		276	3,053	1,050	4,417		97	1,919	860	4,169	102
2006	1	42	503	152	243	11	303	4,119	1,514	2,919	185
<b>TOTAL</b>	<b>1</b>	<b>800</b>	<b>7,814</b>	<b>2,556</b>	<b>22,995</b>	<b>11</b>	<b>500</b>	<b>11,272</b>	<b>4,596</b>	<b>35,456</b>	<b>11,147</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	20,398	65,603	11,147	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-512	-2,986	23	
TOTAL LOSSES	19,886	62,617	11,170	
EXPECTED LOSSES	56,895	41,957	2,025	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.550	1.731	.309	2.590
INDICATED (POST-TEST)	.361	1.137	.203	1.701
PRES. ON RATE LEVEL	1.498	1.104	.053	2.655
DERIVED BY FORMULA	1.498	1.104	.055	2.657
UNDERLYING PRES. RATE	1.573	1.160	.056	2.789
PROPOSED	1.497	1.103	.055	2.655

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	3.983
IND. RATES				3.98	MINIMUM PREMIUM	1200
MAN. RATES	5.55	4.91	4.26	+ 3.98	PRESENT	1300

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	251	40,614	16.180				1			1
2003	583	271	.046							
2004	722	871	.120							
2005	872	4,417	.506						1	1
2006	906	17,992	1.985						1	1
<b>TOTAL</b>	<b>3,334</b>	<b>64,165</b>	<b>1.925</b>				<b>1</b>		<b>2</b>	<b>3</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				9,436					18,669		12,509
2003											271
2004											871
2005					114					1,263	3,040
2006					1,045					14,953	1,994
<b>TOTAL</b>				<b>9,436</b>	<b>1,159</b>				<b>18,669</b>	<b>16,216</b>	<b>18,685</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				13,475					46,112		14,585
2003											291
2004											999
2005		9	81	28	117		39	813	364	1,760	3,174
2006	5	142	1,639	493	792	49	1,561	21,054	7,764	14,928	2,142
<b>TOTAL</b>	<b>5</b>	<b>151</b>	<b>1,720</b>	<b>13,996</b>	<b>909</b>	<b>49</b>	<b>1,600</b>	<b>21,867</b>	<b>54,240</b>	<b>16,688</b>	<b>21,191</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	25,392	85,833	21,191	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	185	-3,059	61	
TOTAL LOSSES	25,577	82,774	21,252	
EXPECTED LOSSES	66,780	55,945	4,534	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.767	2.483	.637	3.887
INDICATED (POST-TEST)	.504	1.631	.419	2.554
PRES. ON RATE LEVEL	1.907	1.598	.129	3.634
DERIVED BY FORMULA	1.907	1.598	.132	3.637
UNDERLYING PRES. RATE	2.003	1.678	.136	3.817
PROPOSED	1.905	1.597	.132	3.634

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	5.452
IND. RATES				5.45	MINIMUM PREMIUM	1545
MAN. RATES	7.32	6.47	5.83	+ 5.45	PRESENT	1680

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	2,121	26,390	1,244						3	3
2003	2,223	80,067	3,601					1	2	3
2004	2,151	18,316	.851						2	2
2005	2,087	57,839	2,771					1	2	3
2006	2,030	44,393	2,186						5	5
<b>TOTAL</b>	<b>10,612</b>	<b>227,005</b>	<b>2,139</b>						<b>2</b>	<b>14</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					7,620					17,325	1,445
2003				43,618	737				27,006	4,875	3,831
2004					2,537					4,961	10,818
2005				28,583	5,336				14,000	8,293	1,627
2006					19,834					22,292	2,267
<b>TOTAL</b>				<b>72,201</b>	<b>36,064</b>					<b>41,006</b>	<b>19,988</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					8,282					29,643	1,685
2003		16	7,010	52,574	1,716		23	6,979	51,556	10,146	4,114
2004		91	806	257	2,813		34	1,735	737	7,575	12,408
2005		1,798	26,338	26,429	8,462		954	21,164	20,233	13,975	1,699
2006	91	2,701	31,120	9,367	15,041	72	2,331	31,407	11,572	22,257	2,435
<b>TOTAL</b>	<b>91</b>	<b>4,606</b>	<b>65,274</b>	<b>88,627</b>	<b>36,314</b>	<b>72</b>	<b>3,342</b>	<b>61,285</b>	<b>84,098</b>	<b>83,596</b>	<b>22,341</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	134,670	292,635	22,341	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,950	-14,970	273	
TOTAL LOSSES	130,720	277,665	22,614	
EXPECTED LOSSES	280,051	203,963	25,892	
CREDIBILITY	.01	.02	.03	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.232	2.617	.213	4.062
INDICATED (POST-TEST)	.809	1.719	.140	2.668
PRES. ON RATE LEVEL	2.513	1.830	.232	4.575
DERIVED BY FORMULA	2.496	1.828	.229	4.553
UNDERLYING PRES. RATE	2.639	1.922	.244	4.805
PROPOSED	2.496	1.828	.229	4.553

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	6.831
IND. RATES				6.83	MINIMUM PREMIUM	1870
MAN. RATES	9.14	8.08	7.34	+ 6.83	PRESENT	2045

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	56									
2003	145									
2004	129									
2005	155									
2006	172	946	.550						1	1
<b>TOTAL</b>	<b>657</b>	<b>946</b>	<b>.144</b>						<b>1</b>	<b>1</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					314					632	
<b>TOTAL</b>					<b>314</b>					<b>632</b>	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006	1	42	490	149	239	3	66	892	329	628	
<b>TOTAL</b>	<b>1</b>	<b>42</b>	<b>490</b>	<b>149</b>	<b>239</b>	<b>3</b>	<b>66</b>	<b>892</b>	<b>329</b>	<b>628</b>	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,494	1,345		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.		-607	18	
TOTAL LOSSES	1,494	738	18	
EXPECTED LOSSES	10,039	10,656	1,498	
CREDIBILITY	.00	.00	.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.227	.112	.003	.342
INDICATED (POST-TEST)	.149	.074	.002	.225
PRES. ON RATE LEVEL	1.455	1.544	.217	3.216
DERIVED BY FORMULA	1.455	1.544	.217	3.216
UNDERLYING PRES. RATE	1.528	1.622	.228	3.378
PROPOSED	1.455	1.544	.217	3.216

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	4.825
IND. RATES				4.83	MINIMUM PREMIUM	1400
MAN. RATES	6.39	5.65	5.16	+ 4.83	PRESENT	1520

+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
2002												
2003												
2004	41					41						
2005	41	1,450	3,536			41				1		1
2006	53					53						
<b>TOTAL</b>	<b>135</b>	<b>1,450</b>	<b>1,074</b>			<b>135</b>				<b>1</b>		<b>1</b>

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2005					326						1,124	
<b>TOTAL</b>					<b>326</b>					<b>1,124</b>		

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005		25	237	81	339		34	721	323	1,567	
<b>TOTAL</b>		<b>25</b>	<b>237</b>	<b>81</b>	<b>339</b>		<b>34</b>	<b>721</b>	<b>323</b>	<b>1,567</b>	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,017	2,310		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	60	-115	4	
TOTAL LOSSES	1,077	2,195	4	
EXPECTED LOSSES	1,946	3,285	205	
CREDIBILITY	.00	.00	.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.798	1.626	.003	2.427
INDICATED (POST-TEST)	.524	1.068	.002	1.594
PRES. ON RATE LEVEL	1.372	2.316	.145	3.833
DERIVED BY FORMULA	1.372	2.316	.145	3.833
UNDERLYING PRES. RATE	1.441	2.433	.152	4.026
PROPOSED	1.372	2.316	.145	3.833

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	5.751
IND. RATES				5.75	MINIMUM PREMIUM	1615
MAN. RATES	7.74	6.84	6.15	+ 5.75	PRESENT	1760

+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
2002	4,142	123,191	2,974			4,142				5	3	8
2003	4,404	160,279	3,639			4,404				3	6	9
2004	7,173	700,327	9,763			7,173			2	6	7	15
2005	4,700	190,582	4,054			4,700				8	9	17
2006	5,276	189,212	3,586			5,276				6	3	9
<b>TOTAL</b>	<b>25,695</b>	<b>1,363,591</b>	<b>5,307</b>			<b>25,695</b>			<b>2</b>	<b>28</b>	<b>28</b>	<b>58</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				39,508	1,296				35,862	6,921	39,604
2003				62,836	5,387				53,446	12,397	26,213
2004			277,397	87,280	4,485			181,520	95,946	16,200	37,499
2005				50,970	6,021				74,135	14,482	44,974
2006				49,784	3,286				97,400	4,962	33,780
<b>TOTAL</b>			<b>277,397</b>	<b>290,378</b>	<b>20,475</b>			<b>181,520</b>	<b>356,789</b>	<b>54,962</b>	<b>182,070</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				56,417	1,408				88,579	11,842	46,178
2003		114	10,721	75,925	7,546		61	14,302	102,214	25,162	28,153
2004		18,194	451,023	97,205	14,248		15,936	650,357	182,920	38,372	43,011
2005		2,958	44,434	46,266	11,446		4,113	93,201	98,705	32,991	46,953
2006	91	5,089	85,054	31,948	8,530	483	16,206	228,153	96,622	29,089	36,280
<b>TOTAL</b>	<b>91</b>	<b>26,355</b>	<b>591,232</b>	<b>307,761</b>	<b>43,178</b>	<b>483</b>	<b>36,316</b>	<b>986,013</b>	<b>569,040</b>	<b>137,456</b>	<b>200,575</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,640,490	1,057,435	200,575	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-6,237	-62,604	969	
TOTAL LOSSES	1,634,253	994,831	201,544	
EXPECTED LOSSES	1,196,616	893,415	88,390	
CREDIBILITY	.01	.04	.05	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	6.360	3.872	.784	11.016
INDICATED (POST-TEST)	4.179	2.544	.515	7.238
PRES. ON RATE LEVEL	4.434	3.310	.328	8.072
DERIVED BY FORMULA	4.431	3.279	.337	8.047
UNDERLYING PRES. RATE	4.657	3.477	.344	8.478
PROPOSED	4.431	3.279	.337	8.047

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	12.074
IND. RATES				12.07	MINIMUM PREMIUM	3100
MAN. RATES	15.37	13.59	12.95	+ 12.07	PRESENT	3400

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	3,816	55,995	1.467						2	2
2003	4,413	11,259	.255						1	1
2004	4,936	141,548	2.867						3	3
2005	4,532	1,007,461	22.229		1			1	2	4
2006	5,203	37,409	.718						3	3
<b>TOTAL</b>	<b>22,900</b>	<b>1,253,672</b>	<b>5.475</b>		<b>1</b>			<b>1</b>	<b>11</b>	<b>13</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					17,270					13,742	24,983
2003					82					553	10,624
2004					50,458					77,249	13,841
2005		635,962		34,458	3,268		271,971		38,051	19,769	3,982
2006					2,679					21,526	13,204
<b>TOTAL</b>		<b>635,962</b>		<b>34,458</b>	<b>73,757</b>		<b>271,971</b>		<b>38,051</b>	<b>132,839</b>	<b>66,634</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					18,772					23,512	29,130
2003		3	12	4	96		4	99	37	1,022	11,410
2004		1,809	16,030	5,095	55,968		527	27,024	11,457	117,958	15,876
2005	29,174	416,985	52,365	31,323	6,949	10,214	389,489	62,166	54,965	34,134	4,157
2006	12	366	4,205	1,267	2,030	73	2,261	30,317	11,172	21,490	14,181
<b>TOTAL</b>	<b>29,186</b>	<b>419,163</b>	<b>72,612</b>	<b>37,689</b>	<b>83,815</b>	<b>10,287</b>	<b>392,281</b>	<b>119,606</b>	<b>77,631</b>	<b>198,116</b>	<b>74,754</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,043,135	397,251	74,754	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,142	-17,230	653	
TOTAL LOSSES	1,040,993	380,021	75,407	
EXPECTED LOSSES	349,225	257,167	56,334	
CREDIBILITY	.01	.04	.04	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	4.546	1.659	.329	6.534
INDICATED (POST-TEST)	2.987	1.090	.216	4.293
PRES. ON RATE LEVEL	1.452	1.069	.234	2.755
DERIVED BY FORMULA	1.467	1.070	.233	2.770
UNDERLYING PRES. RATE	1.525	1.123	.246	2.894
PROPOSED	1.467	1.070	.233	2.770

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	
IND. RATES				4.16	MINIMUM PREMIUM	1245
MAN. RATES	6.08	5.38	4.42	+ 4.16	PRESENT	1340

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	323									
2003	351									
2004	315	288,146	91.474						1	1
2005	327	5,005	1.530							
2006	234									
<b>TOTAL</b>	<b>1,550</b>	<b>293,151</b>	<b>18.913</b>						<b>1</b>	<b>1</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004					3,943					284,203	
2005											5,005
<b>TOTAL</b>					<b>3,943</b>					<b>284,203</b>	<b>5,005</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004		141	1,251	398	4,374		1,932	99,415	42,162	433,975	
2005											5,225
<b>TOTAL</b>		<b>141</b>	<b>1,251</b>	<b>398</b>	<b>4,374</b>		<b>1,932</b>	<b>99,415</b>	<b>42,162</b>	<b>433,975</b>	<b>5,225</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	102,739	480,909	5,225	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,411	-4,256	57	
TOTAL LOSSES	101,328	476,653	5,282	
EXPECTED LOSSES	65,224	54,157	6,046	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	6.537	30.752	.341	37.630
INDICATED (POST-TEST)	4.295	20.204	.224	24.723
PRES. ON RATE LEVEL	4.006	3.327	.371	7.704
DERIVED BY FORMULA	4.006	3.496	.370	7.872
UNDERLYING PRES. RATE	4.208	3.494	.390	8.092
PROPOSED	4.006	3.496	.370	7.872

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	11.811
IND. RATES				11.81	MINIMUM PREMIUM	3040
MAN. RATES	15.71	13.89	12.36	+ 11.81	PRESENT	3260

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	118									
2003	86									
2004	120									
2005	131									
2006	111									
<b>TOTAL</b>	<b>566</b>									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-62	-335	14	
TOTAL LOSSES			14	
EXPECTED LOSSES	4,608	4,601	1,239	
CREDIBILITY	.00	.00	.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.002	.002
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	.775	.774	.209	1.758
DERIVED BY FORMULA	.775	.774	.209	1.758
UNDERLYING PRES. RATE	.814	.813	.219	1.846
PROPOSED	.775	.774	.209	1.758

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	2.637
IND. RATES				2.64	MINIMUM PREMIUM	885
MAN. RATES	3.45	3.05	2.82	+ 2.64	PRESENT	950

+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	
2002	986	16,930	1,717			986				1			1
2003	1,032	26,716	2,588			1,032					1		1
2004	1,031	8,749	.848			1,031					1		1
2005	1,076	35,237	3,274			1,076					1		1
2006	797	3,334	.418			797					1		1
<b>TOTAL</b>	<b>4,922</b>	<b>90,966</b>	<b>1,848</b>			<b>4,922</b>					<b>1</b>	<b>4</b>	<b>5</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				11,000							5,930
2003					14,971					11,745	
2004					1,992					6,757	
2005					14,894					19,558	785
2006					617					2,717	
<b>TOTAL</b>				<b>11,000</b>	<b>32,474</b>					<b>40,777</b>	<b>6,715</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				15,708							6,914
2003		314	2,142	650	17,572		57	2,105	793	21,707	
2004		72	633	201	2,211		47	2,364	1,002	10,317	
2005		963	10,762	3,698	15,558		606	12,553	5,621	27,263	820
2006	2	86	968	292	468	8	286	3,828	1,414	2,711	
<b>TOTAL</b>	<b>2</b>	<b>1,435</b>	<b>14,505</b>	<b>20,549</b>	<b>35,809</b>	<b>8</b>	<b>996</b>	<b>20,850</b>	<b>8,830</b>	<b>61,998</b>	<b>7,734</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	37,796	127,186	7,734	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,787	-7,070	219	
TOTAL LOSSES	35,009	120,116	7,953	
EXPECTED LOSSES	144,904	92,239	22,248	
CREDIBILITY	.00	.01	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.711	2.440	.162	3.313
INDICATED (POST-TEST)	.467	1.603	.106	2.176
PRES. ON RATE LEVEL	2.803	1.784	.431	5.018
DERIVED BY FORMULA	2.803	1.782	.425	5.010
UNDERLYING PRES. RATE	2.944	1.874	.452	5.270
PROPOSED	2.803	1.782	.425	5.010

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	7.517
IND. RATES				7.52	MINIMUM PREMIUM	2030
MAN. RATES	10.30	9.11	8.05	+ 7.52	PRESENT	2215

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	43												
2003													
2004													
2005													
2006													
<b>TOTAL</b>	<b>43</b>												

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-119	-86		
TOTAL LOSSES				
EXPECTED LOSSES	1,530	583	19	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	3.387	1.290	.042	4.719
DERIVED BY FORMULA	3.387	1.290	.042	4.719
UNDERLYING PRES. RATE	3.557	1.355	.044	4.956
PROPOSED	3.387	1.290	.042	4.719

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	7.080
IND. RATES				7.08	MINIMUM PREMIUM	1930
MAN. RATES	9.19	8.13	7.57	+ 7.08	PRESENT	2100

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002										
2003										
2004	27,615	3,288	.011							
2005	18,524	3,609	.019							
2006	12,945	88,805	.686					2		2
<b>TOTAL</b>	<b>59,084</b>	<b>95,702</b>	<b>.162</b>					<b>2</b>		<b>2</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											3,288
2005											3,609
2006				47,984					39,461		1,360
<b>TOTAL</b>				<b>47,984</b>					<b>39,461</b>		<b>8,257</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											3,771
2005											3,768
2006	72	4,469	77,006	29,291	5,814	188	6,359	89,613	38,108	9,781	1,461
<b>TOTAL</b>	<b>72</b>	<b>4,469</b>	<b>77,006</b>	<b>29,291</b>	<b>5,814</b>	<b>188</b>	<b>6,359</b>	<b>89,613</b>	<b>38,108</b>	<b>9,781</b>	<b>9,000</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	177,707	82,994	9,000	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	6,221	-29,246	1,209	
TOTAL LOSSES	183,928	53,748	10,209	
EXPECTED LOSSES	545,345	512,258	95,125	
CREDIBILITY	.02	.08	.08	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.311	.091	.017	.419
INDICATED (POST-TEST)	.204	.060	.011	.275
PRES. ON RATE LEVEL	.879	.826	.153	1.858
DERIVED BY FORMULA	.866	.765	.142	1.773
UNDERLYING PRES. RATE	.923	.867	.161	1.951
PROPOSED	.866	.765	.142	1.773

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	2.660
IND. RATES				2.66	MINIMUM PREMIUM	890
MAN. RATES	3.89	3.44	2.98	+ 2.66	PRESENT	990

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	6,780									
2003										
2004	909	145,913	16.052			1				1
2005	750	553	.073							
2006	1,054	462	.043							
<b>TOTAL</b>	<b>9,493</b>	<b>146,928</b>	<b>1.548</b>			<b>1</b>				<b>1</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			86,268					58,750			895
2005											553
2006											462
<b>TOTAL</b>			<b>86,268</b>					<b>58,750</b>			<b>1,910</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004		4,998	130,415	1,935	1,558		4,998	192,553	3,957	1,713	1,027
2005											577
2006											496
<b>TOTAL</b>		<b>4,998</b>	<b>130,415</b>	<b>1,935</b>	<b>1,558</b>		<b>4,998</b>	<b>192,553</b>	<b>3,957</b>	<b>1,713</b>	<b>2,100</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	332,964	9,163	2,100	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-6,513	-9,543	157	
TOTAL LOSSES	326,451		2,257	
EXPECTED LOSSES	140,781	82,210	23,163	
CREDIBILITY	.01	.02	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.439	.000	.024	3.463
INDICATED (POST-TEST)	2.259	.000	.016	2.275
PRES. ON RATE LEVEL	1.412	.825	.232	2.469
DERIVED BY FORMULA	1.420	.809	.228	2.457
UNDERLYING PRES. RATE	1.483	.866	.244	2.593
PROPOSED	1.420	.809	.228	2.457

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	3.686
IND. RATES				3.69	MINIMUM PREMIUM	1130
MAN. RATES	4.02	3.55	3.96	+ 3.69	PRESENT	1225

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	139									
2003	186									
2004	276									
2005	278									
2006	237									
<b>TOTAL</b>	<b>1,116</b>									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-83	-767	28	
TOTAL LOSSES			28	
EXPECTED LOSSES	12,633	11,706	2,400	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.003	.003
INDICATED (POST-TEST)	.000	.000	.002	.002
PRES. ON RATE LEVEL	1.078	.999	.204	2.281
DERIVED BY FORMULA	1.078	.989	.202	2.269
UNDERLYING PRES. RATE	1.132	1.049	.215	2.396
PROPOSED	1.078	.989	.202	2.269

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	3.404
IND. RATES				3.40	MINIMUM PREMIUM	1065
MAN. RATES	4.50	3.98	3.66	+ 3.40	PRESENT	1155

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	3,380	201,966	5,975			1	1	1	3
2003	2,487	346,535	13,933			2		4	6
2004	2,425	11,777	.485						
2005	2,211	21,313	.963					5	5
2006	2,014	126,249	6,268				2	4	6
<b>TOTAL</b>	<b>12,517</b>	<b>707,840</b>	<b>5,655</b>			<b>3</b>	<b>3</b>	<b>14</b>	<b>20</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			72,307	4,840	2,038			84,330	7,840	3,019	27,592
2003			159,813		17,210			119,622		48,676	1,214
2004											11,777
2005					7,375					13,295	643
2006				51,355	5,717				42,027	12,167	14,983
<b>TOTAL</b>			<b>232,120</b>	<b>56,195</b>	<b>32,340</b>			<b>203,952</b>	<b>49,867</b>	<b>77,157</b>	<b>56,209</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			112,727	6,912	2,215			268,844	19,365	5,166	32,172
2003		6,590	254,162	2,298	20,866		7,055	410,919	6,522	91,059	1,304
2004											13,508
2005		480	5,330	1,832	7,700		407	8,532	3,825	18,527	671
2006	101	5,563	91,385	34,052	10,563	239	8,037	112,569	46,899	22,560	16,092
<b>TOTAL</b>	<b>101</b>	<b>12,633</b>	<b>463,604</b>	<b>45,094</b>	<b>41,344</b>	<b>239</b>	<b>15,499</b>	<b>800,864</b>	<b>76,611</b>	<b>137,312</b>	<b>63,747</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,292,940	300,361	63,747	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-6,275	-18,018	275	
TOTAL LOSSES	1,286,665	282,343	64,022	
EXPECTED LOSSES	292,898	220,425	29,165	
CREDIBILITY	.01	.03	.03	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	10,279	2,256	.511	13,046
INDICATED (POST-TEST)	6,753	1,482	.336	8,571
PRES. ON RATE LEVEL	2,228	1,677	.221	4,126
DERIVED BY FORMULA	2,273	1,671	.224	4,168
UNDERLYING PRES. RATE	2,340	1,761	.233	4,334
PROPOSED	2,273	1,671	.224	4,168

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	6,254
IND. RATES				6.25	MINIMUM PREMIUM	1735
MAN. RATES	8.66	7.66	6.62	+ 6.25	PRESENT	1870

+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
2002	6,880	42,416	.616			6,880					4	4
2003	8,870	327,927	3.697			8,870			1	3	8	12
2004	8,781	365,185	4.158			8,781				6	5	11
2005	10,475	131,664	1.256			10,475				2	4	6
2006	9,477	295,331	3.116			9,477				3	6	9
<b>TOTAL</b>	<b>44,483</b>	<b>1,162,523</b>	<b>2.613</b>			<b>44,483</b>			<b>1</b>	<b>14</b>	<b>27</b>	<b>42</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					15,338					16,459	10,619
2003			134,488	18,262	42,181			15,603	33,332	52,139	31,922
2004				139,545	13,264				168,261	25,550	18,565
2005				29,904	11,066				22,119	38,172	30,403
2006				94,414	6,516				160,107	13,120	21,174
<b>TOTAL</b>			<b>134,488</b>	<b>282,125</b>	<b>88,365</b>			<b>15,603</b>	<b>383,819</b>	<b>145,440</b>	<b>112,683</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					16,672					28,161	12,382
2003		6,126	220,742	25,135	50,425		1,146	69,335	67,164	97,912	34,284
2004		3,605	52,567	146,095	21,542		857	96,212	298,916	53,630	21,294
2005		2,225	31,512	29,008	14,580		2,297	49,521	39,174	57,027	31,741
2006	171	9,680	161,745	60,717	16,387	799	27,158	382,034	161,423	52,770	22,741
<b>TOTAL</b>	<b>171</b>	<b>21,636</b>	<b>466,566</b>	<b>260,955</b>	<b>119,606</b>	<b>799</b>	<b>31,458</b>	<b>597,102</b>	<b>566,677</b>	<b>289,500</b>	<b>122,442</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,117,732	1,236,738	122,442	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-10,959	-59,647	907	
TOTAL LOSSES	1,106,773	1,177,091	123,349	
EXPECTED LOSSES	1,065,368	888,327	79,180	
CREDIBILITY	.02	.06	.07	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.488	2.646	.277	5.411
INDICATED (POST-TEST)	1.635	1.738	.182	3.555
PRES. ON RATE LEVEL	2.280	1.901	.170	4.351
DERIVED BY FORMULA	2.267	1.891	.171	4.329
UNDERLYING PRES. RATE	2.395	1.997	.178	4.570
PROPOSED	2.267	1.891	.171	4.329

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	6.495
IND. RATES				6.50	MINIMUM PREMIUM	1795
MAN. RATES	8.63	7.63	6.98	+ 6.50	PRESENT	1955

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	4,026	301,097	7.478			1			1	2
2003	3,727	791	.021							
2004	3,853	31,253	.811					1	1	2
2005	3,812	79,553	2.086					1	1	2
2006	3,818	31,085	.814						3	3
<b>TOTAL</b>	<b>19,236</b>	<b>443,779</b>	<b>2.307</b>			<b>1</b>		<b>2</b>	<b>6</b>	<b>9</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			170,828		193			128,688		775	613
2003											791
2004				2,734	845				18,217	166	9,291
2005				12,700	15,656				12,197	39,000	
2006					10,562					17,379	3,144
<b>TOTAL</b>			<b>170,828</b>	<b>15,434</b>	<b>27,256</b>			<b>128,688</b>	<b>30,414</b>	<b>57,320</b>	<b>13,839</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			266,321		210			410,257		1,326	715
2003											850
2004		89	1,215	2,921	1,072		74	9,503	31,974	1,838	10,657
2005		1,653	21,297	15,040	17,634		1,822	38,832	26,764	56,467	
2006	48	1,434	16,569	4,985	8,006	59	1,818	24,476	9,023	17,353	3,377
<b>TOTAL</b>	<b>48</b>	<b>3,176</b>	<b>305,402</b>	<b>22,946</b>	<b>26,922</b>	<b>59</b>	<b>3,714</b>	<b>483,068</b>	<b>67,761</b>	<b>76,984</b>	<b>15,599</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	795,467	194,613	15,599	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,431	-11,042	108	
TOTAL LOSSES	792,036	183,571	15,707	
EXPECTED LOSSES	258,147	151,194	10,003	
CREDIBILITY	.01	.04	.04	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	4.117	.954	.082	5.153
INDICATED (POST-TEST)	2.705	.627	.054	3.386
PRES. ON RATE LEVEL	1.278	.748	.050	2.076
DERIVED BY FORMULA	1.292	.743	.050	2.085
UNDERLYING PRES. RATE	1.342	.786	.052	2.180
PROPOSED	1.292	.743	.050	2.085

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	TOTAL
IND. RATES				3.13	MINIMUM PREMIUM	1000
MAN. RATES	4.38	3.87	3.33	+ 3.13	PRESENT	1075

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	2,692	16,566	.615						4	4
2003	2,769	33,594	1.213				1		4	5
2004	2,602	34,871	1.340						2	2
2005	2,759	2,577	.093							
2006	2,728	6,890	.252						2	2
<b>TOTAL</b>	<b>13,550</b>	<b>94,498</b>	<b>.697</b>				<b>1</b>		<b>12</b>	<b>13</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					2,634					11,918	2,014
2003				7,910	14,726				3,346	6,284	1,328
2004					6,190					27,058	1,623
2005											2,577
2006					1,936					3,169	1,785
<b>TOTAL</b>				<b>7,910</b>	<b>25,486</b>				<b>3,346</b>	<b>48,429</b>	<b>9,327</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					2,862					20,392	2,348
2003		306	3,362	10,167	17,438		31	1,880	6,770	11,755	1,427
2004		222	1,966	624	6,866		187	9,467	4,013	41,317	1,862
2005											2,690
2006	8	262	3,034	911	1,469	11	334	4,458	1,646	3,161	1,917
<b>TOTAL</b>	<b>8</b>	<b>790</b>	<b>8,362</b>	<b>11,702</b>	<b>28,635</b>	<b>11</b>	<b>552</b>	<b>15,805</b>	<b>12,429</b>	<b>76,625</b>	<b>10,244</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	25,528	129,391	10,244	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,346	-10,450	159	
TOTAL LOSSES	23,182	118,941	10,403	
EXPECTED LOSSES	177,912	145,390	14,634	
CREDIBILITY	.01	.03	.03	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.171	.878	.077	1.126
INDICATED (POST-TEST)	.112	.577	.051	.740
PRES. ON RATE LEVEL	1.250	1.022	.103	2.375
DERIVED BY FORMULA	1.239	1.009	.101	2.349
UNDERLYING PRES. RATE	1.313	1.073	.108	2.494
PROPOSED	1.239	1.009	.101	2.349

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	3.524
IND. RATES				3.52	MINIMUM PREMIUM	1090
MAN. RATES	4.85	4.29	3.81	+ 3.52	PRESENT	1190

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2002	6,706	83,809	1,249						6	6
2003	5,382	421,661	7,834			1	1		6	8
2004	7,035	378,355	5,378				2		8	10
2005	6,947	573,233	8,251				2	12	14	14
2006	7,194	163,536	2,273				1	1	7	8
<b>TOTAL</b>	<b>33,264</b>	<b>1,620,594</b>	<b>4,872</b>			<b>1</b>	<b>6</b>	<b>39</b>	<b>46</b>	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2002					14,414					49,937	19,458
2003			193,490	5,653	23,190			78,548	38,892	60,414	21,474
2004				38,344	17,459				230,271	63,120	29,161
2005				51,168	27,898				69,103	398,616	26,448
2006				4,809	26,262				4,213	62,333	65,919
<b>TOTAL</b>			<b>193,490</b>	<b>99,974</b>	<b>109,223</b>			<b>78,548</b>	<b>342,479</b>	<b>634,420</b>	<b>162,460</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2002					15,669					85,443	22,688
2003		8,024	308,950	9,692	28,139		4,777	283,711	79,973	114,019	23,063
2004		1,489	18,829	41,539	21,238		1,366	141,521	413,256	116,393	33,448
2005		4,398	60,397	51,868	34,315		15,858	334,049	202,688	567,578	27,612
2006	129	4,020	48,926	15,348	20,501	225	7,208	97,353	36,419	63,270	70,797
<b>TOTAL</b>	<b>129</b>	<b>17,931</b>	<b>437,102</b>	<b>118,447</b>	<b>119,862</b>	<b>225</b>	<b>29,209</b>	<b>856,634</b>	<b>732,336</b>	<b>946,703</b>	<b>177,608</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,341,230	1,917,348	177,608	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,918	-36,644	761	
TOTAL LOSSES	1,337,312	1,880,704	178,369	
EXPECTED LOSSES	414,802	521,912	67,194	
CREDIBILITY	.01	.05	.06	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	4.020	5.654	.536	10.210
INDICATED (POST-TEST)	2.641	3.715	.352	6.708
PRES. ON RATE LEVEL	1.187	1.494	.192	2.873
DERIVED BY FORMULA	1.202	1.605	.202	3.009
UNDERLYING PRES. RATE	1.247	1.569	.202	3.018
PROPOSED	1.202	1.605	.202	3.009

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	4.515
IND. RATES				4.52	MINIMUM PREMIUM	1325
MAN. RATES	5.60	4.95	4.61	+ 4.52	PRESENT	1385

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	2,004	55,185	2.753				1	2	3
2003	1,462	30,861	2.110				1	1	1
2004	1,475	371,215	25.167		1				1
2005	1,766	74,511	4.219				1	1	2
2006	2,100								
<b>TOTAL</b>	<b>8,807</b>	<b>531,772</b>	<b>6.038</b>		<b>1</b>		<b>3</b>	<b>3</b>	<b>7</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				14,747	6,623				31,107		2,708
2003				11,989					18,872		
2004		219,715					151,500				
2005				24,595	362				38,704	10,850	
<b>TOTAL</b>		<b>219,715</b>		<b>51,331</b>	<b>6,985</b>		<b>151,500</b>		<b>88,683</b>	<b>10,850</b>	<b>2,708</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				21,059	7,199				76,834		3,158
2003			1,897	14,442	234			4,267	35,797	796	
2004	75,655	291,791	16,990	171		46,181	271,567	8,840	1,370		
2005		1,269	19,605	21,693	2,862		2,233	50,760	52,473	21,809	
<b>TOTAL</b>	<b>75,655</b>	<b>293,060</b>	<b>38,492</b>	<b>57,365</b>	<b>10,295</b>	<b>46,181</b>	<b>273,800</b>	<b>63,867</b>	<b>166,474</b>	<b>22,605</b>	<b>3,158</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	791,055	256,739	3,158	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,431	-14,139	299	
TOTAL LOSSES	789,624	242,600	3,457	
EXPECTED LOSSES	158,262	205,115	25,275	
CREDIBILITY	.01	.02	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	8.966	2.755	.039	11.760
INDICATED (POST-TEST)	5.891	1.810	.026	7.727
PRES. ON RATE LEVEL	1.711	2.218	.273	4.202
DERIVED BY FORMULA	1.753	2.210	.268	4.231
UNDERLYING PRES. RATE	1.797	2.329	.287	4.413
PROPOSED	1.753	2.210	.268	4.231

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	6.348
IND. RATES				6.35	MINIMUM PREMIUM	1755
MAN. RATES	8.36	7.39	6.74	+ 6.35	PRESENT	1900

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	381									
2003	467	1,511	.323							
2004	581	1,842	.317							
2005	366									
2006	277	479	.172							
<b>TOTAL</b>	<b>2,072</b>	<b>3,832</b>	<b>.185</b>							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											1,511
2004											1,842
2006											479
<b>TOTAL</b>											<b>3,832</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											1,623
2004											2,113
2006											514
<b>TOTAL</b>											<b>4,250</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			4,250	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-452	-2,169	40	
TOTAL LOSSES			4,290	
EXPECTED LOSSES	24,906	26,958	4,433	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.207	.207
INDICATED (POST-TEST)	.000	.000	.136	.136
PRES. ON RATE LEVEL	1.144	1.239	.204	2.587
DERIVED BY FORMULA	1.144	1.227	.203	2.574
UNDERLYING PRES. RATE	1.202	1.301	.214	2.717
PROPOSED	1.144	1.227	.203	2.574

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	3.862
IND. RATES				3.86	MINIMUM PREMIUM	1170
MAN. RATES	5.04	4.46	4.15	+ 3.86	PRESENT	1275

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	14									
2003	39									
2004										
2005	31									
2006										
<b>TOTAL</b>	<b>84</b>									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-114	-55		
TOTAL LOSSES				
EXPECTED LOSSES	1,788	601	92	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	2.027	.681	.104	2.812
DERIVED BY FORMULA	2.027	.681	.104	2.812
UNDERLYING PRES. RATE	2.129	.715	.109	2.953
PROPOSED	2.027	.681	.104	2.812

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	4.219
IND. RATES				4.22	MINIMUM PREMIUM	1255
MAN. RATES	5.35	4.73	4.51	+ 4.22	PRESENT	1360

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002										
2003										
2004										
2005	120									
2006	197	3,291	1,670						1	1
<b>TOTAL</b>	<b>317</b>	<b>3,291</b>	<b>1,038</b>						<b>1</b>	<b>1</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					1,906						1,385
<b>TOTAL</b>					<b>1,906</b>						<b>1,385</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006	9	262	2,991	901	1,446	5	143	1,953	719	1,381	
<b>TOTAL</b>	<b>9</b>	<b>262</b>	<b>2,991</b>	<b>901</b>	<b>1,446</b>	<b>5</b>	<b>143</b>	<b>1,953</b>	<b>719</b>	<b>1,381</b>	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,363	4,447		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	258	-11	4	
TOTAL LOSSES	5,621	4,436	4	
EXPECTED LOSSES	5,288	3,402	153	
CREDIBILITY	.00	.00	.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.773	1.399	.001	3.173
INDICATED (POST-TEST)	1.165	.919	.001	2.085
PRES. ON RATE LEVEL	1.587	1.022	.046	2.655
DERIVED BY FORMULA	1.587	1.022	.046	2.655
UNDERLYING PRES. RATE	1.668	1.073	.048	2.789
PROPOSED	1.587	1.022	.046	2.655

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	3.983
IND. RATES				3.98	MINIMUM PREMIUM	1200
MAN. RATES	5.55	4.91	4.26	+ 3.98	PRESENT	1300

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	276									
2003	516									
2004	59	1,302	2.206							
2005	485	10,161	2.095						1	1
2006	1,673	11,739	.701						1	1
<b>TOTAL</b>	<b>3,009</b>	<b>23,202</b>	<b>.771</b>						<b>2</b>	<b>2</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											1,302
2005					7,653					2,508	
2006					1,210					10,529	
<b>TOTAL</b>					<b>8,863</b>					<b>13,037</b>	<b>1,302</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											1,493
2005		497	5,531	1,898	7,994		78	1,609	721	3,495	
2006	6	165	1,898	570	915	35	1,104	14,829	5,464	10,510	
<b>TOTAL</b>	<b>6</b>	<b>662</b>	<b>7,429</b>	<b>2,468</b>	<b>8,909</b>	<b>35</b>	<b>1,182</b>	<b>16,438</b>	<b>6,185</b>	<b>14,005</b>	<b>1,493</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	25,752	31,567	1,493	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,613	-684	69	
TOTAL LOSSES	27,365	30,883	1,562	
EXPECTED LOSSES	39,599	32,044	3,400	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.909	1.026	.052	1.987
INDICATED (POST-TEST)	.597	.674	.034	1.305
PRES. ON RATE LEVEL	1.253	1.014	.108	2.375
DERIVED BY FORMULA	1.253	1.011	.107	2.371
UNDERLYING PRES. RATE	1.316	1.065	.113	2.494
PROPOSED	1.253	1.011	.107	2.371

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	3.557
IND. RATES				3.56	MINIMUM PREMIUM	1100
MAN. RATES	4.85	4.29	3.81	+ 3.56	PRESENT	1190

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	92	318	.345							
2003	118	978	.828							
2004	121									
2005	153	370	.241							
2006	132									
<b>TOTAL</b>	<b>616</b>	<b>1,666</b>	<b>.270</b>							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											318
2003											978
2005											370
<b>TOTAL</b>											<b>1,666</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											371
2003											1,050
2005											386
<b>TOTAL</b>											<b>1,807</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			1,807	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-64	-572	17	
TOTAL LOSSES			1,824	
EXPECTED LOSSES	6,246	8,599	1,447	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.296	.296
INDICATED (POST-TEST)	.000	.000	.194	.194
PRES. ON RATE LEVEL	.965	1,329	.224	2,518
DERIVED BY FORMULA	.965	1,329	.224	2,518
UNDERLYING PRES. RATE	1.014	1,396	.235	2,645
PROPOSED	.965	1,329	.224	2,518

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	3.778
IND. RATES				3.78	MINIMUM PREMIUM	1155
MAN. RATES	5.14	4.55	4.04	+ 3.78	PRESENT	1250

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	532	1,137	.213						1	1
2003	293									
2004	246	6,300	2.560							
2005	210	13,023	6.201						1	1
2006	192									
<b>TOTAL</b>	<b>1,473</b>	<b>20,460</b>	<b>1.389</b>						<b>2</b>	<b>2</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					210					927	
2004											6,300
2005					2,216					10,807	
<b>TOTAL</b>					<b>2,426</b>					<b>11,734</b>	<b>6,300</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					228					1,586	
2004											7,226
2005		143	1,603	550	2,314		334	6,938	3,102	15,068	
<b>TOTAL</b>		<b>143</b>	<b>1,603</b>	<b>550</b>	<b>2,542</b>		<b>334</b>	<b>6,938</b>	<b>3,102</b>	<b>16,654</b>	<b>7,226</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,018	22,848	7,226	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-739	-1,498	24	
TOTAL LOSSES	8,279	21,350	7,250	
EXPECTED LOSSES	24,452	16,365	2,872	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.562	1.449	.492	2.503
INDICATED (POST-TEST)	.369	.952	.323	1.644
PRES. ON RATE LEVEL	1.580	1.058	.186	2.824
DERIVED BY FORMULA	1.580	1.057	.187	2.824
UNDERLYING PRES. RATE	1.660	1.111	.195	2.966
PROPOSED	1.580	1.057	.187	2.824

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	4.237
IND. RATES				4.24	MINIMUM PREMIUM	1260
MAN. RATES	5.61	4.96	4.53	+ 4.24	PRESENT	1365

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	6,216	139,432	2.243				2	3	5
2003	5,692	758,894	13.332			3	1	2	6
2004	6,264	517,274	8.257			2		4	6
2005	7,219	22,378	.309					2	2
2006	6,121	274,097	4.477			1	1	3	5
<b>TOTAL</b>	<b>31,512</b>	<b>1,712,075</b>	<b>5.433</b>			<b>6</b>	<b>4</b>	<b>14</b>	<b>24</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				27,740	19,150				25,881	52,968	13,693
2003			450,609	5,000	3,685			270,727	1,878	14,605	12,390
2004			255,878		2,532			249,522		5,645	3,697
2005					3,628					10,753	7,997
2006			98,558	4,500	18,667			96,519	685	41,079	14,089
<b>TOTAL</b>			<b>805,045</b>	<b>37,240</b>	<b>47,662</b>			<b>616,768</b>	<b>28,444</b>	<b>125,050</b>	<b>51,866</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				39,613	20,816				63,926	90,628	15,966
2003		17,636	711,012	10,558	6,303		15,502	913,297	11,867	29,554	13,307
2004		14,028	364,513	5,650	7,146		19,750	761,535	16,447	15,371	4,240
2005		237	2,620	901	3,789		340	6,900	3,091	14,988	8,349
2006	646	15,649	199,789	20,811	18,656	1,300	36,111	407,035	49,266	50,121	15,132
<b>TOTAL</b>	<b>646</b>	<b>47,550</b>	<b>1,277,934</b>	<b>77,533</b>	<b>56,710</b>	<b>1,300</b>	<b>71,703</b>	<b>2,088,767</b>	<b>144,597</b>	<b>200,662</b>	<b>56,994</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,487,900	479,502	56,994	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-9,111	-31,502	647	
TOTAL LOSSES	3,478,789	448,000	57,641	
EXPECTED LOSSES	630,555	436,441	59,558	
CREDIBILITY	.01	.05	.05	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	11.040	1.422	.183	12.645
INDICATED (POST-TEST)	7.253	.934	.120	8.307
PRES. ON RATE LEVEL	1.905	1.319	.180	3.404
DERIVED BY FORMULA	1.958	1.300	.177	3.435
UNDERLYING PRES. RATE	2.001	1.385	.189	3.575
PROPOSED	1.958	1.300	.177	3.435

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	5.154
IND. RATES				5.15	MINIMUM PREMIUM	1475
MAN. RATES	6.72	5.94	5.46	+ 5.15	PRESENT	1590

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	49,023	1,561,619	3.185			4	7	21	32
2003	39,111	1,103,502	2.821			1	4	11	16
2004	31,509	614,534	1.950			1	2	12	15
2005	37,114	1,092,622	2.943			1	6	14	21
2006	36,634	248,128	.677				1	11	12
<b>TOTAL</b>	<b>193,391</b>	<b>4,620,405</b>	<b>2.389</b>			<b>7</b>	<b>20</b>	<b>69</b>	<b>96</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			396,441	108,094	210,538			420,882	108,122	195,950	121,592
2003			170,582	124,360	19,200			432,974	156,652	109,853	89,881
2004			82,398	40,400	92,443			76,672	59,525	224,392	38,704
2005			70,985	188,191	87,489			65,716	276,925	304,661	98,655
2006				27,703	33,617				35,750	102,737	48,321
<b>TOTAL</b>			<b>720,406</b>	<b>488,748</b>	<b>443,287</b>			<b>996,244</b>	<b>636,974</b>	<b>937,593</b>	<b>397,153</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			618,052	154,358	228,856			1,341,772	267,060	335,271	141,776
2003		3,666	154,474	151,449	25,309		12,659	770,589	310,301	211,580	96,532
2004		8,992	167,934	53,092	105,997		8,290	360,654	142,858	350,055	44,393
2005	124	23,069	333,748	190,512	112,432	311	49,784	758,992	448,895	476,046	102,996
2006	200	7,146	97,219	32,794	28,852	513	16,521	225,861	87,867	111,429	51,897
<b>TOTAL</b>	<b>324</b>	<b>42,873</b>	<b>1,371,427</b>	<b>582,205</b>	<b>501,446</b>	<b>824</b>	<b>87,254</b>	<b>3,457,868</b>	<b>1,256,981</b>	<b>1,484,381</b>	<b>437,594</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,960,570	3,825,013	437,594	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-95,693	-190,639	3,681	
TOTAL LOSSES	4,864,877	3,634,374	441,275	
EXPECTED LOSSES	5,198,350	2,485,075	355,840	
CREDIBILITY	.05	.17	.18	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.516	1.879	.228	4.623
INDICATED (POST-TEST)	1.653	1.235	.150	3.038
PRES. ON RATE LEVEL	2.559	1.224	.175	3.958
DERIVED BY FORMULA	2.514	1.226	.171	3.911
UNDERLYING PRES. RATE	2.688	1.285	.184	4.157
PROPOSED	2.514	1.226	.171	3.911

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	5.868
IND. RATES				5.87	MINIMUM PREMIUM	1645
MAN. RATES	7.94	7.02	6.35	+ 5.87	PRESENT	1805

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	10,823	161,943	1.496						10	10
2003	9,790	395,298	4.037			1			6	7
2004	8,430	81,443	.966				1			1
2005	9,624	199	.002							
2006	25,904	183,171	.707					2	1	3
<b>TOTAL</b>	<b>64,571</b>	<b>822,054</b>	<b>1.273</b>			<b>1</b>	<b>3</b>		<b>17</b>	<b>21</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					48,638					95,283	18,022
2003			160,471		7,805			170,615		25,554	30,853
2004				44,415					36,202		826
2005											199
2006				68,406	1,633				105,000	943	7,189
<b>TOTAL</b>			<b>160,471</b>	<b>112,821</b>	<b>58,076</b>			<b>170,615</b>	<b>141,202</b>	<b>121,780</b>	<b>57,089</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					52,868					163,029	21,014
2003		6,418	253,852	1,896	9,832		9,847	578,230	6,339	48,796	33,136
2004		998	15,391	46,070	2,175		145	18,779	63,497	3,145	947
2005											208
2006	109	6,595	112,341	42,532	9,526	501	17,009	239,761	101,878	26,965	7,721
<b>TOTAL</b>	<b>109</b>	<b>14,011</b>	<b>381,584</b>	<b>90,498</b>	<b>74,401</b>	<b>501</b>	<b>27,001</b>	<b>836,770</b>	<b>171,714</b>	<b>241,935</b>	<b>63,026</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,259,976	578,548	63,026	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	32,960	-21,249	1,311	
TOTAL LOSSES	1,292,936	557,299	64,337	
EXPECTED LOSSES	1,692,406	461,684	82,004	
CREDIBILITY	.02	.08	.09	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.002	.863	.100	2.965
INDICATED (POST-TEST)	1.315	.567	.066	1.948
PRES. ON RATE LEVEL	2.495	.681	.121	3.297
DERIVED BY FORMULA	2.471	.672	.116	3.259
UNDERLYING PRES. RATE	2.621	.715	.127	3.463
PROPOSED	2.471	.672	.116	3.259

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	4.890
IND. RATES				4.89	MINIMUM PREMIUM	1415
MAN. RATES	6.64	5.87	5.29	+ 4.89	PRESENT	1550

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	36,740	1,425,180	3.879			3	3	4	10
2003	40,948	1,072,037	2.618			4	2	5	11
2004	33,307	1,144,577	3.436			4	4	6	14
2005	39,202	261,742	.667			1	2	3	6
2006	41,152	307,589	.747			1	1	6	8
<b>TOTAL</b>	<b>191,349</b>	<b>4,211,125</b>	<b>2.201</b>			<b>13</b>	<b>12</b>	<b>24</b>	<b>49</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			611,847	46,659	76,871			542,965	59,506	39,808	47,524
2003			486,145	35,086	6,690			462,430	22,720	24,531	34,435
2004			492,971	107,938	40,278			303,618	97,688	77,582	24,502
2005			99,018	54,491	9,942			2,263	64,251	12,701	19,076
2006			114,885	20,987	44,461			35,719	16,217	52,476	22,844
<b>TOTAL</b>			<b>1,804,866</b>	<b>265,161</b>	<b>178,242</b>			<b>1,346,995</b>	<b>260,382</b>	<b>207,098</b>	<b>148,381</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			772,807	66,629	83,559			1,508,380	146,979	68,111	55,413
2003		17,082	690,997	46,770	10,350		22,919	1,355,070	55,568	49,959	36,983
2004		31,857	780,814	126,871	58,681		25,922	1,040,869	202,637	135,517	28,103
2005	171	14,378	220,953	55,207	18,715	11	4,483	89,473	85,866	28,917	19,915
2006	883	22,793	293,766	44,592	40,864	679	19,846	239,375	53,003	59,721	24,534
<b>TOTAL</b>	<b>1,054</b>	<b>86,110</b>	<b>2,759,337</b>	<b>340,069</b>	<b>212,169</b>	<b>690</b>	<b>73,170</b>	<b>4,233,167</b>	<b>544,053</b>	<b>342,225</b>	<b>164,948</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,153,528	1,438,516	164,948	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-47,290	-149,107	2,751	
TOTAL LOSSES	7,106,238	1,289,409	167,699	
EXPECTED LOSSES	3,989,627	2,141,195	244,927	
CREDIBILITY	.05	.16	.18	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.714	.674	.088	4.476
INDICATED (POST-TEST)	2.440	.443	.058	2.941
PRES. ON RATE LEVEL	1.985	1.065	.122	3.172
DERIVED BY FORMULA	2.008	.965	.110	3.083
UNDERLYING PRES. RATE	2.085	1.119	.128	3.332
PROPOSED	2.008	.965	.110	3.083

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	4.626
IND. RATES				4.63	MINIMUM PREMIUM	1355
MAN. RATES	6.60	5.84	5.09	+ 4.63	PRESENT	1500

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	3												
2003													
2004													
2005													
2006													
<b>TOTAL</b>	<b>3</b>												

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4	-5		
TOTAL LOSSES				
EXPECTED LOSSES	51	32	5	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	1.617	1.021	.149	2.787
DERIVED BY FORMULA	1.617	1.021	.149	2.787
UNDERLYING PRES. RATE	1.698	1.072	.157	2.927
PROPOSED	1.617	1.021	.149	2.787

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	4.181
IND. RATES				4.18	MINIMUM PREMIUM	1245
MAN. RATES	5.74	5.08	4.47	+ 4.18	PRESENT	1350

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	3,030	254	.008							
2003	2,855	298,034	10.439			1			1	2
2004	2,632	14,547	.552							
2005	2,861	99,213	3.467						2	2
2006	2,737	9,465	.345							
<b>TOTAL</b>	<b>14,115</b>	<b>421,513</b>	<b>2.986</b>			<b>1</b>			<b>3</b>	<b>4</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											254
2003			133,066		2,313			150,000		179	12,476
2004											14,547
2005					44,715					52,632	1,866
2006											9,465
<b>TOTAL</b>			<b>133,066</b>		<b>47,028</b>			<b>150,000</b>		<b>52,811</b>	<b>38,608</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											296
2003		5,234	209,905	1,392	3,270		8,547	504,371	4,068	1,707	13,399
2004											16,685
2005		2,897	32,309	11,100	46,708		1,638	33,776	15,124	73,367	1,948
2006											10,165
<b>TOTAL</b>		<b>8,131</b>	<b>242,214</b>	<b>12,492</b>	<b>49,978</b>		<b>10,185</b>	<b>538,147</b>	<b>19,192</b>	<b>75,074</b>	<b>42,493</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	798,677	156,736	42,493	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,731	-11,117	374	
TOTAL LOSSES	793,946	145,619	42,867	
EXPECTED LOSSES	310,247	150,747	35,289	
CREDIBILITY	.01	.03	.03	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	5.625	1.032	.304	6.961
INDICATED (POST-TEST)	3.696	.678	.200	4.574
PRES. ON RATE LEVEL	2.093	1.017	.238	3.348
DERIVED BY FORMULA	2.109	1.007	.237	3.353
UNDERLYING PRES. RATE	2.198	1.068	.250	3.516
PROPOSED	2.109	1.007	.237	3.353

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	5.031
IND. RATES				5.03	MINIMUM PREMIUM	1445
MAN. RATES	7.19	6.36	5.37	+ 5.03	PRESENT	1570

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	22,627	51,978	.229						1	1
2003	22,316									
2004	22,339	71,823	.321						1	1
2005	22,516	16,575	.073						2	2
2006	4,343	2,989	.068							
<b>TOTAL</b>	<b>94,141</b>	<b>143,365</b>	<b>.152</b>						<b>4</b>	<b>4</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					6,196					10,865	34,917
2004					3,947					16,937	50,939
2005					6,317					10,258	
2006											2,989
<b>TOTAL</b>					<b>16,460</b>					<b>38,060</b>	<b>88,845</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					6,735					18,590	40,713
2004		141	1,254	399	4,378		115	5,923	2,512	25,863	58,427
2005		413	4,565	1,570	6,598		324	6,582	2,949	14,299	
2006											3,210
<b>TOTAL</b>		<b>554</b>	<b>5,819</b>	<b>1,969</b>	<b>17,711</b>		<b>439</b>	<b>12,505</b>	<b>5,461</b>	<b>58,752</b>	<b>102,350</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	19,317	83,893	102,350	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-62,761	-59,092	1,352	
TOTAL LOSSES		24,801	103,702	
EXPECTED LOSSES	1,607,927	634,511	198,638	
CREDIBILITY	.03	.10	.11	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.026	.110	.136
INDICATED (POST-TEST)	.000	.017	.072	.089
PRES. ON RATE LEVEL	1.626	.642	.201	2.469
DERIVED BY FORMULA	1.577	.580	.187	2.344
UNDERLYING PRES. RATE	1.708	.674	.211	2.593
PROPOSED	1.577	.580	.187	2.344

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	3.517
IND. RATES				3.52	MINIMUM PREMIUM	1090
MAN. RATES	5.14	4.55	3.96	+ 3.52	PRESENT	1225

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	5,319	38,015	.714						3	3
2003	7,973	22,359	.280						5	5
2004	4,103	99,036	2.413						6	6
2005	8,406	317,000	3.771			1	2		2	5
2006	113									
<b>TOTAL</b>	<b>25,914</b>	<b>476,410</b>	<b>1.838</b>			<b>1</b>	<b>2</b>		<b>16</b>	<b>19</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					8,955					8,331	20,729
2003					6,373					5,182	10,804
2004					52,652					41,179	5,205
2005			100,485	73,699	2,306			42,806	89,463	2,984	5,257
<b>TOTAL</b>			<b>100,485</b>	<b>73,699</b>	<b>70,286</b>			<b>42,806</b>	<b>89,463</b>	<b>57,676</b>	<b>41,995</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					9,734					14,254	24,170
2003		136	911	275	7,479		27	927	349	9,579	11,603
2004		1,886	16,725	5,318	58,398		281	14,404	6,109	62,882	5,970
2005	174	15,032	233,072	70,258	12,724	202	21,832	266,035	120,280	21,919	5,488
<b>TOTAL</b>	<b>174</b>	<b>17,054</b>	<b>250,708</b>	<b>75,851</b>	<b>88,335</b>	<b>202</b>	<b>22,140</b>	<b>281,366</b>	<b>126,738</b>	<b>108,634</b>	<b>47,231</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	571,644	399,558	47,231	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-43,250	-33,867	333	
TOTAL LOSSES	528,394	365,691	47,564	
EXPECTED LOSSES	824,064	360,463	53,901	
CREDIBILITY	.01	.04	.05	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.039	1.411	.184	3.634
INDICATED (POST-TEST)	1.340	.927	.121	2.388
PRES. ON RATE LEVEL	3.028	1.324	.198	4.550
DERIVED BY FORMULA	3.011	1.308	.194	4.513
UNDERLYING PRES. RATE	3.180	1.391	.208	4.779
PROPOSED	3.011	1.308	.194	4.513

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	6.771
IND. RATES				6.77	MINIMUM PREMIUM	1855
MAN. RATES	9.23	8.16	7.30	+ 6.77	PRESENT	2035

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	163									
2003	142									
2004	139	2,338	1.682							
2005	166	9,277	5.588							
2006	208									
<b>TOTAL</b>	<b>818</b>	<b>11,615</b>	<b>1.420</b>							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											2,338
2005											9,277
<b>TOTAL</b>											<b>11,615</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											2,682
2005											9,685
<b>TOTAL</b>											<b>12,367</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			12,367	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-92	-445	27	
TOTAL LOSSES			12,394	
EXPECTED LOSSES	16,990	6,821	2,266	
CREDIBILITY	.00	.00	.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	1,515	1,515
INDICATED (POST-TEST)	.000	.000	.995	.995
PRES. ON RATE LEVEL	1.978	.793	.264	3.035
DERIVED BY FORMULA	1.978	.793	.264	3.035
UNDERLYING PRES. RATE	2.077	.834	.277	3.188
PROPOSED	1.978	.793	.264	3.035

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	4.554
IND. RATES				4.55	MINIMUM PREMIUM	1335
MAN. RATES	6.14	5.43	4.87	+ 4.55	PRESENT	1445

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002										
2003										
2004	5									
2005										
2006	72									
<b>TOTAL</b>	<b>77</b>									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	175	29	5	
TOTAL LOSSES	175	29	5	
EXPECTED LOSSES	1,513	1,068	172	
CREDIBILITY	.00	.00	.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.227	.038	.006	.271
INDICATED (POST-TEST)	.149	.025	.004	.178
PRES. ON RATE LEVEL	1.871	1.321	.212	3.404
DERIVED BY FORMULA	1.871	1.321	.212	3.404
UNDERLYING PRES. RATE	1.965	1.387	.223	3.575
PROPOSED	1.871	1.321	.212	3.404

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	5.107
IND. RATES				5.11	MINIMUM PREMIUM	1465
MAN. RATES	6.72	5.94	5.46	+ 5.11	PRESENT	1590

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	32	35,150	109.843						1	1
2003	365									
2004	402	1,235	.307							
2005	823	4,661	.566						2	2
2006	383	363	.094							
<b>TOTAL</b>	<b>2,005</b>	<b>41,409</b>	<b>2.065</b>						<b>3</b>	<b>3</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					8,880					26,270	
2004											1,235
2005					1,407					2,617	637
2006											363
<b>TOTAL</b>					<b>10,287</b>					<b>28,887</b>	<b>2,235</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					9,653					44,948	
2004											1,417
2005		89	1,015	348	1,470		77	1,680	752	3,648	665
2006											390
<b>TOTAL</b>		<b>89</b>	<b>1,015</b>	<b>348</b>	<b>11,123</b>		<b>77</b>	<b>1,680</b>	<b>752</b>	<b>48,596</b>	<b>2,472</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,861	60,819	2,472	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-728	-1,535	54	
TOTAL LOSSES	2,133	59,284	2,526	
EXPECTED LOSSES	52,430	26,505	4,411	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.106	2.957	.126	3.189
INDICATED (POST-TEST)	.070	1.943	.083	2.096
PRES. ON RATE LEVEL	2.490	1.259	.209	3.958
DERIVED BY FORMULA	2.490	1.266	.208	3.964
UNDERLYING PRES. RATE	2.615	1.322	.220	4.157
PROPOSED	2.486	1.264	.208	3.958

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	5.938
IND. RATES				5.94	MINIMUM PREMIUM	1660
MAN. RATES	7.94	7.02	6.35	+ 5.94	PRESENT	1805

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	4,170	2,835	.067						1	1
2003	4,161	19,319	.464						2	2
2004	3,480	34,848	1.001						1	1
2005	3,618	2,556	.070							
2006	3,396	2,613	.076							
<b>TOTAL</b>	<b>18,825</b>	<b>62,171</b>	<b>.330</b>						<b>4</b>	<b>4</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					798					1,852	185
2003					11,926					5,416	1,977
2004					12,500					1,437	20,911
2005											2,556
2006											2,613
<b>TOTAL</b>					<b>25,224</b>					<b>8,705</b>	<b>28,242</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					867					3,169	216
2003		247	1,706	518	13,997		27	972	366	10,009	2,123
2004		447	3,971	1,264	13,865		9	503	213	2,195	23,985
2005											2,668
2006											2,806
<b>TOTAL</b>		<b>694</b>	<b>5,677</b>	<b>1,782</b>	<b>28,729</b>		<b>36</b>	<b>1,475</b>	<b>579</b>	<b>15,373</b>	<b>31,798</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,882	46,463	31,798	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,580	-13,124	186	
TOTAL LOSSES	3,302	33,339	31,984	
EXPECTED LOSSES	259,032	172,625	18,260	
CREDIBILITY	.01	.03	.04	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.018	.177	.170	.365
INDICATED (POST-TEST)	.012	.116	.112	.240
PRES. ON RATE LEVEL	1.310	.873	.093	2.276
DERIVED BY FORMULA	1.297	.850	.094	2.241
UNDERLYING PRES. RATE	1.376	.917	.097	2.390
PROPOSED	1.297	.850	.094	2.241

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	3.362
IND. RATES				3.36	MINIMUM PREMIUM	1055
MAN. RATES	4.60	4.07	3.65	+ 3.36	PRESENT	1155

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	2,856	82,223	2.878				2	2	4
2003	2,786	29,057	1.042					2	2
2004	3,226	82,612	2.560				1	3	4
2005	3,060	21,045	.687				1		1
2006	2,992	199,485	6.667				1		1
<b>TOTAL</b>	<b>14,920</b>	<b>414,422</b>	<b>2.778</b>				<b>5</b>	<b>7</b>	<b>12</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				16,156	21,972				31,605	4,861	7,629
2003					1,111					15,487	12,459
2004				944	16,771				9,080	45,325	10,492
2005				4,251					12,001		4,793
2006				57,274					137,051		5,160
<b>TOTAL</b>				<b>78,625</b>	<b>39,854</b>				<b>189,737</b>	<b>65,673</b>	<b>40,533</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				23,071	23,884				78,064	8,317	8,895
2003		22	159	48	1,304		76	2,775	1,045	28,624	13,381
2004		621	5,652	2,675	18,648		347	20,567	22,655	69,999	12,034
2005		214	3,341	3,733	428		596	13,584	15,304	2,073	5,004
2006	86	5,339	91,915	34,966	6,943	647	22,075	311,212	132,342	33,964	5,542
<b>TOTAL</b>	<b>86</b>	<b>6,196</b>	<b>101,067</b>	<b>64,493</b>	<b>51,207</b>	<b>647</b>	<b>23,094</b>	<b>348,138</b>	<b>249,410</b>	<b>142,977</b>	<b>44,856</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	479,228	508,087	44,856	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,059	-21,604	425	
TOTAL LOSSES	475,169	486,483	45,281	
EXPECTED LOSSES	351,962	301,533	39,090	
CREDIBILITY	.01	.03	.03	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.185	3.261	.303	6.749
INDICATED (POST-TEST)	2.093	2.142	.199	4.434
PRES. ON RATE LEVEL	2.246	1.924	.250	4.420
DERIVED BY FORMULA	2.244	1.931	.248	4.423
UNDERLYING PRES. RATE	2.359	2.021	.262	4.642
PROPOSED	2.244	1.931	.248	4.423

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	6.636
IND. RATES				6.64	MINIMUM PREMIUM	1825
MAN. RATES	8.76	7.75	7.09	+ 6.64	PRESENT	1985

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	5,600	25,120	.448						2	2
2003	6,365	768	.012							
2004	6,749	100,560	1.489						5	6
2005	7,751	187,287	2.416			1	1		5	6
2006	7,843	62,734	.799						6	6
<b>TOTAL</b>	<b>34,308</b>	<b>376,469</b>	<b>1.097</b>			<b>1</b>	<b>1</b>		<b>18</b>	<b>20</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					13,552					8,540	3,028
2003											768
2004				20,310	10,422				22,545	37,715	9,568
2005			82,462		4,619			67,281		13,930	18,995
2006					14,291					44,717	3,726
<b>TOTAL</b>			<b>82,462</b>	<b>20,310</b>	<b>42,884</b>			<b>67,281</b>	<b>22,545</b>	<b>104,902</b>	<b>36,085</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					14,731					14,612	3,531
2003											825
2004		831	10,348	22,120	12,557		357	24,881	45,137	59,548	10,974
2005	143	9,455	145,667	5,213	7,178	319	27,679	264,952	12,383	23,056	19,831
2006	66	1,939	22,425	6,751	10,836	149	4,685	62,965	23,209	44,643	4,002
<b>TOTAL</b>	<b>209</b>	<b>12,225</b>	<b>178,440</b>	<b>34,084</b>	<b>45,302</b>	<b>468</b>	<b>32,721</b>	<b>352,798</b>	<b>80,729</b>	<b>141,859</b>	<b>39,163</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	576,861	301,974	39,163	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,050	-21,804	370	
TOTAL LOSSES	572,811	280,170	39,533	
EXPECTED LOSSES	529,716	330,730	31,220	
CREDIBILITY	.02	.05	.06	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.670	.817	.115	2.602
INDICATED (POST-TEST)	1.097	.537	.076	1.710
PRES. ON RATE LEVEL	1.470	.918	.087	2.475
DERIVED BY FORMULA	1.463	.899	.086	2.448
UNDERLYING PRES. RATE	1.544	.964	.091	2.599
PROPOSED	1.463	.899	.086	2.448

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	3.673
IND. RATES				3.67	MINIMUM PREMIUM	1125
MAN. RATES	4.97	4.39	3.97	+ 3.67	PRESENT	1230

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002										
2003	39									
2004	185	374	.202							
2005	198									
2006	201	2,859	1,422						1	1
<b>TOTAL</b>	<b>623</b>	<b>3,233</b>	<b>.519</b>						<b>1</b>	<b>1</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											374
2006					592					1,527	740
<b>TOTAL</b>					<b>592</b>					<b>1,527</b>	<b>1,114</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											429
2006	2	79	928	280	450	5	160	2,152	793	1,524	795
<b>TOTAL</b>	<b>2</b>	<b>79</b>	<b>928</b>	<b>280</b>	<b>450</b>	<b>5</b>	<b>160</b>	<b>2,152</b>	<b>793</b>	<b>1,524</b>	<b>1,224</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,326	3,047	1,224	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	223	-389	13	
TOTAL LOSSES	3,549	2,658	1,237	
EXPECTED LOSSES	12,441	8,995	872	
CREDIBILITY	.00	.00	.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.570	.427	.199	1.196
INDICATED (POST-TEST)	.374	.281	.131	.786
PRES. ON RATE LEVEL	1.901	1.375	.133	3.409
DERIVED BY FORMULA	1.901	1.375	.133	3.409
UNDERLYING PRES. RATE	1.997	1.444	.140	3.581
PROPOSED	1.901	1.375	.133	3.409

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	5.115
IND. RATES				5.12	MINIMUM PREMIUM	1470
MAN. RATES	6.57	5.81	5.47	+ 5.12	PRESENT	1595

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	2,734	12,228	.447						1	1
2003	424	1,319	.311						1	1
2004	315									
2005	165									
2006	186	164	.088							
<b>TOTAL</b>	<b>3,824</b>	<b>13,711</b>	<b>.359</b>						<b>2</b>	<b>2</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					4,487					4,723	3,018
2003					343					976	
2006											164
<b>TOTAL</b>					<b>4,830</b>					<b>5,699</b>	<b>3,182</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					4,877					8,081	3,519
2003		6	49	15	403		4	173	65	1,804	
2006											176
<b>TOTAL</b>		<b>6</b>	<b>49</b>	<b>15</b>	<b>5,280</b>		<b>4</b>	<b>173</b>	<b>65</b>	<b>9,885</b>	<b>3,695</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	232	15,245	3,695	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,103	-3,999	24	
TOTAL LOSSES		11,246	3,719	
EXPECTED LOSSES	54,110	32,122	5,162	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.294	.097	.391
INDICATED (POST-TEST)	.000	.193	.064	.257
PRES. ON RATE LEVEL	1.347	.800	.129	2.276
DERIVED BY FORMULA	1.347	.794	.128	2.269
UNDERLYING PRES. RATE	1.415	.840	.135	2.390
PROPOSED	1.347	.794	.128	2.269

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	3.404
IND. RATES				3.40	MINIMUM PREMIUM	1065
MAN. RATES	4.60	4.07	3.65	+ 3.40	PRESENT	1155

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	511									
2003	405									
2004	382									
2005	384	570,873	148.664			1			1	2
2006	218									
<b>TOTAL</b>	<b>1,900</b>	<b>570,873</b>	<b>30.046</b>			<b>1</b>			<b>1</b>	<b>2</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			236,000		673			321,000		13,200	
<b>TOTAL</b>			<b>236,000</b>		<b>673</b>			<b>321,000</b>		<b>13,200</b>	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	239	15,365	238,812	6,974	4,643	889	76,458	723,108	27,194	28,547	
<b>TOTAL</b>	<b>239</b>	<b>15,365</b>	<b>238,812</b>	<b>6,974</b>	<b>4,643</b>	<b>889</b>	<b>76,458</b>	<b>723,108</b>	<b>27,194</b>	<b>28,547</b>	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,054,871	67,358		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,652	-4,626	25	
TOTAL LOSSES	1,053,219	62,732	25	
EXPECTED LOSSES	56,011	53,219	3,097	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	55.433	3.302	.001	58.736
INDICATED (POST-TEST)	36.419	2.169	.001	38.589
PRES. ON RATE LEVEL	2.807	2.667	.155	5.629
DERIVED BY FORMULA	2.807	2.662	.153	5.622
UNDERLYING PRES. RATE	2.948	2.801	.163	5.912
PROPOSED	2.811	2.665	.153	5.629

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	8.446
IND. RATES				8.45	MINIMUM PREMIUM	2250
MAN. RATES	11.54	10.20	9.03	+ 8.45	PRESENT	2455

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	7,706	99,129	1,286						11	11
2003	8,519	155,146	1,821						11	12
2004	9,151	846,077	9,245						4	16
2005	8,495	312,713	3,681					3	1	10
2006	9,013	379,266	4,207					1	4	14
<b>TOTAL</b>	<b>42,884</b>	<b>1,792,331</b>	<b>4,179</b>					<b>4</b>	<b>10</b>	<b>63</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					19,485					48,340	31,304
2003				16,859	21,444				14,568	49,551	52,724
2004			269,058	91,815	26,269			340,297	36,795	51,316	30,527
2005			62,417	2,012	22,152			80,532	53,825	64,277	27,498
2006				87,812	13,409				198,858	60,426	18,761
<b>TOTAL</b>			<b>331,475</b>	<b>198,498</b>	<b>102,759</b>			<b>420,829</b>	<b>304,046</b>	<b>273,910</b>	<b>160,814</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					21,180					82,709	36,500
2003		444	5,737	21,237	25,498		247	12,166	30,976	92,193	56,626
2004		18,589	446,907	103,926	38,489		29,445	1,152,358	95,073	91,474	35,014
2005	108	8,465	125,326	10,341	25,128	382	37,268	408,604	97,149	103,237	28,708
2006	191	10,009	161,958	59,946	20,813	1,140	38,351	536,646	223,397	109,613	20,149
<b>TOTAL</b>	<b>299</b>	<b>37,507</b>	<b>739,928</b>	<b>195,450</b>	<b>131,108</b>	<b>1,522</b>	<b>105,311</b>	<b>2,109,774</b>	<b>446,595</b>	<b>479,226</b>	<b>176,997</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,994,341	1,252,379	176,997	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-13,797	-89,540	1,448	
TOTAL LOSSES	2,980,544	1,162,839	178,445	
EXPECTED LOSSES	1,437,900	1,281,374	130,368	
CREDIBILITY	.02	.06	.07	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	6.950	2.712	.416	10.078
INDICATED (POST-TEST)	4.566	1.782	.273	6.621
PRES. ON RATE LEVEL	3.192	2.845	.290	6.327
DERIVED BY FORMULA	3.219	2.781	.289	6.289
UNDERLYING PRES. RATE	3.353	2.988	.304	6.645
PROPOSED	3.238	2.798	.291	6.327

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	9.493
IND. RATES				9.49	MINIMUM PREMIUM	2495
MAN. RATES	12.71	11.24	10.15	+ 9.49	PRESENT	2725

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	12											
2003												
2004												
2005												
2006												
<b>TOTAL</b>	<b>12</b>											

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-18	-20		
TOTAL LOSSES				
EXPECTED LOSSES	235	138	13	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	1.863	1.097	.101	3.061
DERIVED BY FORMULA	1.863	1.097	.101	3.061
UNDERLYING PRES. RATE	1.957	1.152	.106	3.215
PROPOSED	1.863	1.097	.101	3.061

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	4.593
IND. RATES				4.59	MINIMUM PREMIUM	1345
MAN. RATES	6.18	5.46	4.91	+ 4.59	PRESENT	1455

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	10,895	143,618	1.318				2	5	7	
2003	11,301	529,476	4.685			2		12	14	
2004	11,516	577,157	5.011					10	15	
2005	10,415	425,539	4.085			1		5	11	
2006	9,560	131,014	1.370					6	6	
<b>TOTAL</b>	<b>53,687</b>	<b>1,806,804</b>	<b>3.365</b>			<b>3</b>	<b>12</b>	<b>38</b>	<b>53</b>	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				29,290	37,957				33,350	26,350	16,671
2003			179,724		61,812			178,547		93,321	16,072
2004				152,272	31,132				292,174	72,615	28,964
2005			57,466	111,375	18,727			66,556	119,705	40,931	10,779
2006					82,975					39,640	8,399
<b>TOTAL</b>			<b>237,190</b>	<b>292,937</b>	<b>232,603</b>			<b>245,103</b>	<b>445,229</b>	<b>272,857</b>	<b>80,885</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				41,826	41,260				82,375	45,085	19,438
2003		8,296	291,901	4,428	73,300		10,639	617,039	11,126	174,115	17,261
2004		4,535	62,659	161,095	41,985		1,674	176,934	523,228	136,274	33,222
2005	100	13,217	200,319	105,307	32,457	315	34,129	414,983	172,705	81,319	11,253
2006	388	11,279	130,200	39,194	62,922	130	4,150	55,817	20,571	39,578	9,021
<b>TOTAL</b>	<b>488</b>	<b>37,327</b>	<b>685,079</b>	<b>351,850</b>	<b>251,924</b>	<b>445</b>	<b>50,592</b>	<b>1,264,773</b>	<b>810,005</b>	<b>476,371</b>	<b>90,195</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,038,704	1,890,150	90,195	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-17,855	-57,559	605	
TOTAL LOSSES	2,020,849	1,832,591	90,800	
EXPECTED LOSSES	1,141,386	763,966	59,593	
CREDIBILITY	.02	.07	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.764	3.413	.169	7.346
INDICATED (POST-TEST)	2.473	2.242	.111	4.826
PRES. ON RATE LEVEL	2.024	1.355	.106	3.485
DERIVED BY FORMULA	2.033	1.417	.106	3.556
UNDERLYING PRES. RATE	2.126	1.423	.111	3.660
PROPOSED	2.033	1.417	.106	3.556

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	5.335
IND. RATES				5.34	MINIMUM PREMIUM	1520
MAN. RATES	6.75	5.97	5.59	+ 5.34	PRESENT	1620

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	10,522	2,657,280	25,254			4	4	1	9
2003	15,735	1,123,628	7,140			3	9	7	19
2004	10,382	316,766	3,051				4	4	8
2005	7,645	609,339	7,970			1	2	4	7
2006	6,500	522,505	8,038			1	2	6	9
<b>TOTAL</b>	<b>50,784</b>	<b>5,229,518</b>	<b>10,298</b>			<b>9</b>	<b>21</b>	<b>22</b>	<b>52</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			862,208	108,830	2,780			1,454,476	81,942	2,255	144,789
2003			269,394	142,331	60,520			163,133	143,786	118,031	226,433
2004				79,523	21,780				48,962	66,064	100,437
2005			111,273	64,886	73,285			176,161	47,857	68,992	66,885
2006			107,197	47,548	51,628			60,992	52,495	103,481	99,164
<b>TOTAL</b>			<b>1,350,072</b>	<b>443,118</b>	<b>209,993</b>			<b>1,854,762</b>	<b>375,042</b>	<b>358,823</b>	<b>637,708</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			609,009	155,409	3,022			1,290,693	202,397	3,858	168,824
2003		11,763	455,474	176,694	74,932		9,881	602,140	285,114	225,698	243,189
2004		2,558	34,477	84,686	28,052		655	48,503	95,670	105,131	115,201
2005	145	17,346	248,849	79,318	85,508	629	58,323	604,070	97,413	111,617	69,828
2006	916	25,252	334,900	63,473	49,220	1,326	39,344	484,614	121,643	121,965	106,502
<b>TOTAL</b>	<b>1,061</b>	<b>56,919</b>	<b>1,682,709</b>	<b>559,580</b>	<b>240,734</b>	<b>1,955</b>	<b>108,203</b>	<b>3,030,020</b>	<b>802,237</b>	<b>568,269</b>	<b>703,544</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,880,867	2,170,820	703,544	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-20,255	-120,488	2,372	
TOTAL LOSSES	4,860,612	2,050,332	705,916	
EXPECTED LOSSES	833,873	1,458,009	281,343	
CREDIBILITY	.02	.07	.07	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	9.571	4.037	1.390	14.998
INDICATED (POST-TEST)	6.288	2.652	.913	9.853
PRES. ON RATE LEVEL	1.563	2.734	.527	4.824
DERIVED BY FORMULA	1.658	2.728	.554	4.940
UNDERLYING PRES. RATE	1.642	2.871	.554	5.067
PROPOSED	1.658	2.728	.554	4.940

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	7.412
IND. RATES				7.41	MINIMUM PREMIUM	2005
MAN. RATES	9.27	8.20	7.74	+ 7.41	PRESENT	2140

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	1,033	53,654	5.193				1			1
2003	1,166	1,940	.166						1	1
2004	1,245	70,361	5.651				1			1
2005	1,713	3,367	.196						1	1
2006	1,363	4,581	.336							
<b>TOTAL</b>	<b>6,520</b>	<b>133,903</b>	<b>2.054</b>				<b>2</b>		<b>2</b>	<b>4</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				26,016					26,016		1,622
2003					400					565	975
2004				25,590					42,666		2,105
2005					419					2,290	658
2006											4,581
<b>TOTAL</b>				<b>51,606</b>	<b>819</b>				<b>68,682</b>	<b>2,855</b>	<b>9,941</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				37,151					64,260		1,891
2003		10	57	18	470		4	102	39	1,045	1,047
2004		573	8,868	26,543	1,254		174	22,129	74,836	3,707	2,414
2005		28	304	104	438		73	1,468	659	3,194	687
2006											4,920
<b>TOTAL</b>		<b>611</b>	<b>9,229</b>	<b>63,816</b>	<b>2,162</b>		<b>251</b>	<b>23,699</b>	<b>139,794</b>	<b>7,946</b>	<b>10,959</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	33,790	213,718	10,959	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,015	-5,060	87	
TOTAL LOSSES	32,775	208,658	11,046	
EXPECTED LOSSES	84,109	75,241	7,563	
CREDIBILITY	.01	.02	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.503	3.200	.169	3.872
INDICATED (POST-TEST)	.330	2.102	.111	2.543
PRES. ON RATE LEVEL	1.228	1.099	.110	2.437
DERIVED BY FORMULA	1.219	1.119	.110	2.448
UNDERLYING PRES. RATE	1.290	1.154	.116	2.560
PROPOSED	1.219	1.119	.110	2.448

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	3.673
IND. RATES				3.67	MINIMUM PREMIUM	1125
MAN. RATES	4.87	4.31	3.91	+ 3.67	PRESENT	1215

+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
2002	394	5,270	1.337			394						
2003	398					398						
2004	514	706	.137			514						
2005	481	38,792	8.064			481				1		1
2006	472	16,255	3.443			472						
<b>TOTAL</b>	<b>2,259</b>	<b>61,023</b>	<b>2.701</b>			<b>2,259</b>				<b>1</b>		<b>1</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											5,270
2004											706
2005				16,306					21,988		498
2006											16,255
<b>TOTAL</b>				<b>16,306</b>					<b>21,988</b>		<b>22,729</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											6,145
2004											810
2005		825	12,824	14,321	1,647		1,080	24,883	28,041	3,795	520
2006											17,458
<b>TOTAL</b>		<b>825</b>	<b>12,824</b>	<b>14,321</b>	<b>1,647</b>		<b>1,080</b>	<b>24,883</b>	<b>28,041</b>	<b>3,795</b>	<b>24,933</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	39,612	47,804	24,933	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-255	-2,719	81	
TOTAL LOSSES	39,357	45,085	25,014	
EXPECTED LOSSES	28,123	39,149	7,275	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.742	1.996	1.107	4.845
INDICATED (POST-TEST)	1.144	1.311	.727	3.182
PRES. ON RATE LEVEL	1.185	1.650	.307	3.142
DERIVED BY FORMULA	1.185	1.647	.311	3.143
UNDERLYING PRES. RATE	1.245	1.733	.322	3.300
PROPOSED	1.185	1.647	.311	3.143

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	4.716
IND. RATES				4.72	MINIMUM PREMIUM	1375
MAN. RATES	6.20	5.48	5.04	+ 4.72	PRESENT	1490

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002										
2003										
2004										
2005	71									
2006	69									
<b>TOTAL</b>	<b>140</b>									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	102	-47	7	
TOTAL LOSSES	102		7	
EXPECTED LOSSES	4,305	2,916	332	
CREDIBILITY	.00	.00	.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.073	.000	.005	.078
INDICATED (POST-TEST)	.048	.000	.003	.051
PRES. ON RATE LEVEL	2.928	1.983	.226	5.137
DERIVED BY FORMULA	2.928	1.983	.226	5.137
UNDERLYING PRES. RATE	3.075	2.083	.237	5.395
PROPOSED	2.928	1.983	.226	5.137

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	7.708
IND. RATES				7.71	MINIMUM PREMIUM	2075
MAN. RATES	10.37	9.17	8.24	+ 7.71	PRESENT	2265

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	14,188	221,896	1.563				1		1	2
2003	14,757	409,985	2.778			1	2		5	8
2004	17,347	94,089	.542				1		4	5
2005	19,780	568,454	2.873			2	1		7	10
2006	25,037	389,184	1.554				3		5	8
<b>TOTAL</b>	<b>91,109</b>	<b>1,683,608</b>	<b>1.848</b>			<b>3</b>	<b>8</b>		<b>22</b>	<b>33</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				44,798	3,371				150,001	2,568	21,158
2003			90,079	83,114	19,576			78,233	84,176	31,906	22,901
2004				16,389	3,872				27,659	19,623	26,546
2005			215,977	19,648	17,615			225,101	16,709	36,022	37,382
2006				97,516	29,531				178,006	58,028	26,103
<b>TOTAL</b>			<b>306,056</b>	<b>261,465</b>	<b>73,965</b>			<b>303,334</b>	<b>456,551</b>	<b>148,147</b>	<b>134,090</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				63,972	3,664				370,502	4,394	24,670
2003		3,919	157,831	101,843	24,974		4,619	287,783	163,931	63,236	24,596
2004		509	6,906	17,393	5,097		245	21,212	51,424	32,368	30,448
2005	376	26,111	400,973	32,275	26,551	1,066	93,098	898,583	59,706	65,264	39,027
2006	285	13,106	202,834	73,480	34,212	1,036	34,753	485,934	202,008	102,057	28,035
<b>TOTAL</b>	<b>661</b>	<b>43,645</b>	<b>768,544</b>	<b>288,963</b>	<b>94,498</b>	<b>2,102</b>	<b>132,715</b>	<b>1,693,512</b>	<b>847,571</b>	<b>267,319</b>	<b>146,776</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,641,179	1,498,351	146,776	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,137	-62,490	1,475	
TOTAL LOSSES	2,642,316	1,435,861	148,251	
EXPECTED LOSSES	3,073,106	1,043,199	112,975	
CREDIBILITY	.03	.10	.11	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.900	1.576	.163	4.639
INDICATED (POST-TEST)	1.905	1.035	.107	3.047
PRES. ON RATE LEVEL	3.212	1.090	.118	4.420
DERIVED BY FORMULA	3.173	1.085	.117	4.375
UNDERLYING PRES. RATE	3.373	1.145	.124	4.642
PROPOSED	3.173	1.085	.117	4.375

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	6.564
IND. RATES				6.56	MINIMUM PREMIUM	1805
MAN. RATES	8.99	7.95	7.09	+ 6.56	PRESENT	1985

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	2,213	16,281	.735							
2003	2,636	36,560	1.386						2	2
2004	3,650	17,072	.467						1	1
2005	4,347	23,143	.532				1		1	2
2006	6,371	13,577	.213							
<b>TOTAL</b>	<b>19,217</b>	<b>106,633</b>	<b>.555</b>						<b>1</b>	<b>4</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											16,281
2003					11,049					22,964	2,547
2004					842					12,442	3,788
2005				547	1,009				1,974	1,418	18,195
2006											13,577
<b>TOTAL</b>				<b>547</b>	<b>12,900</b>				<b>1,974</b>	<b>36,824</b>	<b>54,388</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											18,984
2003		232	1,581	480	12,968		115	4,115	1,551	42,441	2,735
2004		29	267	85	934		85	4,352	1,844	18,998	4,345
2005		95	1,158	730	1,110		141	3,143	2,924	2,318	18,996
2006											14,582
<b>TOTAL</b>		<b>356</b>	<b>3,006</b>	<b>1,295</b>	<b>15,012</b>		<b>341</b>	<b>11,610</b>	<b>6,319</b>	<b>63,757</b>	<b>59,642</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	15,313	86,383	59,642	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	3,463	-20,160	507	
TOTAL LOSSES	18,776	66,223	60,149	
EXPECTED LOSSES	311,700	401,250	34,398	
CREDIBILITY	.01	.04	.04	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.098	.345	.313	.756
INDICATED (POST-TEST)	.064	.227	.206	.497
PRES. ON RATE LEVEL	1.544	1.988	.171	3.703
DERIVED BY FORMULA	1.529	1.918	.172	3.619
UNDERLYING PRES. RATE	1.622	2.088	.179	3.889
PROPOSED	1.529	1.918	.172	3.619

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	5.430
IND. RATES				5.43	MINIMUM PREMIUM	1540
MAN. RATES	7.36	6.51	5.94	+ 5.43	PRESENT	1705

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	4,586	726,012	15,831			1	2	8	11
2003	6,054	436,798	7,215			1	1	3	5
2004	4,925	432,794	8,787			1	1	7	9
2005	8,271	900,955	10,892			2	4	7	13
2006	7,435	377,088	5,071				2	9	11
<b>TOTAL</b>	<b>31,271</b>	<b>2,873,647</b>	<b>9,189</b>			<b>5</b>	<b>10</b>	<b>34</b>	<b>49</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			177,262	49,705	31,442			281,692	93,138	58,044	34,729
2003			239,263	45,805	8,955			100,323	30,631	10,093	1,728
2004			201,217	10,000	16,837			132,144	3,658	55,091	13,847
2005			324,904	85,927	15,453			311,542	57,208	97,165	8,756
2006				49,507	57,127				41,092	226,187	3,175
<b>TOTAL</b>			<b>942,646</b>	<b>240,944</b>	<b>129,814</b>			<b>825,701</b>	<b>225,727</b>	<b>446,580</b>	<b>62,235</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			237,203	70,979	34,178			770,821	230,051	99,313	40,494
2003		9,510	385,363	57,889	12,403		5,767	346,044	61,496	20,865	1,856
2004		12,489	313,000	16,586	22,791		11,636	454,267	23,489	88,292	15,883
2005	473	35,630	549,740	92,753	32,615	1,151	104,257	1,052,010	131,159	158,456	9,141
2006	341	12,385	169,089	57,205	49,322	958	30,332	411,846	157,075	235,996	3,410
<b>TOTAL</b>	<b>814</b>	<b>70,014</b>	<b>1,654,395</b>	<b>295,412</b>	<b>151,309</b>	<b>2,109</b>	<b>151,992</b>	<b>3,034,988</b>	<b>603,270</b>	<b>602,922</b>	<b>70,784</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,914,312	1,652,913	70,784	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-15,050	-62,159	983	
TOTAL LOSSES	4,899,262	1,590,754	71,767	
EXPECTED LOSSES	1,662,992	990,353	79,741	
CREDIBILITY	.01	.05	.05	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	15.667	5.087	.230	20.984
INDICATED (POST-TEST)	10.293	3.342	.151	13.786
PRES. ON RATE LEVEL	5.063	3.015	.243	8.321
DERIVED BY FORMULA	5.115	3.031	.238	8.384
UNDERLYING PRES. RATE	5.318	3.167	.255	8.740
PROPOSED	5.115	3.031	.238	8.384

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	12.580
IND. RATES				12.58	MINIMUM PREMIUM	3220
MAN. RATES	16.38	14.48	13.35	+ 12.58	PRESENT	3500

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	11,903	242,500	2.037						9	9
2003	12,099	118,544	.979					2	9	11
2004	9,794	462,515	4.722					1	3	5
2005	13,374	465,479	3.480			1		4	3	8
2006	15,201	359,156	2.362					2	16	18
<b>TOTAL</b>	<b>62,371</b>	<b>1,648,194</b>	<b>2.643</b>			<b>2</b>		<b>9</b>	<b>40</b>	<b>51</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					48,426					181,307	12,767
2003				34,578	19,568				8,881	37,169	18,348
2004			270,962	9,100	13,099			102,835	5,327	35,314	25,878
2005			140,673	42,151	29,736			184,384	34,930	28,179	5,426
2006				46,681	51,250				145,799	104,789	10,637
<b>TOTAL</b>			<b>411,635</b>	<b>132,510</b>	<b>162,079</b>			<b>287,219</b>	<b>194,937</b>	<b>386,758</b>	<b>73,056</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					52,639					310,216	14,886
2003		409	8,274	42,502	23,641		179	8,663	19,355	69,071	19,706
2004		16,372	416,938	16,839	19,861		9,011	352,156	21,504	57,385	29,682
2005	196	16,676	250,695	50,003	38,563	704	62,883	624,136	71,194	53,358	5,665
2006	306	11,327	155,332	52,704	44,516	1,038	34,445	478,651	195,171	140,746	11,424
<b>TOTAL</b>	<b>502</b>	<b>44,784</b>	<b>831,239</b>	<b>162,048</b>	<b>179,220</b>	<b>1,742</b>	<b>106,518</b>	<b>1,463,606</b>	<b>307,224</b>	<b>630,776</b>	<b>81,363</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,448,391	1,279,268	81,363	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-21,679	-83,701	1,868	
TOTAL LOSSES	2,426,712	1,195,567	83,231	
EXPECTED LOSSES	2,655,134	1,273,615	154,680	
CREDIBILITY	.02	.08	.09	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.891	1.917	.133	5.941
INDICATED (POST-TEST)	2.556	1.259	.087	3.902
PRES. ON RATE LEVEL	4.053	1.944	.236	6.233
DERIVED BY FORMULA	4.023	1.889	.223	6.135
UNDERLYING PRES. RATE	4.257	2.042	.248	6.547
PROPOSED	4.023	1.889	.223	6.135

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	9.205
IND. RATES				9.21	MINIMUM PREMIUM	2430
MAN. RATES	12.70	11.23	10.00	+ 9.21	PRESENT	2690

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	1,190	106,182	8.922				1	3	4
2003	390	475	.121						
2004	1,097	3,381	.308					1	1
2005	822	4,300	.523						
2006	1,285	10,334	.804					1	1
<b>TOTAL</b>	<b>4,784</b>	<b>124,672</b>	<b>2.606</b>				<b>1</b>	<b>5</b>	<b>6</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				7,093	2,896				83,282	11,301	1,610
2003											475
2004					1,297					2,084	
2005											4,300
2006					3,520					5,838	976
<b>TOTAL</b>				<b>7,093</b>	<b>7,713</b>				<b>83,282</b>	<b>19,223</b>	<b>7,361</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				10,129	3,148				205,707	19,336	1,877
2003											510
2004		46	411	131	1,440		13	730	308	3,182	
2005											4,489
2006	16	479	5,522	1,662	2,671	19	613	8,219	3,032	5,830	1,048
<b>TOTAL</b>	<b>16</b>	<b>525</b>	<b>5,933</b>	<b>11,922</b>	<b>7,259</b>	<b>19</b>	<b>626</b>	<b>8,949</b>	<b>209,047</b>	<b>28,348</b>	<b>7,924</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	16,068	256,576	7,924	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	50	-3,161	127	
TOTAL LOSSES	16,118	253,415	8,051	
EXPECTED LOSSES	117,400	46,884	10,191	
CREDIBILITY	.00	.01	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.337	5,297	.168	5.802
INDICATED (POST-TEST)	.221	3,480	.110	3.811
PRES. ON RATE LEVEL	2,336	.933	.203	3.472
DERIVED BY FORMULA	2,336	.958	.201	3.495
UNDERLYING PRES. RATE	2,454	.980	.213	3.647
PROPOSED	2,336	.958	.201	3.495

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	5.244
IND. RATES				5.24	MINIMUM PREMIUM	1495
MAN. RATES	7.21	6.38	5.57	+ 5.24	PRESENT	1615

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	1,786	23,905	1,338						2	2
2003	1,824	149,795	8,212				1		1	2
2004	1,878	53,999	2,875						2	2
2005	2,133	51,738	2,425						1	1
2006	2,396	26,680	1,113						1	1
<b>TOTAL</b>	<b>10,017</b>	<b>306,117</b>	<b>3,056</b>						<b>1</b>	<b>7</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					4,165					19,369	371
2003				42,957	29,194				51,186	26,058	400
2004					15,978					38,021	
2005					10,748					39,968	1,022
2006					7,893					5,228	13,559
<b>TOTAL</b>				<b>42,957</b>	<b>67,978</b>				<b>51,186</b>	<b>128,644</b>	<b>15,352</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					4,528					33,140	433
2003		611	10,977	53,013	35,104		130	16,238	98,849	50,318	430
2004		573	5,076	1,615	17,721		259	13,302	5,639	58,056	
2005		699	7,765	2,669	11,227		1,250	25,655	11,487	55,713	1,067
2006	37	1,072	12,385	3,728	5,987	16	547	7,364	2,714	5,221	14,562
<b>TOTAL</b>	<b>37</b>	<b>2,955</b>	<b>36,203</b>	<b>61,025</b>	<b>74,567</b>	<b>16</b>	<b>2,186</b>	<b>62,559</b>	<b>118,689</b>	<b>202,448</b>	<b>16,492</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	103,956	456,729	16,492	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,022	-15,205	196	
TOTAL LOSSES	100,934	441,524	16,688	
EXPECTED LOSSES	461,885	231,293	16,427	
CREDIBILITY	.01	.02	.03	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.008	4.408	.167	5.583
INDICATED (POST-TEST)	.662	2.896	.110	3.668
PRES. ON RATE LEVEL	4.390	2.199	.156	6.745
DERIVED BY FORMULA	4.353	2.213	.155	6.721
UNDERLYING PRES. RATE	4.611	2.309	.164	7.084
PROPOSED	4.353	2.213	.155	6.721

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	10.084
IND. RATES				10.08	MINIMUM PREMIUM	2635
MAN. RATES	14.23	12.58	10.82	+ 10.08	PRESENT	2885

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	517									
2003	559	435	.077							
2004	556	2,265	.407							
2005	514	1,309	.254							
2006	537									
<b>TOTAL</b>	<b>2,683</b>	<b>4,009</b>	<b>.149</b>							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											435
2004											2,265
2005											1,309
<b>TOTAL</b>											<b>4,009</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											467
2004											2,598
2005											1,367
<b>TOTAL</b>											<b>4,432</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			4,432	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-692	-2,532	45	
TOTAL LOSSES			4,477	
EXPECTED LOSSES	57,846	35,174	4,292	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.167	.167
INDICATED (POST-TEST)	.000	.000	.110	.110
PRES. ON RATE LEVEL	2.053	1.248	.152	3.453
DERIVED BY FORMULA	2.053	1.236	.152	3.441
UNDERLYING PRES. RATE	2.156	1.311	.160	3.627
PROPOSED	2.053	1.236	.152	3.441

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	5.163
IND. RATES				5.16	MINIMUM PREMIUM	1480
MAN. RATES	7.02	6.21	5.54	+ 5.16	PRESENT	1610

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002										
2003										
2004										
2005										
2006	446									
<b>TOTAL</b>	<b>446</b>									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	387	93	14	
TOTAL LOSSES	387	93	14	
EXPECTED LOSSES	3,158	2,582	450	
CREDIBILITY	.00	.00	.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.087	.021	.003	.111
INDICATED (POST-TEST)	.057	.014	.002	.073
PRES. ON RATE LEVEL	.674	.552	.096	1.322
DERIVED BY FORMULA	.674	.552	.096	1.322
UNDERLYING PRES. RATE	.708	.579	.101	1.388
PROPOSED	.674	.552	.096	1.322

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	1.983
IND. RATES				1.98	MINIMUM PREMIUM	730
MAN. RATES	2.73	2.41	2.12	+ 1.98	PRESENT	780

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	171									
2003										
2004										
2005										
2006										
<b>TOTAL</b>	<b>171</b>									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-147	-242	1	
TOTAL LOSSES			1	
EXPECTED LOSSES	1,881	1,631	260	
CREDIBILITY	.00	.00	.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	1.047	.908	.145	2.100
DERIVED BY FORMULA	1.047	.908	.145	2.100
UNDERLYING PRES. RATE	1.100	.954	.152	2.206
PROPOSED	1.047	.908	.145	2.100

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	3.151
IND. RATES				3.15	MINIMUM PREMIUM	1005
MAN. RATES	3.74	3.31	3.37	+ 3.15	PRESENT	1085

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	6,181	291,335	4.713			1	1	9	11
2003	10,069	757,746	7.525			3	5	11	19
2004	6,778	281,695	4.156				2	3	5
2005	5,659	123,790	2.187				1	2	3
2006	5,789	125,437	2.166					3	3
<b>TOTAL</b>	<b>34,476</b>	<b>1,580,003</b>	<b>4.583</b>			<b>4</b>	<b>9</b>	<b>28</b>	<b>41</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			79,972	5,603	11,770			107,753	9,941	45,491	30,805
2003			198,222	101,382	30,864			259,489	90,214	53,926	23,649
2004				72,617	7,684				176,950	9,112	15,332
2005				40,562	2,997				22,450	9,766	48,015
2006					28,372					85,218	11,847
<b>TOTAL</b>			<b>278,194</b>	<b>220,164</b>	<b>81,687</b>			<b>367,242</b>	<b>299,555</b>	<b>203,513</b>	<b>129,648</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			124,676	8,001	12,793			343,517	24,554	77,835	35,919
2003		8,369	332,657	125,390	39,028		15,057	902,516	181,771	105,851	25,399
2004		1,905	27,605	76,102	12,078		780	94,968	311,718	29,292	17,586
2005		2,248	34,065	36,370	7,229		1,405	31,669	31,438	17,487	50,128
2006	133	3,859	44,518	13,398	21,512	288	8,947	120,007	44,233	85,076	12,724
<b>TOTAL</b>	<b>133</b>	<b>16,381</b>	<b>563,521</b>	<b>259,261</b>	<b>92,640</b>	<b>288</b>	<b>26,189</b>	<b>1,492,677</b>	<b>593,714</b>	<b>315,541</b>	<b>141,756</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,099,189	1,261,156	141,756	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-19,794	-57,563	1,225	
TOTAL LOSSES	2,079,395	1,203,593	142,981	
EXPECTED LOSSES	1,137,362	760,541	126,872	
CREDIBILITY	.02	.05	.06	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	6.031	3.491	.415	9.937
INDICATED (POST-TEST)	3.962	2.294	.273	6.529
PRES. ON RATE LEVEL	3.141	2.100	.351	5.592
DERIVED BY FORMULA	3.157	2.110	.346	5.613
UNDERLYING PRES. RATE	3.299	2.206	.368	5.873
PROPOSED	3.157	2.110	.346	5.613

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	8.422
IND. RATES				8.42	MINIMUM PREMIUM	2245
MAN. RATES	11.11	9.82	8.97	+ 8.42	PRESENT	2440

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	1,288	8,733	.678						1	1
2003	1,437									
2004	1,592									
2005	1,246	4,315	.346							
2006	1,876	826	.044							
<b>TOTAL</b>	<b>7,439</b>	<b>13,874</b>	<b>.187</b>						<b>1</b>	<b>1</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					702					7,011	1,020
2005											4,315
2006											826
<b>TOTAL</b>					<b>702</b>					<b>7,011</b>	<b>6,161</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					763					11,996	1,189
2005											4,505
2006											887
<b>TOTAL</b>					<b>763</b>					<b>11,996</b>	<b>6,581</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		12,759	6,581	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-93	-3,511	109	
TOTAL LOSSES		9,248	6,690	
EXPECTED LOSSES	65,910	54,082	9,075	
CREDIBILITY	.01	.02	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.124	.090	.214
INDICATED (POST-TEST)	.000	.081	.059	.140
PRES. ON RATE LEVEL	.844	.692	.116	1.652
DERIVED BY FORMULA	.836	.680	.115	1.631
UNDERLYING PRES. RATE	.886	.727	.122	1.735
PROPOSED	.836	.680	.115	1.631

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	TOTAL
IND. RATES				2.45	MINIMUM PREMIUM	840
MAN. RATES	3.26	2.88	2.65	+ 2.45	PRESENT	910

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	253	4,585	1.812						2	2
2003	340	84,569	24.873			1			2	3
2004	252									
2005	301	1,485	.493						1	1
2006	193									
<b>TOTAL</b>	<b>1,339</b>	<b>90,639</b>	<b>6.769</b>			<b>1</b>			<b>5</b>	<b>6</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					798					1,162	2,625
2003			55,072		5,594			19,114		3,390	1,399
2005					304					1,181	
<b>TOTAL</b>			<b>55,072</b>		<b>6,696</b>			<b>19,114</b>		<b>5,733</b>	<b>4,024</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					868					1,988	3,061
2003		2,262	87,537	777	6,796		1,109	64,874	746	6,441	1,503
2005		23	217	75	318		34	760	339	1,647	
<b>TOTAL</b>		<b>2,285</b>	<b>87,754</b>	<b>852</b>	<b>7,982</b>		<b>1,143</b>	<b>65,634</b>	<b>1,085</b>	<b>10,076</b>	<b>4,564</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	156,816	19,995	4,564	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-746	-2,073	30	
TOTAL LOSSES	156,070	17,922	4,594	
EXPECTED LOSSES	31,588	26,620	3,159	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	11.656	1.338	.343	13.337
INDICATED (POST-TEST)	7.658	.879	.225	8.762
PRES. ON RATE LEVEL	2.245	1.893	.225	4.363
DERIVED BY FORMULA	2.245	1.883	.225	4.353
UNDERLYING PRES. RATE	2.359	1.988	.236	4.583
PROPOSED	2.250	1.887	.226	4.363

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	6.546
IND. RATES				6.55	MINIMUM PREMIUM	1805
MAN. RATES	8.77	7.76	7.00	+ 6.55	PRESENT	1960

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	1,859	1,267	.068							
2003	1,771	23,756	1,341						2	2
2004	1,712	8,792	.513						1	1
2005	1,478	1,977	.133							
2006	1,189	3,256	.273						1	1
<b>TOTAL</b>	<b>8,009</b>	<b>39,048</b>	<b>.488</b>						<b>4</b>	<b>4</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											1,267
2003					12,635					10,150	971
2004					5,762					2,415	615
2005											1,977
2006					91					645	2,520
<b>TOTAL</b>					<b>18,488</b>					<b>13,210</b>	<b>7,350</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											1,477
2003		263	1,806	549	14,830		50	1,818	685	18,759	1,043
2004		206	1,831	583	6,390		15	847	358	3,690	705
2005											2,064
2006		11	143	43	69	3	70	905	333	643	2,706
<b>TOTAL</b>		<b>480</b>	<b>3,780</b>	<b>1,175</b>	<b>21,289</b>	<b>3</b>	<b>135</b>	<b>3,570</b>	<b>1,376</b>	<b>23,092</b>	<b>7,995</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,968	46,932	7,995	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,202	-7,768	127	
TOTAL LOSSES	4,766	39,164	8,122	
EXPECTED LOSSES	149,448	95,948	13,615	
CREDIBILITY	.01	.02	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.060	.489	.101	.650
INDICATED (POST-TEST)	.039	.321	.066	.426
PRES. ON RATE LEVEL	1.776	1.141	.162	3.079
DERIVED BY FORMULA	1.759	1.125	.160	3.044
UNDERLYING PRES. RATE	1.866	1.198	.170	3.234
PROPOSED	1.759	1.125	.160	3.044

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	4.567
IND. RATES				4.57	MINIMUM PREMIUM	1340
MAN. RATES	6.26	5.54	4.94	+ 4.57	PRESENT	1465

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	621	16,133	2.597							
2003	496									
2004	452	3,239	.716							
2005	416	129,091	31.031				1			1
2006	379									
<b>TOTAL</b>	<b>2,364</b>	<b>148,463</b>	<b>6.280</b>				<b>1</b>			<b>1</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											16,133
2004											3,239
2005				27,371					101,720		
<b>TOTAL</b>				<b>27,371</b>					<b>101,720</b>		<b>19,372</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											18,811
2004											3,715
2005		1,384	21,525	24,040	2,766		5,019	115,116	129,717	17,560	
<b>TOTAL</b>		<b>1,384</b>	<b>21,525</b>	<b>24,040</b>	<b>2,766</b>		<b>5,019</b>	<b>115,116</b>	<b>129,717</b>	<b>17,560</b>	<b>22,526</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	143,044	174,083	22,526	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,240	-2,353	52	
TOTAL LOSSES	141,804	171,730	22,578	
EXPECTED LOSSES	57,729	28,912	5,603	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	5.998	7.264	.955	14.217
INDICATED (POST-TEST)	3.941	4.772	.627	9.340
PRES. ON RATE LEVEL	2.325	1.164	.226	3.715
DERIVED BY FORMULA	2.325	1.200	.230	3.755
UNDERLYING PRES. RATE	2.442	1.223	.237	3.902
PROPOSED	2.325	1.200	.230	3.755

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	5.634
IND. RATES				5.63	MINIMUM PREMIUM	1590
MAN. RATES	7.63	6.75	5.96	+ 5.63	PRESENT	1710

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	18,589	1,384,164	7.446			4	4	20	28
2003	19,418	1,056,577	5.441			2	5	10	17
2004	19,369	1,225,105	6.325			4	7	18	29
2005	20,333	862,721	4.242			1	9	19	29
2006	20,352	250,604	1.231				2	8	10
<b>TOTAL</b>	<b>98,061</b>	<b>4,779,171</b>	<b>4.874</b>			<b>11</b>	<b>27</b>	<b>75</b>	<b>113</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			416,077	66,297	175,188			326,970	89,906	229,432	80,294
2003			518,742	99,472	30,403			156,183	90,436	75,380	85,961
2004			409,071	98,341	41,127			325,580	129,566	110,752	110,668
2005			77,616	171,106	33,810			62,909	211,218	177,044	129,018
2006				54,914	10,835				28,397	52,174	104,284
<b>TOTAL</b>			<b>1,421,506</b>	<b>490,130</b>	<b>291,363</b>			<b>871,642</b>	<b>549,523</b>	<b>644,782</b>	<b>510,225</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			648,663	94,672	190,429			1,042,381	222,068	392,559	93,623
2003		16,383	656,735	125,066	39,311		7,236	438,839	179,879	144,237	92,322
2004		27,376	665,556	115,341	57,809		28,970	1,173,013	265,618	189,872	126,936
2005	135	19,473	292,957	162,508	54,817	298	41,426	592,036	328,077	286,656	134,695
2006	133	6,593	105,124	38,636	14,871	307	10,049	137,956	54,498	59,122	112,001
<b>TOTAL</b>	<b>268</b>	<b>69,825</b>	<b>2,369,035</b>	<b>536,223</b>	<b>357,237</b>	<b>605</b>	<b>87,681</b>	<b>3,384,225</b>	<b>1,050,140</b>	<b>1,072,446</b>	<b>559,577</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,911,639	3,016,046	559,577	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-34,172	-159,791	4,190	
TOTAL LOSSES	5,877,467	2,856,255	563,767	
EXPECTED LOSSES	2,953,597	2,266,191	378,515	
CREDIBILITY	.03	.11	.12	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	5.994	2.913	.575	9.482
INDICATED (POST-TEST)	3.938	1.914	.378	6.230
PRES. ON RATE LEVEL	2.868	2.200	.368	5.436
DERIVED BY FORMULA	2.900	2.169	.369	5.438
UNDERLYING PRES. RATE	3.012	2.311	.386	5.709
PROPOSED	2.900	2.169	.369	5.438

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	8.159
IND. RATES				8.16	MINIMUM PREMIUM	2185
MAN. RATES	10.88	9.62	8.72	+ 8.16	PRESENT	2380

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES								
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL			
2002	13,144	320,274	2.436				2	9				
2003	12,368	881,777	7.129			1	7	6				
2004	16,736	322,741	1.928				5	10				
2005	27,082	443,837	1.638				7	10				
2006	17,620	269,309	1.528				3	3				
<b>TOTAL</b>	<b>86,950</b>	<b>2,237,938</b>	<b>2.574</b>			<b>1</b>	<b>24</b>	<b>38</b>				<b>63</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				57,697	44,153				32,429	169,500	16,495
2003			60,813	60,370	80,374			360,901	77,913	159,260	82,146
2004				54,154	11,451				125,494	55,341	76,301
2005				149,081	12,668				160,163	49,157	72,768
2006				49,697	14,480				104,048	60,801	40,283
<b>TOTAL</b>			<b>60,813</b>	<b>370,999</b>	<b>163,126</b>			<b>360,901</b>	<b>500,047</b>	<b>494,059</b>	<b>287,993</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				82,391	47,994				80,099	290,015	19,233
2003		3,329	87,609	76,623	95,691		15,075	889,356	165,312	299,927	88,225
2004		1,612	22,411	57,335	15,351		895	84,442	228,321	95,407	87,517
2005		8,360	126,404	134,087	28,299		9,443	212,800	218,372	96,172	75,970
2006	141	6,605	102,481	37,180	17,005	693	23,147	321,892	132,029	86,486	43,264
<b>TOTAL</b>	<b>141</b>	<b>19,906</b>	<b>338,905</b>	<b>387,616</b>	<b>204,340</b>	<b>693</b>	<b>48,560</b>	<b>1,508,490</b>	<b>824,133</b>	<b>868,007</b>	<b>314,209</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,916,695	2,284,096	314,209	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-18,727	-81,155	5,292	
TOTAL LOSSES	1,897,968	2,202,941	319,501	
EXPECTED LOSSES	1,347,725	1,218,169	451,271	
CREDIBILITY	.03	.10	.11	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.183	2.534	.367	5.084
INDICATED (POST-TEST)	1.434	1.665	.241	3.340
PRES. ON RATE LEVEL	1.476	1.334	.494	3.304
DERIVED BY FORMULA	1.475	1.367	.466	3.308
UNDERLYING PRES. RATE	1.550	1.401	.519	3.470
PROPOSED	1.475	1.367	.466	3.308

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	4.963
IND. RATES				4.96	MINIMUM PREMIUM	1430
MAN. RATES	6.63	5.86	5.30	+ 4.96	PRESENT	1550

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	6,301	701,603	11.134			1			1	2
2003	5,603	129,820	2.316				3		1	4
2004	5,441	398,644	7.326			1			2	3
2005	5,372	120,322	2.239				1		1	1
2006	5,245	228,287	4.352				2		2	4
<b>TOTAL</b>	<b>27,962</b>	<b>1,578,676</b>	<b>5.646</b>			<b>2</b>	<b>6</b>		<b>6</b>	<b>14</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			356,291		3,511			328,231		7,378	6,192
2003				37,526	219				56,825	6,861	28,389
2004			193,566		14,694			159,768		27,696	2,920
2005				45,371					73,838		1,113
2006				84,051	20,801				81,352	33,196	8,887
<b>TOTAL</b>			<b>549,857</b>	<b>166,948</b>	<b>39,225</b>			<b>487,999</b>	<b>212,015</b>	<b>75,131</b>	<b>47,501</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			302,306		3,816			569,499		12,624	7,220
2003		3	5,973	45,213	990		34	14,074	108,248	15,075	30,490
2004		11,739	297,291	5,825	19,789		13,778	533,320	14,867	46,949	3,349
2005		2,299	35,685	39,852	4,585		3,639	83,557	94,159	12,750	1,162
2006	222	10,666	167,532	61,138	25,964	500	16,577	231,474	95,780	53,302	9,545
<b>TOTAL</b>	<b>222</b>	<b>24,707</b>	<b>808,787</b>	<b>152,028</b>	<b>55,144</b>	<b>500</b>	<b>34,028</b>	<b>1,431,924</b>	<b>313,054</b>	<b>140,700</b>	<b>51,766</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,300,168	660,926	51,766	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-20,388	-41,996	478	
TOTAL LOSSES	2,279,780	618,930	52,244	
EXPECTED LOSSES	1,284,575	556,724	46,138	
CREDIBILITY	.01	.05	.05	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	8.153	2.213	.187	10.553
INDICATED (POST-TEST)	5.357	1.454	.123	6.934
PRES. ON RATE LEVEL	4.374	1.896	.157	6.427
DERIVED BY FORMULA	4.384	1.874	.155	6.413
UNDERLYING PRES. RATE	4.594	1.991	.165	6.750
PROPOSED	4.394	1.878	.155	6.427

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	9.643
IND. RATES				9.64	MINIMUM PREMIUM	2530
MAN. RATES	12.89	11.40	10.31	+ 9.64	PRESENT	2765

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	189									
2003	383									
2004	429									
2005	366									
2006	439									
<b>TOTAL</b>	<b>1,806</b>									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-7	-1,076	14	
TOTAL LOSSES			14	
EXPECTED LOSSES	22,973	17,537	1,229	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	1.211	.924	.065	2.200
DERIVED BY FORMULA	1.211	.915	.064	2.190
UNDERLYING PRES. RATE	1.272	.971	.068	2.311
PROPOSED	1.211	.915	.064	2.190

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	3.286
IND. RATES				3.29	MINIMUM PREMIUM	1040
MAN. RATES	4.43	3.92	3.53	+ 3.29	PRESENT	1125

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	1,512	22,634	1.496						1	1
2003	1,553	1,068,247	68.786		1			1	1	3
2004	1,370	1,504	.109							
2005	1,571	406	.025							
2006	1,343	618	.046							
<b>TOTAL</b>	<b>7,349</b>	<b>1,093,409</b>	<b>14.878</b>		<b>1</b>			<b>1</b>	<b>2</b>	<b>4</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					3,104					11,822	7,708
2003		420,808		17,322	832		572,863		27,374	26,543	2,505
2004											1,504
2005											406
2006											618
<b>TOTAL</b>		<b>420,808</b>		<b>17,322</b>	<b>3,936</b>		<b>572,863</b>		<b>27,374</b>	<b>38,365</b>	<b>12,741</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					3,374					20,227	8,988
2003		312,469	13,514	21,007	1,314		535,919	22,168	55,292	50,208	2,690
2004											1,725
2005											424
2006											664
<b>TOTAL</b>		<b>312,469</b>	<b>13,514</b>	<b>21,007</b>	<b>4,688</b>		<b>535,919</b>	<b>22,168</b>	<b>55,292</b>	<b>70,435</b>	<b>14,491</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	884,070	151,422	14,491	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-830	-3,438	72	
TOTAL LOSSES	883,240	147,984	14,563	
EXPECTED LOSSES	48,283	46,224	6,981	
CREDIBILITY	.01	.02	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	12.019	2.014	.198	14.231
INDICATED (POST-TEST)	7.896	1.323	.130	9.349
PRES. ON RATE LEVEL	.626	.599	.090	1.315
DERIVED BY FORMULA	.699	.613	.091	1.403
UNDERLYING PRES. RATE	.657	.629	.095	1.381
PROPOSED	.699	.613	.091	1.403

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	TOTAL
IND. RATES				2.11	MINIMUM PREMIUM	760
MAN. RATES	2.69	2.38	2.11	+ 2.11	PRESENT	780

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	13,923	929,307	6.674			1	1	10	12
2003	12,647	172,067	1.360			1	1	6	8
2004	13,586	435,242	3.203			1	1	9	11
2005	14,020	145,289	1.036				2	7	9
2006	15,162	292,639	1.930				1	4	5
<b>TOTAL</b>	<b>69,338</b>	<b>1,974,544</b>	<b>2.848</b>			<b>3</b>	<b>6</b>	<b>36</b>	<b>45</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			516,200	43,019	26,233			162,000	60,998	85,895	34,962
2003			55,959	12,192	18,673			6,448	15,145	57,870	5,780
2004			234,497	10,000	31,814			51,853		89,583	17,495
2005				36,887	12,441				41,288	29,364	25,309
2006				54,600	30,581				99,999	82,982	24,477
<b>TOTAL</b>			<b>806,656</b>	<b>156,698</b>	<b>119,742</b>			<b>220,301</b>	<b>217,430</b>	<b>345,694</b>	<b>108,023</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			569,740	61,431	28,515			365,634	150,665	146,967	40,765
2003		2,576	92,733	16,041	22,389		657	35,467	32,806	107,655	6,208
2004		14,948	368,073	18,843	40,007		5,023	201,286	16,781	138,303	20,067
2005		2,676	37,994	35,484	16,719		2,965	65,573	61,097	48,056	26,423
2006	223	9,245	135,607	47,776	29,811	749	24,807	343,937	139,635	107,631	26,288
<b>TOTAL</b>	<b>223</b>	<b>29,445</b>	<b>1,204,147</b>	<b>179,575</b>	<b>137,441</b>	<b>749</b>	<b>33,452</b>	<b>1,011,897</b>	<b>400,984</b>	<b>548,612</b>	<b>119,751</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,279,913	1,266,612	119,751	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-14,905	-58,215	1,469	
TOTAL LOSSES	2,265,008	1,208,397	121,220	
EXPECTED LOSSES	1,502,554	832,749	129,662	
CREDIBILITY	.02	.08	.09	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.267	1.743	.175	5.185
INDICATED (POST-TEST)	2.146	1.145	.115	3.406
PRES. ON RATE LEVEL	2.063	1.144	.178	3.385
DERIVED BY FORMULA	2.065	1.144	.172	3.381
UNDERLYING PRES. RATE	2.167	1.201	.187	3.555
PROPOSED	2.068	1.145	.172	3.385

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	5.079
IND. RATES				5.08	MINIMUM PREMIUM	1460
MAN. RATES	6.72	5.94	5.43	+ 5.08	PRESENT	1585

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	3,532	303,288	8.586			1	1	4	6
2003	2,051	359,875	17.546			1		1	2
2004	580	3,527	.608						
2005	136								
2006	163								
<b>TOTAL</b>	<b>6,462</b>	<b>666,690</b>	<b>10.317</b>			<b>2</b>	<b>1</b>	<b>5</b>	<b>8</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			102,578	28,318	16,167			18,761	67,490	30,004	39,970
2003			94,032		89			241,270		3,352	21,132
2004											3,527
<b>TOTAL</b>			<b>196,610</b>	<b>28,318</b>	<b>16,256</b>			<b>260,031</b>	<b>67,490</b>	<b>33,356</b>	<b>64,629</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			159,919	40,438	17,573			59,810	166,700	51,338	46,605
2003		3,241	130,856	810	451		12,160	717,308	5,989	8,148	22,696
2004											4,045
<b>TOTAL</b>		<b>3,241</b>	<b>290,775</b>	<b>41,248</b>	<b>18,024</b>		<b>12,160</b>	<b>777,118</b>	<b>172,689</b>	<b>59,486</b>	<b>73,346</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,083,294	291,447	73,346	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,137	-8,122	38	
TOTAL LOSSES	1,080,157	283,325	73,384	
EXPECTED LOSSES	55,896	68,949	9,240	
CREDIBILITY	.00	.02	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	16.716	4.384	1.136	22.236
INDICATED (POST-TEST)	10.982	2.880	.746	14.608
PRES. ON RATE LEVEL	.824	1.016	.136	1.976
DERIVED BY FORMULA	.824	1.053	.148	2.025
UNDERLYING PRES. RATE	.865	1.067	.143	2.075
PROPOSED	.824	1.053	.148	2.025

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	3.038
IND. RATES				3.04	MINIMUM PREMIUM	980
MAN. RATES	3.90	3.45	3.17	+ 3.04	PRESENT	1035

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	3,974	502	.012							
2003	2,017	36,574	1.813						1	1
2004	1,576	33,329	2.114						1	1
2005	2,007	21,670	1.079						1	1
2006	2,721	12,995	.477						1	1
<b>TOTAL</b>	<b>12,295</b>	<b>105,070</b>	<b>.855</b>						<b>4</b>	<b>4</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											502
2003					3,142					31,437	1,995
2004					10,882					20,651	1,796
2005					4,707					3,901	13,062
2006					2,133					6,504	4,358
<b>TOTAL</b>					<b>20,864</b>					<b>62,493</b>	<b>21,713</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											585
2003		67	450	137	3,688		157	5,630	2,122	58,102	2,143
2004		389	3,457	1,099	12,070		142	7,224	3,065	31,535	2,060
2005		306	3,402	1,168	4,915		121	2,502	1,121	5,439	13,637
2006	9	293	3,346	1,007	1,618	22	679	9,159	3,374	6,492	4,680
<b>TOTAL</b>	<b>9</b>	<b>1,055</b>	<b>10,655</b>	<b>3,411</b>	<b>22,291</b>	<b>22</b>	<b>1,099</b>	<b>24,515</b>	<b>9,682</b>	<b>101,568</b>	<b>23,105</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	37,355	136,952	23,105	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,124	-9,538	251	
TOTAL LOSSES	33,231	127,414	23,356	
EXPECTED LOSSES	251,309	123,319	22,991	
CREDIBILITY	.01	.03	.03	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.270	1.036	.190	1.496
INDICATED (POST-TEST)	.177	.681	.125	.983
PRES. ON RATE LEVEL	1.946	.955	.178	3.079
DERIVED BY FORMULA	1.928	.947	.176	3.051
UNDERLYING PRES. RATE	2.044	1.003	.187	3.234
PROPOSED	1.928	.947	.176	3.051

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	4.578
IND. RATES				4.58	MINIMUM PREMIUM	1340
MAN. RATES	6.21	5.49	4.94	+ 4.58	PRESENT	1465

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	228									
2003	302									
2004	282									
2005	239	1,739	.727							
2006	27									
<b>TOTAL</b>	<b>1,078</b>	<b>1,739</b>	<b>.161</b>							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											1,739
<b>TOTAL</b>											<b>1,739</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											1,816
<b>TOTAL</b>											<b>1,816</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			1,816	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-762	-970	11	
TOTAL LOSSES			1,827	
EXPECTED LOSSES	19,048	10,263	1,887	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.169	.169
INDICATED (POST-TEST)	.000	.000	.111	.111
PRES. ON RATE LEVEL	1.682	.906	.167	2.755
DERIVED BY FORMULA	1.682	.897	.166	2.745
UNDERLYING PRES. RATE	1.767	.952	.175	2.894
PROPOSED	1.682	.897	.166	2.745

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	4.118
IND. RATES				4.12	MINIMUM PREMIUM	1235
MAN. RATES	5.64	4.99	4.42	+ 4.12	PRESENT	1340

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	818									
2003	957	2,833	.296							
2004	704	4,593	.652							
2005	1,014	2,285	.225							
2006	2,212	54,055	2.443						1	1
<b>TOTAL</b>	<b>5,705</b>	<b>63,766</b>	<b>1.118</b>						<b>1</b>	<b>1</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											2,833
2004											4,593
2005											2,285
2006					13,147					8,920	31,988
<b>TOTAL</b>					<b>13,147</b>					<b>8,920</b>	<b>41,699</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											3,043
2004											5,268
2005											2,386
2006	63	1,785	20,630	6,209	9,970	30	934	12,560	4,632	8,908	34,355
<b>TOTAL</b>	<b>63</b>	<b>1,785</b>	<b>20,630</b>	<b>6,209</b>	<b>9,970</b>	<b>30</b>	<b>934</b>	<b>12,560</b>	<b>4,632</b>	<b>8,908</b>	<b>45,052</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	36,002	29,719	45,052	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	839	-1,496	85	
TOTAL LOSSES	36,841	28,223	45,137	
EXPECTED LOSSES	50,318	32,805	5,419	
CREDIBILITY	.00	.02	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.646	.495	.791	1.932
INDICATED (POST-TEST)	.424	.325	.520	1.269
PRES. ON RATE LEVEL	.840	.548	.090	1.478
DERIVED BY FORMULA	.840	.544	.099	1.483
UNDERLYING PRES. RATE	.882	.575	.095	1.552
PROPOSED	.837	.542	.099	1.478

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	2.217
IND. RATES				2.22	MINIMUM PREMIUM	785
MAN. RATES	3.21	2.84	2.37	+ 2.22	PRESENT	845

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	18,749	543,850	2.900			2	3	5	10
2003	10,841	289,679	2.672				4	5	9
2004	7,425	277,037	3.731			1	3		4
2005	7,374	42,407	.575				3		3
2006	5,983	75,300	1.258				2	1	3
<b>TOTAL</b>	<b>50,372</b>	<b>1,228,273</b>	<b>2.438</b>			<b>3</b>	<b>15</b>	<b>11</b>	<b>29</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			159,809	45,051	7,028			187,748	79,258	12,346	52,610
2003				87,242	12,103				89,308	78,672	22,354
2004			79,239	43,747				87,173	40,674		26,204
2005				9,538					24,330		8,539
2006				22,929	545				44,000	2,200	5,626
<b>TOTAL</b>			<b>239,048</b>	<b>208,507</b>	<b>19,676</b>			<b>274,921</b>	<b>277,570</b>	<b>93,218</b>	<b>115,333</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			249,142	64,332	7,639			598,540	195,767	21,124	61,343
2003		251	15,546	105,614	15,905		393	34,278	174,705	149,164	24,008
2004		5,571	134,947	47,155	3,572		7,576	306,801	77,211	6,077	30,056
2005		480	7,498	8,375	961		1,202	27,533	31,030	4,201	8,914
2006	36	2,210	37,651	14,256	3,193	214	7,312	103,002	43,625	13,101	6,042
<b>TOTAL</b>	<b>36</b>	<b>8,512</b>	<b>444,784</b>	<b>239,732</b>	<b>31,270</b>	<b>214</b>	<b>16,483</b>	<b>1,070,154</b>	<b>522,338</b>	<b>193,667</b>	<b>130,363</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,540,183	987,007	130,363	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-18,309	-31,211	629	
TOTAL LOSSES	1,521,874	955,796	130,992	
EXPECTED LOSSES	539,485	333,967	79,588	
CREDIBILITY	.02	.07	.07	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.021	1.897	.260	5.178
INDICATED (POST-TEST)	1.985	1.246	.171	3.402
PRES. ON RATE LEVEL	1.020	.631	.150	1.801
DERIVED BY FORMULA	1.039	.674	.151	1.864
UNDERLYING PRES. RATE	1.071	.663	.158	1.892
PROPOSED	1.039	.674	.151	1.864

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	TOTAL
IND. RATES				2.80	MINIMUM PREMIUM	925
MAN. RATES	3.52	3.11	2.89	+ 2.80	PRESENT	970

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	4,643	9,908	.213						1	1
2003	7,791	214,527	2.753						2	3
2004	8,124	369,631	4.549			1			3	10
2005	8,534	104,836	1.228						1	2
2006	9,294	40,511	.435							
<b>TOTAL</b>	<b>38,386</b>	<b>739,413</b>	<b>1.926</b>			<b>1</b>			<b>6</b>	<b>16</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					5,123					2,947	1,838
2003				16,883	91,280				71,010	26,443	8,911
2004			74,101	103,772	21,820			41,783	82,470	32,718	12,967
2005				21,045	1,341				24,018	14,695	43,737
2006											40,511
<b>TOTAL</b>			<b>74,101</b>	<b>141,700</b>	<b>119,564</b>			<b>41,783</b>	<b>177,498</b>	<b>76,803</b>	<b>107,964</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					5,569					5,042	2,143
2003		1,907	15,731	24,301	107,466		130	20,786	136,476	51,865	9,570
2004		7,403	154,913	111,508	30,617		4,111	191,159	152,315	58,339	14,873
2005		1,149	17,522	18,817	3,530		1,637	36,612	34,855	24,630	45,661
2006											43,509
<b>TOTAL</b>		<b>10,459</b>	<b>188,166</b>	<b>154,626</b>	<b>147,182</b>		<b>5,878</b>	<b>248,557</b>	<b>323,646</b>	<b>139,876</b>	<b>115,756</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	453,060	765,330	115,756	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,443	-16,436	479	
TOTAL LOSSES	451,617	748,894	116,235	
EXPECTED LOSSES	464,086	265,631	39,154	
CREDIBILITY	.02	.06	.06	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.177	1.951	.303	3.431
INDICATED (POST-TEST)	.773	1.282	.199	2.254
PRES. ON RATE LEVEL	1.151	.659	.097	1.907
DERIVED BY FORMULA	1.143	.696	.103	1.942
UNDERLYING PRES. RATE	1.209	.692	.102	2.003
PROPOSED	1.143	.696	.103	1.942

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	TOTAL
IND. RATES				2.91	MINIMUM PREMIUM	950
MAN. RATES	3.72	3.29	3.06	+ 2.91	PRESENT	1010

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002										
2003										
2004										
2005	3									
2006										
<b>TOTAL</b>	<b>3</b>									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1			
TOTAL LOSSES				
EXPECTED LOSSES	14	7	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	.432	.214	.034	.680
DERIVED BY FORMULA	.432	.214	.034	.680
UNDERLYING PRES. RATE	.454	.225	.035	.714
PROPOSED	.432	.214	.034	.680

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	1.020
IND. RATES				1.02	MINIMUM PREMIUM	505
MAN. RATES	1.47	1.30	1.09	+ 1.02	PRESENT	535

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	18,965	144,348	.761			1			5	6
2003	14,604	62,825	.430				1		1	2
2004	12,415	107,331	.864				1		2	3
2005	13,750	111,108	.808			1			2	3
2006	14,716	79,888	.542					1		1
<b>TOTAL</b>	<b>74,450</b>	<b>505,500</b>	<b>.679</b>			<b>2</b>		<b>3</b>	<b>10</b>	<b>15</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			62,000		12,363			182		35,403	34,400
2003				23,041	440				16,460	948	21,936
2004				45,000	7,372				46,000	6,085	2,874
2005			75,000		12,136			18,000		3,483	2,489
2006				44,000					27,380		8,508
<b>TOTAL</b>			<b>137,000</b>	<b>112,041</b>	<b>32,311</b>			<b>18,182</b>	<b>89,840</b>	<b>45,919</b>	<b>70,207</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			96,658		13,439			580		60,574	40,110
2003		10	3,711	27,775	966		4	3,890	31,284	2,447	23,559
2004		1,271	17,935	47,423	10,379		230	25,986	81,585	13,287	3,296
2005	130	9,111	138,225	6,709	14,819	86	7,403	70,724	3,243	5,825	2,599
2006	66	4,104	70,614	26,861	5,334	131	4,411	62,175	26,437	6,788	9,138
<b>TOTAL</b>	<b>196</b>	<b>14,496</b>	<b>327,143</b>	<b>108,768</b>	<b>44,937</b>	<b>217</b>	<b>12,048</b>	<b>163,355</b>	<b>142,549</b>	<b>88,921</b>	<b>78,702</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	517,455	385,175	78,702	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-26,752	-45,570	1,191	
TOTAL LOSSES	490,703	339,605	79,893	
EXPECTED LOSSES	1,611,843	600,067	113,164	
CREDIBILITY	.03	.09	.10	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.659	.456	.107	1.222
INDICATED (POST-TEST)	.433	.300	.070	.803
PRES. ON RATE LEVEL	2.061	.767	.145	2.973
DERIVED BY FORMULA	2.012	.725	.138	2.875
UNDERLYING PRES. RATE	2.165	.806	.152	3.123
PROPOSED	2.012	.725	.138	2.875

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	4.313
IND. RATES				4.31	MINIMUM PREMIUM	1280
MAN. RATES	6.05	5.35	4.77	+ 4.31	PRESENT	1425

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	1,596	65,367	4.095						1	1
2003	1,454	3,429	.235						1	1
2004	1,358	141,576	10.425				2			2
2005	1,646	7,297	.443						1	1
2006	1,523	445	.029							
<b>TOTAL</b>	<b>7,577</b>	<b>218,114</b>	<b>2.879</b>						<b>2</b>	<b>3</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					39,271					26,096	
2003					453					893	2,083
2004				71,943					67,499		2,134
2005					59					3,887	3,351
2006											445
<b>TOTAL</b>				<b>71,943</b>	<b>39,783</b>				<b>67,499</b>	<b>30,876</b>	<b>8,013</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					42,688					44,650	
2003		10	65	19	532		4	158	61	1,650	2,237
2004		1,614	24,931	74,624	3,523		274	35,008	118,391	5,867	2,448
2005		2	40	15	61		121	2,494	1,118	5,419	3,498
2006											478
<b>TOTAL</b>		<b>1,626</b>	<b>25,036</b>	<b>74,658</b>	<b>46,804</b>		<b>399</b>	<b>37,660</b>	<b>119,570</b>	<b>57,586</b>	<b>8,661</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	64,721	298,618	8,661	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-901	-2,525	71	
TOTAL LOSSES	63,820	296,093	8,732	
EXPECTED LOSSES	61,298	34,930	6,441	
CREDIBILITY	.01	.02	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.842	3.908	.115	4.865
INDICATED (POST-TEST)	.553	2.568	.076	3.197
PRES. ON RATE LEVEL	.770	.439	.081	1.290
DERIVED BY FORMULA	.768	.482	.081	1.331
UNDERLYING PRES. RATE	.809	.461	.085	1.355
PROPOSED	.768	.482	.081	1.331

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	1.997
IND. RATES				2.00	MINIMUM PREMIUM	735
MAN. RATES	2.65	2.34	2.07	+ 2.00	PRESENT	770

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	463									
2003	513									
2004	420									
2005	455									
2006	456	295	.064							
<b>TOTAL</b>	<b>2,307</b>	<b>295</b>	<b>.013</b>							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											295
<b>TOTAL</b>											<b>295</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											317
<b>TOTAL</b>											<b>317</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			317	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-444	-1,763	34	
TOTAL LOSSES			351	
EXPECTED LOSSES	30,752	24,316	3,091	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.015	.015
INDICATED (POST-TEST)	.000	.000	.010	.010
PRES. ON RATE LEVEL	1.268	1.004	.128	2.400
DERIVED BY FORMULA	1.268	.994	.127	2.389
UNDERLYING PRES. RATE	1.333	1.054	.134	2.521
PROPOSED	1.268	.994	.127	2.389

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	3.584
IND. RATES				3.58	MINIMUM PREMIUM	1105
MAN. RATES	4.89	4.32	3.85	+ 3.58	PRESENT	1200

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	557									
2003	274									
2004	245									
2005	487									
2006	528									
<b>TOTAL</b>	<b>2,091</b>									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-123	-821	24	
TOTAL LOSSES			24	
EXPECTED LOSSES	10,580	11,960	1,966	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	.482	.545	.089	1.116
DERIVED BY FORMULA	.482	.540	.088	1.110
UNDERLYING PRES. RATE	.506	.572	.094	1.172
PROPOSED	.482	.540	.088	1.110

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	1.665
IND. RATES				1.67	MINIMUM PREMIUM	655
MAN. RATES	2.21	1.95	1.79	+ 1.67	PRESENT	700

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	1,231									
2003	1,872	347	.018							
2004	1,489									
2005	301									
2006	235									
<b>TOTAL</b>	<b>5,128</b>	<b>347</b>	<b>.007</b>							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											347
<b>TOTAL</b>											<b>347</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											373
<b>TOTAL</b>											<b>373</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			373	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,614	-2,557	27	
TOTAL LOSSES			400	
EXPECTED LOSSES	50,716	26,307	4,871	
CREDIBILITY	.00	.01	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.008	.008
INDICATED (POST-TEST)	.000	.000	.005	.005
PRES. ON RATE LEVEL	.942	.488	.091	1.521
DERIVED BY FORMULA	.942	.483	.089	1.514
UNDERLYING PRES. RATE	.989	.513	.095	1.597
PROPOSED	.942	.483	.089	1.514

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	2.271
IND. RATES				2.27	MINIMUM PREMIUM	800
MAN. RATES	3.16	2.79	2.44	+ 2.27	PRESENT	860

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002										
2003										
2004										
2005	51									
2006										
<b>TOTAL</b>	<b>51</b>									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-40	-25	1	
TOTAL LOSSES			1	
EXPECTED LOSSES	556	370	82	
CREDIBILITY	.00	.00	.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.002	.002
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	1.039	.691	.152	1.882
DERIVED BY FORMULA	1.039	.691	.152	1.882
UNDERLYING PRES. RATE	1.091	.726	.160	1.977
PROPOSED	1.039	.691	.152	1.882

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	2.823
IND. RATES				2.82	MINIMUM PREMIUM	930
MAN. RATES	3.95	3.49	3.02	+ 2.82	PRESENT	1000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	29,831	38,092	.127				1	2	3
2003	33,157	16,637	.050						
2004	32,497	336,604	1.035			1		3	4
2005	36,455	80,456	.220				1	1	2
2006	38,228	304,879	.797			1	2	2	5
<b>TOTAL</b>	<b>170,168</b>	<b>776,668</b>	<b>.456</b>			<b>2</b>	<b>4</b>	<b>8</b>	<b>14</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				12,163	9,890				5,059	9,833	1,147
2003											16,637
2004			151,477		7,153			160,624		12,457	4,893
2005				48,000	711				28,361	1,646	1,738
2006			104,140	37,058	2,563			73,218	65,660	16,186	6,054
<b>TOTAL</b>			<b>255,617</b>	<b>97,221</b>	<b>20,317</b>			<b>233,842</b>	<b>99,080</b>	<b>40,122</b>	<b>30,469</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				17,369	10,750				12,496	16,824	1,337
2003											17,868
2004		9,029	231,268	4,122	10,668		13,746	530,798	12,663	23,702	5,612
2005		2,474	38,265	42,338	5,594		1,453	33,153	36,641	7,190	1,814
2006	649	17,208	236,011	33,602	10,606	1,242	36,311	435,604	92,505	39,215	6,502
<b>TOTAL</b>	<b>649</b>	<b>28,711</b>	<b>505,544</b>	<b>97,431</b>	<b>37,618</b>	<b>1,242</b>	<b>51,510</b>	<b>999,555</b>	<b>154,305</b>	<b>86,931</b>	<b>33,133</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,587,211	376,285	33,133	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-12,035	-44,241	2,092	
TOTAL LOSSES	1,575,176	332,044	35,225	
EXPECTED LOSSES	1,368,150	656,848	180,378	
CREDIBILITY	.04	.15	.17	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.926	.195	.021	1.142
INDICATED (POST-TEST)	.608	.128	.014	.750
PRES. ON RATE LEVEL	.765	.368	.101	1.234
DERIVED BY FORMULA	.759	.332	.086	1.177
UNDERLYING PRES. RATE	.804	.386	.106	1.296
PROPOSED	.759	.332	.086	1.177

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	1.766
IND. RATES				1.77	MINIMUM PREMIUM	680
MAN. RATES	2.59	2.29	1.98	+ 1.77	PRESENT	750

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	16,887	334,726	1.982			1	1	2	4
2003	18,906	36,782	.194				1		1
2004	21,215	90,200	.425				3		3
2005	23,209	10,088	.043					1	1
2006	23,756	624	.002						
<b>TOTAL</b>	<b>103,973</b>	<b>472,420</b>	<b>.454</b>			<b>1</b>	<b>5</b>	<b>3</b>	<b>9</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			75,709	5,758	1,142			217,418	3,564	5,359	25,776
2003				12,102					12,124		12,556
2004				14,114					54,174		21,912
2005					1,367					7,434	1,287
2006											624
<b>TOTAL</b>			<b>75,709</b>	<b>31,974</b>	<b>2,509</b>			<b>217,418</b>	<b>69,862</b>	<b>12,793</b>	<b>62,155</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			117,604	8,222	1,241			690,632	8,803	9,169	30,055
2003			1,916	14,578	235			2,742	22,997	511	13,485
2004		319	4,892	14,642	692		217	28,094	95,020	4,708	25,133
2005		90	989	341	1,429		237	4,773	2,137	10,362	1,344
2006											670
<b>TOTAL</b>		<b>409</b>	<b>125,401</b>	<b>37,783</b>	<b>3,597</b>		<b>454</b>	<b>726,241</b>	<b>128,957</b>	<b>24,750</b>	<b>70,687</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	852,505	195,087	70,687	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,416	-19,830	1,056	
TOTAL LOSSES	849,089	175,257	71,743	
EXPECTED LOSSES	481,395	300,481	89,417	
CREDIBILITY	.03	.11	.12	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.817	.169	.069	1.055
INDICATED (POST-TEST)	.537	.111	.045	.693
PRES. ON RATE LEVEL	.441	.275	.082	.798
DERIVED BY FORMULA	.444	.257	.078	.779
UNDERLYING PRES. RATE	.463	.289	.086	.838
PROPOSED	.444	.257	.078	.779

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	1.168
IND. RATES				1.17	MINIMUM PREMIUM	540
MAN. RATES	1.59	1.41	1.28	+ 1.17	PRESENT	580

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	3,215	353	.010							
2003	3,136	7,525	.239							
2004	3,536	896	.025							
2005	3,439	1,711	.049							
2006	3,603	39,559	1.097						1	1
<b>TOTAL</b>	<b>16,929</b>	<b>50,044</b>	<b>.296</b>						<b>1</b>	<b>1</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											353
2003											7,525
2004											896
2005											1,711
2006					11,828					27,436	295
<b>TOTAL</b>					<b>11,828</b>					<b>27,436</b>	<b>10,780</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											412
2003											8,082
2004											1,028
2005											1,786
2006	54	1,609	18,558	5,586	8,969	92	2,881	38,636	14,241	27,391	317
<b>TOTAL</b>	<b>54</b>	<b>1,609</b>	<b>18,558</b>	<b>5,586</b>	<b>8,969</b>	<b>92</b>	<b>2,881</b>	<b>38,636</b>	<b>14,241</b>	<b>27,391</b>	<b>11,625</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	61,830	56,187	11,625	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,274	-7,114	114	
TOTAL LOSSES	60,556	49,073	11,739	
EXPECTED LOSSES	129,845	101,574	10,158	
CREDIBILITY	.01	.03	.04	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.358	.290	.069	.717
INDICATED (POST-TEST)	.235	.191	.045	.471
PRES. ON RATE LEVEL	.730	.571	.058	1.359
DERIVED BY FORMULA	.725	.560	.057	1.342
UNDERLYING PRES. RATE	.767	.600	.060	1.427
PROPOSED	.725	.560	.057	1.342

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	2.013
IND. RATES				2.01	MINIMUM PREMIUM	735
MAN. RATES	2.51	2.22	2.18	+ 2.01	PRESENT	795

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	35												
2003	54												
2004	3												
2005	3												
2006													
<b>TOTAL</b>	<b>95</b>												

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-75	-141		
TOTAL LOSSES				
EXPECTED LOSSES	1,263	1,285	140	
CREDIBILITY	.00	.00	.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	1.266	1.286	.141	2.693
DERIVED BY FORMULA	1.266	1.286	.141	2.693
UNDERLYING PRES. RATE	1.329	1.351	.148	2.828
PROPOSED	1.266	1.286	.141	2.693

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	4.040
IND. RATES				4.04	MINIMUM PREMIUM	1215
MAN. RATES	5.39	4.77	4.32	+ 4.04	PRESENT	1315

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	178	402,256	225,986			1				1
2003	890	3,112	.349						2	2
2004	58	1,894	3,265						2	2
2005	156	74,351	47,660					1	1	2
2006	16									
<b>TOTAL</b>	<b>1,298</b>	<b>481,613</b>	<b>37,104</b>			<b>1</b>	<b>1</b>		<b>5</b>	<b>7</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			140,879					261,377			
2003					1,448					1,664	
2004					228					1,084	582
2005				34,080	1,393				37,350		1,528
<b>TOTAL</b>			<b>140,879</b>	<b>34,080</b>	<b>3,069</b>			<b>261,377</b>	<b>37,350</b>	<b>2,748</b>	<b>2,110</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			168,594					639,642			
2003		32	206	64	1,698		8	299	114	3,078	
2004		7	72	22	253		8	377	161	1,655	668
2005		1,816	27,810	30,278	4,897		1,846	42,267	47,630	6,450	1,595
<b>TOTAL</b>		<b>1,855</b>	<b>196,682</b>	<b>30,364</b>	<b>6,848</b>		<b>1,862</b>	<b>682,585</b>	<b>47,905</b>	<b>11,183</b>	<b>2,263</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	882,984	96,300	2,263	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,605	-1,611	14	
TOTAL LOSSES	881,379	94,689	2,277	
EXPECTED LOSSES	30,387	17,446	2,817	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	67.903	7.295	.175	75.373
INDICATED (POST-TEST)	44.612	4.793	.115	49.520
PRES. ON RATE LEVEL	2.229	1.280	.206	3.715
DERIVED BY FORMULA	2.229	1.315	.205	3.749
UNDERLYING PRES. RATE	2.341	1.344	.217	3.902
PROPOSED	2.229	1.315	.205	3.749

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	5.625
IND. RATES				5.63	MINIMUM PREMIUM	1590
MAN. RATES	7.63	6.75	5.96	+ 5.63	PRESENT	1710

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	223	1,430	.641						1	1
2003	1,446	11,715	.810						1	1
2004	2,832	43,323	1.529				1		1	2
2005	1,444									
2006	3,157	34,443	1.091						2	2
<b>TOTAL</b>	<b>9,102</b>	<b>90,911</b>	<b>.999</b>						<b>1</b>	<b>5</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					128					1,302	
2003					7,150					4,315	250
2004				15,103	12,500				9,907	3,958	1,855
2006					10,100					19,300	5,043
<b>TOTAL</b>				<b>15,103</b>	<b>29,878</b>				<b>9,907</b>	<b>28,875</b>	<b>7,148</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					139					2,228	
2003		149	1,023	310	8,392		23	771	291	7,976	269
2004		784	9,206	16,930	14,605		68	6,525	17,966	6,902	2,128
2006	47	1,373	15,850	4,769	7,662	65	2,028	27,186	10,018	19,267	5,416
<b>TOTAL</b>	<b>47</b>	<b>2,306</b>	<b>26,079</b>	<b>22,009</b>	<b>30,798</b>	<b>65</b>	<b>2,119</b>	<b>34,482</b>	<b>28,275</b>	<b>36,373</b>	<b>7,813</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	65,098	117,455	7,813	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	2,753	-2,446	161	
TOTAL LOSSES	67,851	115,009	7,974	
EXPECTED LOSSES	107,131	54,339	10,740	
CREDIBILITY	.01	.02	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.745	1.264	.088	2.097
INDICATED (POST-TEST)	.489	.830	.058	1.377
PRES. ON RATE LEVEL	1.121	.568	.112	1.801
DERIVED BY FORMULA	1.115	.573	.111	1.799
UNDERLYING PRES. RATE	1.177	.597	.118	1.892
PROPOSED	1.115	.573	.111	1.799

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	2.699
IND. RATES				2.70	MINIMUM PREMIUM	900
MAN. RATES	3.52	3.11	2.89	+ 2.70	PRESENT	970

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES						
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002														
2003	11													
2004														
2005														
2006														
<b>TOTAL</b>	<b>11</b>													

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-12	-8		
TOTAL LOSSES				
EXPECTED LOSSES	236	93	15	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	2.038	.808	.127	2.973
DERIVED BY FORMULA	2.038	.808	.127	2.973
UNDERLYING PRES. RATE	2.141	.849	.133	3.123
PROPOSED	2.038	.808	.127	2.973

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	4.460
IND. RATES				4.46	MINIMUM PREMIUM	1315
MAN. RATES	6.05	5.35	4.77	+ 4.46	PRESENT	1425

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	30									
2003	28									
2004	36									
2005	186									
2006	233									
<b>TOTAL</b>	<b>513</b>									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	205	-171	10	
TOTAL LOSSES	205		10	
EXPECTED LOSSES	8,845	6,068	569	
CREDIBILITY	.00	.00	.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.040	.000	.002	.042
INDICATED (POST-TEST)	.026	.000	.001	.027
PRES. ON RATE LEVEL	1.641	1.126	.106	2.873
DERIVED BY FORMULA	1.641	1.126	.106	2.873
UNDERLYING PRES. RATE	1.724	1.183	.111	3.018
PROPOSED	1.641	1.126	.106	2.873

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	4.310
IND. RATES				4.31	MINIMUM PREMIUM	1280
MAN. RATES	5.81	5.14	4.61	+ 4.31	PRESENT	1385

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	76												
2003	81												
2004	83												
2005	78												
2006	82												
<b>TOTAL</b>	<b>400</b>												

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-94	-373	4	
TOTAL LOSSES			4	
EXPECTED LOSSES	8,476	5,228	410	
CREDIBILITY	.00	.00	.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	2.018	1.244	.098	3.360
DERIVED BY FORMULA	2.018	1.244	.098	3.360
UNDERLYING PRES. RATE	2.119	1.307	.103	3.529
PROPOSED	2.018	1.244	.098	3.360

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	5.041
IND. RATES				5.04	MINIMUM PREMIUM	1450
MAN. RATES	6.75	5.97	5.39	+ 5.04	PRESENT	1575

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	2,155	16,338	.758						1	1
2003	4,614	345,452	7.487			1			6	7
2004	6,215	41,034	.660						5	5
2005	9,666	281,424	2.911					3	3	6
2006	12,062	670,484	5.558			2		2	12	16
<b>TOTAL</b>	<b>34,712</b>	<b>1,354,732</b>	<b>3.903</b>			<b>3</b>		<b>5</b>	<b>27</b>	<b>35</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					2,552					4,127	9,659
2003			152,134		4,074			176,958		3,342	8,944
2004					12,847					16,123	12,064
2005				114,339	2,167				110,495	7,328	47,095
2006			147,476	69,398	85,218			76,793	51,500	196,789	43,310
<b>TOTAL</b>			<b>299,610</b>	<b>183,737</b>	<b>106,858</b>			<b>253,751</b>	<b>161,995</b>	<b>227,709</b>	<b>121,072</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					2,774					7,061	11,262
2003		6,010	240,185	1,653	5,416		10,100	595,579	5,012	7,800	9,606
2004		460	4,079	1,296	14,248		112	5,638	2,391	24,618	13,838
2005		5,926	91,493	100,970	13,818		5,674	129,753	143,013	29,292	49,167
2006	1,328	37,043	489,394	96,453	78,951	1,821	54,150	670,679	173,582	216,348	46,515
<b>TOTAL</b>	<b>1,328</b>	<b>49,439</b>	<b>825,151</b>	<b>200,372</b>	<b>115,207</b>	<b>1,821</b>	<b>70,036</b>	<b>1,401,649</b>	<b>323,998</b>	<b>285,119</b>	<b>130,388</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,349,424	924,696	130,388	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	4,226	-14,944	823	
TOTAL LOSSES	2,353,650	909,752	131,211	
EXPECTED LOSSES	313,797	340,178	52,762	
CREDIBILITY	.02	.05	.06	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	6.781	2.621	.378	9.780
INDICATED (POST-TEST)	4.455	1.722	.248	6.425
PRES. ON RATE LEVEL	.861	.932	.145	1.938
DERIVED BY FORMULA	.933	.972	.151	2.056
UNDERLYING PRES. RATE	.904	.980	.152	2.036
PROPOSED	.933	.972	.151	2.056

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	3.085
IND. RATES				3.09	MINIMUM PREMIUM	990
MAN. RATES	3.86	3.41	3.11	+ 3.09	PRESENT	1020

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	5,952	734,332	12.337			2	3	3	8
2003	5,465	136,120	2.490			1		4	5
2004	5,878	80,820	1.374				1	1	2
2005	6,020	28,561	.474					2	2
2006	6,502	329,838	5.072			1		6	7
<b>TOTAL</b>	<b>29,817</b>	<b>1,309,671</b>	<b>4.392</b>			<b>4</b>	<b>4</b>	<b>16</b>	<b>24</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			361,490	87,234	2,229			188,553	41,389	11,220	42,217
2003			88,058		4,794			30,684		8,812	3,772
2004				38,886	137				35,443	3,055	3,299
2005					1,129					2,777	24,655
2006			110,616		5,928			164,161		29,933	19,200
<b>TOTAL</b>			<b>560,164</b>	<b>126,120</b>	<b>14,217</b>			<b>383,398</b>	<b>76,832</b>	<b>55,797</b>	<b>93,143</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			563,563	124,570	2,422			601,107	102,231	19,197	49,225
2003		3,536	139,374	1,064	5,994		1,793	104,746	1,425	16,568	4,051
2004		877	13,519	40,351	2,055		163	19,451	62,623	7,746	3,784
2005		71	818	281	1,181		92	1,789	800	3,872	25,740
2006	648	15,054	192,558	13,182	8,936	2,072	57,037	633,399	61,944	45,089	20,621
<b>TOTAL</b>	<b>648</b>	<b>19,538</b>	<b>909,832</b>	<b>179,448</b>	<b>20,588</b>	<b>2,072</b>	<b>59,085</b>	<b>1,360,492</b>	<b>229,023</b>	<b>92,472</b>	<b>103,421</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,351,667	521,531	103,421	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-12,320	-53,124	924	
TOTAL LOSSES	2,339,347	468,407	104,345	
EXPECTED LOSSES	1,243,369	759,737	81,698	
CREDIBILITY	.01	.05	.05	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	7.846	1.571	.350	9.767
INDICATED (POST-TEST)	5.155	1.032	.230	6.417
PRES. ON RATE LEVEL	3.970	2.426	.261	6.657
DERIVED BY FORMULA	3.982	2.356	.259	6.597
UNDERLYING PRES. RATE	4.170	2.548	.274	6.992
PROPOSED	3.982	2.356	.259	6.597

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	9.898
IND. RATES				9.90	MINIMUM PREMIUM	2590
MAN. RATES	13.33	11.79	10.68	+ 9.90	PRESENT	2855

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002										
2003										
2004	136	563	.413							
2005										
2006										
<b>TOTAL</b>	<b>136</b>	<b>563</b>	<b>.414</b>							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											563
<b>TOTAL</b>											<b>563</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											646
<b>TOTAL</b>											<b>646</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			646	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	56	-222	3	
TOTAL LOSSES	56		649	
EXPECTED LOSSES	3,589	2,369	604	
CREDIBILITY	.00	.00	.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.041	.000	.477	.518
INDICATED (POST-TEST)	.027	.000	.313	.340
PRES. ON RATE LEVEL	2.513	1.658	.423	4.594
DERIVED BY FORMULA	2.513	1.658	.423	4.594
UNDERLYING PRES. RATE	2.639	1.742	.444	4.825
PROPOSED	2.513	1.658	.423	4.594

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	6.893
IND. RATES				6.89	MINIMUM PREMIUM	1885
MAN. RATES	8.75	7.74	7.37	+ 6.89	PRESENT	2050

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	73									
2003	24									
2004										
2005										
2006										
<b>TOTAL</b>	<b>97</b>									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-130	-145		
TOTAL LOSSES				
EXPECTED LOSSES	1,819	1,087	244	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	1.785	1.066	.240	3.091
DERIVED BY FORMULA	1.785	1.066	.240	3.091
UNDERLYING PRES. RATE	1.875	1.120	.252	3.247
PROPOSED	1.785	1.066	.240	3.091

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	4.638
IND. RATES				4.64	MINIMUM PREMIUM	1355
MAN. RATES	6.31	5.58	4.96	+ 4.64	PRESENT	1470

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	322									
2003	241									
2004	167									
2005	133									
2006	394									
<b>TOTAL</b>	<b>1,257</b>									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	49	-1,073	36	
TOTAL LOSSES	49		36	
EXPECTED LOSSES	16,794	16,994	2,753	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.004	.000	.003	.007
INDICATED (POST-TEST)	.003	.000	.002	.005
PRES. ON RATE LEVEL	1.272	1.287	.209	2.768
DERIVED BY FORMULA	1.272	1.274	.207	2.753
UNDERLYING PRES. RATE	1.336	1.352	.219	2.907
PROPOSED	1.272	1.274	.207	2.753

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	4.130
IND. RATES				4.13	MINIMUM PREMIUM	1235
MAN. RATES	5.52	4.88	4.44	+ 4.13	PRESENT	1345

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	993									
2003	1,031									
2004	1,600	1,496	.093							
2005	1,631									
2006	849	2,573	.303						1	1
<b>TOTAL</b>	<b>6,104</b>	<b>4,069</b>	<b>.067</b>						<b>1</b>	<b>1</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											1,496
2006					400					328	1,845
<b>TOTAL</b>					<b>400</b>					<b>328</b>	<b>3,341</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											1,716
2006	2	56	627	189	303		31	463	170	327	1,982
<b>TOTAL</b>	<b>2</b>	<b>56</b>	<b>627</b>	<b>189</b>	<b>303</b>		<b>31</b>	<b>463</b>	<b>170</b>	<b>327</b>	<b>3,698</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,179	989	3,698	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,585	-12,367	194	
TOTAL LOSSES			3,892	
EXPECTED LOSSES	131,297	161,635	19,959	
CREDIBILITY	.00	.02	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.064	.064
INDICATED (POST-TEST)	.000	.000	.042	.042
PRES. ON RATE LEVEL	2.048	2.521	.311	4.880
DERIVED BY FORMULA	2.048	2.471	.306	4.825
UNDERLYING PRES. RATE	2.151	2.648	.327	5.126
PROPOSED	2.048	2.471	.306	4.825

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	7.239
IND. RATES				7.24	MINIMUM PREMIUM	1965
MAN. RATES	9.85	8.71	7.83	+ 7.24	PRESENT	2165

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	7,902	239,535	3.031				2	15	17	
2003	15,176	237,913	1.567			1	2	6	9	
2004	11,783	2,227,554	18.904			2	4	7	13	
2005	15,060	286,420	1.901				4	12	16	
2006	15,534	270,212	1.739					11	11	
<b>TOTAL</b>	<b>65,455</b>	<b>3,261,634</b>	<b>4.983</b>			<b>3</b>	<b>12</b>	<b>51</b>	<b>66</b>	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			88,218	40,469	54,475			18,353	48,619	76,230	19,742
2003			417,224	59,905	24,861			1,280,904	9,261	28,020	9,295
2004				115,681	43,019				301,923	37,317	31,486
2005				50,660	59,710				66,835	87,144	22,071
2006					68,369					181,601	20,242
<b>TOTAL</b>			<b>505,442</b>	<b>266,715</b>	<b>250,434</b>			<b>1,299,257</b>	<b>426,638</b>	<b>410,312</b>	<b>102,836</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				57,790	59,214				120,088	130,427	23,019
2003		3,953	151,980	74,097	30,716		1,189	68,821	19,952	52,346	9,983
2004		16,821	384,861	129,249	57,328		42,374	1,745,737	567,486	97,239	36,114
2005		6,428	82,981	59,315	67,480		6,023	131,568	110,268	133,014	23,042
2006	318	9,302	107,276	32,291	51,845	609	19,047	255,756	94,259	181,295	21,740
<b>TOTAL</b>	<b>318</b>	<b>36,504</b>	<b>727,098</b>	<b>352,742</b>	<b>266,583</b>	<b>609</b>	<b>68,633</b>	<b>2,201,882</b>	<b>912,053</b>	<b>594,321</b>	<b>113,898</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,035,044	2,125,699	113,898	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-12,973	-113,415	3,020	
TOTAL LOSSES	3,022,071	2,012,284	116,918	
EXPECTED LOSSES	2,081,469	1,826,195	249,385	
CREDIBILITY	.02	.08	.09	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	4.617	3.074	.179	7.870
INDICATED (POST-TEST)	3.033	2.020	.118	5.171
PRES. ON RATE LEVEL	3.028	2.656	.363	6.047
DERIVED BY FORMULA	3.028	2.605	.341	5.974
UNDERLYING PRES. RATE	3.180	2.790	.381	6.351
PROPOSED	3.028	2.605	.341	5.974

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	8.963
IND. RATES				8.96	MINIMUM PREMIUM	2370
MAN. RATES	12.01	10.62	9.70	+ 8.96	PRESENT	2615

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	42,039	651,261	1,549			2		7	9
2003	38,726	14,044	.036						
2004	30,825	212,608	.689				2	6	8
2005	24,595	98,705	.401					6	6
2006	30,733	376,318	1,224				1	5	6
<b>TOTAL</b>	<b>166,918</b>	<b>1,352,936</b>	<b>.811</b>			<b>2</b>	<b>3</b>	<b>24</b>	<b>29</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			323,052		84,548			113,851		53,151	76,659
2003											14,044
2004				41,187	18,283				61,717	53,740	37,681
2005					24,088					56,434	18,183
2006				10,604	214,834				23,376	98,777	28,727
<b>TOTAL</b>			<b>323,052</b>	<b>51,791</b>	<b>341,753</b>			<b>113,851</b>	<b>85,093</b>	<b>262,102</b>	<b>175,294</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			503,639		91,903			362,957		90,942	89,384
2003											15,083
2004		1,581	20,077	44,570	22,296		610	50,810	116,221	87,426	43,220
2005		1,564	17,402	5,980	25,160		1,759	36,222	16,220	78,667	18,983
2006	1,021	30,199	354,128	107,949	164,210	445	14,137	192,182	73,843	104,396	30,853
<b>TOTAL</b>	<b>1,021</b>	<b>33,344</b>	<b>895,246</b>	<b>158,499</b>	<b>303,569</b>	<b>445</b>	<b>16,506</b>	<b>642,171</b>	<b>206,284</b>	<b>361,431</b>	<b>197,523</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,588,733	1,029,783	197,523	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-27,813	-67,461	1,487	
TOTAL LOSSES	1,560,920	962,322	199,010	
EXPECTED LOSSES	1,644,142	861,296	150,227	
CREDIBILITY	.04	.15	.16	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.935	.577	.119	1.631
INDICATED (POST-TEST)	.614	.379	.078	1.071
PRES. ON RATE LEVEL	.938	.491	.086	1.515
DERIVED BY FORMULA	.925	.474	.085	1.484
UNDERLYING PRES. RATE	.985	.516	.090	1.591
PROPOSED	.925	.474	.085	1.484

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	TOTAL
IND. RATES				2.23	MINIMUM PREMIUM	790
MAN. RATES	3.11	2.75	2.43	+ 2.23	PRESENT	860

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	9,438	47,134	.499						3	3
2003	10,298	636,707	6.182			2	1	1	1	4
2004	10,915	170,983	1.566			1	1	1		2
2005	11,928	173,070	1.450				2	1		3
2006	13,541	17,099	.126							
<b>TOTAL</b>	<b>56,120</b>	<b>1,044,993</b>	<b>1.862</b>			<b>3</b>	<b>4</b>	<b>5</b>		<b>12</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					13,090					20,566	13,478
2003			419,510	42,430	1,303			169,482		594	3,388
2004			66,310	38,946				14,342	43,917		7,468
2005				47,007	2,019				68,011	45,177	10,856
2006											17,099
<b>TOTAL</b>			<b>485,820</b>	<b>128,383</b>	<b>16,412</b>			<b>183,824</b>	<b>111,928</b>	<b>66,337</b>	<b>52,289</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					14,229					35,189	15,715
2003		16,376	667,613	55,240	4,108		9,664	569,948	4,623	2,653	3,638
2004		4,716	113,740	41,885	3,102		1,399	69,782	77,994	4,232	8,566
2005		2,508	38,430	41,790	6,858		4,767	105,966	99,716	74,719	11,334
2006											18,364
<b>TOTAL</b>		<b>23,600</b>	<b>819,783</b>	<b>138,915</b>	<b>28,297</b>		<b>15,830</b>	<b>745,696</b>	<b>182,333</b>	<b>116,793</b>	<b>57,617</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,604,909	466,338	57,617	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-9,921	-21,385	556	
TOTAL LOSSES	1,594,988	444,953	58,173	
EXPECTED LOSSES	1,825,584	329,424	46,018	
CREDIBILITY	.02	.07	.08	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.842	.793	.104	3.739
INDICATED (POST-TEST)	1.867	.521	.068	2.456
PRES. ON RATE LEVEL	3.097	.559	.078	3.734
DERIVED BY FORMULA	3.072	.556	.077	3.705
UNDERLYING PRES. RATE	3.253	.587	.082	3.922
PROPOSED	3.072	.556	.077	3.705

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	5.559
IND. RATES				5.56	MINIMUM PREMIUM	1570
MAN. RATES	7.44	6.58	5.99	+ 5.56	PRESENT	1720

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	56,233	342,691	.609				5	9	14
2003	43,559	307,307	.705			1	1	3	5
2004	47,596	420,811	.884			1	3	2	6
2005	47,980	1,019,524	2.124			2	10	7	19
2006	53,190	93,102	.175					10	10
<b>TOTAL</b>	<b>248,558</b>	<b>2,183,435</b>	<b>.878</b>			<b>4</b>	<b>19</b>	<b>31</b>	<b>54</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				94,048	51,188				91,014	50,499	55,942
2003			78,397	18,320	11,072			131,828	1,582	23,140	42,968
2004			111,233	23,966	20,069			126,351	54,953	52,744	31,495
2005			245,452	143,664	24,463			299,253	194,629	36,193	75,870
2006					10,614					40,763	41,725
<b>TOTAL</b>			<b>435,082</b>	<b>279,998</b>	<b>117,406</b>			<b>557,432</b>	<b>342,178</b>	<b>203,339</b>	<b>248,000</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				134,301	55,641				224,805	86,403	65,228
2003		3,285	127,957	23,310	13,681		7,625	447,742	8,126	44,041	46,148
2004		7,698	182,834	29,380	25,442		11,331	461,064	112,717	88,997	36,125
2005	311	28,792	440,751	141,112	45,204	1,033	99,089	1,073,526	285,775	95,834	79,208
2006	48	1,438	16,650	5,013	8,050	133	4,275	57,404	21,162	40,691	44,813
<b>TOTAL</b>	<b>359</b>	<b>41,213</b>	<b>768,192</b>	<b>333,116</b>	<b>148,018</b>	<b>1,166</b>	<b>122,320</b>	<b>2,039,736</b>	<b>652,585</b>	<b>355,966</b>	<b>271,522</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,972,986	1,489,685	271,522	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-12,644	-52,566	1,574	
TOTAL LOSSES	2,960,342	1,437,119	273,096	
EXPECTED LOSSES	1,098,627	728,275	141,679	
CREDIBILITY	.06	.20	.21	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.191	.578	.110	1.879
INDICATED (POST-TEST)	.782	.380	.072	1.234
PRES. ON RATE LEVEL	.421	.279	.054	.754
DERIVED BY FORMULA	.443	.299	.058	.800
UNDERLYING PRES. RATE	.442	.293	.057	.792
PROPOSED	.443	.299	.058	.800

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	1.200
IND. RATES				1.20	MINIMUM PREMIUM	545
MAN. RATES	1.43	1.26	1.21	+ 1.20	PRESENT	560

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	4,132									
2003	19,646	22,456	.114						1	1
2004	21,046	37,207	.176						1	1
2005	28,431	234,756	.825			1				1
2006	27,013	2,858	.010							
<b>TOTAL</b>	<b>100,268</b>	<b>297,277</b>	<b>.296</b>			<b>1</b>			<b>2</b>	<b>3</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				14,185					5,671		2,600
2004				5,000					19,880		12,327
2005			86,000					105,000			43,756
2006											2,858
<b>TOTAL</b>			<b>86,000</b>	<b>19,185</b>				<b>105,000</b>	<b>25,551</b>		<b>61,541</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			2,245	17,088	276			1,283	10,757	238	2,792
2004		114	1,732	5,187	244		81	10,311	34,869	1,727	14,139
2005	148	9,548	148,444	4,238	2,454	498	42,525	399,547	13,085	5,676	45,681
2006											3,069
<b>TOTAL</b>	<b>148</b>	<b>9,662</b>	<b>152,421</b>	<b>26,513</b>	<b>2,974</b>	<b>498</b>	<b>42,606</b>	<b>411,141</b>	<b>58,711</b>	<b>7,641</b>	<b>65,681</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	616,476	95,839	65,681	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	3,102	-21,024	1,356	
TOTAL LOSSES	619,578	74,815	67,037	
EXPECTED LOSSES	1,317,520	401,072	100,268	
CREDIBILITY	.03	.11	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.618	.075	.067	.760
INDICATED (POST-TEST)	.406	.049	.044	.499
PRES. ON RATE LEVEL	1.251	.381	.095	1.727
DERIVED BY FORMULA	1.226	.344	.089	1.659
UNDERLYING PRES. RATE	1.314	.400	.100	1.814
PROPOSED	1.226	.344	.089	1.659

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	2.489
IND. RATES				2.49	MINIMUM PREMIUM	850
MAN. RATES	3.59	3.17	2.77	+ 2.49	PRESENT	940

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	10,133	1,281,839	12.650			1	2	2	5
2003	9,626	475,944	4.944	1				1	2
2004	10,310	28,248	.273				2	3	5
2005	10,363	5,691	.054						
2006	11,226	66,540	.592					3	3
<b>TOTAL</b>	<b>51,658</b>	<b>1,858,262</b>	<b>3.597</b>	<b>1</b>		<b>1</b>	<b>4</b>	<b>9</b>	<b>15</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			178,543	47,518	2,223			777,458	222,200	821	53,076
2003	460,623				580					626	14,115
2004				4,489	1,817				11,923	2,399	7,620
2005											5,691
2006					5,773					10,276	50,491
<b>TOTAL</b>	<b>460,623</b>		<b>178,543</b>	<b>52,007</b>	<b>10,393</b>			<b>777,458</b>	<b>234,123</b>	<b>14,122</b>	<b>130,993</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			88,021	67,856	2,417			783,784	548,834	1,404	61,887
2003	1,008,025	13	83	26	681		4	111	43	1,156	15,160
2004		168	2,134	4,841	2,233		64	7,015	21,272	4,698	8,740
2005											5,942
2006	26	789	9,059	2,728	4,379	32	1,076	14,474	5,334	10,260	54,227
<b>TOTAL</b>	<b>1,008,051</b>	<b>970</b>	<b>99,297</b>	<b>75,451</b>	<b>9,710</b>	<b>32</b>	<b>1,144</b>	<b>805,384</b>	<b>575,483</b>	<b>17,518</b>	<b>145,956</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,914,878	678,162	145,956	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-7,571	-37,526	1,096	
TOTAL LOSSES	1,907,307	640,636	147,052	
EXPECTED LOSSES	775,904	537,242	97,117	
CREDIBILITY	.02	.07	.08	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.692	1.240	.285	5.217
INDICATED (POST-TEST)	2.426	.815	.187	3.428
PRES. ON RATE LEVEL	1.430	.990	.179	2.599
DERIVED BY FORMULA	1.450	.978	.180	2.608
UNDERLYING PRES. RATE	1.502	1.040	.188	2.730
PROPOSED	1.450	.978	.180	2.608

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	3.913
IND. RATES				3.91	MINIMUM PREMIUM	1185
MAN. RATES	5.16	4.56	4.17	+ 3.91	PRESENT	1280

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	944	5,285	.559						1	1
2003	213	5,398	2.534							
2004	188	2,545	1.353							
2005	950	55	.005							
2006	640									
<b>TOTAL</b>	<b>2,935</b>	<b>13,283</b>	<b>.453</b>						<b>1</b>	<b>1</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					274					1,773	3,238
2003											5,398
2004											2,545
2005											55
<b>TOTAL</b>					<b>274</b>					<b>1,773</b>	<b>11,236</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					298					3,034	3,776
2003											5,797
2004											2,919
2005											57
<b>TOTAL</b>					<b>298</b>					<b>3,034</b>	<b>12,549</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		3,332	12,549	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,625	-2,446	60	
TOTAL LOSSES		886	12,609	
EXPECTED LOSSES	66,213	33,079	5,048	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.030	.430	.460
INDICATED (POST-TEST)	.000	.020	.283	.303
PRES. ON RATE LEVEL	2.148	1.073	.164	3.385
DERIVED BY FORMULA	2.148	1.062	.165	3.375
UNDERLYING PRES. RATE	2.256	1.127	.172	3.555
PROPOSED	2.148	1.062	.165	3.375

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	5.064
IND. RATES				5.06	MINIMUM PREMIUM	1455
MAN. RATES	6.71	5.93	5.43	+ 5.06	PRESENT	1585

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	39,757	234,803	.590				1	7	8
2003	48,459	708,318	1.461			1	3	8	12
2004	88,574	788,350	.890			1	3	10	14
2005	64,598	223,251	.345				1	6	7
2006	71,912	264,427	.367				2	4	6
<b>TOTAL</b>	<b>313,300</b>	<b>2,219,149</b>	<b>.708</b>			<b>2</b>	<b>10</b>	<b>35</b>	<b>47</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			70,546	19,647	45,549			68,095	84,700	58,889	26,018
2003			258,020	110,129	99,435			115,922	157,261	148,238	54,614
2004				67,714	100,116				42,970	183,988	19,620
2005				15,842	21,204				10,350	68,459	107,396
2006				57,388	13,029				64,522	47,954	81,534
<b>TOTAL</b>			<b>328,566</b>	<b>270,720</b>	<b>279,333</b>			<b>184,017</b>	<b>359,803</b>	<b>507,528</b>	<b>289,182</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				28,056	49,510				209,209	100,759	30,337
2003		4,832	142,769	137,660	119,150		4,614	291,053	310,138	281,225	58,655
2004		20,048	445,331	86,140	119,014		11,291	466,578	110,470	288,063	22,504
2005		2,177	27,783	19,176	23,743		2,656	55,654	32,874	97,212	112,121
2006	148	7,123	112,536	41,187	16,841	466	15,403	214,046	87,199	63,868	87,568
<b>TOTAL</b>	<b>148</b>	<b>34,180</b>	<b>728,419</b>	<b>312,219</b>	<b>328,258</b>	<b>466</b>	<b>33,964</b>	<b>1,027,331</b>	<b>749,890</b>	<b>831,127</b>	<b>311,185</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,824,508	2,221,494	311,185	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,483	-185,049	2,562	
TOTAL LOSSES	1,823,025	2,036,445	313,747	
EXPECTED LOSSES	4,445,727	2,866,696	216,177	
CREDIBILITY	.07	.23	.25	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.582	.650	.100	1.332
INDICATED (POST-TEST)	.382	.427	.066	.875
PRES. ON RATE LEVEL	1.351	.871	.066	2.288
DERIVED BY FORMULA	1.283	.769	.066	2.118
UNDERLYING PRES. RATE	1.419	.915	.069	2.403
PROPOSED	1.283	.769	.066	2.118

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	3.178
IND. RATES				3.18	MINIMUM PREMIUM	1010
MAN. RATES	4.86	4.30	3.67	+ 3.18	PRESENT	1160

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	59									
2003										
2004	253									
2005	252	686	.272							
2006	278									
<b>TOTAL</b>	<b>842</b>	<b>686</b>	<b>.081</b>							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											686
<b>TOTAL</b>											<b>686</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											716
<b>TOTAL</b>											<b>716</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			716	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	190	-182	12	
TOTAL LOSSES	190		728	
EXPECTED LOSSES	10,576	3,890	809	
CREDIBILITY	.00	.00	.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.023	.000	.086	.109
INDICATED (POST-TEST)	.015	.000	.057	.072
PRES. ON RATE LEVEL	1.196	.440	.091	1.727
DERIVED BY FORMULA	1.196	.440	.091	1.727
UNDERLYING PRES. RATE	1.256	.462	.096	1.814
PROPOSED	1.196	.440	.091	1.727

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	2.591
IND. RATES				2.59	MINIMUM PREMIUM	875
MAN. RATES	3.59	3.17	2.77	+ 2.59	PRESENT	940

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	12,801	1,099,561	8,589			3	10	11	24
2003	15,657	758,423	4,843			2	2	12	16
2004	16,073	637,061	3,963				6	24	30
2005	20,074	1,298,283	6,467			6	3	12	21
2006	23,337	784,048	3,359				5	20	25
<b>TOTAL</b>	<b>87,942</b>	<b>4,577,376</b>	<b>5,205</b>			<b>11</b>	<b>26</b>	<b>79</b>	<b>116</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			369,197	173,953	30,877			288,563	136,781	79,372	20,818
2003			276,688	50,783	41,028			234,360	15,734	69,868	69,962
2004				135,055	165,460				100,333	178,238	57,975
2005			555,550	60,928	19,654			365,144	180,426	24,951	91,630
2006				197,323	112,143				143,938	275,767	54,877
<b>TOTAL</b>			<b>1,201,435</b>	<b>618,042</b>	<b>369,162</b>			<b>888,067</b>	<b>577,212</b>	<b>628,196</b>	<b>295,262</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			575,578	248,405	33,563			919,939	337,849	135,806	24,274
2003		11,634	449,679	65,638	50,300		13,706	804,047	40,895	131,941	75,140
2004		8,958	99,362	156,805	190,129		1,622	114,393	202,420	280,893	66,497
2005	965	66,014	1,021,041	85,792	42,552	1,730	157,514	1,609,651	282,753	85,655	95,662
2006	818	33,646	492,652	173,429	108,971	1,614	52,106	715,197	282,119	310,979	58,938
<b>TOTAL</b>	<b>1,783</b>	<b>120,252</b>	<b>2,638,312</b>	<b>730,069</b>	<b>425,515</b>	<b>3,344</b>	<b>224,948</b>	<b>4,163,227</b>	<b>1,146,036</b>	<b>945,274</b>	<b>320,511</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,151,866	3,246,894	320,511	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-8,575	-133,689	2,850	
TOTAL LOSSES	7,143,291	3,113,205	323,361	
EXPECTED LOSSES	4,882,540	2,221,415	221,614	
CREDIBILITY	.03	.10	.11	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	8.123	3.540	.368	12.031
INDICATED (POST-TEST)	5.337	2.326	.242	7.905
PRES. ON RATE LEVEL	5.286	2.405	.240	7.931
DERIVED BY FORMULA	5.288	2.397	.240	7.925
UNDERLYING PRES. RATE	5.552	2.526	.252	8.330
PROPOSED	5.288	2.397	.240	7.925

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	11.166
IND. RATES				11.17	MINIMUM PREMIUM	2890
MAN. RATES	15.58	13.78	12.14	+ 11.17	PRESENT	3205

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	10,032	112,757	1.123				3	5	8
2003	10,050	61,948	.616					3	3
2004	12,298	170,351	1.385					4	4
2005	9,560	465,317	4.867			1	1	3	5
2006	8,548	47,277	.553					4	4
<b>TOTAL</b>	<b>50,488</b>	<b>857,650</b>	<b>1.699</b>			<b>1</b>	<b>4</b>	<b>19</b>	<b>24</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				28,360	7,226				29,875	26,327	20,969
2003					13,575					44,296	4,077
2004					72,602					93,216	4,533
2005			101,900	13,504	80,754			135,000	16,151	106,000	12,008
2006					8,958					34,642	3,677
<b>TOTAL</b>			<b>101,900</b>	<b>41,864</b>	<b>183,115</b>			<b>135,000</b>	<b>46,026</b>	<b>304,481</b>	<b>45,264</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				40,498	7,854				73,792	45,046	24,450
2003		286	1,943	589	15,933		222	7,933	2,991	81,868	4,379
2004		2,600	23,064	7,335	80,529		632	32,603	13,825	142,336	5,199
2005	177	17,227	244,854	36,933	88,628	639	58,770	600,022	67,886	157,841	12,536
2006	41	1,217	14,056	4,230	6,790	115	3,644	48,792	17,981	34,586	3,949
<b>TOTAL</b>	<b>218</b>	<b>21,330</b>	<b>283,917</b>	<b>89,585</b>	<b>199,734</b>	<b>754</b>	<b>63,268</b>	<b>689,350</b>	<b>176,475</b>	<b>461,677</b>	<b>50,513</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,058,837	927,471	50,513	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-29,092	-66,846	686	
TOTAL LOSSES	1,029,745	860,625	51,199	
EXPECTED LOSSES	1,938,739	874,451	69,169	
CREDIBILITY	.02	.07	.07	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.040	1.705	.101	3.846
INDICATED (POST-TEST)	1.340	1.120	.066	2.526
PRES. ON RATE LEVEL	3.656	1.649	.131	5.436
DERIVED BY FORMULA	3.610	1.612	.126	5.348
UNDERLYING PRES. RATE	3.840	1.732	.137	5.709
PROPOSED	3.610	1.612	.126	5.348

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	7.535
IND. RATES				7.54	MINIMUM PREMIUM	2035
MAN. RATES	10.77	9.52	8.32	+ 7.54	PRESENT	2280

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	4,693	51,014	1.087						5	5
2003	5,264	295,758	5.618			1	1		5	7
2004	8,122	728,173	8.965			1	2		4	7
2005	8,701	120,873	1.389				3		4	7
2006	8,608	26,765	.310						4	4
<b>TOTAL</b>	<b>35,388</b>	<b>1,222,583</b>	<b>3.455</b>			<b>2</b>	<b>6</b>		<b>22</b>	<b>30</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			80,405	2,027	8,206			99,340	9,688	14,007	28,801
2003			145,884	55,415	35,305			427,501	55,697	57,324	11,669
2004				50,137	21,942				31,734	19,542	2,192
2005					6,288					24,079	8,635
2006					3,819					6,511	16,435
<b>TOTAL</b>			<b>226,289</b>	<b>107,579</b>	<b>75,560</b>			<b>526,841</b>	<b>97,119</b>	<b>121,463</b>	<b>67,732</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					8,920					23,966	33,582
2003		3,872	132,003	4,755	41,812		5,943	346,464	24,931	107,267	12,533
2004		7,395	166,419	61,779	28,724		23,482	926,745	118,898	42,612	2,514
2005		2,943	43,972	45,601	11,633		2,307	51,363	47,388	39,037	9,015
2006	17	519	5,995	1,804	2,895	22	683	9,161	3,375	6,504	17,651
<b>TOTAL</b>	<b>17</b>	<b>14,729</b>	<b>348,389</b>	<b>113,939</b>	<b>93,984</b>	<b>22</b>	<b>32,415</b>	<b>1,333,733</b>	<b>194,592</b>	<b>219,386</b>	<b>75,295</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,729,305	621,901	75,295	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-6,393	-45,085	653	
TOTAL LOSSES	1,722,912	576,816	75,948	
EXPECTED LOSSES	2,569,878	726,516	52,375	
CREDIBILITY	.02	.05	.06	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	4.869	1.630	.215	6.714
INDICATED (POST-TEST)	3.199	1.071	.141	4.411
PRES. ON RATE LEVEL	6.914	1.955	.141	9.010
DERIVED BY FORMULA	6.840	1.911	.141	8.892
UNDERLYING PRES. RATE	7.262	2.053	.148	9.463
PROPOSED	6.840	1.911	.141	8.892

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	12.528
IND. RATES				12.53	MINIMUM PREMIUM	3210
MAN. RATES	17.67	15.63	13.79	+ 12.53	PRESENT	3605

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	148									
2003	254									
2004	296	271	.091							
2005	430									
2006	233									
<b>TOTAL</b>	<b>1,361</b>	<b>271</b>	<b>.020</b>							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											271
<b>TOTAL</b>											<b>271</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											311
<b>TOTAL</b>											<b>311</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			311	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-867	-2,432	29	
TOTAL LOSSES			340	
EXPECTED LOSSES	51,936	35,754	2,531	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.025	.025
INDICATED (POST-TEST)	.000	.000	.016	.016
PRES. ON RATE LEVEL	3.633	2.501	.177	6.311
DERIVED BY FORMULA	3.633	2.476	.175	6.284
UNDERLYING PRES. RATE	3.816	2.627	.186	6.629
PROPOSED	3.633	2.476	.175	6.284

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	8.854
IND. RATES				8.85	MINIMUM PREMIUM	2345
MAN. RATES	12.54	11.09	9.66	+ 8.85	PRESENT	2605

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	1,265	684	.054						1	1
2003	1,070	200,307	18.720						3	4
2004	1,694	231,274	13.652						5	6
2005	1,703	495,364	29.087						1	2
2006	1,524	6,827	.447						1	1
<b>TOTAL</b>	<b>7,256</b>	<b>934,456</b>	<b>12.878</b>						<b>11</b>	<b>14</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					189					495	
2003				32,960	79,462				49,197	38,181	507
2004				36,960	44,152				42,000	106,768	1,394
2005			112,502		53			382,290		130	389
2006					1,642					4,023	1,162
<b>TOTAL</b>			<b>112,502</b>	<b>69,920</b>	<b>125,498</b>			<b>382,290</b>	<b>91,197</b>	<b>149,597</b>	<b>3,452</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					205					847	
2003		1,663	16,587	43,153	93,908		187	17,957	95,895	72,640	545
2004		2,408	26,830	42,798	50,781		903	59,126	89,503	166,681	1,599
2005	112	7,182	111,694	3,199	1,901	1,041	89,009	836,536	27,429	12,059	406
2006	7	222	2,574	774	1,245	14	422	5,666	2,087	4,017	1,248
<b>TOTAL</b>	<b>119</b>	<b>11,475</b>	<b>157,685</b>	<b>89,924</b>	<b>148,040</b>	<b>1,055</b>	<b>90,521</b>	<b>919,285</b>	<b>214,914</b>	<b>256,244</b>	<b>3,798</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,180,140	709,122	3,798	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,043	-13,930	132	
TOTAL LOSSES	1,177,097	695,192	3,930	
EXPECTED LOSSES	342,991	202,080	11,609	
CREDIBILITY	.01	.02	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	16.222	9.581	.054	25.857
INDICATED (POST-TEST)	10.658	6.295	.035	16.988
PRES. ON RATE LEVEL	4.501	2.652	.152	7.305
DERIVED BY FORMULA	4.563	2.725	.150	7.438
UNDERLYING PRES. RATE	4.727	2.785	.160	7.672
PROPOSED	4.563	2.725	.150	7.438

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	10.480
IND. RATES				10.48	MINIMUM PREMIUM	2730
MAN. RATES	14.49	12.81	11.18	+ 10.48	PRESENT	2975

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	41,278	2,937,771	7.117			8	3	17	28
2003	45,067	2,008,229	4.456		1	1	4	21	27
2004	48,139	4,448,930	9.241			4	5	15	24
2005	54,216	1,712,310	3.158			6	6	25	37
2006	54,028	1,350,245	2.499			2	6	28	36
<b>TOTAL</b>	<b>242,728</b>	<b>12,457,485</b>	<b>5.132</b>		<b>1</b>	<b>21</b>	<b>24</b>	<b>106</b>	<b>152</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			1,471,921	69,756	112,375			1,045,352	60,358	149,143	28,866
2003		165,073	234,691	87,822	59,931		866,635	185,986	37,188	297,589	73,314
2004			1,492,370	112,873	150,664			2,379,742	144,347	133,431	35,503
2005			565,544	195,490	157,043			377,045	146,282	209,402	61,504
2006			172,295	221,020	146,932			103,444	228,602	422,633	55,319
<b>TOTAL</b>		<b>165,073</b>	<b>3,936,821</b>	<b>686,961</b>	<b>626,945</b>		<b>866,635</b>	<b>4,091,569</b>	<b>616,777</b>	<b>1,212,198</b>	<b>254,506</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			2,052,090	99,612	122,154			2,750,295	149,083	255,184	33,658
2003		150,020	396,867	110,718	73,035		935,348	706,390	98,372	553,279	78,739
2004		35,875	816,179	143,124	181,337		68,242	2,693,918	325,821	239,174	40,722
2005	981	82,829	1,243,365	238,559	199,939	1,784	166,438	1,734,691	293,714	337,518	64,210
2006	1,980	62,787	870,689	220,498	145,136	3,728	115,090	1,486,838	469,347	488,151	59,413
<b>TOTAL</b>	<b>2,961</b>	<b>331,511</b>	<b>5,379,190</b>	<b>812,511</b>	<b>721,601</b>	<b>5,512</b>	<b>1,285,118</b>	<b>9,372,132</b>	<b>1,336,337</b>	<b>1,873,306</b>	<b>276,742</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	16,376,424	4,743,755	276,742	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-62,773	-248,391	2,765	
TOTAL LOSSES	16,313,651	4,495,364	279,507	
EXPECTED LOSSES	7,206,594	3,699,175	237,873	
CREDIBILITY	.06	.19	.21	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	6.721	1.852	.115	8.688
INDICATED (POST-TEST)	4.416	1.217	.076	5.709
PRES. ON RATE LEVEL	2.827	1.451	.093	4.371
DERIVED BY FORMULA	2.922	1.407	.089	4.418
UNDERLYING PRES. RATE	2.969	1.524	.098	4.591
PROPOSED	2.922	1.407	.089	4.418

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	6.224
IND. RATES				6.22	MINIMUM PREMIUM	1725
MAN. RATES	8.53	7.54	6.69	+ 6.22	PRESENT	1885

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	39,907	1,509,362	3.782		1	2	6	22	31
2003	47,590	1,498,498	3.148			3	2	19	24
2004	56,832	1,428,258	2.513			3	10	23	36
2005	70,722	1,742,544	2.463	2	1	1	4	23	31
2006	71,062	720,541	1.013				7	17	24
<b>TOTAL</b>	<b>286,113</b>	<b>6,899,203</b>	<b>2.411</b>	<b>2</b>	<b>2</b>	<b>9</b>	<b>29</b>	<b>104</b>	<b>146</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		336,372	191,401	96,598	117,800		6,792	145,390	227,784	173,870	213,355
2003			492,194	77,114	49,117			553,158	182,698	82,945	61,272
2004			262,415	194,890	166,712			133,734	259,278	320,930	90,299
2005	779,473	59,905	95,814	100,695	135,211	34,718	49,014	99,345	112,001	219,511	56,857
2006				178,967	105,419				219,872	163,599	52,684
<b>TOTAL</b>	<b>779,473</b>	<b>396,277</b>	<b>1,041,824</b>	<b>648,264</b>	<b>574,259</b>	<b>34,718</b>	<b>55,806</b>	<b>931,627</b>	<b>1,001,633</b>	<b>960,855</b>	<b>474,467</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		736,655	298,394	137,942	128,049		40,080	463,503	562,626	297,490	248,772
2003		19,337	759,749	99,586	61,116		30,672	1,841,935	366,496	165,864	65,806
2004		25,547	517,200	224,880	199,187		14,606	685,036	511,375	516,487	103,573
2005	655,857	144,575	348,894	126,792	154,167	43,225	266,820	649,214	218,703	330,702	59,359
2006	759	31,016	452,634	159,052	101,635	1,589	52,568	729,677	297,222	217,809	56,583
<b>TOTAL</b>	<b>656,616</b>	<b>957,130</b>	<b>2,376,871</b>	<b>748,252</b>	<b>644,154</b>	<b>44,814</b>	<b>404,746</b>	<b>4,369,365</b>	<b>1,956,422</b>	<b>1,528,352</b>	<b>534,093</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,809,542	4,877,180	534,093	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-34,974	-224,975	2,981	
TOTAL LOSSES	8,774,568	4,652,205	537,074	
EXPECTED LOSSES	9,009,698	3,650,801	237,474	
CREDIBILITY	.06	.21	.24	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.067	1.626	.188	4.881
INDICATED (POST-TEST)	2.015	1.068	.124	3.207
PRES. ON RATE LEVEL	2.998	1.215	.079	4.292
DERIVED BY FORMULA	2.939	1.184	.090	4.213
UNDERLYING PRES. RATE	3.149	1.276	.083	4.508
PROPOSED	2.939	1.184	.090	4.213

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	5.936
IND. RATES				5.94	MINIMUM PREMIUM	1660
MAN. RATES	8.45	7.47	6.57	+ 5.94	PRESENT	1860

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	698	17,515	2,509						1	1
2003	979	142	.014							
2004	627	261	.041							
2005	439	14,224	3,240						1	1
2006	421	3,552	.843						1	1
<b>TOTAL</b>	<b>3,164</b>	<b>35,694</b>	<b>1,128</b>						<b>3</b>	<b>3</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					11,849					5,666	
2003											142
2004											261
2005					1,771					12,453	
2006					2,255					1,297	
<b>TOTAL</b>					<b>15,875</b>					<b>19,416</b>	<b>403</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					12,880					9,695	
2003											153
2004											299
2005		113	1,279	439	1,850		388	7,996	3,578	17,358	
2006	10	304	3,540	1,063	1,710	5	132	1,824	670	1,297	
<b>TOTAL</b>	<b>10</b>	<b>417</b>	<b>4,819</b>	<b>1,502</b>	<b>16,440</b>	<b>5</b>	<b>520</b>	<b>9,820</b>	<b>4,248</b>	<b>28,350</b>	<b>452</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	15,591	50,540	452	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,981	-6,197	44	
TOTAL LOSSES	10,610	44,343	496	
EXPECTED LOSSES	208,065	74,639	5,189	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.335	1,401	.016	1,752
INDICATED (POST-TEST)	.220	.920	.011	1,151
PRES. ON RATE LEVEL	6.261	2,246	.156	8,663
DERIVED BY FORMULA	6.261	2,233	.155	8,649
UNDERLYING PRES. RATE	6.576	2,359	.164	9,099
PROPOSED	6.261	2,233	.155	8,649

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	12,186
IND. RATES				12.19	MINIMUM PREMIUM	3130
MAN. RATES	17.24	15.25	13.26	+ 12.19	PRESENT	3475

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002												
2003												
2004												
2005												
2006												
<b>TOTAL</b>												

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.				
TOTAL LOSSES				
EXPECTED LOSSES				
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	6.545	3.667	.326	10.538
DERIVED BY FORMULA	6.545	3.667	.326	10.538
UNDERLYING PRES. RATE	6.874	3.852	.342	11.068
PROPOSED	6.545	3.667	.326	10.538

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	14.848
IND. RATES				14.85	MINIMUM PREMIUM	3650
MAN. RATES	21.12	18.68	16.13	+ 14.85	PRESENT	3650

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	8,070	124,987	1,548				1	3	4
2003	9,730	249,689	2,566			1	1	4	6
2004	12,299	1,241,464	10,094			2	3	10	15
2005	12,489	224,856	1,800			1			1
2006	12,096	33,131	.273					3	3
<b>TOTAL</b>	<b>54,684</b>	<b>1,874,127</b>	<b>3,427</b>			<b>4</b>	<b>5</b>	<b>20</b>	<b>29</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				11,883	30,970				16,815	60,213	5,106
2003			140,779	25,098	13,559				18,918	42,343	8,992
2004			360,619	59,843	68,984			485,564	68,256	173,155	25,043
2005			121,000					95,000			8,856
2006					6,524					13,418	13,189
<b>TOTAL</b>			<b>622,398</b>	<b>96,824</b>	<b>120,037</b>			<b>580,564</b>	<b>103,989</b>	<b>289,129</b>	<b>61,186</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				16,969	33,664				41,533	103,024	5,954
2003		5,768	227,634	32,187	16,994		210	11,862	38,740	79,056	9,657
2004		23,457	555,203	76,643	85,556		37,715	1,493,182	174,116	282,765	28,724
2005	209	13,431	208,855	5,965	3,455	450	38,464	361,493	11,839	5,134	9,246
2006	30	883	10,236	3,080	4,948	44	1,407	18,892	6,965	13,396	14,165
<b>TOTAL</b>	<b>239</b>	<b>43,539</b>	<b>1,001,928</b>	<b>134,844</b>	<b>144,617</b>	<b>494</b>	<b>77,796</b>	<b>1,885,429</b>	<b>273,193</b>	<b>483,375</b>	<b>67,746</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,009,425	1,036,029	67,746	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-14,279	-59,824	1,213	
TOTAL LOSSES	2,995,146	976,205	68,959	
EXPECTED LOSSES	2,138,145	906,114	103,899	
CREDIBILITY	.02	.07	.08	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	5.477	1.785	.126	7.388
INDICATED (POST-TEST)	3.598	1.173	.083	4.854
PRES. ON RATE LEVEL	3.723	1.577	.181	5.481
DERIVED BY FORMULA	3.721	1.549	.173	5.443
UNDERLYING PRES. RATE	3.910	1.657	.190	5.757
PROPOSED	3.721	1.549	.173	5.443

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	7.669
IND. RATES				7.67	MINIMUM PREMIUM	2065
MAN. RATES	10.76	9.52	8.39	+ 7.67	PRESENT	2300

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	1,865	412,017	22,092			1				1
2003	2,729	145,090	5,316				1		2	3
2004	3,687	3,859	.104						2	2
2005	4,258	36,247	.851						4	4
2006	2,791	24,860	.890						1	1
<b>TOTAL</b>	<b>15,330</b>	<b>622,073</b>	<b>4.058</b>			<b>1</b>	<b>1</b>		<b>9</b>	<b>11</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			253,390					152,942			5,685
2003				12,010	68,178				19,013	36,586	9,303
2004					1,943					1,666	250
2005					8,417					24,752	3,078
2006					8,883					15,000	977
<b>TOTAL</b>			<b>253,390</b>	<b>12,010</b>	<b>87,421</b>			<b>152,942</b>	<b>19,013</b>	<b>78,004</b>	<b>19,293</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			395,035					487,579			6,629
2003		1,426	11,654	17,427	80,255		184	10,849	38,533	68,420	9,991
2004		70	617	195	2,154		12	586	247	2,544	287
2005		549	6,081	2,088	8,787		780	15,887	7,106	34,502	3,213
2006	42	1,208	13,939	4,195	6,737	52	1,571	21,125	7,790	14,975	1,049
<b>TOTAL</b>	<b>42</b>	<b>3,253</b>	<b>427,326</b>	<b>23,905</b>	<b>97,933</b>	<b>52</b>	<b>2,547</b>	<b>536,026</b>	<b>53,676</b>	<b>120,441</b>	<b>21,169</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	969,246	295,955	21,169	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-7,020	-16,331	317	
TOTAL LOSSES	962,226	279,624	21,486	
EXPECTED LOSSES	548,661	238,842	28,821	
CREDIBILITY	.01	.03	.03	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	6.277	1.824	.140	8.241
INDICATED (POST-TEST)	4.124	1.198	.092	5.414
PRES. ON RATE LEVEL	3.408	1.483	.179	5.070
DERIVED BY FORMULA	3.415	1.474	.176	5.065
UNDERLYING PRES. RATE	3.579	1.558	.188	5.325
PROPOSED	3.418	1.476	.176	5.070

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	7.143
IND. RATES				7.14	MINIMUM PREMIUM	1945
MAN. RATES	9.93	8.78	7.76	+ 7.14	PRESENT	2145

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	2,438									
2003	1,514									
2004	2,066	301	.014							
2005	2,838									
2006	3,200	20,796	.649						1	1
<b>TOTAL</b>	<b>12,056</b>	<b>21,097</b>	<b>.175</b>						<b>1</b>	<b>1</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											301
2006					10,061					10,735	
<b>TOTAL</b>					<b>10,061</b>					<b>10,735</b>	<b>301</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											345
2006	46	1,367	15,787	4,754	7,631	35	1,129	15,113	5,569	10,719	
<b>TOTAL</b>	<b>46</b>	<b>1,367</b>	<b>15,787</b>	<b>4,754</b>	<b>7,631</b>	<b>35</b>	<b>1,129</b>	<b>15,113</b>	<b>5,569</b>	<b>10,719</b>	<b>345</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	33,477	28,673	345	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,245	-21,445	524	
TOTAL LOSSES	30,232	7,228	869	
EXPECTED LOSSES	785,688	338,413	40,748	
CREDIBILITY	.01	.03	.03	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.251	.060	.007	.318
INDICATED (POST-TEST)	.165	.039	.005	.209
PRES. ON RATE LEVEL	6.205	2.673	.321	9.199
DERIVED BY FORMULA	6.145	2.594	.312	9.051
UNDERLYING PRES. RATE	6.517	2.807	.338	9.662
PROPOSED	6.145	2.594	.312	9.051

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	12.752
IND. RATES				12.75	MINIMUM PREMIUM	3260
MAN. RATES	18.17	16.07	14.08	+ 12.75	PRESENT	3650

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	17,751	848,029	4.777			1	2	13	16
2003	19,634	1,081,727	5.509			4	6	13	23
2004	19,645	659,669	3.357			1	5	12	18
2005	20,132	1,348,758	6.699			3	5	8	16
2006	19,040	396,111	2.080			1		8	9
<b>TOTAL</b>	<b>96,202</b>	<b>4,334,294</b>	<b>4.505</b>			<b>10</b>	<b>18</b>	<b>54</b>	<b>82</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			280,550	18,739	42,487			346,848	19,498	102,939	36,968
2003			440,570	125,200	51,451			206,054	89,729	112,814	55,909
2004			75,387	117,157	53,640			108,503	121,996	83,298	99,688
2005			498,821	142,750	49,780			457,696	104,560	67,454	27,697
2006			131,800		35,974			105,856		113,861	8,620
<b>TOTAL</b>			<b>1,427,128</b>	<b>403,846</b>	<b>233,332</b>			<b>1,224,957</b>	<b>335,783</b>	<b>480,366</b>	<b>228,882</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			285,709	26,759	46,182			722,315	48,161	176,130	43,105
2003		18,238	721,063	157,329	64,670		12,301	733,295	183,385	214,177	60,046
2004		8,918	171,599	128,632	66,588		10,292	448,023	233,647	140,958	114,342
2005	722	56,637	866,399	158,251	78,302	1,612	145,105	1,456,932	195,131	130,487	28,916
2006	906	21,859	274,796	29,361	32,573	1,650	46,714	541,610	89,031	123,476	9,258
<b>TOTAL</b>	<b>1,628</b>	<b>105,652</b>	<b>2,319,566</b>	<b>500,332</b>	<b>288,315</b>	<b>3,262</b>	<b>214,412</b>	<b>3,902,175</b>	<b>749,355</b>	<b>785,228</b>	<b>255,667</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,546,695	2,323,230	255,667	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-39,806	-125,011	1,740	
TOTAL LOSSES	6,506,889	2,198,219	257,407	
EXPECTED LOSSES	3,132,337	1,750,876	160,657	
CREDIBILITY	.03	.10	.11	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	6.764	2.285	.268	9.317
INDICATED (POST-TEST)	4.444	1.501	.176	6.121
PRES. ON RATE LEVEL	3.100	1.733	.159	4.992
DERIVED BY FORMULA	3.140	1.710	.161	5.011
UNDERLYING PRES. RATE	3.256	1.820	.167	5.243
PROPOSED	3.140	1.710	.161	5.011

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	7.060
IND. RATES				7.06	MINIMUM PREMIUM	1925
MAN. RATES	9.67	8.55	7.64	+ 7.06	PRESENT	2115

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	3,671	12,859	.350						2	2
2003	3,825	751,772	19,654			3			2	5
2004	3,292	54,514	1,655						3	3
2005	4,235	24,137	.569					1	1	2
2006	5,090	86,762	1,704					2	1	3
<b>TOTAL</b>	<b>20,113</b>	<b>930,044</b>	<b>4,624</b>			<b>3</b>		<b>3</b>	<b>9</b>	<b>15</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					4,441					6,437	1,981
2003			408,271		46,971			253,496		38,491	4,543
2004					9,695					43,558	1,261
2005				4,152	1,741				7,545	7,004	3,695
2006				20,443	571				60,137	3,664	1,947
<b>TOTAL</b>			<b>408,271</b>	<b>24,595</b>	<b>63,419</b>			<b>253,496</b>	<b>67,682</b>	<b>99,154</b>	<b>13,427</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					4,828					11,014	2,310
2003		16,893	649,731	6,003	56,835		14,634	859,209	9,453	73,462	4,879
2004		347	3,080	980	10,752		293	15,236	6,462	66,511	1,446
2005		322	4,521	4,080	2,237		586	13,035	11,633	11,067	3,858
2006	33	1,982	33,701	12,748	2,911	299	10,065	141,714	59,972	18,562	2,091
<b>TOTAL</b>	<b>33</b>	<b>19,544</b>	<b>691,033</b>	<b>23,811</b>	<b>77,563</b>	<b>299</b>	<b>25,578</b>	<b>1,029,194</b>	<b>87,520</b>	<b>180,616</b>	<b>14,584</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,765,681	369,510	14,584	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,333	-17,131	364	
TOTAL LOSSES	1,762,348	352,379	14,948	
EXPECTED LOSSES	575,836	266,899	29,565	
CREDIBILITY	.01	.04	.04	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	8.762	1.752	.074	10.588
INDICATED (POST-TEST)	5.757	1.151	.049	6.957
PRES. ON RATE LEVEL	2.726	1.263	.140	4.129
DERIVED BY FORMULA	2.756	1.259	.136	4.151
UNDERLYING PRES. RATE	2.863	1.327	.147	4.337
PROPOSED	2.756	1.259	.136	4.151

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	5.848
IND. RATES				5.85	MINIMUM PREMIUM	1640
MAN. RATES	7.71	6.82	6.32	+ 5.85	PRESENT	1800

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	2,494	361,235	14.484			1	1	7	9
2003	1,933	17,607	.910					4	4
2004	2,486	18,607	.748					2	2
2005	3,997	329,914	8.254				3	4	7
2006	3,928	128,339	3.267				2	5	7
<b>TOTAL</b>	<b>14,838</b>	<b>855,702</b>	<b>5.767</b>			<b>1</b>	<b>6</b>	<b>22</b>	<b>29</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			103,914	33,374	37,188			120,703	22,479	38,606	4,971
2003					4,626					12,981	
2004					2,375					13,544	2,688
2005				78,148	6,928				230,694	13,789	355
2006				33,741	11,923				56,613	24,119	1,943
<b>TOTAL</b>			<b>103,914</b>	<b>145,263</b>	<b>63,040</b>			<b>120,703</b>	<b>309,786</b>	<b>103,039</b>	<b>9,957</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			162,002	47,658	40,424			384,801	55,523	66,056	5,796
2003		95	664	199	5,429		64	2,330	877	23,990	
2004		83	753	241	2,634		93	4,741	2,011	20,680	3,083
2005		4,407	66,461	70,356	15,134		11,808	269,915	298,150	59,048	371
2006	108	4,769	72,853	26,225	13,129	345	11,647	162,514	67,189	38,109	2,087
<b>TOTAL</b>	<b>108</b>	<b>9,354</b>	<b>302,733</b>	<b>144,679</b>	<b>76,750</b>	<b>345</b>	<b>23,612</b>	<b>824,301</b>	<b>423,750</b>	<b>207,883</b>	<b>11,337</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,160,453	853,062	11,337	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,435	-22,022	386	
TOTAL LOSSES	1,158,018	831,040	11,723	
EXPECTED LOSSES	563,546	362,938	29,528	
CREDIBILITY	.01	.03	.03	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	7.804	5.601	.079	13.484
INDICATED (POST-TEST)	5.127	3.680	.052	8.859
PRES. ON RATE LEVEL	3.616	2.329	.189	6.134
DERIVED BY FORMULA	3.631	2.370	.185	6.186
UNDERLYING PRES. RATE	3.798	2.446	.199	6.443
PROPOSED	3.631	2.370	.185	6.186

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	8.716
IND. RATES				8.72	MINIMUM PREMIUM	2315
MAN. RATES	12.11	10.71	9.39	+ 8.72	PRESENT	2540

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	14,024	150,673	1.074						21	21
2003	14,751	844,922	5.727			2	4		12	18
2004	16,074	260,809	1.622			1	3		8	12
2005	19,162	267,963	1.398			1	3		10	14
2006	21,078	556,325	2.639			1	2		13	16
<b>TOTAL</b>	<b>85,089</b>	<b>2,080,692</b>	<b>2.445</b>			<b>5</b>	<b>12</b>		<b>64</b>	<b>81</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					36,133					92,614	21,926
2003			185,046	93,700	40,178			315,963	43,389	73,157	93,489
2004			65,800	64,574	18,076			6,302	50,928	30,461	24,668
2005			74,727	15,561	16,379			57,120	26,860	34,161	43,155
2006			192,040	26,078	32,319			89,096	73,373	83,806	59,613
<b>TOTAL</b>			<b>517,613</b>	<b>199,913</b>	<b>143,085</b>			<b>468,481</b>	<b>194,550</b>	<b>314,199</b>	<b>242,851</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					39,277					158,463	25,566
2003		8,050	312,022	116,413	49,758		18,359	1,085,269	95,782	139,932	100,407
2004		5,909	127,596	70,282	24,397		949	57,725	94,267	51,127	28,294
2005	129	10,138	153,063	21,422	20,814	270	25,532	269,672	51,184	55,349	45,054
2006	1,267	31,556	410,704	49,202	35,370	1,697	49,877	605,520	139,540	110,116	64,024
<b>TOTAL</b>	<b>1,396</b>	<b>55,653</b>	<b>1,003,385</b>	<b>257,319</b>	<b>169,616</b>	<b>1,967</b>	<b>94,717</b>	<b>2,018,186</b>	<b>380,773</b>	<b>514,987</b>	<b>263,345</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,175,304	1,322,695	263,345	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-10,466	-78,934	1,847	
TOTAL LOSSES	3,164,838	1,243,761	265,192	
EXPECTED LOSSES	2,153,602	1,240,598	149,756	
CREDIBILITY	.03	.10	.11	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.719	1.462	.312	5.493
INDICATED (POST-TEST)	2.443	.961	.205	3.609
PRES. ON RATE LEVEL	2.410	1.388	.167	3.965
DERIVED BY FORMULA	2.411	1.345	.171	3.927
UNDERLYING PRES. RATE	2.531	1.458	.176	4.165
PROPOSED	2.411	1.345	.171	3.927

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	5.533
IND. RATES				5.53	MINIMUM PREMIUM	1565
MAN. RATES	7.88	6.97	6.07	+ 5.53	PRESENT	1740

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	5,395	296,613	5.497			1			2	3
2003	6,153	605,609	9.842			3	1		1	5
2004	7,441	162,085	2.178				1		6	7
2005	6,803	129,885	1.909						5	5
2006	8,148	398,801	4.894			1	1		4	6
<b>TOTAL</b>	<b>33,940</b>	<b>1,592,993</b>	<b>4.694</b>			<b>5</b>	<b>3</b>		<b>18</b>	<b>26</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			145,149		33,986			47,964		60,428	9,086
2003			432,139	34,601	960			114,606	20,337	914	2,052
2004				44,092	10,713				46,536	58,747	1,997
2005					35,455					86,369	8,061
2006			130,215	37,649	40,669			70,504	51,578	64,830	3,356
<b>TOTAL</b>			<b>707,503</b>	<b>116,342</b>	<b>121,783</b>			<b>233,074</b>	<b>118,451</b>	<b>271,288</b>	<b>24,552</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			226,287		36,943			152,909		103,392	10,594
2003		16,856	686,217	45,915	3,607		6,535	390,097	41,736	3,597	2,204
2004		1,371	18,678	46,818	14,043		590	44,688	90,339	93,747	2,291
2005		2,298	25,622	8,800	37,035		2,704	55,433	24,821	120,398	8,416
2006	976	25,800	339,960	54,410	40,631	1,309	38,258	462,347	103,384	84,039	3,604
<b>TOTAL</b>	<b>976</b>	<b>46,325</b>	<b>1,296,764</b>	<b>155,943</b>	<b>132,259</b>	<b>1,309</b>	<b>48,087</b>	<b>1,105,474</b>	<b>260,280</b>	<b>405,173</b>	<b>27,109</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,498,935	953,655	27,109	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,317	-25,293	326	
TOTAL LOSSES	2,496,618	928,362	27,435	
EXPECTED LOSSES	663,867	389,631	27,151	
CREDIBILITY	.02	.05	.06	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	7.356	2.735	.081	10.172
INDICATED (POST-TEST)	4.833	1.797	.053	6.683
PRES. ON RATE LEVEL	1.862	1.093	.076	3.031
DERIVED BY FORMULA	1.921	1.128	.075	3.124
UNDERLYING PRES. RATE	1.956	1.148	.080	3.184
PROPOSED	1.921	1.128	.075	3.124

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	4.401
IND. RATES				4.40	MINIMUM PREMIUM	1300
MAN. RATES	5.80	5.13	4.64	+ 4.40	PRESENT	1390

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	35,609	1,023,760	2.875	1		3	2	36	42	
2003	37,287	1,544,433	4.142			2	7	40	49	
2004	38,658	1,897,264	4.907			3	9	27	39	
2005	44,677	2,318,077	5.188	1		4	6	26	37	
2006	40,626	920,862	2.266			1	7	26	34	
<b>TOTAL</b>	<b>196,857</b>	<b>7,704,396</b>	<b>3.914</b>	<b>2</b>		<b>13</b>	<b>31</b>	<b>155</b>	<b>201</b>	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	3,500		261,165	6,674	219,020	3,000		224,231	24,085	219,179	62,906
2003			185,318	139,346	263,764			166,795	400,596	324,201	64,413
2004			567,776	136,295	73,225			685,711	165,720	191,902	76,635
2005	543,063		481,346	252,010	86,675	2,460		301,705	374,332	159,879	116,607
2006			63,552	156,872	105,539			114,970	166,000	238,401	75,528
<b>TOTAL</b>	<b>546,563</b>		<b>1,559,157</b>	<b>691,197</b>	<b>748,223</b>	<b>5,460</b>		<b>1,493,412</b>	<b>1,130,733</b>	<b>1,133,562</b>	<b>396,089</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	3,997		407,157	9,530	238,077	2,418		714,848	59,490	375,014	73,348
2003		12,745	351,668	181,106	313,077		11,127	709,427	786,243	617,597	69,180
2004		34,277	816,841	159,842	96,791		44,964	1,809,486	353,165	322,165	87,900
2005	451,778	71,790	1,091,656	266,585	129,741	4,057	145,636	1,674,285	560,909	303,788	121,738
2006	1,083	37,160	522,637	151,591	101,602	2,971	89,514	1,126,793	316,527	289,803	81,117
<b>TOTAL</b>	<b>456,858</b>	<b>155,972</b>	<b>3,189,959</b>	<b>768,654</b>	<b>879,288</b>	<b>9,446</b>	<b>291,241</b>	<b>6,034,839</b>	<b>2,076,334</b>	<b>1,908,367</b>	<b>433,283</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,138,315	5,632,643	433,283	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-80,638	-281,088	3,501	
TOTAL LOSSES	10,057,677	5,351,555	436,784	
EXPECTED LOSSES	6,704,950	4,031,631	313,001	
CREDIBILITY	.05	.17	.18	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	5.109	2.718	.222	8.049
INDICATED (POST-TEST)	3.357	1.786	.146	5.289
PRES. ON RATE LEVEL	3.243	1.950	.151	5.344
DERIVED BY FORMULA	3.249	1.922	.150	5.321
UNDERLYING PRES. RATE	3.406	2.048	.159	5.613
PROPOSED	3.249	1.922	.150	5.321

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	7.497
IND. RATES				7.50	MINIMUM PREMIUM	2030
MAN. RATES	10.62	9.39	8.18	+ 7.50	PRESENT	2250

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	39,007	3,420,999	8.770	1	1	3	3	36	44	
2003	43,571	2,506,281	5.752			7	8	50	65	
2004	53,930	4,631,217	8.587			10	11	39	60	
2005	58,393	1,627,183	2.786			3	7	34	44	
2006	57,994	1,284,716	2.215			2	3	34	39	
<b>TOTAL</b>	<b>252,895</b>	<b>13,470,396</b>	<b>5.326</b>	<b>1</b>	<b>1</b>	<b>25</b>	<b>32</b>	<b>193</b>	<b>252</b>	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	377,811	422,941	423,385	96,787	213,888	1,201	591,247	689,284	149,445	360,989	94,021
2003			657,143	124,159	172,015			720,643	339,897	289,063	203,361
2004			1,684,515	309,155	87,369			1,738,450	449,291	271,580	90,857
2005			437,825	103,699	101,081			449,092	193,513	216,463	125,510
2006			278,672	51,356	102,445			468,324	44,846	216,357	122,716
<b>TOTAL</b>	<b>377,811</b>	<b>422,941</b>	<b>3,481,540</b>	<b>685,156</b>	<b>676,798</b>	<b>1,201</b>	<b>591,247</b>	<b>4,065,793</b>	<b>1,176,992</b>	<b>1,354,452</b>	<b>636,465</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	431,460	228,614	628,840	138,212	232,497	968	861,142	2,139,897	369,129	617,649	109,628
2003		29,202	1,079,236	163,410	207,059		42,482	2,551,586	683,715	555,173	218,410
2004		95,704	2,369,569	362,649	138,703		122,662	4,913,434	922,560	494,547	104,213
2005	602	50,307	753,687	133,275	125,967	1,401	136,172	1,484,202	345,883	351,139	131,032
2006	1,712	45,294	584,981	99,092	92,193	4,432	125,543	1,455,435	237,917	254,100	131,797
<b>TOTAL</b>	<b>433,774</b>	<b>449,121</b>	<b>5,416,313</b>	<b>896,638</b>	<b>796,419</b>	<b>6,801</b>	<b>1,288,001</b>	<b>12,544,554</b>	<b>2,559,204</b>	<b>2,272,608</b>	<b>695,080</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	20,138,564	6,524,869	695,080	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-77,826	-451,628	5,451	
TOTAL LOSSES	20,060,738	6,073,241	700,531	
EXPECTED LOSSES	12,409,558	6,916,679	457,740	
CREDIBILITY	.06	.20	.22	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	7.932	2.401	.277	10.610
INDICATED (POST-TEST)	5.211	1.577	.182	6.970
PRES. ON RATE LEVEL	4.672	2.604	.172	7.448
DERIVED BY FORMULA	4.704	2.399	.174	7.277
UNDERLYING PRES. RATE	4.907	2.735	.181	7.823
PROPOSED	4.704	2.399	.174	7.277

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	10.253
IND. RATES				10.25	MINIMUM PREMIUM	2675
MAN. RATES	14.53	12.85	11.40	+ 10.25	PRESENT	3025

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	23,993	5,905,087	24,611	1		3	7	19	30	
2003	24,804	2,795,407	11,269			8	5	22	35	
2004	29,853	1,811,026	6,066			7	1	17	25	
2005	32,978	1,064,606	3,228			3	5	10	18	
2006	27,463	1,357,014	4,941			1	5	17	23	
<b>TOTAL</b>	<b>139,091</b>	<b>12,933,140</b>	<b>9,298</b>	<b>1</b>		<b>22</b>	<b>23</b>	<b>85</b>	<b>131</b>	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	2,102,394		297,399	51,754	73,039	3,046,559		156,176	16,831	145,069	15,866
2003			1,019,890	153,089	139,929			1,166,753	117,181	175,076	23,489
2004			912,471	35,309	65,243			610,050	43,506	130,892	13,555
2005			398,034	113,696	18,502			327,999	94,563	22,764	89,048
2006			240,599	198,927	209,697			210,642	192,566	279,975	24,608
<b>TOTAL</b>	<b>2,102,394</b>		<b>2,868,393</b>	<b>552,775</b>	<b>506,410</b>	<b>3,046,559</b>		<b>2,471,620</b>	<b>464,647</b>	<b>753,776</b>	<b>166,566</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	538,753		463,645	73,904	79,393	551,003		497,889	41,572	248,215	18,500
2003		39,890	1,537,930	199,685	171,183		61,127	3,613,219	262,684	338,204	25,227
2004		55,991	1,412,395	63,679	90,557		52,952	2,067,765	136,809	221,436	15,548
2005	648	48,395	747,132	122,852	41,472	1,365	122,072	1,218,176	163,034	63,636	92,966
2006	2,346	71,652	964,740	238,400	190,802	3,857	115,277	1,433,884	378,530	342,724	26,429
<b>TOTAL</b>	<b>541,747</b>	<b>215,928</b>	<b>5,125,842</b>	<b>698,520</b>	<b>573,407</b>	<b>556,225</b>	<b>351,428</b>	<b>8,830,933</b>	<b>982,629</b>	<b>1,214,215</b>	<b>178,670</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	15,622,103	3,468,771	178,670			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-71,643	-205,010	1,584			
TOTAL LOSSES	15,550,460	3,263,761	180,254			
EXPECTED LOSSES	5,804,268	2,919,519	143,264			
CREDIBILITY	.04	.13	.15			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	11.180	2.346	.130	13.656		
INDICATED (POST-TEST)	7.345	1.541	.085	8.971		
PRES. ON RATE LEVEL	3.973	1.999	.098	6.070		
DERIVED BY FORMULA	4.108	1.939	.096	6.143		
UNDERLYING PRES. RATE	4.173	2.099	.103	6.375		
PROPOSED	4.108	1.939	.096	6.143		
<b>IND. RATES</b>						
YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	8.655
IND. RATES				8.66	MINIMUM PREMIUM	2300
MAN. RATES	11.68	10.33	9.29	+ 8.66	PRESENT	2515

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	13,002	1,921,687	14.779		1	1			12	14
2003	17,622	376,495	2.136			2			4	6
2004	17,332	422,293	2.436			1		3	9	13
2005	21,747	5,411,732	24.884		1	5			10	16
2006	17,045	795,411	4.666			1		1	10	12
<b>TOTAL</b>	<b>86,748</b>	<b>8,927,618</b>	<b>10.291</b>		<b>2</b>	<b>10</b>		<b>4</b>	<b>45</b>	<b>61</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		989,552	73,287		71,237		662,943	40,914		65,832	17,922
2003			196,667		15,245			98,369		38,568	27,646
2004			148,188	84,504	11,533			43,214	68,193	27,224	39,437
2005		999,413	641,475		42,729		2,770,000	753,470		144,178	60,467
2006			140,000	7,943	197,407			40,000	8,000	358,921	43,140
<b>TOTAL</b>		<b>1,988,965</b>	<b>1,199,617</b>	<b>92,447</b>	<b>338,151</b>		<b>3,432,943</b>	<b>975,967</b>	<b>76,193</b>	<b>634,723</b>	<b>188,612</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		420,854	114,254		77,435		759,715	130,434		112,640	20,897
2003		7,983	311,922	2,569	18,716		5,793	337,646	5,263	72,182	29,692
2004		10,896	256,963	92,142	19,605		4,122	186,524	126,557	48,750	45,234
2005	11,207	207,668	948,153	36,663	59,686	25,926	1,108,948	2,169,033	110,690	230,262	63,128
2006	1,719	45,612	554,438	111,229	156,282	1,726	52,062	667,698	205,325	364,005	46,332
<b>TOTAL</b>	<b>12,926</b>	<b>693,013</b>	<b>2,185,730</b>	<b>242,603</b>	<b>331,724</b>	<b>27,652</b>	<b>1,930,640</b>	<b>3,491,335</b>	<b>447,835</b>	<b>827,839</b>	<b>205,283</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,341,296	1,850,001	205,283	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-45,595	-87,308	1,128	
TOTAL LOSSES	8,295,701	1,762,693	206,411	
EXPECTED LOSSES	3,453,438	1,272,592	101,495	
CREDIBILITY	.03	.10	.11	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	9.563	2.032	.238	11.833
INDICATED (POST-TEST)	6.283	1.335	.156	7.774
PRES. ON RATE LEVEL	3.790	1.397	.111	5.298
DERIVED BY FORMULA	3.865	1.391	.116	5.372
UNDERLYING PRES. RATE	3.981	1.467	.117	5.565
PROPOSED	3.865	1.391	.116	5.372

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	7.569
IND. RATES				7.57	MINIMUM PREMIUM	2045
MAN. RATES	10.27	9.08	8.11	+ 7.57	PRESENT	2230

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	5,650	340,387	6.024				3	4	7
2003	6,477	353,724	5.461				1	7	9
2004	19,997	795,613	3.978	1		1	1	5	8
2005	4,915	1,744,752	35.498			3		1	4
2006	5,729	828,727	14.465			2		5	7
<b>TOTAL</b>	<b>42,768</b>	<b>4,063,203</b>	<b>9.501</b>	<b>1</b>		<b>7</b>	<b>5</b>	<b>22</b>	<b>35</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			247,186	36,522	99,749			35,712	26,433	157,399	20,284
2003			68,613	22,000	13,432			15,444	978	22,287	12,129
2004	613,314		751,094	23,316	7,922			958,946	7,068	35,294	24,642
2005			319,623		5,435			444,706		28,215	1,062
2006			1,386,516	81,838	147,593			1,454,808	34,479	282,806	61,849
<b>TOTAL</b>	<b>613,314</b>										

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			52,154		108,426				65,289	269,309	23,651
2003		9,913	394,711	29,485	17,227		2,149	124,288	4,323	41,559	13,027
2004	1,180,570	4,781	114,324	26,526	11,165		1,575	66,633	18,671	54,957	28,264
2005	869	55,983	869,107	26,057	19,988	2,226	191,273	1,807,469	66,702	64,740	1,109
2006	1,788	41,670	532,403	38,226	28,053	5,059	139,002	1,534,796	136,650	77,593	4,008
<b>TOTAL</b>	<b>1,183,227</b>	<b>112,347</b>	<b>1,910,545</b>	<b>172,448</b>	<b>184,859</b>	<b>7,285</b>	<b>333,999</b>	<b>3,533,186</b>	<b>291,635</b>	<b>508,158</b>	<b>70,059</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,080,589	1,157,100	70,059			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-13,241	-73,043	868			
TOTAL LOSSES	7,067,348	1,084,057	70,927			
EXPECTED LOSSES	4,701,059	916,518	99,222			
CREDIBILITY	.02	.06	.07			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	16.525	2.535	.166	19.226		
INDICATED (POST-TEST)	10.857	1.665	.109	12.631		
PRES. ON RATE LEVEL	10.466	2.040	.221	12.727		
DERIVED BY FORMULA	10.474	2.018	.213	12.705		
UNDERLYING PRES. RATE	10.992	2.143	.232	13.367		
PROPOSED	10.474	2.018	.213	12.705		
<b>IND. RATES</b>						
YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	17.901
IND. RATES				17.90	MINIMUM PREMIUM	3650
MAN. RATES	25.02	22.13	19.48	+ 17.90	PRESENT	3650

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	2,378	19,089	.802						1	1
2003	2,894	28,189	.974				1			1
2004	2,630	5,222	.198						1	1
2005	3,473	34,290	.987							
2006	2,962	166,248	5.612				1		3	4
<b>TOTAL</b>	<b>14,337</b>	<b>253,038</b>	<b>1.765</b>				<b>2</b>		<b>5</b>	<b>7</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					13,467					5,414	208
2003				15,984	674				12,205	918	3,630
2004											34,290
2005											13,750
2006				11,222	43,273				13,028	84,975	13,750
<b>TOTAL</b>				<b>27,206</b>	<b>57,414</b>				<b>25,233</b>	<b>91,307</b>	<b>51,878</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					14,639					9,263	243
2003			2,530	19,255	311			2,760	23,150	515	
2004		24	214	68	748		6	320	137	1,401	4,164
2005											35,799
2006	220	6,933	85,912	27,292	34,180	349	11,010	149,246	56,688	88,066	14,768
<b>TOTAL</b>	<b>220</b>	<b>6,957</b>	<b>88,656</b>	<b>46,615</b>	<b>49,878</b>	<b>349</b>	<b>11,016</b>	<b>152,326</b>	<b>79,975</b>	<b>99,245</b>	<b>54,974</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	259,524	275,713	54,974	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-10,053	-11,826	187	
TOTAL LOSSES	249,471	263,887	55,161	
EXPECTED LOSSES	786,385	172,905	16,631	
CREDIBILITY	.01	.03	.03	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.740	1.841	.385	3.966
INDICATED (POST-TEST)	1.143	1.210	.253	2.606
PRES. ON RATE LEVEL	5.222	1.148	.111	6.481
DERIVED BY FORMULA	5.181	1.150	.115	6.446
UNDERLYING PRES. RATE	5.485	1.206	.116	6.807
PROPOSED	5.181	1.150	.115	6.446

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	9.082
IND. RATES				9.08	MINIMUM PREMIUM	2400
MAN. RATES	12.98	11.48	9.92	+ 9.08	PRESENT	2670

+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
2002	125					125						
2003	55					55						
2004	19					19						
2005	37					37						
2006	12					12						
<b>TOTAL</b>	<b>248</b>					<b>248</b>						

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-818	-625		
TOTAL LOSSES				
EXPECTED LOSSES	15,026	5,702	289	
CREDIBILITY	.00	.00	.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	5.769	2.189	.111	8.069
DERIVED BY FORMULA	5.769	2.189	.111	8.069
UNDERLYING PRES. RATE	6.059	2.299	.117	8.475
PROPOSED	5.769	2.189	.111	8.069

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	11.369
IND. RATES				11.37	MINIMUM PREMIUM	2935
MAN. RATES	16.32	14.43	12.35	+ 11.37	PRESENT	3255

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	5,060	354,859	7.013			1	1	1	3
2003	5,378	225,506	4.193			1	2	1	4
2004	4,268	70,183	1.644				1	2	3
2005	5,032	587,656	11.678			2	2	5	9
2006	7,303	56,608	.775				1	1	2
<b>TOTAL</b>	<b>27,041</b>	<b>1,294,812</b>	<b>4.788</b>			<b>4</b>	<b>7</b>	<b>10</b>	<b>21</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			83,428	52,094	14,159			147,731	46,203	8,572	2,672
2003			127,953	20,056	1,029			45,636	24,888	1,103	4,841
2004				4,002	6,009				15,346	4,867	39,959
2005			278,569	52,554	2,510			184,704	51,980	11,603	5,736
2006				21,000	694				20,989	2,595	11,330
<b>TOTAL</b>			<b>489,950</b>	<b>149,706</b>	<b>24,401</b>			<b>378,071</b>	<b>159,406</b>	<b>28,740</b>	<b>64,538</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			130,064	74,390	15,391			470,966	114,121	14,667	3,116
2003		5,008	204,845	25,445	2,133		2,604	159,265	48,515	3,504	5,199
2004		304	3,294	4,757	6,860		98	9,661	27,638	8,764	45,833
2005	482	33,749	523,974	60,513	15,881	875	77,708	769,111	92,637	35,134	5,988
2006	34	2,055	34,793	13,148	3,072	106	3,655	51,311	21,615	7,795	12,168
<b>TOTAL</b>	<b>516</b>	<b>41,116</b>	<b>896,970</b>	<b>178,253</b>	<b>43,337</b>	<b>981</b>	<b>84,065</b>	<b>1,460,314</b>	<b>304,526</b>	<b>69,864</b>	<b>72,304</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,483,962	595,980	72,304	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,169	-31,089	531	
TOTAL LOSSES	2,480,793	564,891	72,835	
EXPECTED LOSSES	1,118,145	494,850	42,185	
CREDIBILITY	.01	.04	.05	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	9.174	2.089	.269	11.532
INDICATED (POST-TEST)	6.027	1.372	.177	7.576
PRES. ON RATE LEVEL	3.937	1.742	.149	5.828
DERIVED BY FORMULA	3.958	1.727	.150	5.835
UNDERLYING PRES. RATE	4.135	1.830	.156	6.121
PROPOSED	3.958	1.727	.150	5.835

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	8.221
IND. RATES				8.22	MINIMUM PREMIUM	2195
MAN. RATES	11.31	10.00	8.92	+ 8.22	PRESENT	2425

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	5,519	100,317	1.817				2	6	8	
2003	6,327	517,619	8.181				5	8	13	
2004	5,396	662,740	12.282				1	4	16	
2005	5,175	340,613	6.581				1	3	11	
2006	5,903	636,431	10.781				2	6	8	
<b>TOTAL</b>	<b>28,320</b>	<b>2,257,720</b>	<b>7.972</b>				<b>4</b>	<b>14</b>	<b>38</b>	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				14,894	17,953				7,385	44,225	15,860
2003				115,561	43,972				184,159	159,655	14,272
2004			92,451	83,690	87,376			97,139	122,965	155,784	23,335
2005			69,064	62,369	26,135			70,515	68,679	39,913	3,938
2006			181,037		53,985			164,000		236,983	426
<b>TOTAL</b>			<b>342,552</b>	<b>276,514</b>	<b>229,421</b>			<b>331,654</b>	<b>383,188</b>	<b>636,560</b>	<b>57,831</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				21,268	19,515				18,241	75,668	18,493
2003		925	24,585	141,116	53,867		794	70,221	360,087	302,834	15,328
2004		10,364	196,510	97,709	102,683		9,824	436,640	245,337	251,394	26,765
2005	120	12,511	187,139	64,669	35,575	333	33,179	371,674	107,841	71,301	4,111
2006	1,268	30,647	384,620	42,491	48,204	2,767	78,692	924,430	169,363	251,788	458
<b>TOTAL</b>	<b>1,388</b>	<b>54,447</b>	<b>792,854</b>	<b>367,253</b>	<b>259,844</b>	<b>3,100</b>	<b>122,489</b>	<b>1,802,965</b>	<b>900,869</b>	<b>952,985</b>	<b>65,155</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,777,243	2,480,951	65,155	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-26,815	-102,153	633	
TOTAL LOSSES	2,750,428	2,378,798	65,788	
EXPECTED LOSSES	2,327,621	1,434,974	58,056	
CREDIBILITY	.01	.05	.05	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	9.712	8.400	.232	18.344
INDICATED (POST-TEST)	6.381	5.519	.152	12.052
PRES. ON RATE LEVEL	7.826	4.824	.195	12.845
DERIVED BY FORMULA	7.812	4.859	.193	12.864
UNDERLYING PRES. RATE	8.219	5.067	.205	13.491
PROPOSED	7.800	4.852	.193	12.845

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	18.098
IND. RATES				18.10	MINIMUM PREMIUM	3650
MAN. RATES	25.01	22.12	19.66	+ 18.10	PRESENT	3650

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	19,295	282,352	1.463			1	1	8	10	
2003	21,097	499,186	2.366			1	1	7	9	
2004	19,151	477,921	2.495				3	6	9	
2005	19,559	283,195	1.447				1	5	6	
2006	23,410	309,625	1.322				1	10	11	
<b>TOTAL</b>	<b>102,512</b>	<b>1,852,279</b>	<b>1.807</b>			<b>2</b>	<b>7</b>	<b>36</b>	<b>45</b>	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			58,409	12,399	26,411			73,353	33,887	43,759	34,134
2003			201,364	25,842	45,020			132,768	11,208	70,811	12,173
2004				116,121	35,252				221,380	91,231	13,937
2005				53,390	10,871				170,500	10,624	37,810
2006				59,333	93,041				32,166	108,984	16,101
<b>TOTAL</b>			<b>259,773</b>	<b>267,085</b>	<b>210,595</b>			<b>206,121</b>	<b>469,141</b>	<b>325,409</b>	<b>114,155</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			91,060	17,706	28,709			233,849	83,701	74,873	39,800
2003		8,784	327,673	35,039	54,187		7,915	461,618	29,628	132,561	13,074
2004		3,871	51,436	124,010	44,783		1,520	146,732	401,830	158,542	15,986
2005		3,402	49,846	49,592	16,749		8,735	199,768	220,472	44,252	39,474
2006	522	18,177	241,215	80,173	77,748	517	16,616	226,526	87,633	116,780	17,292
<b>TOTAL</b>	<b>522</b>	<b>34,234</b>	<b>761,230</b>	<b>306,520</b>	<b>222,176</b>	<b>517</b>	<b>34,786</b>	<b>1,268,493</b>	<b>823,264</b>	<b>527,008</b>	<b>125,626</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,099,782	1,878,968	125,626	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-13,019	-42,813	992	
TOTAL LOSSES	2,086,763	1,836,155	126,618	
EXPECTED LOSSES	1,571,508	628,399	86,110	
CREDIBILITY	.03	.11	.12	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.036	1.791	.124	3.951
INDICATED (POST-TEST)	1.338	1.177	.081	2.596
PRES. ON RATE LEVEL	1.459	.584	.080	2.123
DERIVED BY FORMULA	1.455	.649	.080	2.184
UNDERLYING PRES. RATE	1.533	.613	.084	2.230
PROPOSED	1.455	.649	.080	2.184

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	TOTAL
IND. RATES				3.08	MINIMUM PREMIUM	990
MAN. RATES	4.14	3.66	3.25	+ 3.08	PRESENT	1055

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	76,853	1,199,131	1.560			2	8	41	51
2003	98,734	2,034,657	2.060			3	4	29	36
2004	81,207	1,603,360	1.974			3	6	35	44
2005	92,899	1,547,271	1.665			5	2	25	32
2006	109,200	1,100,536	1.007			1	5	24	30
<b>TOTAL</b>	<b>458,893</b>	<b>7,484,955</b>	<b>1.631</b>			<b>14</b>	<b>25</b>	<b>154</b>	<b>193</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			221,219	217,267	151,028			87,748	170,010	232,035	119,824
2003			571,473	118,591	94,198			729,896	167,812	266,298	86,389
2004			499,952	106,898	178,336			269,482	180,980	295,965	71,747
2005			776,302	25,054	111,338			328,336	25,451	195,968	84,822
2006			73,922	183,022	190,622			66,917	166,385	285,835	133,833
<b>TOTAL</b>			<b>2,142,868</b>	<b>650,832</b>	<b>725,522</b>			<b>1,482,379</b>	<b>710,638</b>	<b>1,276,101</b>	<b>496,615</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			344,880	310,257	164,165			279,740	419,924	397,015	139,715
2003		21,089	805,180	151,713	114,924		34,835	2,063,089	352,181	504,636	92,782
2004		37,755	849,497	140,117	212,057		25,682	1,080,622	379,488	475,526	82,294
2005	1,347	94,642	1,440,103	87,907	140,995	1,556	140,326	1,403,963	129,687	295,310	88,554
2006	1,578	52,489	715,296	208,701	169,720	2,549	78,738	1,021,373	327,948	332,791	143,737
<b>TOTAL</b>	<b>2,925</b>	<b>205,975</b>	<b>4,154,956</b>	<b>898,695</b>	<b>801,861</b>	<b>4,105</b>	<b>279,581</b>	<b>5,848,787</b>	<b>1,609,228</b>	<b>2,005,278</b>	<b>547,082</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,496,329	5,315,062	547,082			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-50,821	-285,081	4,145			
TOTAL LOSSES	10,445,508	5,029,981	551,227			
EXPECTED LOSSES	7,287,221	4,359,485	348,758			
CREDIBILITY	.09	.29	.32			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.276	1.096	.120	3.492		
INDICATED (POST-TEST)	1.495	.720	.079	2.294		
PRES. ON RATE LEVEL	1.512	.905	.072	2.489		
DERIVED BY FORMULA	1.510	.851	.074	2.435		
UNDERLYING PRES. RATE	1.588	.950	.076	2.614		
PROPOSED	1.510	.851	.074	2.435		
<b>IND. RATES</b>						
YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	3.430
IND. RATES				3.43	MINIMUM PREMIUM	1070
MAN. RATES	5.07	4.48	3.81	+ 3.43	PRESENT	1190

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	5,678	541,073	9,529			1			5	6
2003	5,007	476,695	9,520			1	1		7	9
2004	5,165	136,770	2,648						5	5
2005	4,875	7,542	.154						3	3
2006	6,729	90,420	1,343						4	4
<b>TOTAL</b>	<b>27,454</b>	<b>1,252,500</b>	<b>4,562</b>			<b>2</b>	<b>1</b>		<b>24</b>	<b>27</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			251,744		24,076			202,134		53,949	9,170
2003			127,300	38,456	74,988			118,900	35,791	74,156	7,104
2004					75,339					45,743	15,688
2005					1,150					2,965	3,427
2006					34,229					52,869	3,322
<b>TOTAL</b>			<b>379,044</b>	<b>38,456</b>	<b>209,782</b>			<b>321,034</b>	<b>35,791</b>	<b>229,682</b>	<b>38,711</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			381,550		26,171			626,474		92,306	10,692
2003		6,529	217,309	50,816	89,295		7,147	421,148	76,107	139,653	7,630
2004		2,697	23,932	7,609	83,562		314	16,001	6,780	69,852	17,994
2005		76	832	288	1,203		97	1,904	846	4,133	3,578
2006	159	4,655	53,711	16,168	25,958	177	5,549	74,453	27,437	52,782	3,568
<b>TOTAL</b>	<b>159</b>	<b>13,957</b>	<b>677,334</b>	<b>74,881</b>	<b>226,189</b>	<b>177</b>	<b>13,107</b>	<b>1,139,980</b>	<b>111,170</b>	<b>358,726</b>	<b>43,462</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,844,714	770,966	43,462	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,544	-18,428	443	
TOTAL LOSSES	1,842,170	752,538	43,905	
EXPECTED LOSSES	463,698	273,168	37,337	
CREDIBILITY	.01	.05	.05	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	6.710	2.741	.160	9.611
INDICATED (POST-TEST)	4.408	1.801	.105	6.314
PRES. ON RATE LEVEL	1.608	.947	.130	2.685
DERIVED BY FORMULA	1.636	.990	.129	2.755
UNDERLYING PRES. RATE	1.689	.995	.136	2.820
PROPOSED	1.636	.990	.129	2.755

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	3.881
IND. RATES				3.88	MINIMUM PREMIUM	1175
MAN. RATES	5.12	4.53	4.11	+ 3.88	PRESENT	1265

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	69,328	2,457,167	3.544			6	13	51	70
2003	73,294	2,209,745	3.014			7	7	45	59
2004	83,809	6,449,633	7.695			8	6	42	57
2005	101,537	2,395,081	2.358		1	2	11	43	57
2006	112,246	1,727,815	1.539			3	9	29	41
<b>TOTAL</b>	<b>440,214</b>	<b>15,239,441</b>	<b>3.462</b>		<b>2</b>	<b>26</b>	<b>46</b>	<b>210</b>	<b>284</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			886,688	258,584	204,286			480,213	319,173	190,963	117,260
2003			703,970	169,574	149,299			456,614	385,850	217,176	127,262
2004		1,680,424	996,790	97,917	128,881		2,111,006	889,909	106,201	307,937	130,568
2005		584,640	282,103	300,926	149,621		206,476	118,005	305,876	331,618	115,816
2006			445,798	259,336	228,263			142,411	216,777	315,530	119,700
<b>TOTAL</b>		<b>2,265,064</b>	<b>3,315,349</b>	<b>1,086,337</b>	<b>860,350</b>		<b>2,317,482</b>	<b>2,087,152</b>	<b>1,333,877</b>	<b>1,363,224</b>	<b>610,606</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			1,382,345	369,259	222,059			1,530,918	788,358	326,739	136,725
2003		30,382	1,150,063	217,543	181,461		26,917	1,651,400	758,794	421,802	136,679
2004	77,651	361,096	1,521,973	135,964	164,808	86,357	579,452	2,842,931	289,252	503,136	149,762
2005	37,187	578,266	860,514	315,667	194,829	11,168	475,200	1,014,678	500,864	521,450	120,912
2006	3,946	112,614	1,512,901	307,967	222,424	3,799	114,732	1,449,530	413,366	381,916	128,558
<b>TOTAL</b>	<b>118,784</b>	<b>1,082,358</b>	<b>6,427,796</b>	<b>1,346,400</b>	<b>985,581</b>	<b>101,324</b>	<b>1,196,301</b>	<b>8,489,457</b>	<b>2,750,634</b>	<b>2,155,043</b>	<b>672,636</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	17,416,020	7,237,658	672,636			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-40,412	-282,492	6,760			
TOTAL LOSSES	17,375,608	6,955,166	679,396			
EXPECTED LOSSES	11,837,355	4,543,009	537,061			
CREDIBILITY	.08	.29	.31			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	3.947	1.580	.154	5.681		
INDICATED (POST-TEST)	2.593	1.038	.101	3.732		
PRES. ON RATE LEVEL	2.560	.983	.116	3.659		
DERIVED BY FORMULA	2.563	.999	.111	3.673		
UNDERLYING PRES. RATE	2.689	1.032	.122	3.843		
PROPOSED	2.563	.999	.111	3.673		
<b>IND. RATES</b>						
YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	5.175
IND. RATES				5.18	MINIMUM PREMIUM	1480
MAN. RATES	7.08	6.26	5.60	+ 5.18	PRESENT	1625

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	61,059	1,895,591	3.104			3	7	46	56
2003	68,084	2,303,809	3.383			5	3	49	57
2004	64,554	2,230,359	3.455			6	7	40	53
2005	77,940	3,067,739	3.936			4	10	42	56
2006	87,278	1,138,285	1.304				6	38	44
<b>TOTAL</b>	<b>358,915</b>	<b>10,635,783</b>	<b>2.963</b>			<b>18</b>	<b>33</b>	<b>215</b>	<b>266</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			371,303	138,905	254,094			424,235	230,396	332,597	144,061
2003			674,066	74,969	102,452			920,014	37,910	218,499	275,899
2004			866,023	128,937	153,907			627,492	127,968	208,167	117,865
2005			506,190	288,105	178,704			511,838	1,091,448	355,103	136,351
2006				176,711	256,981				172,920	390,936	140,737
<b>TOTAL</b>			<b>2,417,582</b>	<b>807,627</b>	<b>946,138</b>			<b>2,483,579</b>	<b>1,660,642</b>	<b>1,505,302</b>	<b>814,913</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			454,102	198,356	276,198			959,918	569,078	569,074	167,975
2003		25,954	988,936	100,680	124,261		46,585	2,732,667	108,250	412,745	296,316
2004		58,593	1,402,774	168,699	192,642		55,312	2,195,762	297,580	347,287	135,191
2005	869	81,474	1,216,102	317,966	229,604	2,384	252,823	3,014,055	1,145,477	654,959	142,350
2006	1,463	51,421	686,830	229,266	216,295	2,138	68,848	943,209	369,877	433,130	151,152
<b>TOTAL</b>	<b>2,332</b>	<b>217,442</b>	<b>4,748,744</b>	<b>1,014,967</b>	<b>1,039,000</b>	<b>4,522</b>	<b>423,568</b>	<b>9,845,611</b>	<b>2,490,262</b>	<b>2,417,195</b>	<b>892,984</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	15,242,219	6,961,424	892,984	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-37,769	-355,555	6,793	
TOTAL LOSSES	15,204,450	6,605,869	899,777	
EXPECTED LOSSES	6,054,896	5,502,167	559,907	
CREDIBILITY	.07	.25	.27	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	4.236	1.841	.251	6.328
INDICATED (POST-TEST)	2.783	1.210	.165	4.158
PRES. ON RATE LEVEL	1.605	1.460	.149	3.214
DERIVED BY FORMULA	1.687	1.398	.153	3.238
UNDERLYING PRES. RATE	1.687	1.533	.156	3.376
PROPOSED	1.687	1.398	.153	3.238

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	4.562
IND. RATES				4.56	MINIMUM PREMIUM	1335
MAN. RATES	6.25	5.53	4.92	+ 4.56	PRESENT	1460

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	14,488	594,485	4.103		1		2	11	14	
2003	13,955	601,388	4.309			3	1	5	9	
2004	14,486	146,733	1.012				2	2	4	
2005	17,792	1,339,324	7.527			5	3	6	14	
2006	13,787	595,165	4.316			1	2	9	12	
<b>TOTAL</b>	<b>74,508</b>	<b>3,277,095</b>	<b>4.398</b>		<b>1</b>	<b>9</b>	<b>10</b>	<b>33</b>	<b>53</b>	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		3,043		22,252	64,471		287,501		86,755	121,020	9,443
2003			386,483	14,321	6,795			136,622	19,465	20,847	16,855
2004				39,584	17,339				53,170	27,536	9,104
2005			600,639	20,767	110,716			505,936	27,243	69,825	4,198
2006			96,182	31,303	190,113			66,140	21,852	180,337	9,238
<b>TOTAL</b>		<b>3,043</b>	<b>1,083,304</b>	<b>128,227</b>	<b>389,434</b>		<b>287,501</b>	<b>708,698</b>	<b>208,485</b>	<b>419,565</b>	<b>48,838</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		4,263		31,776	70,080		1,085,493		214,285	207,065	11,011
2003		15,204	611,933	21,296	9,870		7,886	467,492	42,023	40,602	18,102
2004		1,511	19,225	42,812	21,171		406	37,210	97,344	46,668	10,442
2005	1,023	73,697	1,114,399	74,797	134,579	2,350	204,501	1,964,438	116,653	128,863	4,383
2006	1,474	41,151	507,904	117,929	151,834	1,505	44,156	541,805	133,400	191,589	9,922
<b>TOTAL</b>	<b>2,497</b>	<b>135,826</b>	<b>2,253,461</b>	<b>288,610</b>	<b>387,534</b>	<b>3,855</b>	<b>1,342,442</b>	<b>3,010,945</b>	<b>603,705</b>	<b>614,787</b>	<b>53,860</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,749,026	1,894,636	53,860	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-70,207	-103,720	732	
TOTAL LOSSES	6,678,819	1,790,916	54,592	
EXPECTED LOSSES	4,261,112	1,422,358	68,548	
CREDIBILITY	.03	.09	.10	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	8.964	2.404	.073	11.441
INDICATED (POST-TEST)	5.889	1.579	.048	7.516
PRES. ON RATE LEVEL	5.444	1.818	.088	7.350
DERIVED BY FORMULA	5.457	1.796	.084	7.337
UNDERLYING PRES. RATE	5.719	1.909	.092	7.720
PROPOSED	5.467	1.799	.084	7.350

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	10.356
IND. RATES				10.36	MINIMUM PREMIUM	2700
MAN. RATES	14.43	12.76	11.25	+ 10.36	PRESENT	2990

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	2,146	49,007	2.283				1	3	4
2003	1,995	789,476	39.572			2	1	3	6
2004	2,280	20,408	.895				1		1
2005	2,409	251,170	10.426			1		2	3
2006	3,330	3,411	.102						
<b>TOTAL</b>	<b>12,160</b>	<b>1,113,472</b>	<b>9.157</b>			<b>3</b>	<b>3</b>	<b>8</b>	<b>14</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				1,585	18,251				7,184	18,564	3,423
2003			463,456	8,534	3,327			296,450	11,991	4,749	969
2004				11,800					7,782		826
2005			125,050		10,433			82,293		31,600	1,794
2006											3,411
<b>TOTAL</b>			<b>588,506</b>	<b>21,919</b>	<b>32,011</b>			<b>378,743</b>	<b>26,957</b>	<b>54,913</b>	<b>10,423</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				2,263	19,839				17,744	31,763	3,991
2003		17,790	717,888	14,836	5,969		16,610	982,378	30,934	11,950	1,041
2004		265	4,088	12,241	578		32	4,039	13,651	677	947
2005	218	14,555	223,385	8,754	14,469	390	34,322	333,421	19,334	48,496	1,873
2006											3,663
<b>TOTAL</b>	<b>218</b>	<b>32,610</b>	<b>945,361</b>	<b>38,094</b>	<b>40,855</b>	<b>390</b>	<b>50,964</b>	<b>1,319,838</b>	<b>81,663</b>	<b>92,886</b>	<b>11,515</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,349,381	253,498	11,515	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-61	-12,720	287	
TOTAL LOSSES	2,349,320	240,778	11,802	
EXPECTED LOSSES	426,452	206,356	22,252	
CREDIBILITY	.01	.03	.03	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	19.320	1.980	.097	21.397
INDICATED (POST-TEST)	12.693	1.301	.064	14.058
PRES. ON RATE LEVEL	3.339	1.616	.174	5.129
DERIVED BY FORMULA	3.433	1.607	.171	5.211
UNDERLYING PRES. RATE	3.507	1.697	.183	5.387
PROPOSED	3.433	1.607	.171	5.211

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	7.342
IND. RATES				7.34	MINIMUM PREMIUM	1990
MAN. RATES	10.01	8.85	7.85	+ 7.34	PRESENT	2170

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	2,549	195	.007							
2003	2,724	222,322	8.161			1				1
2004	2,162	1,751	.080						1	1
2005	2,679									
2006	3,201	862	.026							
<b>TOTAL</b>	<b>13,315</b>	<b>225,130</b>	<b>1.691</b>			<b>1</b>			<b>1</b>	<b>2</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											195
2003			146,783					75,539			
2004					170					585	996
2006											862
<b>TOTAL</b>			<b>146,783</b>		<b>170</b>			<b>75,539</b>		<b>585</b>	<b>2,053</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											227
2003		5,718	231,177	1,425	613		4,306	253,983	2,043	692	
2004		5	53	16	189		6	204	87	893	1,142
2006											926
<b>TOTAL</b>		<b>5,723</b>	<b>231,230</b>	<b>1,441</b>	<b>802</b>		<b>4,312</b>	<b>254,187</b>	<b>2,130</b>	<b>1,585</b>	<b>2,295</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	495,452	5,958	2,295	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,068	-6,399	88	
TOTAL LOSSES	494,384		2,383	
EXPECTED LOSSES	131,286	96,267	7,323	
CREDIBILITY	.01	.03	.03	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.713	.000	.018	3.731
INDICATED (POST-TEST)	2.439	.000	.012	2.451
PRES. ON RATE LEVEL	.939	.688	.053	1.680
DERIVED BY FORMULA	.954	.667	.052	1.673
UNDERLYING PRES. RATE	.986	.723	.055	1.764
PROPOSED	.958	.670	.052	1.680

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	TOTAL
IND. RATES				2.37	MINIMUM PREMIUM	820
MAN. RATES	3.33	2.94	2.57	+ 2.37	PRESENT	890

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	2,700	35,676	1.321						2	2
2003	3,337	19,607	.587						1	2
2004	3,563	58,779	1.649						1	1
2005	4,757	121,614	2.556			1			2	3
2006	4,785	222,078	4.641						1	1
<b>TOTAL</b>	<b>19,142</b>	<b>457,754</b>	<b>2.391</b>			<b>1</b>			<b>3</b>	<b>7</b>
										<b>11</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					13,994					20,999	683
2003				4,400	2,797				9,317	1,692	1,401
2004				39,553					18,751		475
2005			80,128		4,140			25,500		7,249	4,597
2006				37,681	68,597				44,040	37,866	33,894
<b>TOTAL</b>			<b>80,128</b>	<b>81,634</b>	<b>89,528</b>			<b>25,500</b>	<b>72,108</b>	<b>67,806</b>	<b>41,050</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					15,211					35,929	796
2003		57	1,097	5,422	3,369		12	2,407	17,786	3,520	1,505
2004		886	13,706	41,029	1,936		77	9,725	32,889	1,628	545
2005	139	9,157	141,295	4,979	6,614	121	10,542	101,680	5,261	11,482	4,799
2006	377	12,842	168,110	55,406	56,592	337	11,062	153,335	62,178	48,718	36,402
<b>TOTAL</b>	<b>516</b>	<b>22,942</b>	<b>324,208</b>	<b>106,836</b>	<b>83,722</b>	<b>458</b>	<b>21,693</b>	<b>267,147</b>	<b>118,114</b>	<b>101,277</b>	<b>44,047</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	636,964	409,949	44,047	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,154	-23,218	245	
TOTAL LOSSES	634,810	386,731	44,292	
EXPECTED LOSSES	477,210	378,055	19,525	
CREDIBILITY	.01	.04	.04	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.316	2.020	.231	5.567
INDICATED (POST-TEST)	2.179	1.327	.152	3.658
PRES. ON RATE LEVEL	2.374	1.880	.097	4.351
DERIVED BY FORMULA	2.372	1.858	.099	4.329
UNDERLYING PRES. RATE	2.493	1.975	.102	4.570
PROPOSED	2.372	1.858	.099	4.329

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	6.099
IND. RATES				6.10	MINIMUM PREMIUM	1700
MAN. RATES	8.64	7.64	6.66	+ 6.10	PRESENT	1880

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	1,530	1,575	.102							
2003	1,564	53,590	3.426						4	4
2004	954									
2005	1,395	17,435	1.249						1	1
2006	1,598	21,614	1.352						1	1
<b>TOTAL</b>	<b>7,041</b>	<b>94,214</b>	<b>1.338</b>						<b>6</b>	<b>6</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											1,575
2003					22,007					28,600	2,983
2005					7,008					10,427	
2006					7,431					13,737	446
<b>TOTAL</b>					<b>36,446</b>					<b>52,764</b>	<b>5,004</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											1,836
2003		460	3,149	957	25,831		145	5,121	1,928	52,860	3,204
2005		453	5,065	1,740	7,320		325	6,697	2,998	14,532	
2006	35	1,011	11,660	3,510	5,637	46	1,442	19,347	7,130	13,716	479
<b>TOTAL</b>	<b>35</b>	<b>1,924</b>	<b>19,874</b>	<b>6,207</b>	<b>38,788</b>	<b>46</b>	<b>1,912</b>	<b>31,165</b>	<b>12,056</b>	<b>81,108</b>	<b>5,519</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	54,956	138,159	5,519	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,311	-7,479	110	
TOTAL LOSSES	50,645	130,680	5,629	
EXPECTED LOSSES	334,236	107,446	9,575	
CREDIBILITY	.01	.02	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.719	1.856	.080	2.655
INDICATED (POST-TEST)	.472	1.219	.053	1.744
PRES. ON RATE LEVEL	4.520	1.453	.129	6.102
DERIVED BY FORMULA	4.480	1.448	.127	6.055
UNDERLYING PRES. RATE	4.747	1.526	.136	6.409
PROPOSED	4.480	1.448	.127	6.055

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	8.531
IND. RATES				8.53	MINIMUM PREMIUM	2270
MAN. RATES	12.00	10.61	9.34	+ 8.53	PRESENT	2530

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	6,839	83,308	1.218				1	8	9
2003	6,099	615,877	10.097			1	2	7	10
2004	6,825	106,719	1.563				1	3	4
2005	6,848	605,961	8.848			2	3	5	10
2006	7,535	184,730	2.451			1	1	4	6
<b>TOTAL</b>	<b>34,146</b>	<b>1,596,595</b>	<b>4.676</b>			<b>4</b>	<b>8</b>	<b>27</b>	<b>39</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				31,959	10,015				15,810	8,351	17,173
2003			235,592	41,921	27,702			195,817	48,358	59,845	6,642
2004				46,780	7,839				20,460	10,577	21,063
2005			286,245	41,154	45,627			175,153	7,500	44,937	5,345
2006			59,953	10,535	10,765			56,996	6,909	30,338	9,234
<b>TOTAL</b>			<b>581,790</b>	<b>172,349</b>	<b>101,948</b>			<b>427,966</b>	<b>99,037</b>	<b>154,048</b>	<b>59,457</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				45,637	10,886				39,051	14,288	20,024
2003		9,312	363,409	53,873	34,269		10,906	647,676	100,796	114,348	7,134
2004		1,327	18,703	49,315	10,985		156	14,311	37,455	17,934	24,159
2005	496	36,813	559,411	61,586	59,991	829	72,679	703,820	44,301	73,405	5,580
2006	400	10,162	133,117	17,141	11,843	815	23,019	263,695	38,528	37,282	9,917
<b>TOTAL</b>	<b>896</b>	<b>57,614</b>	<b>1,074,640</b>	<b>227,552</b>	<b>127,974</b>	<b>1,644</b>	<b>106,760</b>	<b>1,629,502</b>	<b>260,131</b>	<b>257,257</b>	<b>66,814</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,871,056	872,914	66,814	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-6,227	-51,184	493	
TOTAL LOSSES	2,864,829	821,730	67,307	
EXPECTED LOSSES	672,677	734,480	43,366	
CREDIBILITY	.02	.05	.06	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	8.390	2.407	.197	10.994
INDICATED (POST-TEST)	5.512	1.581	.129	7.222
PRES. ON RATE LEVEL	1.876	2.048	.121	4.045
DERIVED BY FORMULA	1.949	2.025	.121	4.095
UNDERLYING PRES. RATE	1.970	2.151	.127	4.248
PROPOSED	1.949	2.025	.121	4.095

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	5.769
IND. RATES				5.77	MINIMUM PREMIUM	1620
MAN. RATES	7.89	6.98	6.19	+ 5.77	PRESENT	1765

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	1,349	340,850	25,266				2	1		3
2003	1,590	16,554	1,041				1	2		3
2004	1,862	171,019	9,184			1		1		2
2005	2,205	21,625	.980					1		1
2006	2,077	51,779	2,492					3		3
<b>TOTAL</b>	<b>9,083</b>	<b>601,827</b>	<b>6,626</b>			<b>1</b>	<b>3</b>	<b>8</b>		<b>12</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				49,271	747				282,286	5,970	2,576
2003				278	4,658				4,276	5,178	2,164
2004			87,629		13,000			65,935		2,679	1,776
2005					1,715					3,231	16,679
2006					7,931					38,475	5,373
<b>TOTAL</b>			<b>87,629</b>	<b>49,549</b>	<b>28,051</b>			<b>65,935</b>	<b>286,562</b>	<b>55,533</b>	<b>28,568</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				70,359	812				697,247	10,215	3,004
2003		95	712	537	5,472		27	1,893	8,459	9,747	2,324
2004		5,543	136,604	3,279	16,001		5,627	217,038	4,836	6,013	2,037
2005		108	1,240	425	1,791		102	2,073	930	4,506	17,413
2006	39	1,080	12,450	3,746	6,014	131	4,028	54,181	19,970	38,410	5,771
<b>TOTAL</b>	<b>39</b>	<b>6,826</b>	<b>151,006</b>	<b>78,346</b>	<b>30,090</b>	<b>131</b>	<b>9,784</b>	<b>275,185</b>	<b>731,442</b>	<b>68,891</b>	<b>30,549</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	442,971	908,769	30,549	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,030	-8,826	152	
TOTAL LOSSES	440,941	899,943	30,701	
EXPECTED LOSSES	288,476	136,336	12,717	
CREDIBILITY	.01	.02	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	4.855	9.908	.338	15.101
INDICATED (POST-TEST)	3.190	6.510	.222	9.922
PRES. ON RATE LEVEL	3.024	1.429	.133	4.586
DERIVED BY FORMULA	3.026	1.531	.135	4.692
UNDERLYING PRES. RATE	3.176	1.501	.140	4.817
PROPOSED	3.026	1.531	.135	4.692

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	6.611
IND. RATES				6.61	MINIMUM PREMIUM	1820
MAN. RATES	9.00	7.96	7.02	+ 6.61	PRESENT	1965

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	1,255	54,915	4.375				1		1	2
2003	1,604	20,657	1.287						1	1
2004	1,721	10,854	.630				1			1
2005	2,353	5,021	.213						1	1
2006	2,714	27,570	1.015						1	1
<b>TOTAL</b>	<b>9,647</b>	<b>119,017</b>	<b>1.234</b>				<b>3</b>		<b>3</b>	<b>6</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				24,315	944				19,289		10,367
2003					5,887					2,758	12,012
2004				6,566					1,678		2,610
2005					621						4,400
2006				24,741							2,829
<b>TOTAL</b>				<b>55,622</b>	<b>7,452</b>				<b>20,967</b>	<b>2,758</b>	<b>32,218</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				34,722	1,026				47,644		12,088
2003		124	842	255	6,910		15	493	187	5,097	12,901
2004		146	2,275	6,812	322		6	870	2,945	144	2,994
2005		37	448	154	649						4,594
2006	37	2,304	39,707	15,104	3,001						3,038
<b>TOTAL</b>	<b>37</b>	<b>2,611</b>	<b>43,272</b>	<b>57,047</b>	<b>11,908</b>		<b>21</b>	<b>1,363</b>	<b>50,776</b>	<b>5,241</b>	<b>35,615</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	47,304	124,972	35,615	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	182	-10,642	301	
TOTAL LOSSES	47,486	114,330	35,916	
EXPECTED LOSSES	222,267	186,959	22,381	
CREDIBILITY	.01	.02	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.492	1.185	.372	2.049
INDICATED (POST-TEST)	.323	.779	.244	1.346
PRES. ON RATE LEVEL	2.194	1.845	.221	4.260
DERIVED BY FORMULA	2.175	1.824	.221	4.220
UNDERLYING PRES. RATE	2.304	1.938	.232	4.474
PROPOSED	2.175	1.824	.221	4.220

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	5.945
IND. RATES				5.95	MINIMUM PREMIUM	1665
MAN. RATES	8.45	7.47	6.52	+ 5.95	PRESENT	1845

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	33,895	1,104,798	3.259			3			16	19
2003	41,442	1,533,530	3.700	1		4		3	14	22
2004	64,999	1,618,708	2.490			4		1	17	22
2005	76,271	1,675,301	2.196			4		5	26	35
2006	76,617	2,113,852	2.758			2		8	12	22
<b>TOTAL</b>	<b>293,224</b>	<b>8,046,189</b>	<b>2.744</b>	<b>1</b>		<b>17</b>		<b>17</b>	<b>85</b>	<b>120</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			509,867		42,957			429,003		63,413	59,558
2003	350,000		454,251	83,186	160,798			221,993	34,451	134,054	94,797
2004			688,340	15,756	107,307			510,528	3,439	203,416	89,922
2005			504,516	108,879	135,039			228,213	142,043	301,717	254,894
2006			240,169	228,179	77,531			1,016,270	294,093	132,417	125,193
<b>TOTAL</b>	<b>350,000</b>		<b>2,397,143</b>	<b>436,000</b>	<b>523,632</b>			<b>2,406,007</b>	<b>474,026</b>	<b>835,017</b>	<b>624,364</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			794,883		46,693			1,367,661		108,500	69,445
2003	933,332	21,067	751,602	111,594	192,251		13,312	778,194	80,394	251,247	101,812
2004		39,246	953,987	40,745	130,707		33,369	1,304,986	61,515	321,869	103,141
2005	875	70,282	1,054,031	154,017	166,451	1,081	108,821	1,222,810	296,288	457,419	266,109
2006	1,276	45,074	658,637	185,598	90,591	5,287	155,762	1,890,841	434,080	231,746	134,457
<b>TOTAL</b>	<b>935,483</b>	<b>175,669</b>	<b>4,213,140</b>	<b>491,954</b>	<b>626,693</b>	<b>6,368</b>	<b>311,264</b>	<b>6,564,492</b>	<b>872,277</b>	<b>1,370,781</b>	<b>674,964</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	12,206,416	3,361,705	674,964	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	2,099	-144,156	4,825	
TOTAL LOSSES	12,208,515	3,217,549	679,789	
EXPECTED LOSSES	7,386,312	2,466,014	369,462	
CREDIBILITY	.06	.22	.24	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	4.164	1.097	.232	5.493
INDICATED (POST-TEST)	2.736	.721	.152	3.609
PRES. ON RATE LEVEL	2.398	.801	.120	3.319
DERIVED BY FORMULA	2.418	.783	.128	3.329
UNDERLYING PRES. RATE	2.519	.841	.126	3.486
PROPOSED	2.418	.783	.128	3.329

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	4.690
IND. RATES				4.69	MINIMUM PREMIUM	1365
MAN. RATES	6.45	5.70	5.08	+ 4.69	PRESENT	1500

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	6,582	490,800	7.456			1	2	4	7	
2003	6,622	505,042	7.626			2	1	4	7	
2004	6,171	277,123	4.490				3	8	11	
2005	8,091	24,333	.300					3	3	
2006	7,196	8,783	.122							
<b>TOTAL</b>	<b>34,662</b>	<b>1,306,081</b>	<b>3.768</b>			<b>3</b>	<b>6</b>	<b>19</b>	<b>28</b>	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			215,291	47,329	63,674			88,871	17,815	54,072	3,748
2003			174,718	10,004	17,670			258,713	8,750	32,600	2,587
2004				70,254	45,738				64,411	82,376	14,344
2005					8,376					13,049	2,908
2006											8,783
<b>TOTAL</b>			<b>390,009</b>	<b>127,587</b>	<b>135,458</b>			<b>347,584</b>	<b>90,976</b>	<b>182,097</b>	<b>32,370</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			335,639	67,586	69,214			283,321	44,003	92,517	4,370
2003		7,178	279,285	14,513	21,663		14,903	877,675	25,792	62,991	2,778
2004		3,214	38,874	77,495	54,172		821	62,222	125,193	131,382	16,453
2005		542	6,052	2,078	8,749		402	8,376	3,751	18,193	3,036
2006											9,433
<b>TOTAL</b>		<b>10,934</b>	<b>659,850</b>	<b>161,672</b>	<b>153,798</b>		<b>16,126</b>	<b>1,231,594</b>	<b>198,739</b>	<b>305,083</b>	<b>36,070</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,918,504	819,292	36,070	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-15,711	-33,080	577	
TOTAL LOSSES	1,902,793	786,212	36,647	
EXPECTED LOSSES	1,171,229	473,483	51,300	
CREDIBILITY	.02	.05	.06	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	5.490	2.268	.106	7.864
INDICATED (POST-TEST)	3.607	1.490	.070	5.167
PRES. ON RATE LEVEL	3.217	1.301	.141	4.659
DERIVED BY FORMULA	3.225	1.310	.137	4.672
UNDERLYING PRES. RATE	3.379	1.366	.148	4.893
PROPOSED	3.225	1.310	.137	4.672

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	6.582
IND. RATES				6.58	MINIMUM PREMIUM	1810
MAN. RATES	9.04	7.99	7.13	+ 6.58	PRESENT	1995

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	3,412	171,665	5.031			1		2	3
2003	3,687	9,171	.248					1	1
2004	3,279	48,203	1.470				1		1
2005	19,773	54,447	.275					2	2
2006	15,103	117,782	.779			1		1	2
<b>TOTAL</b>	<b>45,254</b>	<b>401,268</b>	<b>.887</b>			<b>2</b>	<b>1</b>	<b>6</b>	<b>9</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			61,323		4,316			80,805		24,107	1,114
2003					3,113					4,249	1,809
2004				25,022					23,181		
2005					8,302					43,102	3,043
2006			61,573		1,402			54,807			
<b>TOTAL</b>			<b>122,896</b>	<b>25,022</b>	<b>17,133</b>			<b>135,612</b>	<b>23,181</b>	<b>71,458</b>	<b>5,966</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			95,603		4,691			257,606		41,247	1,299
2003		67	445	135	3,654		23	762	287	7,853	1,943
2004		562	8,672	25,956	1,226		96	12,022	40,660	2,014	
2005		540	5,999	2,060	8,674		1,347	27,669	12,389	60,084	3,177
2006	351	8,120	104,203	6,439	3,532	658	18,002	197,401	15,492	5,078	
<b>TOTAL</b>	<b>351</b>	<b>9,289</b>	<b>214,922</b>	<b>34,590</b>	<b>21,777</b>	<b>658</b>	<b>19,468</b>	<b>495,460</b>	<b>68,828</b>	<b>116,276</b>	<b>6,419</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	740,148	241,471	6,419	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	402	-13,717	852	
TOTAL LOSSES	740,550	227,754	7,271	
EXPECTED LOSSES	1,360,788	322,660	52,495	
CREDIBILITY	.02	.06	.07	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.636	.503	.016	2.155
INDICATED (POST-TEST)	1.075	.330	.011	1.416
PRES. ON RATE LEVEL	2.863	.679	.110	3.652
DERIVED BY FORMULA	2.827	.658	.103	3.588
UNDERLYING PRES. RATE	3.007	.713	.116	3.836
PROPOSED	2.827	.658	.103	3.588

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	5.055
IND. RATES				5.06	MINIMUM PREMIUM	1455
MAN. RATES	7.25	6.41	5.59	+ 5.06	PRESENT	1620

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	718									
2003	213	442	.207							
2004	349									
2005	375									
2006	406									
<b>TOTAL</b>	<b>2,061</b>	<b>442</b>	<b>.021</b>							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											442
<b>TOTAL</b>											<b>442</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											475
<b>TOTAL</b>											<b>475</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			475	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,331	-3,905	52	
TOTAL LOSSES			527	
EXPECTED LOSSES	123,247	47,774	5,050	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.026	.026
INDICATED (POST-TEST)	.000	.000	.017	.017
PRES. ON RATE LEVEL	5.694	2.207	.233	8.134
DERIVED BY FORMULA	5.694	2.185	.231	8.110
UNDERLYING PRES. RATE	5.980	2.318	.245	8.543
PROPOSED	5.694	2.185	.231	8.110

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	11.426
IND. RATES				11.43	MINIMUM PREMIUM	2950
MAN. RATES	16.69	14.76	12.45	+ 11.43	PRESENT	3280

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	2,398	7,087	.295						1	1
2003	573	650	.113							
2004	1,745	604	.034							
2005	767	1,773	.231							
2006	770	91,821	11,924						1	1
<b>TOTAL</b>	<b>6,253</b>	<b>101,935</b>	<b>1.630</b>						<b>2</b>	<b>2</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					2,476					3,836	775
2003											650
2004											604
2005											1,773
2006					48,920					42,901	
<b>TOTAL</b>					<b>51,396</b>					<b>46,737</b>	<b>3,802</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					2,691					6,563	903
2003											698
2004											693
2005											1,851
2006	229	6,653	76,764	23,107	37,100	144	4,498	60,415	22,269	42,828	
<b>TOTAL</b>	<b>229</b>	<b>6,653</b>	<b>76,764</b>	<b>23,107</b>	<b>39,791</b>	<b>144</b>	<b>4,498</b>	<b>60,415</b>	<b>22,269</b>	<b>49,391</b>	<b>4,145</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	148,703	134,558	4,145	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,534	-10,116	99	
TOTAL LOSSES	145,169	124,442	4,244	
EXPECTED LOSSES	146,696	106,614	12,319	
CREDIBILITY	.00	.02	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.322	1.990	.068	4.380
INDICATED (POST-TEST)	1.526	1.307	.045	2.878
PRES. ON RATE LEVEL	2.234	1.623	.188	4.045
DERIVED BY FORMULA	2.234	1.617	.185	4.036
UNDERLYING PRES. RATE	2.346	1.705	.197	4.248
PROPOSED	2.234	1.617	.185	4.036

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	5.686
IND. RATES				5.69	MINIMUM PREMIUM	1600
MAN. RATES	7.89	6.98	6.19	+ 5.69	PRESENT	1765

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	616	3,535	.573						1	1
2003	945	153	.016							
2004	899	126,192	14.036					1		1
2005	1,322	393,137	29.738					2	1	3
2006	1,262	225,067	17.834					3	1	4
<b>TOTAL</b>	<b>5,044</b>	<b>748,084</b>	<b>14.831</b>					<b>6</b>	<b>3</b>	<b>9</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					400					2,856	279
2003											153
2004				51,616					74,576		
2005				72,060	334				282,501	8,247	29,995
2006				118,495	1,371				94,960	9,470	771
<b>TOTAL</b>				<b>242,171</b>	<b>2,105</b>				<b>452,037</b>	<b>20,573</b>	<b>31,198</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					435					4,887	325
2003											164
2004		1,156	17,887	53,541	2,526		302	38,681	130,806	6,482	
2005		3,671	56,912	63,374	7,632		14,192	324,997	362,630	60,271	31,315
2006	184	11,238	192,313	72,987	15,402	485	16,280	228,966	96,613	32,989	828
<b>TOTAL</b>	<b>184</b>	<b>16,065</b>	<b>267,112</b>	<b>189,902</b>	<b>25,995</b>	<b>485</b>	<b>30,774</b>	<b>592,644</b>	<b>590,049</b>	<b>104,629</b>	<b>32,632</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	907,264	910,575	32,632	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,402	-21,661	172	
TOTAL LOSSES	905,862	888,914	32,804	
EXPECTED LOSSES	292,552	361,504	13,618	
CREDIBILITY	.00	.01	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	17.959	17.623	.650	36.232
INDICATED (POST-TEST)	11.799	11.578	.427	23.804
PRES. ON RATE LEVEL	5.522	6.824	.257	12.603
DERIVED BY FORMULA	5.522	6.872	.260	12.654
UNDERLYING PRES. RATE	5.800	7.167	.270	13.237
PROPOSED	5.522	6.872	.260	12.654

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	17.829
IND. RATES				17.83	MINIMUM PREMIUM	3650
MAN. RATES	25.47	22.52	19.29	+ 17.83	PRESENT	3650

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	451	4,122	.913						1	1
2003	331									
2004	563	504	.089							
2005	165									
2006	485									
<b>TOTAL</b>	<b>1,995</b>	<b>4,626</b>	<b>.232</b>						<b>1</b>	<b>1</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					1,457					1,669	996
2004											504
<b>TOTAL</b>					<b>1,457</b>					<b>1,669</b>	<b>1,500</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					1,584					2,856	1,161
2004											578
<b>TOTAL</b>					<b>1,584</b>					<b>2,856</b>	<b>1,739</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		4,440	1,739	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	132	-1,461	21	
TOTAL LOSSES	132	2,979	1,760	
EXPECTED LOSSES	67,649	20,449	1,836	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.007	.149	.088	.244
INDICATED (POST-TEST)	.005	.098	.058	.161
PRES. ON RATE LEVEL	3.228	.976	.088	4.292
DERIVED BY FORMULA	3.228	.967	.088	4.283
UNDERLYING PRES. RATE	3.391	1.025	.092	4.508
PROPOSED	3.228	.967	.088	4.283

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	6.034
IND. RATES				6.03	MINIMUM PREMIUM	1680
MAN. RATES	8.45	7.47	6.57	+ 6.03	PRESENT	1860

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	1,648	205,998	12.499			1				1
2003	2,020	1,931	.095							
2004	2,152	97,609	4.535				3	4		7
2005	1,142	68,497	5.997			1		1		2
2006	1,208	146	.012							
<b>TOTAL</b>	<b>8,170</b>	<b>374,181</b>	<b>4.580</b>			<b>2</b>	<b>3</b>	<b>5</b>		<b>10</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			169,861					34,234			1,903
2003											1,931
2004				42,504	6,011				33,015	11,444	4,635
2005			58,320		2,971			2,016		4,913	277
2006											146
<b>TOTAL</b>			<b>228,181</b>	<b>42,504</b>	<b>8,982</b>			<b>36,250</b>	<b>33,015</b>	<b>16,357</b>	<b>8,892</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			264,813					109,138			2,219
2003											2,074
2004		1,170	16,639	44,696	8,747		208	21,129	59,602	20,342	5,316
2005	101	6,661	102,813	3,614	4,771	9	969	10,821	1,664	6,958	289
2006											157
<b>TOTAL</b>	<b>101</b>	<b>7,831</b>	<b>384,265</b>	<b>48,310</b>	<b>13,518</b>	<b>9</b>	<b>1,177</b>	<b>141,088</b>	<b>61,266</b>	<b>27,300</b>	<b>10,055</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	534,471	150,394	10,055	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,475	-13,943	122	
TOTAL LOSSES	529,996	136,451	10,177	
EXPECTED LOSSES	271,571	173,367	13,643	
CREDIBILITY	.01	.02	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	6.487	1.670	.125	8.282
INDICATED (POST-TEST)	4.262	1.097	.082	5.441
PRES. ON RATE LEVEL	3.165	2.020	.159	5.344
DERIVED BY FORMULA	3.176	2.002	.157	5.335
UNDERLYING PRES. RATE	3.324	2.122	.167	5.613
PROPOSED	3.181	2.006	.157	5.344

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	7.529
IND. RATES				7.53	MINIMUM PREMIUM	2035
MAN. RATES	10.62	9.39	8.18	+ 7.53	PRESENT	2250

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	153	4,067	2,658							
2003	477	7,302	1,530						1	1
2004	302									
2005	408	2,252	.551						1	1
2006	730	93,242	12,772				1			1
<b>TOTAL</b>	<b>2,070</b>	<b>106,863</b>	<b>5,162</b>				<b>1</b>		<b>2</b>	<b>3</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											4,067
2003					1,691					3,890	1,721
2005					838					1,414	
2006			71,193					16,433			5,616
<b>TOTAL</b>			<b>71,193</b>		<b>2,529</b>			<b>16,433</b>		<b>5,304</b>	<b>11,404</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											4,742
2003		35	242	73	1,985		19	697	262	7,190	1,848
2005		53	605	206	874		44	906	407	1,971	
2006	398	9,165	117,943	6,681	2,857	198	5,397	59,186	4,645	1,524	6,032
<b>TOTAL</b>	<b>398</b>	<b>9,253</b>	<b>118,790</b>	<b>6,960</b>	<b>5,716</b>	<b>198</b>	<b>5,460</b>	<b>60,789</b>	<b>5,314</b>	<b>10,685</b>	<b>12,622</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	194,888	28,675	12,622	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	404	-982	40	
TOTAL LOSSES	195,292	27,693	12,662	
EXPECTED LOSSES	29,913	21,590	2,609	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	9.434	1.338	.612	11.384
INDICATED (POST-TEST)	6.198	.879	.402	7.479
PRES. ON RATE LEVEL	1.376	.993	.120	2.489
DERIVED BY FORMULA	1.376	.992	.123	2.491
UNDERLYING PRES. RATE	1.445	1.043	.126	2.614
PROPOSED	1.376	.992	.123	2.491

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	3.509
IND. RATES				3.51	MINIMUM PREMIUM	1090
MAN. RATES	5.07	4.48	3.81	+ 3.51	PRESENT	1190

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	1,303	22,560	1.731						3	3
2003	1,457	36,584	2.510						2	3
2004	1,145	125,444	10.955			1			1	2
2005	993	50,021	5.037						2	2
2006	1,343	2,197	.163							
<b>TOTAL</b>	<b>6,241</b>	<b>236,806</b>	<b>3.794</b>			<b>1</b>		<b>1</b>	<b>8</b>	<b>10</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					9,372					10,329	2,859
2003				23,355	886				10,036	1,371	936
2004			94,158		565			30,559			162
2005					16,219					33,253	549
2006											2,197
<b>TOTAL</b>			<b>94,158</b>	<b>23,355</b>	<b>27,042</b>			<b>30,559</b>	<b>10,036</b>	<b>44,953</b>	<b>6,703</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					10,187					17,674	3,334
2003		20	3,824	28,174	1,497		4	2,514	19,130	2,958	1,005
2004		5,477	142,522	2,169	2,324		2,599	100,158	2,061	892	186
2005		1,048	11,717	4,025	16,943		1,041	21,344	9,556	46,350	573
2006											2,360
<b>TOTAL</b>		<b>6,545</b>	<b>158,063</b>	<b>34,368</b>	<b>30,951</b>		<b>3,644</b>	<b>124,016</b>	<b>30,747</b>	<b>67,874</b>	<b>7,458</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	292,268	163,940	7,458	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-661	-7,617	117	
TOTAL LOSSES	291,607	156,323	7,575	
EXPECTED LOSSES	61,849	106,347	10,797	
CREDIBILITY	.00	.02	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	4.672	2.505	.121	7.298
INDICATED (POST-TEST)	3.070	1.646	.079	4.795
PRES. ON RATE LEVEL	.944	1.622	.165	2.731
DERIVED BY FORMULA	.944	1.622	.163	2.729
UNDERLYING PRES. RATE	.991	1.704	.173	2.868
PROPOSED	.945	1.623	.163	2.731

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	3.847
IND. RATES				3.85	MINIMUM PREMIUM	1170
MAN. RATES	5.50	4.86	4.18	+ 3.85	PRESENT	1280

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	306	3,889	1.270							
2003	376									
2004	482	1,284	.266							
2005	591									
2006	575									
<b>TOTAL</b>	<b>2,330</b>	<b>5,173</b>	<b>.222</b>							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											3,889
2004											1,284
<b>TOTAL</b>											<b>5,173</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											4,535
2004											1,473
<b>TOTAL</b>											<b>6,008</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			6,008	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-154	-1,309	40	
TOTAL LOSSES			6,048	
EXPECTED LOSSES	44,014	21,366	3,216	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.260	.260
INDICATED (POST-TEST)	.000	.000	.171	.171
PRES. ON RATE LEVEL	1.799	.873	.131	2.803
DERIVED BY FORMULA	1.799	.864	.131	2.794
UNDERLYING PRES. RATE	1.889	.917	.138	2.944
PROPOSED	1.799	.864	.131	2.794

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	3.936
IND. RATES				3.94	MINIMUM PREMIUM	1190
MAN. RATES	5.62	4.97	4.29	+ 3.94	PRESENT	1305

+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
2002	175					175						
2003	66					66						
2004	64					64						
2005	66					66						
2006	68					68						
<b>TOTAL</b>	<b>439</b>					<b>439</b>						

REPORTED LOSSES

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

TRANSLATED LOSSES

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-474	-2,311	22	
TOTAL LOSSES			22	
EXPECTED LOSSES	16,603	25,537	2,435	
CREDIBILITY	.00	.00	.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.005	.005
INDICATED (POST-TEST)	.000	.000	.003	.003
PRES. ON RATE LEVEL	3.601	5.538	.529	9.668
DERIVED BY FORMULA	3.601	5.538	.529	9.668
UNDERLYING PRES. RATE	3.782	5.817	.555	10.154
PROPOSED	3.601	5.538	.529	9.668

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	14.506
IND. RATES				14.51	MINIMUM PREMIUM	3650
MAN. RATES	19.32	17.08	15.51	+ 14.51	PRESENT	3650

+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
2002	1,516	3,421	.225			1,516					1	1
2003	1,383	5,592	.404			1,383					1	1
2004	1,537	182,210	11.854			1,537			1		2	3
2005	1,597	6,017	.376			1,597						
2006	2,413	765	.031			2,413						
<b>TOTAL</b>	<b>8,446</b>	<b>198,005</b>	<b>2.344</b>			<b>8,446</b>				<b>1</b>	<b>4</b>	<b>5</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					772					304	2,345
2003					1,925					3,503	164
2004				51,140	3,462				112,801	9,735	5,072
2005											6,017
2006											765
<b>TOTAL</b>				<b>51,140</b>	<b>6,159</b>				<b>112,801</b>	<b>13,542</b>	<b>14,363</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					839					520	2,734
2003		41	276	83	2,260		19	628	236	6,474	176
2004		1,269	18,820	53,395	6,344		525	61,918	199,294	24,669	5,818
2005											6,282
2006											822
<b>TOTAL</b>		<b>1,310</b>	<b>19,096</b>	<b>53,478</b>	<b>9,443</b>		<b>544</b>	<b>62,546</b>	<b>199,530</b>	<b>31,663</b>	<b>15,832</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	83,496	294,114	15,832	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	158	-3,035	153	
TOTAL LOSSES	83,654	291,079	15,985	
EXPECTED LOSSES	95,186	50,169	11,656	
CREDIBILITY	.01	.02	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.990	3.446	.189	4.625
INDICATED (POST-TEST)	.650	2.264	.124	3.038
PRES. ON RATE LEVEL	1.073	.566	.131	1.770
DERIVED BY FORMULA	1.069	.600	.131	1.800
UNDERLYING PRES. RATE	1.127	.594	.138	1.859
PROPOSED	1.069	.600	.131	1.800

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	2.700
IND. RATES				2.70	MINIMUM PREMIUM	900
MAN. RATES	3.09	2.73	2.84	+ 2.70	PRESENT	955

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	598	65,547	10.961				1	1		2
2003	863	721	.083							
2004	1,003									
2005	1,794	37,933	2.114					1		1
2006	1,810	921	.050							
<b>TOTAL</b>	<b>6,068</b>	<b>105,122</b>	<b>1.732</b>				<b>1</b>	<b>2</b>		<b>3</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				27,254	980				20,699	12,127	4,487
2003											721
2005					6,755					30,970	208
2006											921
<b>TOTAL</b>				<b>27,254</b>	<b>7,735</b>				<b>20,699</b>	<b>43,097</b>	<b>6,337</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				38,919	1,065				51,127	20,749	5,232
2003											774
2005		437	4,881	1,676	7,056		964	19,876	8,901	43,170	217
2006											989
<b>TOTAL</b>		<b>437</b>	<b>4,881</b>	<b>40,595</b>	<b>8,121</b>		<b>964</b>	<b>19,876</b>	<b>60,028</b>	<b>63,919</b>	<b>7,212</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	26,158	172,663	7,212	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	76	-1,074	33	
TOTAL LOSSES	26,234	171,589	7,245	
EXPECTED LOSSES	28,581	20,751	2,306	
CREDIBILITY	.00	.02	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.432	2.828	.119	3.379
INDICATED (POST-TEST)	.284	1.858	.078	2.220
PRES. ON RATE LEVEL	.448	.326	.036	.810
DERIVED BY FORMULA	.448	.357	.037	.842
UNDERLYING PRES. RATE	.471	.342	.038	.851
PROPOSED	.448	.357	.037	.842

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	1.263
IND. RATES				1.26	MINIMUM PREMIUM	560
MAN. RATES	1.58	1.40	1.30	+ 1.26	PRESENT	585

+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
2002	10,506	272,095	2.589			10,506			1	1	4	6
2003	11,078	205,148	1.851			11,078				1	6	7
2004	12,962	92,036	.710			12,962				2		2
2005	12,997	240,066	1.847			12,997			1		2	3
2006	13,260	140,986	1.063			13,260				1	3	4
<b>TOTAL</b>	<b>60,803</b>	<b>950,331</b>	<b>1.563</b>			<b>60,803</b>			<b>2</b>	<b>5</b>	<b>15</b>	<b>22</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			100,475	31,232	8,699			35,415	24,533	48,474	23,267
2003				9,400	54,673				19,555	83,631	37,889
2004				45,183					22,916		23,937
2005			114,367		2,766			73,704		9,876	39,353
2006				31,114	4,607				54,151	25,931	25,183
<b>TOTAL</b>			<b>214,842</b>	<b>116,929</b>	<b>70,745</b>			<b>109,119</b>	<b>121,155</b>	<b>167,912</b>	<b>149,629</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			156,641	44,599	9,456			112,903	60,597	82,938	27,129
2003		1,144	9,311	13,697	64,354		415	19,397	42,737	155,393	40,693
2004		1,011	15,655	46,867	2,212		91	11,888	40,192	1,991	27,456
2005	199	12,870	199,402	6,323	6,156	349	30,160	286,797	12,023	17,750	41,084
2006	67	3,532	57,165	21,169	7,267	343	11,437	159,484	65,750	39,306	27,047
<b>TOTAL</b>	<b>266</b>	<b>18,557</b>	<b>438,174</b>	<b>132,655</b>	<b>89,445</b>	<b>692</b>	<b>42,103</b>	<b>590,469</b>	<b>221,299</b>	<b>297,378</b>	<b>163,409</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,090,261	740,777	163,409	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-12,518	-49,356	1,517	
TOTAL LOSSES	1,077,743	691,421	164,926	
EXPECTED LOSSES	1,495,754	724,163	132,550	
CREDIBILITY	.02	.08	.08	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.773	1.137	.271	3.181
INDICATED (POST-TEST)	1.165	.747	.178	2.090
PRES. ON RATE LEVEL	2.342	1.134	.208	3.684
DERIVED BY FORMULA	2.318	1.103	.206	3.627
UNDERLYING PRES. RATE	2.460	1.191	.218	3.869
PROPOSED	2.318	1.103	.206	3.627

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	5.442
IND. RATES				5.44	MINIMUM PREMIUM	1545
MAN. RATES	7.46	6.60	5.91	+ 5.44	PRESENT	1700

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	28,682	23,264	.081						2	2
2003	41,504	39,728	.095						2	2
2004	33,181	145,906	.439						3	3
2005	29,875	95,883	.320						4	4
2006	20,721	108,175	.522						3	3
<b>TOTAL</b>	<b>153,963</b>	<b>412,956</b>	<b>.268</b>						<b>14</b>	<b>14</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					1,175					8,471	13,618
2003					3,350					17,381	18,997
2004					18,652					114,243	13,011
2005					18,643					59,005	18,235
2006					18,466					85,711	3,998
<b>TOTAL</b>					<b>60,286</b>					<b>284,811</b>	<b>67,859</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					1,277					14,494	15,879
2003		70	480	146	3,931		87	3,113	1,173	32,124	20,403
2004		665	5,927	1,886	20,687		776	39,956	16,944	174,447	14,924
2005		1,211	13,468	4,629	19,472		1,842	37,877	16,961	82,249	19,037
2006	86	2,512	28,982	8,723	14,004	289	8,992	120,704	44,488	85,567	4,294
<b>TOTAL</b>	<b>86</b>	<b>4,458</b>	<b>48,857</b>	<b>15,384</b>	<b>59,371</b>	<b>289</b>	<b>11,697</b>	<b>201,650</b>	<b>79,566</b>	<b>388,881</b>	<b>74,537</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	267,037	543,202	74,537	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-53,246	-69,846	1,063	
TOTAL LOSSES	213,791	473,356	75,600	
EXPECTED LOSSES	2,341,777	876,050	118,551	
CREDIBILITY	.04	.14	.16	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.139	.307	.049	.495
INDICATED (POST-TEST)	.091	.202	.032	.325
PRES. ON RATE LEVEL	1.448	.542	.073	2.063
DERIVED BY FORMULA	1.394	.494	.066	1.954
UNDERLYING PRES. RATE	1.521	.569	.077	2.167
PROPOSED	1.394	.494	.066	1.954

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	2.931
IND. RATES				2.93	MINIMUM PREMIUM	955
MAN. RATES	4.35	3.85	3.31	+ 2.93	PRESENT	1070

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	11,539	19,316	.167				1	1		2
2003	7,409	1,562	.021							
2004	4,221	880	.020							
2005	6,758	154,378	2.284			1		5		6
2006	6,389	48,842	.764					4		4
<b>TOTAL</b>	<b>36,316</b>	<b>224,978</b>	<b>.620</b>			<b>1</b>	<b>1</b>	<b>10</b>		<b>12</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				188	2,458				1,358	10,621	4,691
2003											1,562
2004											880
2005			75,668		9,489			41,747		21,149	6,325
2006					13,803					26,065	8,974
<b>TOTAL</b>			<b>75,668</b>	<b>188</b>	<b>25,750</b>			<b>41,747</b>	<b>1,358</b>	<b>57,835</b>	<b>22,432</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				268	2,672				3,354	18,173	5,470
2003											1,678
2004											1,009
2005	131	9,011	137,463	6,083	12,072	198	17,568	172,424	11,281	31,738	6,603
2006	65	1,874	21,659	6,514	10,464	90	2,731	36,706	13,531	26,025	9,638
<b>TOTAL</b>	<b>196</b>	<b>10,885</b>	<b>159,122</b>	<b>12,865</b>	<b>25,208</b>	<b>288</b>	<b>20,299</b>	<b>209,130</b>	<b>28,166</b>	<b>75,936</b>	<b>24,398</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	399,920	142,175	24,398	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-6,482	-15,652	203	
TOTAL LOSSES	393,438	126,523	24,601	
EXPECTED LOSSES	254,575	190,659	20,700	
CREDIBILITY	.02	.05	.06	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.083	.348	.068	1.499
INDICATED (POST-TEST)	.712	.229	.045	.986
PRES. ON RATE LEVEL	.668	.500	.054	1.222
DERIVED BY FORMULA	.669	.486	.053	1.208
UNDERLYING PRES. RATE	.701	.525	.057	1.283
PROPOSED	.669	.486	.053	1.208

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	1.812
IND. RATES				1.81	MINIMUM PREMIUM	690
MAN. RATES	2.44	2.16	1.96	+ 1.81	PRESENT	745

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	15,039	433,900	2.885			2	2	9	13	
2003	14,498	66,843	.461					7	7	
2004	18,318	252,954	1.380			1	3	5	9	
2005	19,186	295,857	1.542				3	11	14	
2006	23,651	245,695	1.038				3	7	10	
<b>TOTAL</b>	<b>90,692</b>	<b>1,295,249</b>	<b>1.428</b>			<b>3</b>	<b>11</b>	<b>39</b>	<b>53</b>	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			189,829	53,681	19,283			20,990	37,721	94,782	17,614
2003					26,024					25,320	15,499
2004			81,167	44,279	4,934			65,000	24,574	11,501	21,499
2005				60,202	75,541				61,708	85,039	13,367
2006				27,244	48,705				19,987	106,214	43,545
<b>TOTAL</b>			<b>270,996</b>	<b>185,406</b>	<b>174,487</b>			<b>85,990</b>	<b>143,990</b>	<b>322,856</b>	<b>111,524</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			295,943	76,656	20,962			66,916	93,171	162,172	20,538
2003		542	3,725	1,131	30,545		123	4,539	1,712	46,795	16,646
2004		5,875	139,613	48,248	9,103		5,702	229,807	49,191	21,587	24,659
2005		7,940	101,920	71,633	84,992		5,688	124,410	103,141	129,194	13,955
2006	266	9,172	120,145	39,637	40,239	448	14,348	194,951	74,425	110,988	46,767
<b>TOTAL</b>	<b>266</b>	<b>23,529</b>	<b>661,346</b>	<b>237,305</b>	<b>185,841</b>	<b>448</b>	<b>25,861</b>	<b>620,623</b>	<b>321,640</b>	<b>470,736</b>	<b>122,565</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,332,073	1,215,522	122,565	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,753	-70,660	2,049	
TOTAL LOSSES	1,329,320	1,144,862	124,614	
EXPECTED LOSSES	1,906,346	1,131,836	162,338	
CREDIBILITY	.03	.10	.11	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.466	1.262	.137	2.865
INDICATED (POST-TEST)	.963	.829	.090	1.882
PRES. ON RATE LEVEL	2.001	1.188	.171	3.360
DERIVED BY FORMULA	1.970	1.152	.162	3.284
UNDERLYING PRES. RATE	2.102	1.248	.179	3.529
PROPOSED	1.970	1.152	.162	3.284

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	4.927
IND. RATES				4.93	MINIMUM PREMIUM	1425
MAN. RATES	6.57	5.81	5.39	+ 4.93	PRESENT	1575

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002										
2003										
2004	52									
2005										
2006										
<b>TOTAL</b>	<b>52</b>									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	4	-20		
TOTAL LOSSES	4			
EXPECTED LOSSES	274	211	5	
CREDIBILITY	.00	.00	.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.008	.000	.000	.008
INDICATED (POST-TEST)	.005	.000	.000	.005
PRES. ON RATE LEVEL	.502	.387	.009	.898
DERIVED BY FORMULA	.502	.387	.009	.898
UNDERLYING PRES. RATE	.527	.406	.010	.943
PROPOSED	.502	.387	.009	.898

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	1.347
IND. RATES				1.35	MINIMUM PREMIUM	580
MAN. RATES	1.98	1.75	1.44	+ 1.35	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	5,587	98,460	1.762				1	5	6
2003	6,755	13,835	.204						
2004	6,664	98,638	1.480				2	3	5
2005	6,260	852,952	13.625			3	3	1	7
2006	7,222	411,638	5.699				7	3	10
<b>TOTAL</b>	<b>32,488</b>	<b>1,475,523</b>	<b>4.542</b>			<b>3</b>	<b>13</b>	<b>12</b>	<b>28</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				16,024	14,694				10,430	55,464	1,848
2003											13,835
2004				20,963	6,822				29,007	28,699	13,147
2005			354,412	80,716	4,500			278,941	106,880	10,564	16,939
2006				95,458	45,468				146,081	84,724	39,907
<b>TOTAL</b>			<b>354,412</b>	<b>213,161</b>	<b>71,484</b>			<b>278,941</b>	<b>292,398</b>	<b>179,451</b>	<b>85,676</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				22,882	15,973				25,762	94,898	2,155
2003											14,859
2004		715	9,435	22,435	8,593		313	25,078	55,130	46,343	15,080
2005	615	43,721	678,469	89,480	22,972	1,320	118,537	1,189,162	174,093	48,249	17,684
2006	353	15,081	224,549	79,748	46,051	975	32,420	451,039	185,033	120,780	42,860
<b>TOTAL</b>	<b>968</b>	<b>59,517</b>	<b>912,453</b>	<b>214,545</b>	<b>93,589</b>	<b>2,295</b>	<b>151,270</b>	<b>1,665,279</b>	<b>440,018</b>	<b>310,270</b>	<b>92,638</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,791,782	1,058,422	92,638	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-7,366	-74,995	1,040	
TOTAL LOSSES	2,784,416	983,427	93,678	
EXPECTED LOSSES	953,522	1,103,293	91,292	
CREDIBILITY	.01	.05	.06	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	8.571	3.027	.288	11.886
INDICATED (POST-TEST)	5.631	1.989	.189	7.809
PRES. ON RATE LEVEL	2.794	3.233	.268	6.295
DERIVED BY FORMULA	2.822	3.171	.263	6.256
UNDERLYING PRES. RATE	2.935	3.396	.281	6.612
PROPOSED	2.839	3.191	.265	6.295

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	8.131
IND. RATES				8.13	MINIMUM PREMIUM	2175
MAN. RATES	11.15	9.86	8.95	+ 8.13	PRESENT	2435

+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
2002	79					79					
2003	8					8					
2004	8					8					
2005	8					8					
2006	18					18					
<b>TOTAL</b>	<b>121</b>					<b>121</b>					

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-492	-808	9	
TOTAL LOSSES			9	
EXPECTED LOSSES	12,374	7,490	1,376	
CREDIBILITY	.00	.00	.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.007	.007
INDICATED (POST-TEST)	.000	.000	.005	.005
PRES. ON RATE LEVEL	9.736	5.894	1.083	16.713
DERIVED BY FORMULA	9.736	5.894	1.083	16.713
UNDERLYING PRES. RATE	10.226	6.191	1.137	17.554
PROPOSED	9.736	5.894	1.083	16.713

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	21.589
IND. RATES				21.59	MINIMUM PREMIUM	3650
MAN. RATES	29.56	26.14	23.76	+ 21.59	PRESENT	3650

+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
2002	10,646	443,689	4.167			10,646				4	10	14
2003	10,168	337,105	3.315			10,168			1		4	5
2004	16,385	428,385	2.614			16,385			1		10	15
2005	14,398	131,965	.916			14,398				4	11	12
2006	15,364	143,994	.937			15,364				3	7	10
<b>TOTAL</b>	<b>66,961</b>	<b>1,485,138</b>	<b>2.218</b>			<b>66,961</b>			<b>2</b>	<b>12</b>	<b>42</b>	<b>56</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				109,688	51,150				162,189	96,452	24,210
2003			126,224		7,243			156,993		37,732	8,913
2004			79,590	92,838	27,393			30,000	84,947	84,229	29,388
2005				10,396	23,970				9,411	68,038	20,150
2006				42,922	24,026				37,273	26,712	13,061
<b>TOTAL</b>			<b>205,814</b>	<b>255,844</b>	<b>133,782</b>			<b>186,993</b>	<b>293,820</b>	<b>313,163</b>	<b>95,722</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				156,634	55,598				400,607	165,029	28,229
2003		5,069	199,832	1,541	9,031		9,135	534,610	6,790	71,174	9,573
2004		7,673	161,192	100,853	36,362		3,476	171,849	163,504	136,874	33,708
2005		2,073	25,492	15,080	26,076		2,598	54,318	31,559	96,472	21,037
2006	175	7,268	106,590	37,551	23,423	265	8,821	122,262	49,854	35,898	14,028
<b>TOTAL</b>	<b>175</b>	<b>22,083</b>	<b>493,106</b>	<b>311,659</b>	<b>150,490</b>	<b>265</b>	<b>24,030</b>	<b>883,039</b>	<b>652,314</b>	<b>505,447</b>	<b>106,575</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,422,698	1,619,910	106,575			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,986	-71,994	1,228			
TOTAL LOSSES	1,419,712	1,547,916	107,803			
EXPECTED LOSSES	760,677	1,089,454	103,789			
CREDIBILITY	.02	.08	.09			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.120	2.312	.161	4.593		
INDICATED (POST-TEST)	1.393	1.519	.106	3.018		
PRES. ON RATE LEVEL	1.082	1.549	.147	2.778		
DERIVED BY FORMULA	1.088	1.547	.143	2.778		
UNDERLYING PRES. RATE	1.136	1.627	.155	2.918		
PROPOSED	1.088	1.547	.143	2.778		
<b>IND. RATES</b>						
YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	3.588
IND. RATES				3.59	MINIMUM PREMIUM	1110
MAN. RATES	4.90	4.33	3.95	+ 3.59	PRESENT	1225

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	379									
2003	284									
2004	283	4,120	1.455							
2005	762									
2006	724									
<b>TOTAL</b>	<b>2,432</b>	<b>4,120</b>	<b>.169</b>							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											4,120
<b>TOTAL</b>											<b>4,120</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											4,726
<b>TOTAL</b>											<b>4,726</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			4,726	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-172	-2,426	79	
TOTAL LOSSES			4,805	
EXPECTED LOSSES	66,759	44,385	5,643	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.198	.198
INDICATED (POST-TEST)	.000	.000	.130	.130
PRES. ON RATE LEVEL	2.613	1.738	.221	4.572
DERIVED BY FORMULA	2.613	1.721	.220	4.554
UNDERLYING PRES. RATE	2.745	1.825	.232	4.802
PROPOSED	2.613	1.721	.220	4.554

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	5.882
IND. RATES				5.88	MINIMUM PREMIUM	1645
MAN. RATES	8.22	7.27	6.50	+ 5.88	PRESENT	1840

+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
2002	7,967	86,697	1,088			7,967				1	10	11
2003	7,401	157,266	2,124			7,401				2	15	17
2004	6,611	348,217	5,267			6,611				5	13	18
2005	5,239	341,118	6,511			5,239				5	14	19
2006	6,072	212,374	3,497			6,072				5	3	8
<b>TOTAL</b>	<b>33,290</b>	<b>1,145,672</b>	<b>3,441</b>			<b>33,290</b>				<b>18</b>	<b>55</b>	<b>73</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				10,000	15,837					34,118	26,742
2003				32,617	30,541				30,796	41,221	22,091
2004				97,190	64,178				90,447	71,442	24,960
2005				80,026	19,162				161,310	53,456	27,164
2006				74,535	5,176				79,140	16,974	36,549
<b>TOTAL</b>				<b>294,368</b>	<b>134,894</b>				<b>361,693</b>	<b>217,211</b>	<b>137,506</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				14,280	17,214					58,376	31,181
2003		638	9,535	40,618	36,481		199	14,348	61,194	77,484	23,726
2004		4,483	54,065	107,295	75,942		848	71,904	169,246	116,945	28,629
2005		5,294	76,779	75,042	28,100		9,623	216,862	221,077	102,365	28,359
2006	135	7,647	127,738	47,948	12,962	430	14,531	203,614	85,233	36,557	39,254
<b>TOTAL</b>	<b>135</b>	<b>18,062</b>	<b>268,117</b>	<b>285,183</b>	<b>170,699</b>	<b>430</b>	<b>25,201</b>	<b>506,728</b>	<b>536,750</b>	<b>391,727</b>	<b>151,149</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	818,673	1,384,359	151,149	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-19,919	-98,371	1,122	
TOTAL LOSSES	798,754	1,285,988	152,271	
EXPECTED LOSSES	1,232,728	1,266,685	112,519	
CREDIBILITY	.01	.05	.06	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2,399	3,863	.457	6,719
INDICATED (POST-TEST)	1,576	2,538	.300	4,414
PRES. ON RATE LEVEL	3,525	3,623	.322	7,470
DERIVED BY FORMULA	3,506	3,569	.321	7,396
UNDERLYING PRES. RATE	3,703	3,805	.338	7,846
PROPOSED	3,506	3,569	.321	7,396

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	9,554
IND. RATES				9.55	MINIMUM PREMIUM	2510
MAN. RATES	13.38	11.83	10.62	+ 9.55	PRESENT	2840

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	3,094	133,404	4.311				1	11	12
2003	2,562	586,747	22.901			3	3	9	15
2004	1,813	56,811	3.133					11	11
2005	2,848	158,432	5.562				1	10	11
2006	6,251	994,718	15.912			1	6	25	32
<b>TOTAL</b>	<b>16,568</b>	<b>1,930,112</b>	<b>11.650</b>			<b>4</b>	<b>11</b>	<b>66</b>	<b>81</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				24,770	20,543				38,857	44,860	4,374
2003			218,649	42,324	55,899			126,954	26,900	103,685	12,336
2004					10,676					31,603	14,532
2005				33,101	19,196				55,619	35,268	15,248
2006			65,922	261,703	109,910			90,897	254,028	187,805	24,453
<b>TOTAL</b>			<b>284,571</b>	<b>361,898</b>	<b>216,224</b>			<b>217,851</b>	<b>375,404</b>	<b>403,221</b>	<b>70,943</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				35,372	22,329				95,977	76,756	5,100
2003		9,684	359,062	55,530	67,350		7,751	451,501	61,458	193,928	13,249
2004		386	3,393	1,083	11,838		216	11,054	4,687	48,260	16,668
2005		2,917	39,903	33,840	23,397		3,825	85,565	81,061	58,766	15,919
2006	1,271	47,818	701,667	217,872	117,719	2,923	90,466	1,168,704	368,460	258,846	26,262
<b>TOTAL</b>	<b>1,271</b>	<b>60,805</b>	<b>1,104,025</b>	<b>343,697</b>	<b>242,633</b>	<b>2,923</b>	<b>102,258</b>	<b>1,716,824</b>	<b>611,643</b>	<b>636,556</b>	<b>77,198</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,988,106	1,834,529	77,198	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	6,398	-19,128	397	
TOTAL LOSSES	2,994,504	1,815,401	77,595	
EXPECTED LOSSES	495,218	386,200	25,680	
CREDIBILITY	.01	.03	.04	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	18.074	10.957	.468	29.499
INDICATED (POST-TEST)	11.875	7.199	.307	19.381
PRES. ON RATE LEVEL	2.846	2.219	.148	5.213
DERIVED BY FORMULA	2.936	2.368	.154	5.458
UNDERLYING PRES. RATE	2.989	2.331	.155	5.475
PROPOSED	2.936	2.368	.154	5.458

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	7.050
IND. RATES				7.05	MINIMUM PREMIUM	1920
MAN. RATES	9.63	8.52	7.41	+ 7.05	PRESENT	2060

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	28,173	3,073,866	10,910		1	2	11	60	74
2003	30,452	1,634,666	5,368			3	7	56	66
2004	36,326	2,656,278	7,312			7	9	51	67
2005	31,887	1,945,919	6,102			9	3	41	53
2006	32,496	1,618,407	4,980			5	3	48	56
<b>TOTAL</b>	<b>159,334</b>	<b>10,929,136</b>	<b>6,859</b>		<b>1</b>	<b>26</b>	<b>33</b>	<b>256</b>	<b>316</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		581,298	122,388	220,140	197,714		589,003	520,422	343,227	439,966	59,708
2003			356,790	182,656	183,848			293,093	250,157	320,983	47,139
2004			834,875	249,674	199,788			676,161	217,667	428,290	49,823
2005			867,712	80,429	157,755			528,404	50,893	195,813	64,913
2006			497,948	123,808	233,136			310,405	54,260	330,495	68,355
<b>TOTAL</b>		<b>581,298</b>	<b>2,679,713</b>	<b>856,707</b>	<b>972,241</b>		<b>589,003</b>	<b>2,328,485</b>	<b>916,204</b>	<b>1,715,547</b>	<b>289,938</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		270,230	156,328	314,360	214,912		737,794	1,091,399	847,771	752,781	69,620
2003		17,755	617,150	231,472	220,831		18,297	1,099,495	504,070	606,464	50,627
2004		61,123	1,412,116	297,891	248,884		61,322	2,478,831	490,864	692,634	57,147
2005	1,505	110,620	1,674,953	152,555	197,679	2,504	222,497	2,193,946	187,026	310,299	67,769
2006	4,059	107,343	1,389,430	232,418	211,777	5,089	145,328	1,706,648	311,675	372,160	73,413
<b>TOTAL</b>	<b>5,564</b>	<b>567,071</b>	<b>5,249,977</b>	<b>1,228,696</b>	<b>1,094,083</b>	<b>7,593</b>	<b>1,185,238</b>	<b>8,570,319</b>	<b>2,341,406</b>	<b>2,734,338</b>	<b>318,576</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	15,585,762	7,398,523	318,576	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-76,001	-369,564	3,198	
TOTAL LOSSES	15,509,761	7,028,959	321,774	
EXPECTED LOSSES	7,864,726	5,240,494	291,582	
CREDIBILITY	.04	.15	.16	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	9.734	4.411	.202	14.347
INDICATED (POST-TEST)	6.395	2.898	.133	9.426
PRES. ON RATE LEVEL	4.700	3.131	.174	8.005
DERIVED BY FORMULA	4.768	3.096	.167	8.031
UNDERLYING PRES. RATE	4.936	3.289	.183	8.408
PROPOSED	4.768	3.096	.167	8.031

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	10.374
IND. RATES				10.37	MINIMUM PREMIUM	2700
MAN. RATES	14.13	12.50	11.38	+ 10.37	PRESENT	3020

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	19,494	376,580	1.931			1	2	10	13
2003	17,661	324,578	1.837				4	6	10
2004	21,826	136,437	.625				1	4	5
2005	19,166	266,009	1.387			1	1	8	10
2006	19,289	724,613	3.756			1	4	7	12
<b>TOTAL</b>	<b>97,436</b>	<b>1,828,217</b>	<b>1.876</b>			<b>3</b>	<b>12</b>	<b>35</b>	<b>50</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			155,443	64,714	23,761			25,373	48,395	42,677	16,217
2003				90,880	31,273				126,766	40,113	35,546
2004				5,600	5,365				11,355	76,779	37,338
2005			67,237	27,031	25,432			44,203	663	71,722	29,721
2006			68,298	163,060	15,416			43,000	338,595	51,391	44,853
<b>TOTAL</b>			<b>290,978</b>	<b>351,285</b>	<b>101,247</b>			<b>112,576</b>	<b>525,774</b>	<b>282,682</b>	<b>163,675</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			242,336	92,412	25,829			80,889	119,535	73,021	18,909
2003		657	18,859	110,830	38,478		194	35,844	243,158	79,477	38,176
2004		319	3,644	6,350	6,224		570	32,749	31,304	118,227	42,827
2005	117	10,479	155,690	33,368	31,216	209	20,155	214,988	26,964	102,486	31,029
2006	695	25,926	396,167	112,146	33,980	2,236	72,454	973,771	356,284	136,757	48,172
<b>TOTAL</b>	<b>812</b>	<b>37,381</b>	<b>816,696</b>	<b>355,106</b>	<b>135,727</b>	<b>2,445</b>	<b>93,373</b>	<b>1,338,241</b>	<b>777,245</b>	<b>509,968</b>	<b>179,113</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,288,948	1,778,046	179,113	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-28,912	-108,178	1,425	
TOTAL LOSSES	2,260,036	1,669,868	180,538	
EXPECTED LOSSES	2,511,899	1,487,847	132,513	
CREDIBILITY	.03	.10	.12	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.320	1.714	.185	4.219
INDICATED (POST-TEST)	1.524	1.126	.122	2.772
PRES. ON RATE LEVEL	2.455	1.454	.129	4.038
DERIVED BY FORMULA	2.427	1.421	.128	3.976
UNDERLYING PRES. RATE	2.578	1.527	.136	4.241
PROPOSED	2.427	1.421	.128	3.976

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	5.136
IND. RATES				5.14	MINIMUM PREMIUM	1475
MAN. RATES	7.33	6.48	5.74	+ 5.14	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
2002	52,774	5,702,660	10.805			52,774			18	15	51	84
2003	48,785	2,935,560	6.017			48,785			8	9	37	54
2004	46,002	2,613,824	5.681			46,002			9	10	30	49
2005	45,318	2,368,879	5.227			45,318			5	12	43	60
2006	44,697	1,559,018	3.487			44,697			5	6	25	36
<b>TOTAL</b>	<b>237,576</b>	<b>15,179,941</b>	<b>6.390</b>			<b>237,576</b>			<b>45</b>	<b>52</b>	<b>186</b>	<b>283</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			2,353,026	298,289	245,385			2,177,860	260,257	306,074	61,769
2003			1,130,424	213,578	229,279			741,396	230,458	315,671	74,754
2004			1,317,959	240,901	90,752			488,067	274,522	164,487	37,136
2005			590,578	421,411	168,729			400,640	324,971	417,971	44,579
2006			413,900	211,296	177,449			305,809	143,745	270,851	35,968
<b>TOTAL</b>			<b>5,805,887</b>	<b>1,385,475</b>	<b>911,594</b>			<b>4,113,772</b>	<b>1,233,953</b>	<b>1,475,054</b>	<b>254,206</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			3,387,969	425,957	266,735			4,698,520	642,835	523,695	72,023
2003		48,025	1,814,039	277,992	277,906		42,756	2,539,390	477,978	599,758	80,286
2004		85,014	2,104,741	288,605	136,230		43,749	1,799,536	538,778	289,254	42,595
2005	860	87,204	1,308,111	436,435	232,951	1,411	149,841	1,770,800	571,691	654,856	46,540
2006	3,459	97,097	1,303,230	251,650	176,791	5,253	151,980	1,809,282	365,844	334,355	38,630
<b>TOTAL</b>	<b>4,319</b>	<b>317,340</b>	<b>9,918,090</b>	<b>1,680,639</b>	<b>1,090,613</b>	<b>6,664</b>	<b>388,326</b>	<b>12,617,528</b>	<b>2,597,126</b>	<b>2,401,918</b>	<b>280,074</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	23,252,267	7,770,296	280,074	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-197,227	-430,353	2,267	
TOTAL LOSSES	23,055,040	7,339,943	282,341	
EXPECTED LOSSES	12,541,637	5,723,207	218,570	
CREDIBILITY	.06	.19	.21	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	9.704	3.090	.119	12.913
INDICATED (POST-TEST)	6.376	2.030	.078	8.484
PRES. ON RATE LEVEL	5.025	2.294	.088	7.407
DERIVED BY FORMULA	5.106	2.244	.086	7.436
UNDERLYING PRES. RATE	5.279	2.409	.092	7.780
PROPOSED	5.106	2.244	.086	7.436

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	9.605
IND. RATES				9.61	MINIMUM PREMIUM	2525
MAN. RATES	13.13	11.61	10.53	+ 9.61	PRESENT	2815

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	2,255	403,927	17.912			2			1	3
2003	2,535	326,894	12.895	1		1	1		3	6
2004	2,361									
2005	2,421	154,211	6.369			1			1	2
2006	2,485	5,164	.207						2	2
<b>TOTAL</b>	<b>12,057</b>	<b>890,196</b>	<b>7.383</b>	<b>1</b>		<b>4</b>	<b>1</b>		<b>7</b>	<b>13</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			262,514		1,126			138,358		1,929	
2003	2,000		155,208	21,396	8,406			99,167	21,084	18,815	818
2005			69,792		16,298			45,874		22,247	
2006					2,971					1,402	791
<b>TOTAL</b>	<b>2,000</b>		<b>487,514</b>	<b>21,396</b>	<b>28,801</b>			<b>283,399</b>	<b>21,084</b>	<b>44,393</b>	<b>1,609</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			409,259		1,224			441,085		3,301	
2003	5,333	6,223	249,038	27,648	10,930		5,744	341,560	43,944	36,568	879
2005	122	8,808	132,241	7,484	19,019	217	19,264	188,837	12,109	33,492	
2006	14	404	4,661	1,404	2,254	6	153	1,978	727	1,399	850
<b>TOTAL</b>	<b>5,469</b>	<b>15,435</b>	<b>795,199</b>	<b>36,536</b>	<b>33,427</b>	<b>223</b>	<b>25,161</b>	<b>973,460</b>	<b>56,780</b>	<b>74,760</b>	<b>1,729</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,814,947	201,503	1,729	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,779	-16,043	150	
TOTAL LOSSES	1,809,168	185,460	1,879	
EXPECTED LOSSES	492,407	227,034	13,625	
CREDIBILITY	.01	.03	.03	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	15.005	1.538	.016	16.559
INDICATED (POST-TEST)	9.858	1.010	.011	10.879
PRES. ON RATE LEVEL	3.888	1.793	.108	5.789
DERIVED BY FORMULA	3.948	1.770	.105	5.823
UNDERLYING PRES. RATE	4.084	1.883	.113	6.080
PROPOSED	3.948	1.770	.105	5.823

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	7.522
IND. RATES				7.52	MINIMUM PREMIUM	2030
MAN. RATES	10.55	9.33	8.23	+ 7.52	PRESENT	2260

+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
2002	14,712	220,746	1,500			14,712				3	8	11
2003	13,049	269,941	2,068			13,049				6	5	11
2004	13,245	541,961	4,091			13,245				1	4	7
2005	15,685	761,759	4,856			15,685			2	4	6	12
2006	22,419	504,202	2,248			22,419				3	10	13
<b>TOTAL</b>	<b>79,110</b>	<b>2,298,609</b>	<b>2,906</b>			<b>79,110</b>			<b>4</b>	<b>17</b>	<b>33</b>	<b>54</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				63,928	17,767				41,889	70,285	26,877
2003				103,062	8,134				94,244	29,080	35,421
2004			201,929	41,257	3,908			200,633	37,753	19,531	36,950
2005			170,108	112,170	4,168			255,275	183,815	2,700	33,523
2006				62,169	126,173				69,437	217,633	28,790
<b>TOTAL</b>			<b>372,037</b>	<b>382,586</b>	<b>160,150</b>			<b>455,908</b>	<b>427,138</b>	<b>339,229</b>	<b>161,561</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				91,289	19,313				103,466	120,258	31,339
2003		168	17,483	124,502	11,556		145	26,510	180,722	57,712	38,042
2004		12,763	320,802	47,720	9,994		17,354	683,977	82,628	38,953	42,382
2005	293	24,697	382,972	107,886	20,516	1,201	111,853	1,174,950	266,782	49,208	34,998
2006	682	22,944	297,761	97,548	103,222	1,062	33,986	464,177	180,010	234,471	30,920
<b>TOTAL</b>	<b>975</b>	<b>60,572</b>	<b>1,019,018</b>	<b>468,945</b>	<b>164,601</b>	<b>2,263</b>	<b>163,338</b>	<b>2,349,614</b>	<b>813,608</b>	<b>500,602</b>	<b>177,681</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,595,780	1,947,756	177,681	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-174	-74,835	1,698	
TOTAL LOSSES	3,595,606	1,872,921	179,379	
EXPECTED LOSSES	2,177,898	1,228,578	129,740	
CREDIBILITY	.03	.09	.10	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	4.545	2.367	.227	7.139
INDICATED (POST-TEST)	2.986	1.555	.149	4.690
PRES. ON RATE LEVEL	2.621	1.479	.156	4.256
DERIVED BY FORMULA	2.632	1.486	.155	4.273
UNDERLYING PRES. RATE	2.753	1.553	.164	4.470
PROPOSED	2.632	1.486	.155	4.273

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	5.519
IND. RATES				5.52	MINIMUM PREMIUM	1560
MAN. RATES	7.65	6.76	6.05	+ 5.52	PRESENT	1730

+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	
2002	14,718	264,037	1.793			14,718			1			1	2
2003	17,553	501,081	2.854			17,553			1	4		13	18
2004	18,373	399,035	2.171			18,373				3		10	13
2005	19,704	979,459	4.970			19,704			2			8	12
2006	22,025	454,327	2.062			22,025				3		10	13
<b>TOTAL</b>	<b>92,373</b>	<b>2,597,939</b>	<b>2.812</b>			<b>92,373</b>			<b>4</b>	<b>12</b>		<b>42</b>	<b>58</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			181,604		4,213			29,997		12,299	35,924
2003			88,701	75,520	48,303			36,423	165,115	55,727	31,292
2004				95,832	50,200				96,441	125,984	30,578
2005			428,812	40,562	63,406			305,132	61,673	38,681	41,193
2006				97,172	22,601				135,715	150,845	47,994
<b>TOTAL</b>			<b>699,117</b>	<b>309,086</b>	<b>188,723</b>			<b>371,552</b>	<b>458,944</b>	<b>383,536</b>	<b>186,981</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			283,121		4,580			95,630		21,044	41,887
2003		4,466	158,566	93,928	58,537		2,349	169,769	317,934	110,284	33,608
2004		3,948	49,160	104,475	60,371		1,241	94,095	187,841	200,758	35,073
2005	606	45,033	682,361	68,642	80,330	1,155	103,066	1,023,264	120,175	77,754	43,005
2006	249	12,126	191,404	70,000	28,923	1,150	37,682	520,603	209,348	184,227	51,546
<b>TOTAL</b>	<b>855</b>	<b>65,573</b>	<b>1,364,612</b>	<b>337,045</b>	<b>232,741</b>	<b>2,305</b>	<b>144,338</b>	<b>1,903,361</b>	<b>835,298</b>	<b>594,067</b>	<b>205,119</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,481,044	1,999,151	205,119	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-14,538	-68,666	2,018	
TOTAL LOSSES	3,466,506	1,930,485	207,137	
EXPECTED LOSSES	2,681,589	1,060,442	168,119	
CREDIBILITY	.03	.10	.11	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.753	2.090	.224	6.067
INDICATED (POST-TEST)	2.466	1.373	.147	3.986
PRES. ON RATE LEVEL	2.764	1.093	.173	4.030
DERIVED BY FORMULA	2.755	1.121	.170	4.046
UNDERLYING PRES. RATE	2.903	1.148	.182	4.233
PROPOSED	2.744	1.117	.169	4.030

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	5.205
IND. RATES				5.21	MINIMUM PREMIUM	1490
MAN. RATES	7.18	6.35	5.73	+ 5.21	PRESENT	1655

+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
2002	76,017	3,545,839	4.664			76,017			6	11	38	55
2003	77,994	1,674,944	2.147			77,994			2	12	33	47
2004	80,487	2,851,848	3.543			80,487			5	6	30	41
2005	81,623	1,478,511	1.811			81,623			3	5	26	34
2006	85,533	810,636	.947			85,533			1	4	31	36
<b>TOTAL</b>	<b>401,654</b>	<b>10,361,778</b>	<b>2.580</b>			<b>401,654</b>			<b>17</b>	<b>38</b>	<b>158</b>	<b>213</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			989,614	243,671	197,993			1,408,690	329,956	275,709	100,206
2003			284,095	181,769	142,828			525,170	208,058	250,309	82,715
2004			1,036,058	164,723	89,709			986,284	182,954	278,034	114,086
2005			285,662	164,408	164,182			172,133	341,639	236,758	113,729
2006			62,645	68,529	179,478			29,788	89,553	242,455	138,188
<b>TOTAL</b>			<b>2,658,074</b>	<b>823,100</b>	<b>774,190</b>			<b>3,122,065</b>	<b>1,152,160</b>	<b>1,283,265</b>	<b>548,924</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			1,293,362	347,960	215,219			3,300,233	814,991	471,740	116,840
2003		10,010	332,885	226,904	171,933		20,892	1,250,689	420,860	474,547	88,836
2004		53,655	1,305,180	198,013	122,120		48,841	1,972,702	398,727	456,295	130,857
2005	496	50,683	740,989	199,231	196,263	817	93,963	1,193,573	525,166	398,315	118,733
2006	1,288	38,874	495,402	132,491	146,928	1,595	49,611	652,065	220,739	267,010	148,414
<b>TOTAL</b>	<b>1,784</b>	<b>153,222</b>	<b>4,167,818</b>	<b>1,104,599</b>	<b>852,463</b>	<b>2,412</b>	<b>213,307</b>	<b>8,369,262</b>	<b>2,380,483</b>	<b>2,067,907</b>	<b>603,680</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	12,907,805	6,405,452	603,680			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-68,192	-286,195	3,597			
TOTAL LOSSES	12,839,613	6,119,257	607,277			
EXPECTED LOSSES	6,595,159	4,092,854	321,323			
CREDIBILITY	.08	.27	.30			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	3.197	1.524	.151	4.872		
INDICATED (POST-TEST)	2.100	1.001	.099	3.200		
PRES. ON RATE LEVEL	1.564	.970	.076	2.610		
DERIVED BY FORMULA	1.607	.978	.083	2.668		
UNDERLYING PRES. RATE	1.642	1.019	.080	2.741		
PROPOSED	1.607	.978	.083	2.668		
<b>IND. RATES</b>						
YEAR	10-1-08	12-1-08	6-1-09	12-1-09	IND. RATE	3.446
IND. RATES				3.45	MINIMUM PREMIUM	1075
MAN. RATES	5.81	5.27	3.71	+ 3.45	PRESENT	1170

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	8,881	104,117	1.172						3	3
2003	7,951	37,175	.467						4	4
2004	8,349	384,858	4.609			2			3	5
2005	7,647	33,541	.438				1		1	2
2006	7,781	58,431	.750						3	3
<b>TOTAL</b>	<b>40,609</b>	<b>618,122</b>	<b>1.522</b>			<b>2</b>	<b>1</b>		<b>14</b>	<b>17</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					19,288					79,099	5,730
2003					3,375					31,172	2,628
2004			181,634		7,288			185,700		9,380	856
2005				15,745	2,446				13,444	733	1,173
2006					25,197					32,900	334
<b>TOTAL</b>			<b>181,634</b>	<b>15,745</b>	<b>57,594</b>			<b>185,700</b>	<b>13,444</b>	<b>153,284</b>	<b>10,721</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					20,967					135,339	6,681
2003		73	482	147	3,961		156	5,583	2,104	57,612	2,822
2004		10,785	276,901	4,807	11,361		15,859	611,909	13,905	19,743	982
2005		954	14,151	14,436	4,146		683	15,678	17,355	3,343	1,225
2006	117	3,421	39,534	11,901	19,106	109	3,449	46,332	17,078	32,846	359
<b>TOTAL</b>	<b>117</b>	<b>15,233</b>	<b>331,068</b>	<b>31,291</b>	<b>59,541</b>	<b>109</b>	<b>20,147</b>	<b>679,502</b>	<b>50,442</b>	<b>248,883</b>	<b>12,069</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,046,176	390,157	12,069	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-7,564	-24,534	272	
TOTAL LOSSES	1,038,612	365,623	12,341	
EXPECTED LOSSES	533,602	328,526	25,990	
CREDIBILITY	.02	.06	.06	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.558	.900	.030	3.488
INDICATED (POST-TEST)	1.681	.591	.020	2.292
PRES. ON RATE LEVEL	1.251	.770	.061	2.082
DERIVED BY FORMULA	1.260	.759	.059	2.078
UNDERLYING PRES. RATE	1.314	.809	.064	2.187
PROPOSED	1.262	.761	.059	2.082

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	TOTAL
IND. RATES				2.69	MINIMUM PREMIUM	895
MAN. RATES	3.69	3.26	2.96	+ 2.69	PRESENT	985

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	24,202	1,304,315	5,389	1		4	14	27	46	
2003	6,762	92,206	1,363					8	8	
2004	6,944	40,954	.589				1	3	4	
2005	6,638	655,564	9,875			2		5	7	
2006	6,648	208,998	3,143			1		6	7	
<b>TOTAL</b>	<b>51,194</b>	<b>2,302,037</b>	<b>4,497</b>	<b>1</b>		<b>7</b>	<b>15</b>	<b>49</b>	<b>72</b>	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	6,637		443,031	214,709	84,719	1,513		245,106	158,315	119,883	30,402
2003					10,081					37,734	44,391
2004				12,826	4,032				6,527	13,446	4,123
2005			280,752		30,382			286,801		46,939	10,690
2006			64,685		8,174			93,397		33,993	8,749
<b>TOTAL</b>	<b>6,637</b>		<b>788,468</b>	<b>227,535</b>	<b>137,388</b>	<b>1,513</b>		<b>625,304</b>	<b>164,842</b>	<b>251,995</b>	<b>98,355</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	7,579		690,685	306,605	92,091	1,219		781,398	391,039	205,121	35,449
2003		212	1,443	437	11,833		184	6,764	2,545	69,742	47,676
2004		431	5,727	13,713	5,102		117	8,088	13,443	21,098	4,729
2005	478	32,664	499,380	21,176	39,632	1,308	113,356	1,081,821	47,921	80,358	11,160
2006	399	9,430	119,983	9,927	8,795	1,234	34,237	384,261	44,046	42,594	9,396
<b>TOTAL</b>	<b>8,456</b>	<b>42,737</b>	<b>1,317,218</b>	<b>351,858</b>	<b>157,453</b>	<b>3,761</b>	<b>147,894</b>	<b>2,262,332</b>	<b>498,994</b>	<b>418,913</b>	<b>108,410</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,782,398	1,427,218	108,410	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-59,213	-173,715	567	
TOTAL LOSSES	3,723,185	1,253,503	108,977	
EXPECTED LOSSES	1,688,891	1,765,169	71,160	
CREDIBILITY	.02	.07	.07	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	7.273	2.449	.213	9.935
INDICATED (POST-TEST)	4.778	1.609	.140	6.527
PRES. ON RATE LEVEL	3.141	3.283	.132	6.556
DERIVED BY FORMULA	3.174	3.166	.133	6.473
UNDERLYING PRES. RATE	3.299	3.448	.139	6.886
PROPOSED	3.201	3.192	.134	6.527

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	8.431
IND. RATES				8.43	MINIMUM PREMIUM	2245
MAN. RATES	11.85	10.48	9.32	+ 8.43	PRESENT	2525

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	231,297	2,817,078	1.217			4	11	53	68	
2003	239,418	4,046,713	1.690	1		10	10	65	86	
2004	249,399	7,530,394	3.019		1	6	9	69	85	
2005	258,875	1,442,516	.557			2	8	52	62	
2006	257,719	2,160,378	.838	1		2	6	65	74	
<b>TOTAL</b>	<b>1,236,708</b>	<b>17,997,079</b>	<b>1.455</b>	<b>2</b>	<b>1</b>	<b>24</b>	<b>44</b>	<b>304</b>	<b>375</b>	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			656,815	206,391	350,988			730,419	353,882	351,429	167,154
2003	3,500		1,204,306	176,310	244,582	1,723		1,567,432	213,288	419,738	215,834
2004		493,653	714,515	238,220	561,694		3,805,016	415,106	303,311	823,598	175,281
2005			176,869	136,098	177,516			166,576	185,932	382,143	217,382
2006	513,583		151,850	76,440	328,833			107,338	73,941	664,034	244,359
<b>TOTAL</b>	<b>517,083</b>	<b>493,653</b>	<b>2,904,355</b>	<b>833,459</b>	<b>1,663,613</b>	<b>1,723</b>	<b>3,805,016</b>	<b>2,986,871</b>	<b>1,130,354</b>	<b>2,640,942</b>	<b>1,020,010</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			841,041	294,726	381,524			1,734,740	874,089	601,297	194,902
2003	5,057	47,096	1,760,034	233,451	295,003	930,317	76,916	4,539,474	468,412	796,785	231,806
2004	17,470	134,241	1,345,065	319,919	647,570	119,208	743,146	1,828,731	685,667	1,296,079	201,047
2005	307	38,010	540,583	172,308	204,216	788	88,532	1,089,537	367,690	573,775	226,947
2006	539,130	71,382	890,220	216,233	264,713	3,868	116,789	1,489,641	446,392	691,171	262,441
<b>TOTAL</b>	<b>561,964</b>	<b>290,729</b>	<b>5,376,943</b>	<b>1,236,637</b>	<b>1,793,026</b>	<b>1,054,181</b>	<b>1,025,383</b>	<b>10,682,123</b>	<b>2,842,250</b>	<b>3,959,107</b>	<b>1,117,143</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	18,991,323	9,831,020	1,117,143	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-121,946	-496,854	8,662	
TOTAL LOSSES	18,869,377	9,334,166	1,125,805	
EXPECTED LOSSES	10,969,600	7,073,970	779,125	
CREDIBILITY	.17	.57	.63	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.526	.755	.091	2.372
INDICATED (POST-TEST)	1.003	.496	.060	1.559
PRES. ON RATE LEVEL	.844	.545	.060	1.449
DERIVED BY FORMULA	.871	.517	.060	1.448
UNDERLYING PRES. RATE	.887	.572	.063	1.522
PROPOSED	.872	.517	.060	1.449

YEAR	6-1-08	10-1-08	12-1-08	12-1-09	IND. RATE	1.871
IND. RATES				1.87	MINIMUM PREMIUM	705
MAN. RATES	2.58	2.28	2.06	+ 1.87	PRESENT	770

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	5,101	149,819	2.937			1		2	3
2003	4,918	38,333	.779				1	2	3
2004	6,015	2,477	.041						
2005	6,881	20,536	.298					1	1
2006	7,338	5,953	.081						
<b>TOTAL</b>	<b>30,253</b>	<b>217,118</b>	<b>.718</b>			<b>1</b>	<b>1</b>	<b>5</b>	<b>7</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			56,850		9,004			74,694		6,782	2,489
2003				2,180	4,337				3,495	4,866	23,455
2004											2,477
2005					2,694					15,894	1,948
2006											5,953
<b>TOTAL</b>			<b>56,850</b>	<b>2,180</b>	<b>16,035</b>			<b>74,694</b>	<b>3,495</b>	<b>27,542</b>	<b>36,322</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			88,629		9,787			238,124		11,604	2,902
2003		89	965	2,815	5,133		23	1,662	6,960	9,139	25,191
2004											2,841
2005		175	1,946	670	2,813		499	10,200	4,569	22,156	2,034
2006											6,394
<b>TOTAL</b>		<b>264</b>	<b>91,540</b>	<b>3,485</b>	<b>17,733</b>		<b>522</b>	<b>249,986</b>	<b>11,529</b>	<b>42,899</b>	<b>39,362</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	342,312	75,646	39,362	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-874	-4,254	129	
TOTAL LOSSES	341,438	71,392	39,491	
EXPECTED LOSSES	166,997	65,952	10,587	
CREDIBILITY	.01	.05	.05	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.129	.236	.131	1.496
INDICATED (POST-TEST)	.742	.155	.086	.983
PRES. ON RATE LEVEL	.526	.208	.032	.766
DERIVED BY FORMULA	.528	.205	.035	.768
UNDERLYING PRES. RATE	.552	.218	.035	.805
PROPOSED	.528	.205	.035	.768

YEAR	6-1-08	10-1-08	12-1-08	12-1-09	IND. RATE
IND. RATES				.99	MINIMUM PREMIUM
MAN. RATES	1.36	1.20	1.09	+ .99	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	786	9,133	1.161				1			1
2003	735	889	.120							
2004	651	2,070	.317							
2005	428	1,163	.271						1	1
2006	467	2,500	.535							
<b>TOTAL</b>	<b>3,067</b>	<b>15,755</b>	<b>.514</b>				<b>1</b>		<b>1</b>	<b>2</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				3,052					5,744		337
2003											889
2004					768						2,070
2005										395	
2006											2,500
<b>TOTAL</b>				<b>3,052</b>	<b>768</b>				<b>5,744</b>	<b>395</b>	<b>5,796</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				4,358					14,188		393
2003											955
2004											2,374
2005		48	555	190	801		10	254	116	548	
2006											2,685
<b>TOTAL</b>		<b>48</b>	<b>555</b>	<b>4,548</b>	<b>801</b>		<b>10</b>	<b>254</b>	<b>14,304</b>	<b>548</b>	<b>6,407</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	867	20,201	6,407	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-696	-3,787	33	
TOTAL LOSSES	171	16,414	6,440	
EXPECTED LOSSES	33,830	45,698	3,618	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.006	.535	.210	.751
INDICATED (POST-TEST)	.004	.351	.138	.493
PRES. ON RATE LEVEL	1.050	1.419	.112	2.581
DERIVED BY FORMULA	1.050	1.408	.112	2.570
UNDERLYING PRES. RATE	1.103	1.490	.118	2.711
PROPOSED	1.050	1.408	.112	2.570

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	3.319
IND. RATES				3.32	MINIMUM PREMIUM	1045
MAN. RATES	4.59	4.06	3.67	+ 3.32	PRESENT	1160

+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
2002	12,059	121,372	1,006			12,059					14	14
2003	17,645	1,527,372	8,656			17,645			3	5	20	28
2004	14,635	594,848	4,064			14,635				5	21	26
2005	14,823	1,012,543	6,830			14,823			1	11	36	48
2006	12,252	583,540	4,762			12,252				4	20	24
<b>TOTAL</b>	<b>71,414</b>	<b>3,839,675</b>	<b>5,377</b>			<b>71,414</b>			<b>4</b>	<b>25</b>	<b>111</b>	<b>140</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					37,119					46,803	37,450
2003			600,394	121,765	45,164			470,365	165,695	72,474	51,515
2004				118,479	48,697				253,970	108,401	65,301
2005			90,509	261,266	74,574			46,010	352,318	148,996	38,870
2006				107,015	64,687				124,957	266,715	20,166
<b>TOTAL</b>			<b>690,903</b>	<b>608,525</b>	<b>270,241</b>			<b>516,375</b>	<b>896,940</b>	<b>643,389</b>	<b>213,302</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					40,348					80,079	43,667
2003		18,072	717,949	152,902	57,217		20,751	1,253,800	328,860	144,205	55,327
2004		4,402	56,523	127,816	59,812		1,766	169,630	461,545	187,598	74,900
2005	157	28,124	415,577	252,441	106,870	217	40,653	669,426	497,841	271,011	40,580
2006	463	18,771	273,231	95,881	62,022	1,489	48,083	659,343	259,096	297,238	21,658
<b>TOTAL</b>	<b>620</b>	<b>69,369</b>	<b>1,463,280</b>	<b>629,040</b>	<b>326,269</b>	<b>1,706</b>	<b>111,253</b>	<b>2,752,199</b>	<b>1,547,342</b>	<b>980,131</b>	<b>236,132</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,398,427	3,482,782	236,132	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-36,719	-138,796	1,680	
TOTAL LOSSES	4,361,708	3,343,986	237,812	
EXPECTED LOSSES	2,183,127	1,881,759	166,395	
CREDIBILITY	.02	.09	.09	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	6.108	4.683	.333	11.124
INDICATED (POST-TEST)	4.013	3.077	.219	7.309
PRES. ON RATE LEVEL	2.910	2.509	.222	5.641
DERIVED BY FORMULA	2.932	2.560	.222	5.714
UNDERLYING PRES. RATE	3.057	2.635	.233	5.925
PROPOSED	2.932	2.560	.222	5.714

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	7.381
IND. RATES				7.38	MINIMUM PREMIUM	2000
MAN. RATES	9.94	8.79	8.02	+ 7.38	PRESENT	2210

+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
2002	3,467	116,927	3.372			3,467				2		2
2003	4,299	448,566	10.434			4,299			1	1	4	6
2004	4,846	202,489	4.178			4,846			1		2	3
2005	6,278	27,474	.437			6,278					2	2
2006	5,923	152,590	2.576			5,923					3	3
<b>TOTAL</b>	<b>24,813</b>	<b>948,046</b>	<b>3.821</b>			<b>24,813</b>			<b>2</b>	<b>3</b>	<b>11</b>	<b>16</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				47,924					65,780		3,223
2003			175,879	4,038	18,454			134,240	6,520	108,088	1,347
2004			136,775		3,419			54,059		5,270	2,966
2005					3,307					6,279	17,888
2006					58,965					85,149	8,476
<b>TOTAL</b>			<b>312,654</b>	<b>51,962</b>	<b>84,145</b>			<b>188,299</b>	<b>72,300</b>	<b>204,786</b>	<b>33,900</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				68,436					162,477		3,758
2003		7,238	280,280	7,371	22,470		8,188	472,183	23,293	201,275	1,447
2004		8,046	207,857	3,413	6,260		4,633	179,021	4,424	9,624	3,402
2005		213	2,391	823	3,455		199	4,032	1,807	8,751	18,675
2006	276	8,017	92,526	27,851	44,715	285	8,940	119,923	44,193	85,011	9,103
<b>TOTAL</b>	<b>276</b>	<b>23,514</b>	<b>583,054</b>	<b>107,894</b>	<b>76,900</b>	<b>285</b>	<b>21,960</b>	<b>775,159</b>	<b>236,194</b>	<b>304,661</b>	<b>36,385</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,404,248	725,649	36,385	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,054	-19,306	377	
TOTAL LOSSES	1,401,194	706,343	36,762	
EXPECTED LOSSES	515,862	307,929	30,520	
CREDIBILITY	.01	.04	.05	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	5.647	2.847	.148	8.642
INDICATED (POST-TEST)	3.710	1.870	.097	5.677
PRES. ON RATE LEVEL	1.979	1.182	.117	3.278
DERIVED BY FORMULA	1.996	1.210	.116	3.322
UNDERLYING PRES. RATE	2.079	1.241	.123	3.443
PROPOSED	1.996	1.210	.116	3.322

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	4.291
IND. RATES				4.29	MINIMUM PREMIUM	1275
MAN. RATES	6.13	5.42	4.66	+ 4.29	PRESENT	1395

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	40,044	1,608,018	4.015			4	6	24	34
2003	43,874	2,248,560	5.125			4	9	31	44
2004	46,527	2,057,659	4.422			5	5	50	60
2005	60,978	1,588,651	2.605			4	6	54	64
2006	55,287	1,271,034	2.298			2	4	36	42
<b>TOTAL</b>	<b>246,710</b>	<b>8,773,922</b>	<b>3.556</b>			<b>19</b>	<b>30</b>	<b>195</b>	<b>244</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			377,312	36,965	110,454			670,790	67,184	259,134	86,179
2003			660,150	131,903	113,341			803,170	174,615	282,724	82,657
2004			744,099	148,329	162,361			464,186	102,964	291,732	143,988
2005			328,159	81,900	169,218			242,813	91,421	504,117	171,023
2006			169,254	110,653	113,703			426,743	57,193	288,512	104,976
<b>TOTAL</b>			<b>2,278,974</b>	<b>509,750</b>	<b>669,077</b>			<b>2,607,702</b>	<b>493,377</b>	<b>1,626,219</b>	<b>588,823</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			575,102	52,787	120,062			2,042,413	165,946	443,379	100,485
2003		18,510	689,721	167,837	137,326		23,160	1,374,446	360,613	533,396	88,774
2004		51,997	1,221,407	186,858	200,695		41,161	1,649,270	254,564	467,702	165,154
2005	570	51,508	753,099	130,100	194,394	1,150	118,566	1,350,993	291,744	731,629	178,548
2006	1,426	42,645	573,057	133,552	104,889	4,159	119,381	1,412,719	273,770	324,762	112,744
<b>TOTAL</b>	<b>1,996</b>	<b>164,660</b>	<b>3,812,386</b>	<b>671,134</b>	<b>757,366</b>	<b>5,309</b>	<b>302,268</b>	<b>7,829,841</b>	<b>1,346,637</b>	<b>2,500,868</b>	<b>645,705</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	12,116,460	5,276,005	645,705			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-76,878	-323,587	6,163			
TOTAL LOSSES	12,039,582	4,952,418	651,868			
EXPECTED LOSSES	8,188,305	4,907,061	520,559			
CREDIBILITY	.06	.19	.21			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	4.880	2.007	.264	7.151		
INDICATED (POST-TEST)	3.206	1.319	.173	4.698		
PRES. ON RATE LEVEL	3.160	1.894	.201	5.255		
DERIVED BY FORMULA	3.163	1.785	.195	5.143		
UNDERLYING PRES. RATE	3.319	1.989	.211	5.519		
PROPOSED	3.163	1.785	.195	5.143		
<b>IND. RATES</b>						
YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	6.643
IND. RATES				6.64	MINIMUM PREMIUM	1825
MAN. RATES	9.56	8.45	7.47	+ 6.64	PRESENT	2075

+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
2002	2,415	27,167	1.124			2,415					3	3
2003	3,244	17,026	.524			3,244						
2004	3,378	3,024	.089			3,378						
2005	3,024	4,285	.141			3,024						
2006	3,751	146,643	3.909			3,751				1	1	2
<b>TOTAL</b>	<b>15,812</b>	<b>198,145</b>	<b>1.253</b>			<b>15,812</b>				<b>1</b>	<b>4</b>	<b>5</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					13,420					13,747	
2003											17,026
2004											3,024
2005											4,285
2006				44,833	1,143				92,494	1,926	6,247
<b>TOTAL</b>				<b>44,833</b>	<b>14,563</b>				<b>92,494</b>	<b>15,673</b>	<b>30,582</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					14,587					23,521	
2003											18,286
2004											3,469
2005											4,474
2006	72	4,332	73,744	27,908	6,301	440	15,100	212,750	90,314	24,842	6,709
<b>TOTAL</b>	<b>72</b>	<b>4,332</b>	<b>73,744</b>	<b>27,908</b>	<b>20,888</b>	<b>440</b>	<b>15,100</b>	<b>212,750</b>	<b>90,314</b>	<b>48,363</b>	<b>32,938</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	306,438	187,473	32,938	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,895	-27,049	790	
TOTAL LOSSES	303,543	160,424	33,728	
EXPECTED LOSSES	720,712	415,855	66,726	
CREDIBILITY	.01	.03	.03	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.920	1.015	.213	3.148
INDICATED (POST-TEST)	1.261	.667	.140	2.068
PRES. ON RATE LEVEL	4.340	2.503	.402	7.245
DERIVED BY FORMULA	4.309	2.448	.394	7.151
UNDERLYING PRES. RATE	4.558	2.630	.422	7.610
PROPOSED	4.309	2.448	.394	7.151

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	9.237
IND. RATES				9.24	MINIMUM PREMIUM	2435
MAN. RATES	13.40	11.85	10.30	+ 9.24	PRESENT	2760

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	780	10,092	1.293						1	1
2003	920	200,470	21.790						3	4
2004	1,183	136,086	11.503			1			1	1
2005	1,155	3,376	.292						1	1
2006	1,805	146,774	8.131						2	4
<b>TOTAL</b>	<b>5,843</b>	<b>496,798</b>	<b>8.502</b>			<b>1</b>			<b>3</b>	<b>7</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					960					5,645	3,487
2003				42,030	28,482				116,961	12,177	820
2004			77,507					58,123			456
2005					193					1,654	1,529
2006				50,206	11,342				47,026	34,148	4,052
<b>TOTAL</b>			<b>77,507</b>	<b>92,236</b>	<b>40,977</b>			<b>58,123</b>	<b>163,987</b>	<b>53,624</b>	<b>10,344</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					1,044					9,659	4,066
2003		595	10,730	51,865	34,249		57	28,617	222,673	27,433	881
2004		4,489	117,170	1,737	1,399		4,945	190,496	3,913	1,695	523
2005		11	140	50	202		48	1,062	474	2,305	1,596
2006	127	6,226	98,365	36,007	14,687	338	11,155	154,875	63,137	45,741	4,352
<b>TOTAL</b>	<b>127</b>	<b>11,321</b>	<b>226,405</b>	<b>89,659</b>	<b>51,581</b>	<b>338</b>	<b>16,205</b>	<b>375,050</b>	<b>290,197</b>	<b>86,833</b>	<b>11,418</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	629,446	518,270	11,418	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	2,386	-7,109	242	
TOTAL LOSSES	631,832	511,161	11,660	
EXPECTED LOSSES	294,078	129,715	17,412	
CREDIBILITY	.00	.02	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	10.813	8.748	.200	19.761
INDICATED (POST-TEST)	7.104	5.747	.131	12.982
PRES. ON RATE LEVEL	4.792	2.114	.283	7.189
DERIVED BY FORMULA	4.792	2.187	.280	7.259
UNDERLYING PRES. RATE	5.033	2.220	.298	7.551
PROPOSED	4.792	2.187	.280	7.259

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	9.377
IND. RATES				9.38	MINIMUM PREMIUM	2470
MAN. RATES	12.92	11.43	10.22	+ 9.38	PRESENT	2740

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	422	3,112	.737						1	1
2003	486									
2004	512	33,629	6.568				1			1
2005	583	15,897	2.726						2	2
2006	835	8,218	.984						1	1
<b>TOTAL</b>	<b>2,838</b>	<b>60,856</b>	<b>2.144</b>						<b>1</b>	<b>4</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					114					2,998	
2004				16,943					12,055		4,631
2005					1,986					11,378	2,533
2006					4,034					3,630	554
<b>TOTAL</b>				<b>16,943</b>	<b>6,134</b>				<b>12,055</b>	<b>18,006</b>	<b>7,718</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					124					5,130	
2004		380	5,872	17,575	831		47	6,251	21,144	1,047	5,312
2005		131	1,437	494	2,078		354	7,308	3,270	15,860	2,644
2006	19	548	6,329	1,906	3,060	14	380	5,116	1,885	3,623	595
<b>TOTAL</b>	<b>19</b>	<b>1,059</b>	<b>13,638</b>	<b>19,975</b>	<b>6,093</b>	<b>14</b>	<b>781</b>	<b>18,675</b>	<b>26,299</b>	<b>25,660</b>	<b>8,551</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	34,186	78,027	8,551	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	580	-3,924	140	
TOTAL LOSSES	34,766	74,103	8,691	
EXPECTED LOSSES	165,540	68,537	10,388	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.225	2.611	.306	4.142
INDICATED (POST-TEST)	.805	1.715	.201	2.721
PRES. ON RATE LEVEL	5.554	2.299	.348	8.201
DERIVED BY FORMULA	5.554	2.293	.347	8.194
UNDERLYING PRES. RATE	5.833	2.415	.366	8.614
PROPOSED	5.554	2.293	.347	8.194

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	10.585
IND. RATES				10.59	MINIMUM PREMIUM	2755
MAN. RATES	14.88	13.16	11.66	+ 10.59	PRESENT	3090

+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
2002	1,089	2,016	.185			1,089						
2003	1,191	2,097	.176			1,191						
2004	1,613	43,773	2.713			1,613					1	1
2005	1,633	13,981	.856			1,633					1	1
2006	1,658	40,885	2.465			1,658					2	2
<b>TOTAL</b>	<b>7,184</b>	<b>102,752</b>	<b>1.430</b>			<b>7,184</b>					<b>4</b>	<b>4</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											2,016
2003											2,097
2004					4,283					39,180	310
2005					6,500					7,481	
2006					7,188					32,666	1,031
<b>TOTAL</b>					<b>17,971</b>					<b>79,327</b>	<b>5,454</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											2,351
2003											2,252
2004		155	1,359	433	4,751		266	13,705	5,811	59,827	356
2005		421	4,695	1,614	6,791		237	4,804	2,149	10,427	
2006	33	975	11,281	3,395	5,451	109	3,425	45,998	16,956	32,609	1,107
<b>TOTAL</b>	<b>33</b>	<b>1,551</b>	<b>17,335</b>	<b>5,442</b>	<b>16,993</b>	<b>109</b>	<b>3,928</b>	<b>64,507</b>	<b>24,916</b>	<b>102,863</b>	<b>6,066</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	87,463	150,214	6,066	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,925	-9,681	267	
TOTAL LOSSES	85,538	140,533	6,333	
EXPECTED LOSSES	376,584	148,709	22,415	
CREDIBILITY	.01	.02	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.191	1.956	.088	3.235
INDICATED (POST-TEST)	.782	1.285	.058	2.125
PRES. ON RATE LEVEL	4.991	1.971	.297	7.259
DERIVED BY FORMULA	4.949	1.957	.292	7.198
UNDERLYING PRES. RATE	5.242	2.070	.312	7.624
PROPOSED	4.949	1.957	.292	7.198

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	9.298
IND. RATES				9.30	MINIMUM PREMIUM	2450
MAN. RATES	12.29	10.87	10.32	+ 9.30	PRESENT	2765

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	608	1,001,712	164.755			1			1	2
2003	708	62,839	8.875				1			1
2004	701	6,008	.857						2	2
2005	796	165,128	20.744						2	3
2006	831								1	
<b>TOTAL</b>	<b>3,644</b>	<b>1,235,687</b>	<b>33.910</b>			<b>1</b>			<b>3</b>	<b>4</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			340,210		366			655,689		4,616	831
2003				32,648					28,992		1,199
2004					1,657					3,571	780
2005				47,710	517				116,067	84	750
<b>TOTAL</b>			<b>340,210</b>	<b>80,358</b>	<b>2,540</b>			<b>655,689</b>	<b>145,059</b>	<b>8,271</b>	<b>3,560</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			176,437		398			695,368		7,898	969
2003			5,168	39,328	637			6,554	54,993	1,221	1,288
2004		57	526	168	1,838		27	1,249	532	5,453	895
2005		2,447	37,898	42,035	5,362		5,727	131,403	148,035	20,159	783
<b>TOTAL</b>		<b>2,504</b>	<b>220,029</b>	<b>81,531</b>	<b>8,235</b>		<b>5,754</b>	<b>834,574</b>	<b>203,560</b>	<b>34,731</b>	<b>3,935</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,062,861	328,057	3,935	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,293	-7,470	146	
TOTAL LOSSES	1,061,568	320,587	4,081	
EXPECTED LOSSES	162,085	112,599	12,316	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	29.132	8.798	.112	38.042
INDICATED (POST-TEST)	19.140	5.780	.074	24.994
PRES. ON RATE LEVEL	4.235	2.942	.322	7.499
DERIVED BY FORMULA	4.235	2.970	.320	7.525
UNDERLYING PRES. RATE	4.448	3.090	.338	7.876
PROPOSED	4.235	2.970	.320	7.525

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	9.720
IND. RATES				9.72	MINIMUM PREMIUM	2550
MAN. RATES	13.52	11.96	10.66	+ 9.72	PRESENT	2850

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	150,287	2,000,358	1.331			4	16	22	42
2003	157,164	2,974,902	1.892			3	37	19	59
2004	175,195	3,618,580	2.065			7	32	32	71
2005	181,200	2,085,751	1.151	1		3	29	17	50
2006	179,347	637,533	.355				3	14	17
<b>TOTAL</b>	<b>843,193</b>	<b>11,317,124</b>	<b>1.342</b>	<b>1</b>		<b>17</b>	<b>117</b>	<b>104</b>	<b>239</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			313,032	336,661	155,805			291,359	441,300	182,829	279,372
2003			324,333	516,897	55,463			421,929	1,122,699	148,258	385,323
2004			972,718	450,539	127,555			677,427	516,313	462,904	411,124
2005	17,500		277,000	416,340	29,028			225,051	653,239	195,393	272,200
2006			60,994	33,431					126,746	165,394	250,968
<b>TOTAL</b>	<b>17,500</b>		<b>1,887,083</b>	<b>1,781,431</b>	<b>401,282</b>			<b>1,615,766</b>	<b>2,860,297</b>	<b>1,154,778</b>	<b>1,598,987</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			488,017	480,751	169,359			928,853	1,090,011	312,821	325,748
2003		12,271	537,199	616,571	76,182		17,019	1,221,539	1,982,250	320,246	413,837
2004		64,470	1,495,912	499,495	179,037		53,971	2,308,216	1,012,867	768,420	471,559
2005	14,992	52,348	806,094	385,961	79,970	1,009	124,671	1,675,953	915,740	396,690	284,177
2006	246	10,226	150,348	53,025	32,748	1,158	37,768	520,725	208,241	196,535	269,540
<b>TOTAL</b>	<b>15,238</b>	<b>139,315</b>	<b>3,477,570</b>	<b>2,035,803</b>	<b>537,296</b>	<b>2,167</b>	<b>233,429</b>	<b>6,655,286</b>	<b>5,209,109</b>	<b>1,994,712</b>	<b>1,764,861</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,523,005	9,776,920	1,764,861	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-93,737	-410,160	15,332	
TOTAL LOSSES	10,429,268	9,366,760	1,780,193	
EXPECTED LOSSES	9,528,081	5,936,079	1,357,541	
CREDIBILITY	.13	.44	.49	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.237	1.111	.211	2.559
INDICATED (POST-TEST)	.813	.730	.139	1.682
PRES. ON RATE LEVEL	1.076	.670	.153	1.899
DERIVED BY FORMULA	1.042	.696	.146	1.884
UNDERLYING PRES. RATE	1.130	.704	.161	1.995
PROPOSED	1.042	.696	.146	1.884

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	2.433
IND. RATES				2.43	MINIMUM PREMIUM	835
MAN. RATES	3.61	3.19	2.70	+ 2.43	PRESENT	925

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	318	14,056	4.420						2	2
2003	2,036	74,778	3.672						2	3
2004	3,841	200,236	5.213						4	7
2005	2,315	204,568	8.836			1			2	3
2006	1,459	16,243	1.113						1	1
<b>TOTAL</b>	<b>9,969</b>	<b>509,881</b>	<b>5.115</b>					1	5	16

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					789					3,380	9,887
2003				30,685	11,420				26,447	2,291	3,935
2004			80,889	20,239	12,798			33,996	13,154	27,983	11,177
2005				53,953	12,835				51,700	83,262	2,818
2006				7,500					7,758		985
<b>TOTAL</b>			<b>80,889</b>	<b>112,377</b>	<b>37,842</b>			<b>33,996</b>	<b>99,059</b>	<b>116,916</b>	<b>28,802</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					858					5,783	11,528
2003		237	6,491	37,459	14,002		12	6,387	50,319	5,349	4,226
2004		5,597	133,363	24,099	16,646		3,134	128,031	29,508	44,860	12,820
2005		3,561	51,708	50,574	18,859		5,155	111,950	89,858	124,989	2,942
2006	12	699	12,039	4,578	911	35	1,244	17,619	7,491	1,921	1,058
<b>TOTAL</b>	<b>12</b>	<b>10,094</b>	<b>203,601</b>	<b>116,710</b>	<b>51,276</b>	<b>35</b>	<b>9,545</b>	<b>263,987</b>	<b>177,176</b>	<b>182,902</b>	<b>32,574</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	487,274	528,064	32,574	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,676	-9,991	221	
TOTAL LOSSES	485,598	518,073	32,795	
EXPECTED LOSSES	279,132	144,351	22,131	
CREDIBILITY	.01	.02	.03	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	4.871	5.197	.329	10.397
INDICATED (POST-TEST)	3.200	3.414	.216	6.830
PRES. ON RATE LEVEL	2.666	1.379	.211	4.256
DERIVED BY FORMULA	2.671	1.420	.211	4.302
UNDERLYING PRES. RATE	2.800	1.448	.222	4.470
PROPOSED	2.671	1.420	.211	4.302

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	5.557
IND. RATES				5.56	MINIMUM PREMIUM	1570
MAN. RATES	7.65	6.76	6.05	+ 5.56	PRESENT	1730

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002										
2003	15									
2004	15									
2005	93									
2006										
<b>TOTAL</b>	<b>123</b>									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-102	-102	2	
TOTAL LOSSES			2	
EXPECTED LOSSES	1,715	1,399	186	
CREDIBILITY	.00	.00	.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.002	.002
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	1.328	1.083	.143	2.554
DERIVED BY FORMULA	1.328	1.083	.143	2.554
UNDERLYING PRES. RATE	1.395	1.137	.150	2.682
PROPOSED	1.328	1.083	.143	2.554

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	3.299
IND. RATES				3.30	MINIMUM PREMIUM	1040
MAN. RATES	4.50	3.98	3.63	+ 3.30	PRESENT	1145

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	354	2,671	.754							
2003	378	608	.160							
2004	190									
2005	1,464	101,954	6.964				1	1		2
2006	954	81,579	8.551				2	1		3
<b>TOTAL</b>	<b>3,340</b>	<b>186,812</b>	<b>5.593</b>				<b>3</b>	<b>2</b>		<b>5</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											2,671
2003											608
2005				55,341	7,588				35,225	2,559	1,241
2006				61,600	2,016				13,500	4,463	
<b>TOTAL</b>				<b>116,941</b>	<b>9,604</b>				<b>48,725</b>	<b>7,022</b>	<b>4,520</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											3,114
2003											653
2005		3,290	49,006	50,490	13,518		1,817	41,510	45,654	9,649	1,296
2006	101	6,013	102,022	38,558	8,995	81	2,648	36,945	15,356	7,803	
<b>TOTAL</b>	<b>101</b>	<b>9,303</b>	<b>151,028</b>	<b>89,048</b>	<b>22,513</b>	<b>81</b>	<b>4,465</b>	<b>78,455</b>	<b>61,010</b>	<b>17,452</b>	<b>5,063</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	243,433	190,023	5,063	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-616	-2,039	64	
TOTAL LOSSES	242,817	187,984	5,127	
EXPECTED LOSSES	61,825	40,647	4,376	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	7.270	5.628	.154	13.052
INDICATED (POST-TEST)	4.776	3.698	.101	8.575
PRES. ON RATE LEVEL	1.762	1.159	.125	3.046
DERIVED BY FORMULA	1.762	1.184	.125	3.071
UNDERLYING PRES. RATE	1.851	1.217	.131	3.199
PROPOSED	1.762	1.184	.125	3.071

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	3.967
IND. RATES				3.97	MINIMUM PREMIUM	1200
MAN. RATES	5.57	4.93	4.33	+ 3.97	PRESENT	1320

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	18,506	673,922	3.641					7	11	18
2003	17,266	901,154	5.219			2	1		19	22
2004	21,425	894,799	4.176			1	3		22	26
2005	23,586	434,370	1.841			1	2		15	18
2006	25,393	606,499	2.388				2		15	17
<b>TOTAL</b>	<b>106,176</b>	<b>3,510,744</b>	<b>3.307</b>			<b>4</b>	<b>15</b>		<b>82</b>	<b>101</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				159,336	111,285				252,655	119,346	31,300
2003			144,846	23,986	54,892			445,675	82,998	105,370	43,387
2004			76,938	96,887	177,882			125,179	82,571	281,240	54,102
2005			91,128	37,453	42,945			148,894	9,241	58,141	46,568
2006				44,810	139,418				59,873	316,791	45,607
<b>TOTAL</b>			<b>312,912</b>	<b>362,472</b>	<b>526,422</b>			<b>719,748</b>	<b>487,338</b>	<b>880,888</b>	<b>220,964</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				227,532	120,967				624,057	204,203	36,496
2003		5,549	189,691	32,372	65,365		18,503	1,098,359	173,072	201,133	46,598
2004		13,008	206,386	120,193	203,435		12,897	551,468	194,975	440,272	62,055
2005	159	14,792	217,777	48,052	51,243	705	62,552	614,346	47,054	90,677	48,617
2006	718	23,135	290,681	93,203	111,154	1,343	42,890	582,094	222,249	331,109	48,982
<b>TOTAL</b>	<b>877</b>	<b>56,484</b>	<b>904,535</b>	<b>521,352</b>	<b>552,164</b>	<b>2,048</b>	<b>136,842</b>	<b>2,846,267</b>	<b>1,261,407</b>	<b>1,267,394</b>	<b>242,748</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,947,053	3,602,317	242,748	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-12,950	-143,038	2,258	
TOTAL LOSSES	3,934,103	3,459,279	245,006	
EXPECTED LOSSES	2,284,907	2,187,227	186,870	
CREDIBILITY	.03	.11	.12	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.705	3.258	.231	7.194
INDICATED (POST-TEST)	2.434	2.141	.152	4.727
PRES. ON RATE LEVEL	2.049	1.961	.168	4.178
DERIVED BY FORMULA	2.061	1.981	.166	4.208
UNDERLYING PRES. RATE	2.152	2.060	.176	4.388
PROPOSED	2.061	1.981	.166	4.208

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	5.435
IND. RATES				5.44	MINIMUM PREMIUM	1545
MAN. RATES	7.35	6.50	5.94	+ 5.44	PRESENT	1705

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	9									
2003	9									
2004	77									
2005	18									
2006	68									
<b>TOTAL</b>	<b>181</b>									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	113	-85	4	
TOTAL LOSSES	113		4	
EXPECTED LOSSES	2,891	1,873	278	
CREDIBILITY	.00	.00	.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.062	.000	.002	.064
INDICATED (POST-TEST)	.041	.000	.001	.042
PRES. ON RATE LEVEL	1.521	.985	.146	2.652
DERIVED BY FORMULA	1.521	.985	.146	2.652
UNDERLYING PRES. RATE	1.597	1.035	.153	2.785
PROPOSED	1.521	.985	.146	2.652

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	3.425
IND. RATES				3.43	MINIMUM PREMIUM	1070
MAN. RATES	4.70	4.16	3.77	+ 3.43	PRESENT	1180

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	1,492	39,248	2.630						7	7
2003	1,745	1,808	.103							
2004	2,009	155,441	7.737			1	1	2		4
2005	2,295	135,550	5.906				1	1		2
2006	2,612	64,498	2.469				1	1		1
<b>TOTAL</b>	<b>10,153</b>	<b>396,545</b>	<b>3.906</b>			<b>1</b>	<b>3</b>	<b>10</b>		<b>14</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					15,750					22,701	797
2003											1,808
2004			67,003	8,624	6,709			57,412	4,074	6,843	4,776
2005				31,763	80				96,495	1,114	6,098
2006				15,626					41,460		7,412
<b>TOTAL</b>			<b>67,003</b>	<b>56,013</b>	<b>22,539</b>			<b>57,412</b>	<b>142,029</b>	<b>30,658</b>	<b>20,891</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					17,120					38,842	929
2003											1,942
2004		4,317	106,409	11,125	9,072		4,947	192,672	12,026	12,477	5,478
2005		1,609	25,040	27,916	3,290		4,792	109,919	123,376	18,213	6,366
2006	24	1,459	25,077	9,539	1,894	196	6,672	94,144	40,033	10,273	7,960
<b>TOTAL</b>	<b>24</b>	<b>7,385</b>	<b>156,526</b>	<b>48,580</b>	<b>31,376</b>	<b>196</b>	<b>16,411</b>	<b>396,735</b>	<b>175,435</b>	<b>79,805</b>	<b>22,675</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	577,277	335,196	22,675	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-766	-18,647	385	
TOTAL LOSSES	576,511	316,549	23,060	
EXPECTED LOSSES	357,487	303,676	30,459	
CREDIBILITY	.01	.02	.03	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	5.678	3.118	.227	9.023
INDICATED (POST-TEST)	3.730	2.049	.149	5.928
PRES. ON RATE LEVEL	3.352	2.848	.286	6.486
DERIVED BY FORMULA	3.356	2.832	.282	6.470
UNDERLYING PRES. RATE	3.521	2.991	.300	6.812
PROPOSED	3.356	2.832	.282	6.470

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	8.357
IND. RATES				8.36	MINIMUM PREMIUM	2230
MAN. RATES	11.40	10.08	9.22	+ 8.36	PRESENT	2500

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	132									
2003	1,444									
2004	1,980									
2005	2,721	18,394	.676						3	3
2006	1,981	11,059	.558						2	2
<b>TOTAL</b>	<b>8,258</b>	<b>29,453</b>	<b>.357</b>						<b>5</b>	<b>5</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					6,810					6,041	5,543
2006					4,081					4,556	2,422
<b>TOTAL</b>					<b>10,891</b>					<b>10,597</b>	<b>7,965</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005		444	4,920	1,692	7,114		184	3,877	1,740	8,423	5,787
2006	19	551	6,402	1,925	3,094	14	467	6,418	2,366	4,548	2,601
<b>TOTAL</b>	<b>19</b>	<b>995</b>	<b>11,322</b>	<b>3,617</b>	<b>10,208</b>	<b>14</b>	<b>651</b>	<b>10,295</b>	<b>4,106</b>	<b>12,971</b>	<b>8,388</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	23,296	30,902	8,388	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-101	-3,153	119	
TOTAL LOSSES	23,195	27,749	8,507	
EXPECTED LOSSES	93,894	58,631	9,167	
CREDIBILITY	.01	.02	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.281	.336	.103	.720
INDICATED (POST-TEST)	.185	.221	.068	.474
PRES. ON RATE LEVEL	1.082	.676	.106	1.864
DERIVED BY FORMULA	1.073	.667	.105	1.845
UNDERLYING PRES. RATE	1.137	.710	.111	1.958
PROPOSED	1.073	.667	.105	1.845

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	2.383
IND. RATES				2.38	MINIMUM PREMIUM	825
MAN. RATES	3.52	3.11	2.65	+ 2.38	PRESENT	910

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	5,979	1,447	.024							
2003	7,465	99,704	1.335						2	2
2004	7,891	1,024	.012							
2005	6,794	6,511	.095							
2006	7,135	3,229	.045							
<b>TOTAL</b>	<b>35,264</b>	<b>111,915</b>	<b>.317</b>						<b>2</b>	<b>2</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											1,447
2003					2,699					92,575	4,430
2004											1,024
2005											6,511
2006											3,229
<b>TOTAL</b>					<b>2,699</b>					<b>92,575</b>	<b>16,641</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											1,687
2003		58	385	118	3,168		459	16,580	6,248	171,097	4,758
2004											1,175
2005											6,797
2006											3,468
<b>TOTAL</b>		<b>58</b>	<b>385</b>	<b>118</b>	<b>3,168</b>		<b>459</b>	<b>16,580</b>	<b>6,248</b>	<b>171,097</b>	<b>17,885</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	17,482	180,631	17,885	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,785	-7,821	172	
TOTAL LOSSES	15,697	172,810	18,057	
EXPECTED LOSSES	180,551	111,082	15,869	
CREDIBILITY	.02	.05	.06	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.045	.490	.051	.586
INDICATED (POST-TEST)	.030	.322	.034	.386
PRES. ON RATE LEVEL	.487	.300	.043	.830
DERIVED BY FORMULA	.478	.301	.042	.821
UNDERLYING PRES. RATE	.512	.315	.045	.872
PROPOSED	.478	.301	.042	.821

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	1.060
IND. RATES				1.06	MINIMUM PREMIUM	515
MAN. RATES	1.49	1.32	1.18	+ 1.06	PRESENT	555

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	6,903	173,951	2,519				2	5	7
2003	7,654	589,841	7,706			1		4	5
2004	8,446	97,412	1,153					5	5
2005	9,417	50,770	.539					5	5
2006	9,115	47,547	.521					3	3
<b>TOTAL</b>	<b>41,535</b>	<b>959,521</b>	<b>2,310</b>			<b>1</b>	<b>2</b>	<b>22</b>	<b>25</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				19,442	31,647				17,027	90,613	15,222
2003			225,777		60,355			236,427		58,314	8,968
2004					16,050					68,388	12,974
2005					5,848					30,332	14,590
2006					4,547					32,931	10,069
<b>TOTAL</b>			<b>225,777</b>	<b>19,442</b>	<b>118,447</b>			<b>236,427</b>	<b>17,027</b>	<b>280,578</b>	<b>61,823</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				27,763	34,401				42,057	155,038	17,749
2003		7,736	270,356	4,232	71,533		10,206	595,530	8,643	109,371	9,632
2004		573	5,099	1,621	17,802		462	23,917	10,139	104,427	14,881
2005		373	4,223	1,452	6,108		941	19,469	8,717	42,281	15,232
2006	20	616	7,133	2,148	3,447	111	3,452	46,376	17,093	32,879	10,814
<b>TOTAL</b>	<b>20</b>	<b>9,298</b>	<b>286,811</b>	<b>37,216</b>	<b>133,291</b>	<b>111</b>	<b>15,061</b>	<b>685,292</b>	<b>86,649</b>	<b>443,996</b>	<b>68,308</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	996,593	701,152	68,308	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-7,225	-29,055	616	
TOTAL LOSSES	989,368	672,097	68,924	
EXPECTED LOSSES	812,841	431,964	53,165	
CREDIBILITY	.02	.06	.07	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.382	1.618	.166	4.166
INDICATED (POST-TEST)	1.565	1.063	.109	2.737
PRES. ON RATE LEVEL	1.863	.990	.122	2.975
DERIVED BY FORMULA	1.857	.994	.121	2.972
UNDERLYING PRES. RATE	1.957	1.040	.128	3.125
PROPOSED	1.857	.994	.121	2.972

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	3.839
IND. RATES				3.84	MINIMUM PREMIUM	1165
MAN. RATES	5.25	4.64	4.23	+ 3.84	PRESENT	1290

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	3,779	9,321	.246						1	1
2003	4,508	153,942	3,414						3	3
2004	4,194	27,134	.646						1	2
2005	4,732	303,779	6,419			1	1		1	3
2006	5,018	5,986	.119						1	1
<b>TOTAL</b>	<b>22,231</b>	<b>500,162</b>	<b>2,250</b>			<b>1</b>	<b>2</b>		<b>7</b>	<b>10</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					4,320					3,621	1,380
2003					103,744					45,235	4,963
2004				2,240	864				17,826	775	5,429
2005			164,373	1,632	465			132,901	1,439		2,969
2006					1,803					1,834	2,349
<b>TOTAL</b>			<b>164,373</b>	<b>3,872</b>	<b>111,196</b>			<b>132,901</b>	<b>19,265</b>	<b>51,465</b>	<b>17,090</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					4,696					6,196	1,609
2003		2,170	14,842	4,504	121,766		226	8,103	3,054	83,604	5,330
2004		79	1,053	2,412	1,069		80	9,519	31,382	2,731	6,227
2005	256	16,521	256,711	8,831	4,869	566	48,447	456,318	16,724	6,705	3,100
2006	8	243	2,830	852	1,366	5	195	2,581	952	1,832	2,523
<b>TOTAL</b>	<b>264</b>	<b>19,013</b>	<b>275,436</b>	<b>16,599</b>	<b>133,766</b>	<b>571</b>	<b>48,948</b>	<b>476,521</b>	<b>52,112</b>	<b>101,068</b>	<b>18,789</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	820,753	303,545	18,789	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,681	-13,641	385	
TOTAL LOSSES	818,072	289,904	19,174	
EXPECTED LOSSES	311,679	203,857	33,125	
CREDIBILITY	.01	.04	.04	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.680	1.304	.086	5.070
INDICATED (POST-TEST)	2.418	.857	.057	3.332
PRES. ON RATE LEVEL	1.335	.873	.142	2.350
DERIVED BY FORMULA	1.346	.872	.139	2.357
UNDERLYING PRES. RATE	1.402	.917	.149	2.468
PROPOSED	1.346	.872	.139	2.357

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	3.044
IND. RATES				3.04	MINIMUM PREMIUM	980
MAN. RATES	4.28	3.78	3.34	+ 3.04	PRESENT	1080

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	24,464	473,700	1.936			2		3	5
2003	23,213	75,672	.325					6	6
2004	23,191	303,128	1.307				1	11	12
2005	23,787	34,563	.145					3	3
2006	22,569	242,418	1.074			1		3	4
<b>TOTAL</b>	<b>117,224</b>	<b>1,129,481</b>	<b>.964</b>			<b>3</b>	<b>1</b>	<b>26</b>	<b>30</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			164,483		1,932			283,539		5,463	18,283
2003					10,698					47,021	17,953
2004				55,594	30,509				37,945	165,221	13,859
2005					3,209					13,164	18,190
2006			72,195		1,265			100,104		42,326	26,528
<b>TOTAL</b>			<b>236,678</b>	<b>55,594</b>	<b>47,613</b>			<b>383,643</b>	<b>37,945</b>	<b>273,195</b>	<b>94,813</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			252,166		2,099			877,441		9,348	21,318
2003		225	1,530	465	12,555		234	8,426	3,178	86,905	19,281
2004		2,342	28,951	60,750	36,560		1,281	77,477	91,056	255,583	15,896
2005		213	2,318	796	3,350		407	8,451	3,783	18,351	18,990
2006	409	9,465	121,586	7,368	3,856	1,341	37,300	420,155	50,275	51,528	28,491
<b>TOTAL</b>	<b>409</b>	<b>12,245</b>	<b>406,551</b>	<b>69,379</b>	<b>58,420</b>	<b>1,341</b>	<b>39,222</b>	<b>1,391,950</b>	<b>148,292</b>	<b>421,715</b>	<b>103,976</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,851,718	697,806	103,976	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-11,635	-41,076	858	
TOTAL LOSSES	1,840,083	656,730	104,834	
EXPECTED LOSSES	798,296	557,986	80,885	
CREDIBILITY	.03	.12	.13	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.570	.560	.089	2.219
INDICATED (POST-TEST)	1.031	.368	.058	1.457
PRES. ON RATE LEVEL	.648	.453	.066	1.167
DERIVED BY FORMULA	.659	.443	.065	1.167
UNDERLYING PRES. RATE	.681	.476	.069	1.226
PROPOSED	.659	.443	.065	1.167

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	1.507
IND. RATES				1.51	MINIMUM PREMIUM	620
MAN. RATES	2.11	1.87	1.66	+ 1.51	PRESENT	670

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	65,964	335,592	.508			1	1	9	11
2003	73,863	1,465,728	1.984			4	4	24	32
2004	84,757	165,090	.194				2	7	9
2005	88,462	369,545	.417			1	2	11	14
2006	101,084	250,502	.247				1	8	9
<b>TOTAL</b>	<b>414,130</b>	<b>2,586,457</b>	<b>.625</b>			<b>6</b>	<b>10</b>	<b>59</b>	<b>75</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			142,935	5,166	37,256			53,013	4,889	83,214	9,119
2003			373,509	45,091	151,816			712,908	30,169	132,000	20,235
2004				46,357	36,342				32,959	35,011	14,421
2005			64,170	37,886	37,921			143,390	28,517	49,568	8,093
2006				54,070	43,668				45,000	79,845	27,919
<b>TOTAL</b>			<b>580,614</b>	<b>188,570</b>	<b>307,003</b>			<b>909,311</b>	<b>141,534</b>	<b>379,638</b>	<b>79,787</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			222,836	7,377	40,498			169,005	12,076	142,379	10,633
2003		15,847	540,989	64,063	180,427		29,055	1,705,872	79,602	249,800	21,732
2004		2,339	27,606	51,754	42,582		373	29,344	63,003	56,330	16,541
2005	111	11,494	167,967	45,854	45,279	678	61,018	609,722	68,477	81,770	8,449
2006	285	10,979	155,287	53,639	39,671	481	15,613	214,629	84,896	90,861	29,985
<b>TOTAL</b>	<b>396</b>	<b>40,659</b>	<b>1,114,685</b>	<b>222,687</b>	<b>348,457</b>	<b>1,159</b>	<b>106,059</b>	<b>2,728,572</b>	<b>308,054</b>	<b>621,140</b>	<b>87,340</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,991,530	1,500,338	87,340	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,617	-35,027	404	
TOTAL LOSSES	3,988,913	1,465,311	87,744	
EXPECTED LOSSES	646,043	546,651	33,131	
CREDIBILITY	.08	.27	.30	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.963	.354	.021	1.338
INDICATED (POST-TEST)	.633	.233	.014	.880
PRES. ON RATE LEVEL	.148	.126	.008	.282
DERIVED BY FORMULA	.187	.155	.010	.352
UNDERLYING PRES. RATE	.156	.132	.008	.296
PROPOSED	.187	.155	.010	.352

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	
IND. RATES				.45	MINIMUM PREMIUM	370
MAN. RATES	.58	.51	.40	+ .45	PRESENT	365

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	3,581	29,375	.820				1			1
2003	3,890	14,815	.380					1		1
2004	4,157									
2005	4,626	5,171	.111							
2006	4,843	4,179	.086							
<b>TOTAL</b>	<b>21,097</b>	<b>53,540</b>	<b>.254</b>				1		1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				5,131					13,740		10,504
2003					613					2,317	11,885
2005											5,171
2006											4,179
<b>TOTAL</b>				5,131	613				13,740	2,317	31,739

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				7,327					33,938		12,248
2003		13	88	27	719		11	416	157	4,282	12,764
2005											5,399
2006											4,488
<b>TOTAL</b>		13	88	7,354	719		11	416	34,095	4,282	34,899

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	528	46,450	34,899	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-276	-4,228	99	
TOTAL LOSSES	252	42,222	34,998	
EXPECTED LOSSES	36,921	63,714	8,438	
CREDIBILITY	.01	.04	.04	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.001	.200	.166	.367
INDICATED (POST-TEST)	.001	.131	.109	.241
PRES. ON RATE LEVEL	.167	.288	.037	.492
DERIVED BY FORMULA	.165	.282	.040	.487
UNDERLYING PRES. RATE	.175	.302	.040	.517
PROPOSED	.165	.282	.040	.487

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	TOTAL
IND. RATES				.63	MINIMUM PREMIUM	415
MAN. RATES	.84	.74	.70	+ .63	PRESENT	440

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	38,552	339,951	.881				5	11	16
2003	43,227	449,073	1.038				5	7	12
2004	44,347	362,056	.816				4	16	20
2005	48,774	302,527	.620				3	23	26
2006	53,458	559,456	1.046			1	3	12	16
<b>TOTAL</b>	<b>228,358</b>	<b>2,013,063</b>	<b>.882</b>			<b>1</b>	<b>20</b>	<b>69</b>	<b>90</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				67,243	32,064				61,909	144,339	34,396
2003				98,300	15,913				172,119	95,271	67,470
2004				49,802	68,511				74,539	132,234	36,970
2005				25,470	36,396				57,899	145,113	37,649
2006			108,252	39,314	19,455			219,748	59,946	81,723	31,018
<b>TOTAL</b>			<b>108,252</b>	<b>280,129</b>	<b>172,339</b>			<b>219,748</b>	<b>426,412</b>	<b>598,680</b>	<b>207,503</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				96,023	34,854				152,915	246,963	40,106
2003		332	17,841	119,103	20,594		475	55,972	332,901	183,332	72,463
2004		3,575	39,022	58,578	78,426		1,191	84,912	150,353	208,389	42,405
2005		3,636	46,342	31,395	40,599		7,413	158,646	115,544	212,272	39,306
2006	573	16,043	218,883	40,283	22,550	2,396	68,623	804,048	143,701	110,658	33,313
<b>TOTAL</b>	<b>573</b>	<b>23,586</b>	<b>322,088</b>	<b>345,382</b>	<b>197,023</b>	<b>2,396</b>	<b>77,702</b>	<b>1,103,578</b>	<b>895,414</b>	<b>961,614</b>	<b>227,593</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,529,923	2,399,433	227,593	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-6,132	-103,119	1,871	
TOTAL LOSSES	1,523,791	2,296,314	229,464	
EXPECTED LOSSES	908,865	1,566,536	157,567	
CREDIBILITY	.05	.18	.20	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.667	1.006	.100	1.773
INDICATED (POST-TEST)	.438	.661	.066	1.165
PRES. ON RATE LEVEL	.379	.653	.066	1.098
DERIVED BY FORMULA	.382	.654	.066	1.102
UNDERLYING PRES. RATE	.398	.686	.069	1.153
PROPOSED	.382	.654	.066	1.102

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	1.423
IND. RATES				1.42	MINIMUM PREMIUM	600
MAN. RATES	1.93	1.71	1.56	+ 1.42	PRESENT	650

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	412									
2003	1,007	24,385	2.421				1			1
2004	1,392									
2005	1,742	25,329	1.454					2		2
2006	2,531	9,397	.371							
<b>TOTAL</b>	<b>7,084</b>	<b>59,111</b>	<b>.834</b>				<b>1</b>	<b>2</b>		<b>3</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				18,000					6,385		
2005					3,172					21,828	329
2006											9,397
<b>TOTAL</b>				<b>18,000</b>	<b>3,172</b>				<b>6,385</b>	<b>21,828</b>	<b>9,726</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			2,849	21,682	351			1,444	12,111	269	
2005		211	2,291	787	3,313		683	14,005	6,273	30,424	343
2006											10,092
<b>TOTAL</b>		<b>211</b>	<b>5,140</b>	<b>22,469</b>	<b>3,664</b>		<b>683</b>	<b>15,449</b>	<b>18,384</b>	<b>30,693</b>	<b>10,435</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	21,483	75,210	10,435	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	293	-600	47	
TOTAL LOSSES	21,776	74,610	10,482	
EXPECTED LOSSES	17,073	13,885	3,046	
CREDIBILITY	.01	.02	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.307	1.053	.148	1.508
INDICATED (POST-TEST)	.202	.692	.097	.991
PRES. ON RATE LEVEL	.229	.187	.041	.457
DERIVED BY FORMULA	.229	.197	.042	.468
UNDERLYING PRES. RATE	.241	.196	.043	.480
PROPOSED	.229	.197	.042	.468

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	
IND. RATES				.60	MINIMUM PREMIUM	405
MAN. RATES	.83	.73	.65	+ .60	PRESENT	425

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	4,816	11,305	.234						1	1
2003	4,958	129,297	2.607				4		2	6
2004	5,060	121,595	2.403				1		1	2
2005	5,554	7,663	.137						1	1
2006	5,479	183,811	3.354					2	4	6
<b>TOTAL</b>	<b>25,867</b>	<b>453,671</b>	<b>1.754</b>						<b>7</b>	<b>9</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					3,160					5,158	2,987
2003				60,276	4,631				50,988	11,550	1,852
2004				37,200	9,302				58,014	15,324	1,755
2005					384					1,713	5,566
2006				54,105	12,508				59,105	53,709	4,384
<b>TOTAL</b>				<b>151,581</b>	<b>29,985</b>				<b>168,107</b>	<b>87,454</b>	<b>16,544</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					3,435					8,825	3,483
2003		98	10,205	72,808	6,609		57	13,595	97,489	23,494	1,989
2004		1,168	15,848	39,526	12,138		340	35,447	104,028	28,442	2,013
2005		28	276	95	399		48	1,101	493	2,389	5,811
2006	138	6,741	106,453	38,934	16,041	459	15,153	209,853	84,953	68,272	4,708
<b>TOTAL</b>	<b>138</b>	<b>8,035</b>	<b>132,782</b>	<b>151,363</b>	<b>38,622</b>	<b>459</b>	<b>15,598</b>	<b>259,996</b>	<b>286,963</b>	<b>131,422</b>	<b>18,004</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	417,008	608,370	18,004	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,436	-18,241	445	
TOTAL LOSSES	413,572	590,129	18,449	
EXPECTED LOSSES	311,956	262,033	39,577	
CREDIBILITY	.01	.04	.05	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.599	2.281	.071	3.951
INDICATED (POST-TEST)	1.051	1.499	.047	2.597
PRES. ON RATE LEVEL	1.148	.964	.146	2.258
DERIVED BY FORMULA	1.147	.985	.141	2.273
UNDERLYING PRES. RATE	1.206	1.013	.153	2.372
PROPOSED	1.147	.985	.141	2.273

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	2.936
IND. RATES				2.94	MINIMUM PREMIUM	955
MAN. RATES	4.19	3.71	3.21	+ 2.94	PRESENT	1045

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	81,563	1,315,614	1.613			2	15	47	64
2003	85,965	1,003,439	1.167			2	8	39	49
2004	93,159	779,482	.836	1		1	4	33	39
2005	94,081	1,922,710	2.043			3	8	33	44
2006	100,239	1,022,532	1.020				5	47	52
<b>TOTAL</b>	<b>455,007</b>	<b>6,043,777</b>	<b>1.328</b>	<b>1</b>		<b>8</b>	<b>40</b>	<b>199</b>	<b>248</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			340,115	143,772	116,854			221,158	204,625	173,162	115,928
2003			116,833	172,802	100,106			185,554	207,020	127,257	93,867
2004	3,500		108,008	68,380	88,274	37,417		31,395	109,652	202,502	130,354
2005			312,745	161,214	102,170			595,881	217,173	420,549	112,978
2006				73,296	221,364				84,717	491,471	151,684
<b>TOTAL</b>	<b>3,500</b>		<b>877,701</b>	<b>619,464</b>	<b>628,768</b>	<b>37,417</b>		<b>1,033,988</b>	<b>823,187</b>	<b>1,414,941</b>	<b>604,811</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			402,956	205,308	127,020			532,602	505,425	296,278	135,172
2003		6,641	225,684	213,641	121,352		11,196	693,470	406,282	245,616	100,813
2004	8,063	10,949	215,010	82,264	103,203	112,973	4,501	230,610	224,474	319,653	149,516
2005	429	42,290	628,269	179,172	130,081	1,180	124,807	1,464,517	428,875	637,186	117,949
2006	1,135	36,926	464,979	149,299	176,758	2,043	65,155	884,482	336,913	511,639	162,909
<b>TOTAL</b>	<b>9,627</b>	<b>96,806</b>	<b>1,936,898</b>	<b>829,684</b>	<b>658,414</b>	<b>116,196</b>	<b>205,659</b>	<b>3,805,681</b>	<b>1,901,969</b>	<b>2,010,372</b>	<b>666,359</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,170,867	5,400,439	666,359			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-36,641	-332,535	6,248			
TOTAL LOSSES	6,134,226	5,067,904	672,607			
EXPECTED LOSSES	4,272,516	4,864,025	546,009			
CREDIBILITY	.08	.29	.32			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.348	1.114	.148	2.610		
INDICATED (POST-TEST)	.886	.732	.097	1.715		
PRES. ON RATE LEVEL	.894	1.018	.114	2.026		
DERIVED BY FORMULA	.893	.935	.109	1.937		
UNDERLYING PRES. RATE	.939	1.069	.120	2.128		
PROPOSED	.893	.935	.109	1.937		
<b>IND. RATES</b>						
YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	2.502
IND. RATES				2.50	MINIMUM PREMIUM	855
MAN. RATES	3.87	3.42	2.88	+ 2.50	PRESENT	965

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	31,434	1,257,201	3.999			2	5	25	32
2003	30,686	1,390,837	4.532			3	3	17	23
2004	31,665	1,545,673	4.881			3	10	23	36
2005	32,177	1,166,054	3.623			3	4	19	26
2006	32,655	584,147	1.788				2	24	26
<b>TOTAL</b>	<b>158,617</b>	<b>5,943,912</b>	<b>3.747</b>			<b>11</b>	<b>24</b>	<b>108</b>	<b>143</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			182,835	185,852	64,070			373,579	274,062	95,222	81,581
2003			416,734	83,284	120,523			430,596	99,929	186,333	53,438
2004			293,222	188,306	97,591			442,130	238,366	216,471	69,587
2005			241,931	137,409	55,322			212,985	270,189	196,517	51,701
2006				68,002	145,836				62,844	179,461	128,004
<b>TOTAL</b>			<b>1,134,722</b>	<b>662,853</b>	<b>483,342</b>			<b>1,459,290</b>	<b>945,390</b>	<b>874,004</b>	<b>384,311</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			285,039	265,397	69,643			1,190,970	676,933	162,925	95,124
2003		17,625	640,918	109,320	144,700		23,082	1,363,220	212,633	352,156	57,392
2004		24,703	539,533	211,768	122,757		40,051	1,648,413	479,974	364,153	79,816
2005	419	37,385	565,638	146,347	78,586	1,010	105,712	1,242,359	427,573	332,097	53,976
2006	782	26,171	337,973	110,397	118,847	896	28,944	395,430	153,828	194,734	137,477
<b>TOTAL</b>	<b>1,201</b>	<b>105,884</b>	<b>2,369,101</b>	<b>843,229</b>	<b>534,533</b>	<b>1,906</b>	<b>197,789</b>	<b>5,840,392</b>	<b>1,950,941</b>	<b>1,406,065</b>	<b>423,785</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,516,273	4,734,768	423,785	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-26,899	-203,010	3,156	
TOTAL LOSSES	8,489,374	4,531,758	426,941	
EXPECTED LOSSES	2,269,810	2,845,589	287,098	
CREDIBILITY	.04	.14	.16	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	5.352	2.857	.269	8.478
INDICATED (POST-TEST)	3.516	1.877	.177	5.570
PRES. ON RATE LEVEL	1.363	1.708	.172	3.243
DERIVED BY FORMULA	1.449	1.732	.173	3.354
UNDERLYING PRES. RATE	1.431	1.794	.181	3.406
PROPOSED	1.449	1.732	.173	3.354

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	4.332
IND. RATES				4.33	MINIMUM PREMIUM	1285
MAN. RATES	5.60	4.95	4.61	+ 4.33	PRESENT	1385

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	3,259	21,952	.673				1			1
2003	2,661	22,862	.859				1	1		2
2004	2,719	16,330	.600				1			1
2005	3,442	2,955	.085							
2006	3,724	159,863	4.292				1		2	3
<b>TOTAL</b>	<b>15,805</b>	<b>223,962</b>	<b>1.417</b>				<b>4</b>	<b>3</b>		<b>7</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				14,540					6,417		995
2003				10,002	258				11,037	1,565	
2004				5,000							11,330
2005											2,955
2006				31,800	9,072				88,201	24,992	5,798
<b>TOTAL</b>				<b>61,342</b>	<b>9,330</b>				<b>105,655</b>	<b>26,557</b>	<b>21,078</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				20,763					15,850		1,160
2003		6	1,620	12,059	498		8	2,775	21,042	3,356	
2004		114	1,732	5,187	244						12,996
2005											3,085
2006	90	4,198	65,270	23,700	10,737	498	16,825	235,478	98,139	46,807	6,227
<b>TOTAL</b>	<b>90</b>	<b>4,318</b>	<b>68,622</b>	<b>61,709</b>	<b>11,479</b>	<b>498</b>	<b>16,833</b>	<b>238,253</b>	<b>135,031</b>	<b>50,163</b>	<b>23,468</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	328,614	258,382	23,468	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,117	-7,742	278	
TOTAL LOSSES	327,497	250,640	23,746	
EXPECTED LOSSES	123,754	114,429	23,391	
CREDIBILITY	.01	.03	.03	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.072	1.586	.150	3.808
INDICATED (POST-TEST)	1.361	1.042	.099	2.502
PRES. ON RATE LEVEL	.746	.689	.141	1.576
DERIVED BY FORMULA	.752	.700	.140	1.592
UNDERLYING PRES. RATE	.783	.724	.148	1.655
PROPOSED	.752	.700	.140	1.592

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	2.056
IND. RATES				2.06	MINIMUM PREMIUM	750
MAN. RATES	2.96	2.62	2.24	+ 2.06	PRESENT	810

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	6,503									
2003	6,030									
2004	8,388	294,033	3.505			1				1
2005	7,664	200	.002							
2006	7,380									
<b>TOTAL</b>	<b>35,965</b>	<b>294,233</b>	<b>.818</b>			<b>1</b>				<b>1</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			197,020					95,815			1,198
2005											200
<b>TOTAL</b>			<b>197,020</b>					<b>95,815</b>			<b>1,398</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004		11,414	297,845	4,418	3,555		8,149	314,030	6,451	2,793	1,374
2005											209
<b>TOTAL</b>		<b>11,414</b>	<b>297,845</b>	<b>4,418</b>	<b>3,555</b>		<b>8,149</b>	<b>314,030</b>	<b>6,451</b>	<b>2,793</b>	<b>1,583</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	631,438	17,217	1,583	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-943	-4,480	105	
TOTAL LOSSES	630,495	12,737	1,688	
EXPECTED LOSSES	99,623	63,658	9,352	
CREDIBILITY	.02	.05	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.753	.035	.005	1.793
INDICATED (POST-TEST)	1.152	.023	.003	1.178
PRES. ON RATE LEVEL	.264	.168	.025	.457
DERIVED BY FORMULA	.282	.161	.024	.467
UNDERLYING PRES. RATE	.277	.177	.026	.480
PROPOSED	.282	.161	.024	.467

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	
IND. RATES				.60	MINIMUM PREMIUM	405
MAN. RATES	.79	.70	.65	+ .60	PRESENT	425

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	409									
2003	417									
2004	503									
2005	539									
2006	484									
<b>TOTAL</b>	<b>2,352</b>									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-261	-1,340	17	
TOTAL LOSSES			17	
EXPECTED LOSSES	24,108	19,311	1,410	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	.976	.782	.057	1.815
DERIVED BY FORMULA	.976	.774	.056	1.806
UNDERLYING PRES. RATE	1.025	.821	.060	1.906
PROPOSED	.976	.774	.056	1.806

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	TOTAL
IND. RATES				2.33	MINIMUM PREMIUM	815
MAN. RATES	3.59	3.17	2.58	+ 2.33	PRESENT	895

+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
2002	1,896	1,329	.070			1,896					2	2
2003	2,429	59,671	2.456			2,429				1	3	4
2004	2,800	5,942	.212			2,800						
2005	3,152	56,940	1.806			3,152				2	1	3
2006	2,751	36,590	1.330			2,751				1		1
<b>TOTAL</b>	<b>13,028</b>	<b>160,472</b>	<b>1.232</b>			<b>13,028</b>				<b>4</b>	<b>6</b>	<b>10</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					1,134					195	
2003				16,937	14,996				6,497	20,689	552
2004											5,942
2005				25,199	2,951				24,236	2,514	2,040
2006				12,669					12,736		11,185
<b>TOTAL</b>				<b>54,805</b>	<b>19,081</b>				<b>43,469</b>	<b>23,398</b>	<b>19,719</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					1,233					334	
2003		317	4,827	21,055	17,931		103	5,172	13,721	38,511	593
2004											6,815
2005		1,465	21,951	22,865	5,631		1,270	29,039	31,628	7,687	2,130
2006	19	1,180	20,333	7,733	1,538	60	2,056	28,923	12,296	3,156	12,013
<b>TOTAL</b>	<b>19</b>	<b>2,962</b>	<b>47,111</b>	<b>51,653</b>	<b>26,333</b>	<b>60</b>	<b>3,429</b>	<b>63,134</b>	<b>57,645</b>	<b>49,688</b>	<b>21,551</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	116,715	185,319	21,551	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,801	-17,049	293	
TOTAL LOSSES	112,914	168,270	21,844	
EXPECTED LOSSES	407,516	255,219	25,404	
CREDIBILITY	.01	.03	.03	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.867	1.292	.168	2.327
INDICATED (POST-TEST)	.570	.849	.110	1.529
PRES. ON RATE LEVEL	2.978	1.865	.186	5.029
DERIVED BY FORMULA	2.954	1.835	.184	4.973
UNDERLYING PRES. RATE	3.128	1.959	.195	5.282
PROPOSED	2.954	1.835	.184	4.973

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	6.424
IND. RATES				6.42	MINIMUM PREMIUM	1775
MAN. RATES	9.30	8.22	7.15	+ 6.42	PRESENT	2000

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	287	236	.822							
2003	299	1,285	4.297							
2004	238	4,650	19.537					1		1
2005	257	101,942	396.661						1	1
2006	198									
<b>TOTAL</b>	<b>1,279</b>	<b>108,113</b>	<b>84.529</b>					<b>1</b>	<b>1</b>	<b>2</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											236
2003											1,285
2004					1,333						
2005				47,313					54,423	3,317	206
<b>TOTAL</b>				<b>47,313</b>	<b>1,333</b>				<b>54,423</b>	<b>3,317</b>	<b>1,727</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											275
2003											1,380
2004		48	424	134	1,479		21	1,159	493	5,064	
2005		2,396	37,208	41,556	4,781		2,684	61,589	69,401	9,396	215
<b>TOTAL</b>		<b>2,444</b>	<b>37,632</b>	<b>41,690</b>	<b>6,260</b>		<b>2,705</b>	<b>62,748</b>	<b>69,894</b>	<b>14,460</b>	<b>1,870</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	105,529	132,304	1,870	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,405	-5,044	103	
TOTAL LOSSES	104,124	127,260	1,973	
EXPECTED LOSSES	62,925	63,680	10,789	
CREDIBILITY	.01	.03	.04	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	81.410	99.500	1.543	182.453
INDICATED (POST-TEST)	53.486	65.372	1.014	119.872
PRES. ON RATE LEVEL	46.842	47.403	8.031	102.276
DERIVED BY FORMULA	46.908	47.942	7.750	102.600
UNDERLYING PRES. RATE	49.199	49.788	8.435	107.422
PROPOSED	46.908	47.942	7.750	102.600

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	132.538
IND. RATES				132.54	MINIMUM PREMIUM	397
MAN. RATES	164.27	145.26	145.40	+132.54	PRESENT	420

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	77									
2003	75	10,635	141.800						1	1
2004	53	4,082	77.018						1	1
2005	54									
2006	52	3,218	61.884						1	1
<b>TOTAL</b>	<b>311</b>	<b>17,935</b>	<b>57.669</b>						<b>3</b>	<b>3</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					732					7,947	1,956
2004					381					3,701	
2006					226					2,992	
<b>TOTAL</b>					<b>1,339</b>					<b>14,640</b>	<b>1,956</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003		16	105	32	860		38	1,423	537	14,687	2,101
2004		14	120	38	422		26	1,296	548	5,652	
2006	1	31	354	108	172	11	310	4,215	1,553	2,987	
<b>TOTAL</b>	<b>1</b>	<b>61</b>	<b>579</b>	<b>178</b>	<b>1,454</b>	<b>11</b>	<b>374</b>	<b>6,934</b>	<b>2,638</b>	<b>23,326</b>	<b>2,101</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,960	27,596	2,101	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-129	-899	31	
TOTAL LOSSES	7,831	26,697	2,132	
EXPECTED LOSSES	6,022	11,302	3,286	
CREDIBILITY	.00	.01	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	25.180	85.842	6.855	117.877
INDICATED (POST-TEST)	16.543	56.398	4.504	77.445
PRES. ON RATE LEVEL	18.437	34.599	10.060	63.096
DERIVED BY FORMULA	18.437	34.817	9.949	63.203
UNDERLYING PRES. RATE	19.364	36.340	10.566	66.270
PROPOSED	18.437	34.817	9.949	63.203

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	81.645
IND. RATES				81.65	MINIMUM PREMIUM	346
MAN. RATES	111.52	98.62	89.70	+ 81.65	PRESENT	362

+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
2002	1,315	2,873	.218			1,315						
2003	1,256	116,542	9.278			1,256					3	3
2004	693	23,534	3.395			693					3	3
2005	598	1,153	.192			598						
2006	610	1,345	.220			610						
<b>TOTAL</b>	<b>4,472</b>	<b>145,447</b>	<b>3.252</b>			<b>4,472</b>					<b>6</b>	<b>6</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											2,873
2003					40,460					72,936	3,146
2004					2,226					18,652	2,656
2005											1,153
2006											1,345
<b>TOTAL</b>					<b>42,686</b>					<b>91,588</b>	<b>11,173</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											3,350
2003		846	5,789	1,757	47,487		360	13,060	4,922	134,801	3,379
2004		77	710	226	2,469		123	6,528	2,767	28,481	3,046
2005											1,204
2006											1,445
<b>TOTAL</b>		<b>923</b>	<b>6,499</b>	<b>1,983</b>	<b>49,956</b>		<b>483</b>	<b>19,588</b>	<b>7,689</b>	<b>163,282</b>	<b>12,424</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	27,493	222,910	12,424	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-6,781	-11,605	119	
TOTAL LOSSES	20,712	211,305	12,543	
EXPECTED LOSSES	241,577	133,579	14,042	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.463	4.725	.280	5.468
INDICATED (POST-TEST)	.304	3.104	.184	3.592
PRES. ON RATE LEVEL	5.143	2.844	.299	8.286
DERIVED BY FORMULA	5.143	2.847	.298	8.288
UNDERLYING PRES. RATE	5.402	2.987	.314	8.703
PROPOSED	5.142	2.846	.298	8.286

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	10.703
IND. RATES				10.70	MINIMUM PREMIUM	2780
MAN. RATES	15.65	13.84	11.78	+ 10.70	PRESENT	3120

+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
2002	13,846	602,220	4.349			13,846			1	3	12	16
2003	14,025	683,795	4.875			14,025			3	4	9	16
2004	13,395	880,537	6.573			13,395			2	5	22	29
2005	10,777	338,471	3.140			10,777			1	3	6	10
2006	15,076	160,528	1.064			15,076					6	6
<b>TOTAL</b>	<b>67,119</b>	<b>2,665,551</b>	<b>3.971</b>			<b>67,119</b>			<b>7</b>	<b>15</b>	<b>55</b>	<b>77</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			98,088	76,906	92,729			158,359	22,844	110,004	43,290
2003			275,643	67,786	11,890			138,981	118,529	34,393	36,573
2004			232,716	167,943	46,536			123,765	123,700	131,061	54,816
2005			62,254	71,455	22,811			60,043	76,307	14,622	30,979
2006					36,392					105,438	18,698
<b>TOTAL</b>			<b>668,701</b>	<b>384,090</b>	<b>210,358</b>			<b>481,148</b>	<b>341,380</b>	<b>395,518</b>	<b>184,356</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			152,919	109,822	100,796			504,848	56,425	188,216	50,476
2003		10,991	446,558	84,846	16,426		8,095	500,241	230,905	69,831	39,279
2004		18,922	424,790	184,128	64,033		11,918	515,630	244,743	214,489	62,874
2005	107	12,006	180,131	71,493	32,824	284	28,538	324,225	108,984	36,804	32,342
2006	171	4,941	57,106	17,189	27,600	356	11,070	148,484	54,727	105,265	20,082
<b>TOTAL</b>	<b>278</b>	<b>46,860</b>	<b>1,261,504</b>	<b>467,478</b>	<b>241,679</b>	<b>640</b>	<b>59,621</b>	<b>1,993,428</b>	<b>695,784</b>	<b>614,605</b>	<b>205,053</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,362,331	2,019,546	205,053	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-12,847	-101,050	1,870	
TOTAL LOSSES	3,349,484	1,918,496	206,923	
EXPECTED LOSSES	1,620,253	1,435,676	167,127	
CREDIBILITY	.02	.08	.09	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	4.990	2.858	.308	8.156
INDICATED (POST-TEST)	3.278	1.878	.202	5.358
PRES. ON RATE LEVEL	2.298	2.037	.237	4.572
DERIVED BY FORMULA	2.318	2.024	.234	4.576
UNDERLYING PRES. RATE	2.414	2.139	.249	4.802
PROPOSED	2.318	2.024	.234	4.576

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	5.911
IND. RATES				5.91	MINIMUM PREMIUM	1655
MAN. RATES	8.10	7.16	6.50	+ 5.91	PRESENT	1840

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	113	69,625	616.150				1	1	2
2003	109	4,533	41.587						
2004	93	7,546	81.139					1	1
2005	110	803	7.300						
2006	104	5,206	50.057						
<b>TOTAL</b>	<b>529</b>	<b>87,713</b>	<b>165.809</b>				<b>1</b>	<b>2</b>	<b>3</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				16,320	4,289				46,483	838	1,695
2003											4,533
2004					3,080					4,466	
2005											803
2006											5,206
<b>TOTAL</b>				<b>16,320</b>	<b>7,369</b>				<b>46,483</b>	<b>5,304</b>	<b>12,237</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				23,305	4,662				114,813	1,434	1,976
2003											4,868
2004		112	980	312	3,416		30	1,559	660	6,819	
2005											838
2006											5,591
<b>TOTAL</b>		<b>112</b>	<b>980</b>	<b>23,617</b>	<b>8,078</b>		<b>30</b>	<b>1,559</b>	<b>115,473</b>	<b>8,253</b>	<b>13,273</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,681	155,421	13,273	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-839	-4,406	88	
TOTAL LOSSES	1,842	151,015	13,361	
EXPECTED LOSSES	53,861	60,219	8,198	
CREDIBILITY	.00	.02	.03	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.482	285.473	25.257	314.212
INDICATED (POST-TEST)	2.288	187.556	16.594	206.438
PRES. ON RATE LEVEL	96.938	108.382	14.756	220.076
DERIVED BY FORMULA	96.938	109.965	14.811	221.714
UNDERLYING PRES. RATE	101.815	113.835	15.498	231.148
PROPOSED	96.222	109.152	14.702	220.076

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	284.294
IND. RATES				284.29	MINIMUM PREMIUM	549
MAN. RATES	383.08	338.76	312.87	+284.29	PRESENT	592

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES							
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL		
2002	136										
2003	148	12,344	83,405							1	1
2004	120	28,098	234,150							1	1
2005	138										
2006	136	30,188	221,970							1	1
<b>TOTAL</b>	<b>678</b>	<b>70,630</b>	<b>104,174</b>							<b>3</b>	<b>3</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					1,237					859	10,248
2004					4,281					19,638	4,179
2006					572					2,779	26,837
<b>TOTAL</b>					<b>6,090</b>					<b>23,276</b>	<b>41,264</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003		25	177	54	1,452		4	152	59	1,587	11,006
2004		155	1,359	433	4,749		134	6,871	2,912	29,987	4,793
2006	2	79	895	269	433	8	293	3,912	1,441	2,774	28,823
<b>TOTAL</b>	<b>2</b>	<b>259</b>	<b>2,431</b>	<b>756</b>	<b>6,634</b>	<b>8</b>	<b>431</b>	<b>10,935</b>	<b>4,412</b>	<b>34,348</b>	<b>44,622</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	14,066	46,150	44,622	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,365	-5,874	94	
TOTAL LOSSES	12,701	40,276	44,716	
EXPECTED LOSSES	94,843	81,599	8,695	
CREDIBILITY	.01	.03	.03	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	18.733	59.404	65.953	144.090
INDICATED (POST-TEST)	12.308	39.028	43.331	94.667
PRES. ON RATE LEVEL	133.186	114.589	12.213	259.988
DERIVED BY FORMULA	131.977	112.322	13.147	257.446
UNDERLYING PRES. RATE	139.887	120.354	12.827	273.068
PROPOSED	131.977	112.322	13.147	257.446

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	332.568
IND. RATES				332.57	MINIMUM PREMIUM	597
MAN. RATES	465.75	411.86	369.61	+332.57	PRESENT	650

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	67,762	2,445,405	3,608			5	9	40	54
2003	61,459	1,188,687	1,934			2	10	30	42
2004	69,309	2,126,441	3,068			4	11	32	47
2005	65,944	886,031	1,343			2	4	26	32
2006	51,182	987,533	1,929				10	26	36
<b>TOTAL</b>	<b>315,656</b>	<b>7,634,097</b>	<b>2,418</b>			<b>13</b>	<b>44</b>	<b>154</b>	<b>211</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			636,358	172,791	65,164			595,881	226,127	648,480	100,604
2003			146,467	239,277	54,469			102,854	226,845	257,300	161,475
2004			517,253	218,658	117,150			693,120	182,393	255,036	142,831
2005			171,715	133,396	58,333			88,500	141,435	197,848	94,804
2006				214,771	87,388				394,598	200,140	90,636
<b>TOTAL</b>			<b>1,471,793</b>	<b>978,893</b>	<b>382,504</b>			<b>1,480,355</b>	<b>1,171,398</b>	<b>1,558,804</b>	<b>590,350</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			882,349	246,746	70,830			1,578,317	558,533	1,109,550	117,304
2003		6,854	276,351	292,017	69,201		7,150	443,188	450,418	486,041	173,424
2004		32,690	728,462	247,764	147,982		44,096	1,787,369	390,703	419,548	163,827
2005	298	29,579	443,444	140,108	79,311	417	48,987	623,798	248,251	304,993	98,975
2006	723	31,897	481,792	172,385	92,301	2,532	84,535	1,177,909	484,932	297,594	97,343
<b>TOTAL</b>	<b>1,021</b>	<b>101,020</b>	<b>2,812,398</b>	<b>1,099,020</b>	<b>459,625</b>	<b>2,949</b>	<b>184,768</b>	<b>5,610,581</b>	<b>2,132,837</b>	<b>2,617,726</b>	<b>650,873</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	8,712,737	6,309,208	650,873			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-75,810	-313,130	3,750			
TOTAL LOSSES	8,636,927	5,996,078	654,623			
EXPECTED LOSSES	4,056,180	4,027,770	381,943			
CREDIBILITY	.07	.23	.25			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.736	1.900	.207	4.843		
INDICATED (POST-TEST)	1.798	1.248	.136	3.182		
PRES. ON RATE LEVEL	1.224	1.215	.115	2.554		
DERIVED BY FORMULA	1.264	1.223	.120	2.607		
UNDERLYING PRES. RATE	1.285	1.276	.121	2.682		
PROPOSED	1.264	1.223	.120	2.607		
<b>IND. RATES</b>						
YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	3.367
IND. RATES				3.37	MINIMUM PREMIUM	1055
MAN. RATES	4.50	3.98	3.63	+ 3.37	PRESENT	1145

+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	
2002	2,089	50,718	2.427			2,089				1			1
2003	2,052	2,267	.110			2,052						1	1
2004	2,128	18,282	.859			2,128						2	2
2005	2,680	7,346	.274			2,680						1	1
2006	2,664	18,941	.710			2,664				1		1	2
<b>TOTAL</b>	<b>11,613</b>	<b>97,554</b>	<b>.840</b>			<b>11,613</b>				<b>2</b>		<b>5</b>	<b>7</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				44,000					5,248		1,470
2003					66					1,137	1,064
2004					2,001					9,249	7,032
2005					686					365	6,295
2006				9,893	1,334				4,352	2,668	694
<b>TOTAL</b>				<b>53,893</b>	<b>4,087</b>				<b>9,600</b>	<b>13,419</b>	<b>16,555</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				62,832					12,963		1,714
2003			9	3	77		4	203	77	2,102	1,143
2004		70	634	201	2,221		62	3,232	1,374	14,122	8,066
2005		44	495	170	717		10	234	107	507	6,572
2006	20	1,105	17,971	6,670	2,209	27	986	13,638	5,587	3,744	745
<b>TOTAL</b>	<b>20</b>	<b>1,219</b>	<b>19,109</b>	<b>69,876</b>	<b>5,224</b>	<b>27</b>	<b>1,062</b>	<b>17,307</b>	<b>20,108</b>	<b>20,475</b>	<b>18,240</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	38,744	115,683	18,240	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,794	-12,578	268	
TOTAL LOSSES	36,950	103,105	18,508	
EXPECTED LOSSES	200,441	188,711	22,646	
CREDIBILITY	.01	.03	.03	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.318	.888	.159	1.365
INDICATED (POST-TEST)	.209	.583	.104	.896
PRES. ON RATE LEVEL	1.643	1.547	.186	3.376
DERIVED BY FORMULA	1.629	1.518	.184	3.331
UNDERLYING PRES. RATE	1.726	1.625	.195	3.546
PROPOSED	1.629	1.518	.184	3.331

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	4.302
IND. RATES				4.30	MINIMUM PREMIUM	1275
MAN. RATES	6.29	5.56	4.80	+ 4.30	PRESENT	1430

+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
2002	60,418	616,134	1.019			60,418				8	24	32
2003	61,714	749,762	1.214			61,714			2	1	25	28
2004	64,932	547,645	.843			64,932	1			5	16	22
2005	68,096	959,752	1.409			68,096			2	5	26	33
2006	70,283	635,827	.904			70,283				4	26	30
<b>TOTAL</b>	<b>325,443</b>	<b>3,509,120</b>	<b>1.078</b>			<b>325,443</b>	<b>1</b>		<b>4</b>	<b>23</b>	<b>117</b>	<b>145</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				102,449	62,345				214,065	132,350	104,925
2003			266,126	10,590	55,904			159,491	32,339	147,223	78,089
2004	150,000			125,252	20,485				99,774	74,841	77,293
2005			214,344	109,754	68,260			220,530	136,468	134,414	75,982
2006				83,229	66,733				151,394	249,534	84,937
<b>TOTAL</b>	<b>150,000</b>		<b>480,470</b>	<b>431,274</b>	<b>273,727</b>			<b>380,021</b>	<b>634,040</b>	<b>738,362</b>	<b>421,226</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				146,297	67,770				528,740	226,450	122,343
2003		11,536	428,812	17,766	66,928		9,822	569,929	75,583	274,922	83,868
2004	345,546	3,531	49,903	131,992	28,844		899	77,911	186,092	122,944	88,655
2005	348	32,294	482,760	123,261	88,132	882	86,253	948,957	235,850	220,972	79,325
2006	431	16,821	238,280	82,328	60,686	1,558	50,528	695,180	275,710	286,649	91,222
<b>TOTAL</b>	<b>346,325</b>	<b>64,182</b>	<b>1,199,755</b>	<b>501,644</b>	<b>312,360</b>	<b>2,440</b>	<b>147,502</b>	<b>2,291,977</b>	<b>1,301,975</b>	<b>1,131,937</b>	<b>465,413</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,052,181	3,247,916	465,413	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-19,175	-168,918	3,539	
TOTAL LOSSES	4,033,006	3,078,998	468,952	
EXPECTED LOSSES	1,936,385	2,440,823	312,425	
CREDIBILITY	.07	.23	.26	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.239	.946	.144	2.329
INDICATED (POST-TEST)	.814	.622	.095	1.531
PRES. ON RATE LEVEL	.567	.714	.091	1.372
DERIVED BY FORMULA	.584	.693	.092	1.369
UNDERLYING PRES. RATE	.595	.750	.096	1.441
PROPOSED	.585	.695	.092	1.372

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	1.772
IND. RATES				1.77	MINIMUM PREMIUM	680
MAN. RATES	2.45	2.17	1.95	+ 1.77	PRESENT	740

+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
2002	77,555	1,677,670	2.163			77,555			1	7	69	77
2003	79,815	2,723,399	3.412			79,815			5	4	55	64
2004	87,938	1,553,112	1.766			87,938			3	10	50	63
2005	79,069	3,296,430	4.169			79,069			6	7	50	63
2006	76,413	1,056,584	1.382			76,413			1	4	58	63
<b>TOTAL</b>	<b>400,790</b>	<b>10,307,195</b>	<b>2.572</b>			<b>400,790</b>			<b>16</b>	<b>32</b>	<b>282</b>	<b>330</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			114,006	115,776	235,259			230,426	213,253	661,713	107,237
2003			706,753	97,340	94,897			1,268,591	154,041	259,196	142,581
2004			386,729	113,853	107,616			251,677	265,267	284,963	143,007
2005			652,071	206,721	356,779			723,239	555,318	663,365	138,937
2006			80,986	105,652	187,208			84,293	112,837	354,319	131,289
<b>TOTAL</b>			<b>1,940,545</b>	<b>639,342</b>	<b>981,759</b>			<b>2,558,226</b>	<b>1,300,716</b>	<b>2,223,556</b>	<b>663,051</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			169,839	165,328	255,733			701,966	526,735	1,132,190	125,039
2003		18,881	711,609	125,585	115,093		33,912	2,006,189	325,159	490,782	153,132
2004		28,810	658,266	137,641	131,910		24,425	1,062,128	524,496	465,523	164,029
2005	1,024	99,238	1,441,404	299,272	410,452	2,897	295,832	3,382,169	975,052	1,053,633	145,050
2006	1,481	45,734	597,499	160,530	158,017	2,733	83,017	1,058,794	316,702	389,473	141,004
<b>TOTAL</b>	<b>2,505</b>	<b>192,663</b>	<b>3,578,617</b>	<b>888,356</b>	<b>1,071,205</b>	<b>5,630</b>	<b>437,186</b>	<b>8,211,246</b>	<b>2,668,144</b>	<b>3,531,601</b>	<b>728,254</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	12,427,847	8,159,306	728,254	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-88,201	-435,540	5,539	
TOTAL LOSSES	12,339,646	7,723,766	733,793	
EXPECTED LOSSES	6,817,438	5,951,732	525,035	
CREDIBILITY	.08	.27	.30	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.079	1.927	.183	5.189
INDICATED (POST-TEST)	2.023	1.266	.120	3.409
PRES. ON RATE LEVEL	1.619	1.414	.125	3.158
DERIVED BY FORMULA	1.651	1.374	.124	3.149
UNDERLYING PRES. RATE	1.701	1.485	.131	3.317
PROPOSED	1.656	1.378	.124	3.158

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	4.079
IND. RATES				4.08	MINIMUM PREMIUM	1225
MAN. RATES	5.60	4.95	4.49	+ 4.08	PRESENT	1355

+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
2002	4,564	31,610	.692			4,564					1	1
2003	4,583	85,819	1.872			4,583				2	9	11
2004	6,549	78,969	1.205			6,549					5	5
2005	3,876	162,752	4.198			3,876				1	2	3
2006	4,693	172,957	3.685			4,693					1	1
<b>TOTAL</b>	<b>24,265</b>	<b>532,107</b>	<b>2.193</b>			<b>24,265</b>				<b>3</b>	<b>18</b>	<b>21</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					5,000					5,000	21,610
2003				19,386	19,961				24,220	18,750	3,502
2004					38,183					37,750	3,036
2005				26,487	2,329				117,111	7,344	9,481
2006					68,349					100,012	4,596
<b>TOTAL</b>				<b>45,873</b>	<b>133,822</b>				<b>141,331</b>	<b>168,856</b>	<b>42,225</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					5,435					8,555	25,197
2003		415	5,925	24,220	23,805		92	8,833	47,208	35,674	3,761
2004		1,369	12,125	3,857	42,350		262	13,213	5,602	57,645	3,482
2005		1,494	22,514	23,842	5,112		5,998	137,237	151,456	30,457	9,898
2006	320	9,293	107,248	32,283	51,832	337	10,490	140,853	51,913	99,847	4,936
<b>TOTAL</b>	<b>320</b>	<b>12,571</b>	<b>147,812</b>	<b>84,202</b>	<b>128,534</b>	<b>337</b>	<b>16,842</b>	<b>300,136</b>	<b>256,179</b>	<b>232,178</b>	<b>47,274</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	478,018	701,093	47,274	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,341	-24,839	342	
TOTAL LOSSES	475,677	676,254	47,616	
EXPECTED LOSSES	287,541	337,527	32,758	
CREDIBILITY	.01	.04	.05	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.960	2.787	.196	4.943
INDICATED (POST-TEST)	1.288	1.831	.129	3.248
PRES. ON RATE LEVEL	1.128	1.324	.129	2.581
DERIVED BY FORMULA	1.130	1.344	.129	2.603
UNDERLYING PRES. RATE	1.185	1.391	.135	2.711
PROPOSED	1.130	1.344	.129	2.603

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	3.362
IND. RATES				3.36	MINIMUM PREMIUM	1055
MAN. RATES	4.63	4.09	3.67	+ 3.36	PRESENT	1160

+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
2002	6,466	151,581	2,344			6,466					2	2
2003	6,641	26,489	.398			6,641					2	2
2004	6,579	53,351	.810			6,579					3	3
2005	6,052	24,551	.405			6,052					2	2
2006	6,352	36,109	.568			6,352				1	1	2
<b>TOTAL</b>	<b>32,090</b>	<b>292,081</b>	<b>.910</b>			<b>32,090</b>				<b>1</b>	<b>10</b>	<b>11</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					50,261					88,510	12,810
2003					618					7,384	18,487
2004					2,478					14,460	36,413
2005					3,843					18,785	1,923
2006				15,747	680				13,543	2,620	3,519
<b>TOTAL</b>				<b>15,747</b>	<b>57,880</b>				<b>13,543</b>	<b>131,759</b>	<b>73,152</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					54,634					151,441	14,936
2003		13	90	27	726		39	1,321	498	13,646	19,855
2004		88	788	250	2,749		96	5,057	2,145	22,083	41,766
2005		250	2,777	954	4,016		581	12,057	5,400	26,188	2,008
2006	27	1,559	26,338	9,935	2,423	73	2,460	34,446	14,439	5,975	3,779
<b>TOTAL</b>	<b>27</b>	<b>1,910</b>	<b>29,993</b>	<b>11,166</b>	<b>64,548</b>	<b>73</b>	<b>3,176</b>	<b>52,881</b>	<b>22,482</b>	<b>219,333</b>	<b>82,344</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	88,060	317,529	82,344	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,190	-24,711	407	
TOTAL LOSSES	82,870	292,818	82,751	
EXPECTED LOSSES	409,790	339,192	38,188	
CREDIBILITY	.01	.05	.05	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.258	.912	.258	1.428
INDICATED (POST-TEST)	.170	.599	.170	.939
PRES. ON RATE LEVEL	1.216	1.007	.113	2.336
DERIVED BY FORMULA	1.206	.987	.116	2.309
UNDERLYING PRES. RATE	1.277	1.057	.119	2.453
PROPOSED	1.206	.987	.116	2.309

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	2.982
IND. RATES				2.98	MINIMUM PREMIUM	965
MAN. RATES	4.18	3.70	3.32	+ 2.98	PRESENT	1075

+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
2002	18,722	7,775	.041			18,722					1	1
2003	17,469	301,102	1.723			17,469			1		4	5
2004	17,946	195,269	1.088			17,946				2	1	3
2005	19,522	75,691	.387			19,522			1			1
2006	19,703	2,770	.014			19,703						
<b>TOTAL</b>	<b>93,362</b>	<b>582,607</b>	<b>.624</b>			<b>93,362</b>			<b>2</b>	<b>2</b>	<b>6</b>	<b>10</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					2,487					2,373	2,915
2003			205,388		19,197			37,289		35,714	3,514
2004				64,001	3,256				121,722	1,027	5,263
2005			58,355					15,731			1,605
2006											2,770
<b>TOTAL</b>			<b>263,743</b>	<b>64,001</b>	<b>24,940</b>			<b>53,020</b>	<b>121,722</b>	<b>39,114</b>	<b>16,067</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					2,703					4,060	3,399
2003		8,405	326,225	2,827	23,391		2,303	131,765	3,418	66,349	3,774
2004		1,553	23,211	66,718	6,746		502	63,493	213,651	12,147	6,037
2005	101	6,476	100,726	2,877	1,667	75	6,366	59,857	1,961	849	1,676
2006											2,975
<b>TOTAL</b>	<b>101</b>	<b>16,434</b>	<b>450,162</b>	<b>72,422</b>	<b>34,507</b>	<b>75</b>	<b>9,171</b>	<b>255,115</b>	<b>219,030</b>	<b>83,405</b>	<b>17,861</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	731,058	409,364	17,861	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,737	-10,293	178	
TOTAL LOSSES	727,321	399,071	18,039	
EXPECTED LOSSES	321,165	145,645	15,873	
CREDIBILITY	.03	.10	.11	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.779	.427	.019	1.225
INDICATED (POST-TEST)	.512	.281	.012	.805
PRES. ON RATE LEVEL	.328	.149	.015	.492
DERIVED BY FORMULA	.334	.162	.015	.511
UNDERLYING PRES. RATE	.344	.156	.017	.517
PROPOSED	.334	.162	.015	.511

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	
IND. RATES				.66	MINIMUM PREMIUM	420
MAN. RATES	.83	.73	.70	+ .66	PRESENT	440

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES							
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL		
2002	5,087	14,893	.292				1	1			
2003	4,205	714,033	16.980			1	1		3		5
2004	3,692	272,863	7.390			1			5		6
2005	3,927	27,935	.711						2		2
2006	3,299	13,200	.400						2		2
<b>TOTAL</b>	<b>20,210</b>	<b>1,042,924</b>	<b>5.160</b>			<b>2</b>	<b>2</b>		<b>13</b>		<b>17</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				320	495				1,804	3,283	8,991
2003			476,356	5,000	2,657			198,484	683	15,445	15,408
2004			96,882		3,707			150,048		14,679	7,547
2005					3,470					6,924	17,541
2006					2,376					3,399	7,425
<b>TOTAL</b>			<b>573,238</b>	<b>5,320</b>	<b>12,705</b>			<b>348,532</b>	<b>2,487</b>	<b>43,730</b>	<b>56,912</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				457	538				4,456	5,617	10,484
2003		11,935	481,410	9,098	4,488		7,315	430,103	5,772	29,739	16,548
2004		5,747	147,637	2,549	5,859		12,863	496,912	12,282	26,793	8,656
2005		228	2,506	862	3,620		222	4,444	1,991	9,651	18,313
2006	10	322	3,728	1,123	1,805	11	352	4,788	1,764	3,392	7,974
<b>TOTAL</b>	<b>10</b>	<b>18,232</b>	<b>635,281</b>	<b>14,089</b>	<b>16,310</b>	<b>11</b>	<b>20,752</b>	<b>936,247</b>	<b>26,265</b>	<b>75,192</b>	<b>61,975</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,610,533	131,856	61,975	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-9,924	-40,281	397	
TOTAL LOSSES	1,600,609	91,575	62,372	
EXPECTED LOSSES	458,362	504,037	41,027	
CREDIBILITY	.01	.04	.04	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	7.920	.453	.309	8.682
INDICATED (POST-TEST)	5.203	.298	.203	5.704
PRES. ON RATE LEVEL	2.159	2.375	.193	4.727
DERIVED BY FORMULA	2.189	2.292	.193	4.674
UNDERLYING PRES. RATE	2.268	2.494	.203	4.965
PROPOSED	2.214	2.318	.195	4.727

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	6.106
IND. RATES				6.11	MINIMUM PREMIUM	1700
MAN. RATES	8.02	7.09	6.72	+ 6.11	PRESENT	1895

+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
2002	45,848	1,620,911	3.535			45,848			4	4	49	57
2003	49,032	1,209,387	2.466			49,032			4	8	38	50
2004	51,848	1,149,612	2.217			51,848			3	7	24	34
2005	55,803	1,678,550	3.007			55,803			4	11	33	48
2006	53,722	1,268,751	2.361			53,722			2	8	28	38
<b>TOTAL</b>	<b>256,253</b>	<b>6,927,211</b>	<b>2.703</b>			<b>256,253</b>			<b>17</b>	<b>38</b>	<b>172</b>	<b>227</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			430,644	97,167	280,399			347,842	62,908	358,277	43,674
2003			389,011	121,185	112,241			267,161	142,545	145,082	32,162
2004			509,046	152,073	44,884			171,423	117,441	71,280	83,465
2005			425,643	242,595	72,187			420,662	292,269	165,103	60,091
2006			239,192	219,254	111,362			179,718	234,462	204,451	80,312
<b>TOTAL</b>			<b>1,993,536</b>	<b>832,274</b>	<b>621,073</b>			<b>1,386,806</b>	<b>849,625</b>	<b>944,193</b>	<b>299,704</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			671,374	138,755	304,789			1,108,921	155,383	613,015	50,924
2003		17,519	647,918	154,633	135,726		15,958	956,470	287,394	276,607	34,542
2004		34,504	836,513	173,689	66,401		15,544	647,659	228,104	124,046	95,735
2005	645	58,220	884,627	249,323	110,527	1,432	142,055	1,587,736	457,846	296,943	62,735
2006	2,187	66,351	922,862	208,904	120,623	3,960	118,233	1,467,625	383,322	278,860	86,255
<b>TOTAL</b>	<b>2,832</b>	<b>176,594</b>	<b>3,963,294</b>	<b>925,304</b>	<b>738,066</b>	<b>5,392</b>	<b>291,790</b>	<b>5,768,411</b>	<b>1,512,049</b>	<b>1,589,471</b>	<b>330,191</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,208,313	4,764,890	330,191	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-44,121	-249,414	2,933	
TOTAL LOSSES	10,164,192	4,515,476	333,124	
EXPECTED LOSSES	4,079,547	3,592,667	261,378	
CREDIBILITY	.06	.20	.22	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.966	1.762	.130	5.858
INDICATED (POST-TEST)	2.606	1.158	.085	3.849
PRES. ON RATE LEVEL	1.516	1.335	.097	2.948
DERIVED BY FORMULA	1.581	1.300	.094	2.975
UNDERLYING PRES. RATE	1.592	1.402	.102	3.096
PROPOSED	1.581	1.300	.094	2.975

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	3.843
IND. RATES				3.84	MINIMUM PREMIUM	1165
MAN. RATES	5.23	4.62	4.19	+ 3.84	PRESENT	1285

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	1,981									
2003	1,478	880	.059						1	1
2004	1,136									
2005	803									
2006	844	800	.094							
<b>TOTAL</b>	<b>6,242</b>	<b>1,680</b>	<b>.027</b>						<b>1</b>	<b>1</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					880						
2006											800
<b>TOTAL</b>					<b>880</b>						<b>800</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003		19	126	38	1,033						
2006											859
<b>TOTAL</b>		<b>19</b>	<b>126</b>	<b>38</b>	<b>1,033</b>						<b>859</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	145	1,071	859	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,249	-6,312	66	
TOTAL LOSSES			925	
EXPECTED LOSSES	120,533	71,158	7,990	
CREDIBILITY	.00	.02	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.015	.015
INDICATED (POST-TEST)	.000	.000	.010	.010
PRES. ON RATE LEVEL	1.839	1.085	.122	3.046
DERIVED BY FORMULA	1.839	1.063	.120	3.022
UNDERLYING PRES. RATE	1.931	1.140	.128	3.199
PROPOSED	1.839	1.063	.120	3.022

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	3.903
IND. RATES				3.90	MINIMUM PREMIUM	1180
MAN. RATES	5.57	4.93	4.33	+ 3.90	PRESENT	1320

+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
2002	63,394	1,493,996	2.356			63,394			2	7	33	42
2003	66,810	1,234,294	1.847			66,810			2	5	19	26
2004	71,200	1,731,210	2.431			71,200			2	6	20	28
2005	71,398	805,435	1.128			71,398			1	6	15	22
2006	83,045	981,449	1.181			83,045			2	7	22	31
<b>TOTAL</b>	<b>355,847</b>	<b>6,246,384</b>	<b>1.755</b>			<b>355,847</b>			<b>9</b>	<b>31</b>	<b>109</b>	<b>149</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			323,816	102,213	262,219			320,216	110,827	285,014	89,691
2003			368,115	69,016	47,589			432,973	105,393	104,270	106,938
2004			316,808	182,993	231,150			299,245	383,759	200,621	116,634
2005			93,497	101,666	67,141			114,231	279,615	67,028	82,257
2006			186,791	82,224	103,190			192,678	86,054	202,050	128,462
<b>TOTAL</b>			<b>1,289,027</b>	<b>538,112</b>	<b>711,289</b>			<b>1,359,343</b>	<b>965,648</b>	<b>858,983</b>	<b>523,982</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			405,172	145,960	285,034			699,591	273,742	487,659	104,580
2003		11,523	443,128	87,823	58,331		15,165	906,949	213,900	199,508	114,851
2004		25,591	481,518	218,280	269,459		21,541	986,940	717,610	346,080	133,779
2005	163	19,870	289,851	110,572	83,068	541	62,142	794,139	390,077	147,884	85,876
2006	1,654	45,759	603,311	116,458	95,714	3,397	98,290	1,173,921	242,437	240,891	137,968
<b>TOTAL</b>	<b>1,817</b>	<b>102,743</b>	<b>2,222,980</b>	<b>679,093</b>	<b>791,606</b>	<b>3,938</b>	<b>197,138</b>	<b>4,561,540</b>	<b>1,837,766</b>	<b>1,422,022</b>	<b>577,054</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,090,156	4,730,487	577,054	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-35,026	-283,262	5,941	
TOTAL LOSSES	7,055,130	4,447,225	582,995	
EXPECTED LOSSES	5,426,668	4,241,695	505,302	
CREDIBILITY	.07	.25	.27	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.983	1.250	.164	3.397
INDICATED (POST-TEST)	1.303	.821	.108	2.232
PRES. ON RATE LEVEL	1.452	1.135	.135	2.722
DERIVED BY FORMULA	1.442	1.057	.128	2.627
UNDERLYING PRES. RATE	1.525	1.192	.142	2.859
PROPOSED	1.442	1.057	.128	2.627

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	3.393
IND. RATES				3.39	MINIMUM PREMIUM	1060
MAN. RATES	5.02	4.44	3.87	+ 3.39	PRESENT	1205

+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
2002	49,877	1,267,974	2,542			49,877			3	3	24	30
2003	53,456	1,725,004	3,226			53,456			4	4	22	30
2004	60,318	1,269,982	2,105			60,318			2	4	34	40
2005	62,649	1,123,264	1,792			62,649			3		33	36
2006	62,507	421,667	.674			62,507				2	23	25
<b>TOTAL</b>	<b>288,807</b>	<b>5,807,891</b>	<b>2,011</b>			<b>288,807</b>			<b>12</b>	<b>13</b>	<b>136</b>	<b>161</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			292,226	72,105	119,600			376,991	97,296	232,417	77,339
2003			476,950	72,064	77,977			694,042	27,674	236,278	140,019
2004			181,866	133,347	121,601			223,008	114,452	392,917	102,791
2005			274,792		172,581			270,953		336,448	68,490
2006				36,214	65,438				33,701	201,956	84,358
<b>TOTAL</b>			<b>1,225,834</b>	<b>313,730</b>	<b>557,197</b>			<b>1,564,994</b>	<b>273,123</b>	<b>1,400,016</b>	<b>472,997</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			423,470	102,966	130,005			1,078,324	240,320	397,665	90,177
2003		18,260	694,147	94,326	94,710		36,031	2,105,756	84,975	443,459	150,380
2004		17,869	359,766	154,679	144,682		22,087	927,700	274,027	616,409	117,901
2005	438	39,309	562,019	55,327	187,504	1,140	108,027	1,132,410	126,707	482,002	71,504
2006	356	12,275	160,791	53,015	54,008	843	26,607	360,936	137,360	209,972	90,600
<b>TOTAL</b>	<b>794</b>	<b>87,713</b>	<b>2,200,193</b>	<b>460,313</b>	<b>610,909</b>	<b>1,983</b>	<b>192,752</b>	<b>5,605,126</b>	<b>863,389</b>	<b>2,149,507</b>	<b>520,562</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,088,561	4,084,118	520,562	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-20,873	-188,283	4,189	
TOTAL LOSSES	8,067,688	3,895,835	524,751	
EXPECTED LOSSES	2,316,232	2,758,107	366,785	
CREDIBILITY	.06	.22	.24	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.793	1.349	.182	4.324
INDICATED (POST-TEST)	1.835	.886	.120	2.841
PRES. ON RATE LEVEL	.764	.909	.121	1.794
DERIVED BY FORMULA	.828	.904	.121	1.853
UNDERLYING PRES. RATE	.802	.955	.127	1.884
PROPOSED	.828	.904	.121	1.853

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	2.393
IND. RATES				2.39	MINIMUM PREMIUM	825
MAN. RATES	3.02	2.67	2.55	+ 2.39	PRESENT	885

+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
2002	16,614	208,248	1.253			16,614				2	9	11
2003	16,787	480,827	2.864			16,787			1	6	13	20
2004	21,320	335,722	1.574			21,320				2	18	20
2005	21,833	413,572	1.894			21,833			1	3	13	17
2006	22,990	271,558	1.181			22,990				1	15	16
<b>TOTAL</b>	<b>99,544</b>	<b>1,709,927</b>	<b>1.718</b>			<b>99,544</b>			<b>2</b>	<b>14</b>	<b>68</b>	<b>84</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				44,503	38,234				52,065	49,938	23,508
2003			80,580	32,643	81,739			45,466	51,055	168,505	20,839
2004				59,416	52,511				108,204	88,773	26,818
2005			70,591	97,539	29,676			12,423	67,410	100,590	35,343
2006				34,170	72,583				17,638	121,699	25,468
<b>TOTAL</b>			<b>151,171</b>	<b>268,271</b>	<b>274,743</b>			<b>57,889</b>	<b>296,372</b>	<b>529,505</b>	<b>131,976</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				63,550	41,561				128,601	85,443	27,410
2003		4,849	143,773	43,650	96,914		3,427	194,596	109,446	314,003	22,381
2004		3,209	37,270	66,938	61,149		1,050	87,168	202,958	144,949	30,760
2005	123	14,691	220,003	96,520	42,869	59	11,477	188,107	116,416	152,531	36,898
2006	387	13,056	168,726	55,153	59,187	488	15,587	211,423	80,190	125,865	27,353
<b>TOTAL</b>	<b>510</b>	<b>35,805</b>	<b>569,772</b>	<b>325,811</b>	<b>301,680</b>	<b>547</b>	<b>31,541</b>	<b>681,294</b>	<b>637,611</b>	<b>822,791</b>	<b>144,802</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,319,469	2,087,893	144,802	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-8,797	-76,854	1,746	
TOTAL LOSSES	1,310,672	2,011,039	146,548	
EXPECTED LOSSES	1,462,302	1,162,674	147,326	
CREDIBILITY	.03	.11	.12	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.317	2.020	.147	3.484
INDICATED (POST-TEST)	.865	1.327	.097	2.289
PRES. ON RATE LEVEL	1.399	1.112	.141	2.652
DERIVED BY FORMULA	1.383	1.136	.136	2.655
UNDERLYING PRES. RATE	1.469	1.168	.148	2.785
PROPOSED	1.381	1.135	.136	2.652

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	3.425
IND. RATES				3.43	MINIMUM PREMIUM	1070
MAN. RATES	4.70	4.16	3.77	+ 3.43	PRESENT	1180

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	69,547	270,625	.389				2	10	12
2003	71,619	437,777	.611			1	3	15	19
2004	79,152	390,881	.493			1	1	12	14
2005	77,503	502,395	.648				5	19	24
2006	61,205	459,040	.750				2	9	11
<b>TOTAL</b>	<b>359,026</b>	<b>2,060,718</b>	<b>.574</b>			<b>2</b>	<b>13</b>	<b>65</b>	<b>80</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			68,221	80,472	29,635			82,362	38,966	80,193	41,359
2003			184,529	51,443	24,356			28,532	129,353	60,045	21,997
2004				29,000	18,128				7,487	87,475	35,730
2005				114,286	31,945				206,588	68,561	81,015
2006				50,005	126,938				64,413	192,102	25,582
<b>TOTAL</b>			<b>252,750</b>	<b>325,206</b>	<b>231,002</b>			<b>110,894</b>	<b>446,807</b>	<b>488,376</b>	<b>205,683</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				114,914	32,213				96,246	137,211	48,225
2003		3,169	119,075	63,689	29,873		4,992	316,916	251,636	117,181	23,625
2004		11,986	294,772	36,045	24,856		3,052	127,994	28,028	135,059	40,982
2005		7,853	112,963	108,314	44,918		12,313	277,807	283,166	131,243	84,579
2006	669	21,924	279,443	90,491	102,324	945	30,515	416,803	161,913	207,747	27,475
<b>TOTAL</b>	<b>669</b>	<b>44,932</b>	<b>806,253</b>	<b>413,453</b>	<b>234,184</b>	<b>945</b>	<b>50,872</b>	<b>1,139,520</b>	<b>820,989</b>	<b>728,441</b>	<b>224,886</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,043,191	2,197,067	224,886	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-33,245	-107,344	1,491	
TOTAL LOSSES	2,009,946	2,089,723	226,377	
EXPECTED LOSSES	1,981,824	1,425,333	147,200	
CREDIBILITY	.07	.25	.27	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.560	.582	.063	1.205
INDICATED (POST-TEST)	.368	.382	.041	.791
PRES. ON RATE LEVEL	.526	.378	.039	.943
DERIVED BY FORMULA	.515	.379	.040	.934
UNDERLYING PRES. RATE	.552	.397	.041	.990
PROPOSED	.515	.379	.040	.934

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	TOTAL
IND. RATES				1.21	MINIMUM PREMIUM	550
MAN. RATES	1.74	1.54	1.34	+ 1.21	PRESENT	595

+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
2002	159,386	2,534,621	1.590			159,386			4	13	78	95
2003	191,890	5,844,705	3.045			191,890		1	5	16	81	103
2004	199,389	3,313,551	1.661			199,389	1		6	13	113	133
2005	202,088	2,831,009	1.400			202,088			1	19	81	101
2006	216,999	2,892,275	1.332			216,999			1	12	87	100
<b>TOTAL</b>	<b>969,752</b>	<b>17,416,161</b>	<b>1.796</b>			<b>969,752</b>	<b>1</b>	<b>1</b>	<b>17</b>	<b>73</b>	<b>440</b>	<b>532</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			432,239	224,290	203,762			628,666	406,339	381,983	257,342
2003		256,670	459,221	350,698	219,789		2,923,932	555,231	339,690	412,623	326,851
2004	4,116		491,403	214,192	427,598	3,087		636,956	245,620	873,888	416,691
2005			113,573	393,963	359,918			114,747	634,633	790,772	423,403
2006			86,317	350,404	281,410			25,049	733,811	798,539	616,745
<b>TOTAL</b>	<b>4,116</b>	<b>256,670</b>	<b>1,582,753</b>	<b>1,533,547</b>	<b>1,492,477</b>	<b>3,087</b>	<b>2,923,932</b>	<b>1,960,649</b>	<b>2,360,093</b>	<b>3,257,805</b>	<b>2,041,032</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			605,291	320,288	221,490			1,580,787	1,003,656	653,574	300,061
2003		73,604	801,178	436,403	266,699		770,663	2,005,697	689,145	781,943	351,038
2004	9,482	46,343	894,702	275,523	492,915	9,317	56,430	2,340,421	599,609	1,372,711	477,945
2005	197	55,885	765,930	440,970	418,986	544	102,466	1,662,373	1,050,865	1,218,051	442,032
2006	2,314	81,909	1,143,948	353,810	259,122	6,388	208,696	2,860,623	1,121,447	979,176	662,384
<b>TOTAL</b>	<b>11,993</b>	<b>257,741</b>	<b>4,211,049</b>	<b>1,826,994</b>	<b>1,659,212</b>	<b>16,249</b>	<b>1,138,255</b>	<b>10,449,901</b>	<b>4,464,722</b>	<b>5,005,455</b>	<b>2,233,460</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	16,085,188	12,956,383	2,233,460	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-68,912	-572,517	15,368	
TOTAL LOSSES	16,016,276	12,383,866	2,248,828	
EXPECTED LOSSES	9,115,669	8,543,515	1,328,561	
CREDIBILITY	.14	.48	.53	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.652	1.277	.232	3.161
INDICATED (POST-TEST)	1.085	.839	.152	2.076
PRES. ON RATE LEVEL	.895	.839	.130	1.864
DERIVED BY FORMULA	.922	.839	.142	1.903
UNDERLYING PRES. RATE	.940	.881	.137	1.958
PROPOSED	.922	.839	.142	1.903

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	2.458
IND. RATES				2.46	MINIMUM PREMIUM	845
MAN. RATES	3.52	3.11	2.65	+ 2.46	PRESENT	910

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	9,762	44,360	.454				1	2	3
2003	12,205	2,505	.020					1	1
2004	17,648	28,149	.159					4	4
2005	21,536	14,022	.065					1	1
2006	19,711	59,477	.301					6	6
<b>TOTAL</b>	<b>80,862</b>	<b>148,513</b>	<b>.184</b>				<b>1</b>	<b>14</b>	<b>15</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				3,917	4,223				15,580	16,896	3,744
2003					395					15	2,095
2004					7,548					11,631	8,970
2005					95					202	13,725
2006					38,461					13,491	7,525
<b>TOTAL</b>				<b>3,917</b>	<b>50,722</b>				<b>15,580</b>	<b>42,235</b>	<b>36,059</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				5,593	4,590				38,483	28,909	4,366
2003		10	57	17	463			3		27	2,250
2004		268	2,398	764	8,373		83	4,065	1,724	17,761	10,289
2005		5	69	23	98		5	128	57	282	14,329
2006	181	5,225	60,349	18,167	29,165	44	1,414	18,996	7,004	13,476	8,082
<b>TOTAL</b>	<b>181</b>	<b>5,508</b>	<b>62,873</b>	<b>24,564</b>	<b>42,689</b>	<b>44</b>	<b>1,502</b>	<b>23,192</b>	<b>47,268</b>	<b>60,455</b>	<b>39,316</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	93,300	174,976	39,316	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-6,907	-65,079	1,652	
TOTAL LOSSES	86,393	109,897	40,968	
EXPECTED LOSSES	2,113,734	1,070,614	130,996	
CREDIBILITY	.03	.09	.10	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.107	.136	.051	.294
INDICATED (POST-TEST)	.070	.089	.034	.193
PRES. ON RATE LEVEL	2.489	1.261	.154	3.904
DERIVED BY FORMULA	2.416	1.156	.142	3.714
UNDERLYING PRES. RATE	2.614	1.324	.162	4.100
PROPOSED	2.416	1.156	.142	3.714

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	4.797
IND. RATES				4.80	MINIMUM PREMIUM	1395
MAN. RATES	7.24	6.40	5.55	+ 4.80	PRESENT	1610

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	13,063	2,881	.022							
2003	12,457	58,260	.467				1	4		5
2004	11,971	2,961	.024							
2005	16,919	6,827	.040					1		1
2006	13,356	9,320	.069					3		3
<b>TOTAL</b>	<b>67,766</b>	<b>80,249</b>	<b>.118</b>				<b>1</b>	<b>8</b>		<b>9</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											2,881
2003				17,680	2,185				30,959	6,514	922
2004											2,961
2005					29					27	6,771
2006					1,934					428	6,958
<b>TOTAL</b>				<b>17,680</b>	<b>4,148</b>				<b>30,959</b>	<b>6,969</b>	<b>20,493</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											3,359
2003		48	3,111	21,391	2,910		34	8,167	59,161	13,344	990
2004											3,396
2005			21	7	30			13	8	38	7,069
2006	7	264	3,033	915	1,468		38	605	220	428	7,473
<b>TOTAL</b>	<b>7</b>	<b>312</b>	<b>6,165</b>	<b>22,313</b>	<b>4,408</b>		<b>72</b>	<b>8,785</b>	<b>59,389</b>	<b>13,810</b>	<b>22,287</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	15,341	99,920	22,287	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,643	-19,966	330	
TOTAL LOSSES	10,698	79,954	22,617	
EXPECTED LOSSES	294,783	281,229	29,817	
CREDIBILITY	.02	.08	.09	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.016	.118	.033	.167
INDICATED (POST-TEST)	.011	.078	.022	.111
PRES. ON RATE LEVEL	.414	.395	.042	.851
DERIVED BY FORMULA	.406	.370	.040	.816
UNDERLYING PRES. RATE	.435	.415	.044	.894
PROPOSED	.406	.370	.040	.816

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	1.054
IND. RATES				1.05	MINIMUM PREMIUM	510
MAN. RATES	1.59	1.41	1.21	+ 1.05	PRESENT	560

+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
2002	6,386	161,565	2,529			6,386				2	2	4
2003	6,950	418,366	6,019			6,950			1		5	6
2004	6,496	371,535	5,719			6,496			1		3	4
2005	7,456	44,902	.602			7,456					3	3
2006	6,671	51,290	.768			6,671					2	2
<b>TOTAL</b>	<b>33,959</b>	<b>1,047,658</b>	<b>3.085</b>			<b>33,959</b>			<b>2</b>	<b>2</b>	<b>15</b>	<b>19</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				25,967	54,407				26,067	48,767	6,357
2003			144,130		29,604			201,412		40,772	2,448
2004			75,242		145,467			80,930		53,364	16,532
2005					5,583					13,450	25,869
2006					4,429					28,513	18,348
<b>TOTAL</b>			<b>219,372</b>	<b>25,967</b>	<b>239,490</b>			<b>282,342</b>	<b>26,067</b>	<b>184,866</b>	<b>69,554</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				37,080	59,141				64,386	83,440	7,412
2003		5,879	216,898	2,594	35,310		10,953	641,726	7,856	77,085	2,629
2004		9,566	159,956	16,383	162,706		7,249	283,912	13,368	83,846	18,962
2005		363	4,036	1,388	5,833		422	8,639	3,866	18,745	27,007
2006	20	599	6,948	2,092	3,358	95	2,997	40,146	14,800	28,468	19,706
<b>TOTAL</b>	<b>20</b>	<b>16,407</b>	<b>387,838</b>	<b>59,537</b>	<b>266,348</b>	<b>95</b>	<b>21,621</b>	<b>974,423</b>	<b>104,276</b>	<b>291,584</b>	<b>75,716</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,400,404	721,745	75,716	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-10,375	-30,352	389	
TOTAL LOSSES	1,390,029	691,393	76,105	
EXPECTED LOSSES	733,854	424,488	35,996	
CREDIBILITY	.02	.05	.06	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	4.093	2.036	.224	6.353
INDICATED (POST-TEST)	2.689	1.338	.147	4.174
PRES. ON RATE LEVEL	2.058	1.190	.101	3.349
DERIVED BY FORMULA	2.071	1.197	.104	3.372
UNDERLYING PRES. RATE	2.161	1.250	.106	3.517
PROPOSED	2.071	1.197	.104	3.372

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	4.355
IND. RATES				4.36	MINIMUM PREMIUM	1290
MAN. RATES	5.93	5.24	4.76	+ 4.36	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
2002	20,184	153,779	.761			20,184					10	10
2003	20,581	412,315	2.003			20,581				2	14	16
2004	22,174	672,098	3.031			22,174					10	18
2005	21,994	462,176	2.101			21,994			1	7	10	15
2006	21,715	755,854	3.480			21,715			2	3	19	24
<b>TOTAL</b>	<b>106,648</b>	<b>2,456,222</b>	<b>2.303</b>			<b>106,648</b>			<b>4</b>	<b>16</b>	<b>63</b>	<b>83</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					45,748					85,080	22,951
2003				51,998	46,053				109,573	90,264	114,427
2004			59,945	192,702	30,335			42,988	223,577	87,934	34,617
2005			150,995	30,961	30,508			119,875	19,426	65,057	45,354
2006			258,518	42,342	62,930			16,091	74,849	252,883	48,241
<b>TOTAL</b>			<b>469,458</b>	<b>318,003</b>	<b>215,574</b>			<b>178,954</b>	<b>427,425</b>	<b>581,218</b>	<b>265,590</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					49,728					145,571	26,761
2003		964	14,818	64,639	55,068		451	40,934	213,932	171,442	122,895
2004		8,883	167,028	204,300	44,156		5,160	287,613	408,083	154,961	39,706
2005	262	20,299	307,026	42,209	39,302	569	51,534	519,875	58,395	100,516	47,350
2006	1,801	45,781	594,964	79,828	63,222	1,389	43,808	584,044	208,075	272,507	51,811
<b>TOTAL</b>	<b>2,063</b>	<b>75,927</b>	<b>1,083,836</b>	<b>390,976</b>	<b>251,476</b>	<b>1,958</b>	<b>100,953</b>	<b>1,432,466</b>	<b>888,485</b>	<b>844,997</b>	<b>288,523</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,697,203	2,375,934	288,523	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-16,629	-81,170	1,720	
TOTAL LOSSES	2,680,574	2,294,764	290,243	
EXPECTED LOSSES	1,442,948	1,142,202	156,772	
CREDIBILITY	.03	.11	.12	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.513	2.152	.272	4.937
INDICATED (POST-TEST)	1.651	1.414	.179	3.244
PRES. ON RATE LEVEL	1.288	1.020	.140	2.448
DERIVED BY FORMULA	1.299	1.063	.145	2.507
UNDERLYING PRES. RATE	1.353	1.071	.147	2.571
PROPOSED	1.299	1.063	.145	2.507

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	3.238
IND. RATES				3.24	MINIMUM PREMIUM	1025
MAN. RATES	4.27	3.78	3.48	+ 3.24	PRESENT	1110

+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
2002	6,217	85,143	1,369			6,217					3	3
2003	5,799	163,163	2,813			5,799				3	12	15
2004	7,282	38,101	.523			7,282					4	4
2005	6,973	17,650	.253			6,973				1	2	3
2006	6,653	44,405	.667			6,653				1		1
<b>TOTAL</b>	<b>32,924</b>	<b>348,462</b>	<b>1.058</b>			<b>32,924</b>				<b>5</b>	<b>21</b>	<b>26</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					30,417					48,697	6,029
2003				49,068	26,054				33,665	49,588	4,788
2004					3,794					13,456	20,851
2005				1,087	3,504				758	4,419	7,882
2006				9,871					23,293		11,241
<b>TOTAL</b>				<b>60,026</b>	<b>63,769</b>				<b>57,716</b>	<b>116,160</b>	<b>50,791</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					33,064					83,321	7,030
2003		551	11,496	60,238	31,538		249	16,497	67,202	93,070	5,142
2004		137	1,204	382	4,206		89	4,705	1,993	20,545	23,916
2005		281	3,387	1,826	3,770		175	3,690	2,234	6,287	8,229
2006	14	921	15,840	6,026	1,197	111	3,756	52,892	22,493	5,774	12,073
<b>TOTAL</b>	<b>14</b>	<b>1,890</b>	<b>31,927</b>	<b>68,472</b>	<b>73,775</b>	<b>111</b>	<b>4,269</b>	<b>77,784</b>	<b>93,922</b>	<b>208,997</b>	<b>56,390</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	115,995	445,166	56,390	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,672	-17,768	387	
TOTAL LOSSES	113,323	427,398	56,777	
EXPECTED LOSSES	242,979	249,564	35,229	
CREDIBILITY	.01	.05	.06	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.344	1,298	.172	1,814
INDICATED (POST-TEST)	.226	.853	.113	1,192
PRES. ON RATE LEVEL	.702	.722	.102	1,526
DERIVED BY FORMULA	.697	.729	.103	1,529
UNDERLYING PRES. RATE	.738	.758	.107	1,603
PROPOSED	.696	.727	.103	1,526

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	1.971
IND. RATES				1.97	MINIMUM PREMIUM	730
MAN. RATES	2.71	2.40	2.17	+ 1.97	PRESENT	795

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	46,482	5,628	.012							
2003	42,486	30,993	.072						2	2
2004	34,896	2,705	.007						1	1
2005	37,335	4,191	.011							
2006	24,997	10,803	.043						2	2
<b>TOTAL</b>	<b>186,196</b>	<b>54,320</b>	<b>.029</b>						<b>5</b>	<b>5</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											5,628
2003					3,493					26,945	555
2004					517					657	1,531
2005											4,191
2006					4,833					5,299	671
<b>TOTAL</b>					<b>8,843</b>					<b>32,901</b>	<b>12,576</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											6,562
2003		73	499	152	4,099		134	4,826	1,817	49,799	596
2004		19	163	53	572		6	230	99	1,004	1,756
2005											4,375
2006	22	657	7,580	2,284	3,667	19	557	7,462	2,747	5,296	721
<b>TOTAL</b>	<b>22</b>	<b>749</b>	<b>8,242</b>	<b>2,489</b>	<b>8,338</b>	<b>19</b>	<b>697</b>	<b>12,518</b>	<b>4,663</b>	<b>56,099</b>	<b>14,010</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	22,247	71,589	14,010	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-15,819	-26,827	265	
TOTAL LOSSES	6,428	44,762	14,275	
EXPECTED LOSSES	597,688	322,120	29,792	
CREDIBILITY	.05	.16	.18	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.003	.024	.008	.035
INDICATED (POST-TEST)	.002	.016	.005	.023
PRES. ON RATE LEVEL	.306	.165	.015	.486
DERIVED BY FORMULA	.291	.141	.013	.445
UNDERLYING PRES. RATE	.321	.173	.016	.510
PROPOSED	.291	.141	.013	.445

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	
IND. RATES				.57	MINIMUM PREMIUM	400
MAN. RATES	.94	.83	.69	+ .57	PRESENT	435

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	1,453	13,378	.920						2	2
2003	2,448	102,163	4.173					1	1	2
2004	1,034	58,374	5.645					2		2
2005	1,516	18,717	1.234						2	2
2006	2,079	24,456	1.176						2	2
<b>TOTAL</b>	<b>8,530</b>	<b>217,088</b>	<b>2.545</b>					<b>3</b>	<b>7</b>	<b>10</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					1,020					11,088	1,270
2003				29,704	347				67,804	1,247	3,061
2004				29,615					28,759		
2005					425					7,013	11,279
2006					4,181					16,280	3,995
<b>TOTAL</b>				<b>59,319</b>	<b>5,973</b>				<b>96,563</b>	<b>35,628</b>	<b>19,605</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					1,109					18,972	1,481
2003		6	4,752	35,797	987		8	15,551	128,693	5,162	3,288
2004		664	10,263	30,720	1,449		119	14,918	50,443	2,499	
2005		28	308	106	444		213	4,503	2,017	9,777	11,775
2006	19	568	6,561	1,972	3,172	54	1,717	22,922	8,449	16,252	4,291
<b>TOTAL</b>	<b>19</b>	<b>1,266</b>	<b>21,884</b>	<b>68,595</b>	<b>7,161</b>	<b>54</b>	<b>2,057</b>	<b>57,894</b>	<b>189,602</b>	<b>52,662</b>	<b>20,835</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	83,174	318,020	20,835	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,594	-25,256	330	
TOTAL LOSSES	77,580	292,764	21,165	
EXPECTED LOSSES	601,449	388,370	27,978	
CREDIBILITY	.01	.02	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.909	3.432	.248	4.589
INDICATED (POST-TEST)	.597	2.255	.163	3.015
PRES. ON RATE LEVEL	6.713	4.335	.312	11.360
DERIVED BY FORMULA	6.652	4.293	.309	11.254
UNDERLYING PRES. RATE	7.051	4.553	.328	11.932
PROPOSED	6.652	4.293	.309	11.254

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	14.537
IND. RATES				14.54	MINIMUM PREMIUM	3650
MAN. RATES	21.72	19.21	16.15	+ 14.54	PRESENT	3650

+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
2002	52						52						
2003	52						52						
2004	38						38						
2005	26						26						
2006	83						83						
<b>TOTAL</b>	<b>251</b>						<b>251</b>						

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	51	-335	12	
TOTAL LOSSES	51		12	
EXPECTED LOSSES	6,120	5,779	860	
CREDIBILITY	.00	.00	.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.020	.000	.005	.025
INDICATED (POST-TEST)	.013	.000	.003	.016
PRES. ON RATE LEVEL	2.321	2.192	.327	4.840
DERIVED BY FORMULA	2.321	2.192	.327	4.840
UNDERLYING PRES. RATE	2.438	2.302	.343	5.083
PROPOSED	2.321	2.192	.327	4.840

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	6.252
IND. RATES				6.25	MINIMUM PREMIUM	1735
MAN. RATES	8.73	7.72	6.88	+ 6.25	PRESENT	1935

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	3,865	109,597	2,835						4	4
2003	4,176	106,807	2,557						6	6
2004	4,586	193,804	4,225					2	7	9
2005	4,761	593,093	12,457					3	1	4
2006	5,451	23,853	.437						3	3
<b>TOTAL</b>	<b>22,839</b>	<b>1,027,154</b>	<b>4.497</b>						<b>5</b>	<b>21</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					30,054					59,128	20,415
2003					38,078					59,251	9,478
2004				82,410	15,570				66,342	15,089	14,393
2005				113,594	4,597				429,822	13,126	31,954
2006					2,229					2,944	18,680
<b>TOTAL</b>				<b>196,004</b>	<b>90,528</b>				<b>496,164</b>	<b>149,538</b>	<b>94,920</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					32,668					101,168	23,804
2003		795	5,447	1,652	44,691		295	10,610	3,999	109,508	10,179
2004		2,407	33,505	87,057	21,302		375	39,695	118,600	28,809	16,509
2005		5,880	90,112	98,077	15,955		20,364	466,605	520,074	88,200	33,360
2006	9	298	3,499	1,056	1,689	8	303	4,142	1,525	2,938	20,062
<b>TOTAL</b>	<b>9</b>	<b>9,380</b>	<b>132,563</b>	<b>187,842</b>	<b>116,305</b>	<b>8</b>	<b>21,337</b>	<b>521,052</b>	<b>644,198</b>	<b>330,623</b>	<b>103,914</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	684,349	1,278,968	103,914	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,808	-33,069	725	
TOTAL LOSSES	681,541	1,245,899	104,639	
EXPECTED LOSSES	518,903	505,427	60,523	
CREDIBILITY	.01	.04	.04	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.984	5.455	.458	8.897
INDICATED (POST-TEST)	1.960	3.584	.301	5.845
PRES. ON RATE LEVEL	2.163	2.107	.252	4.522
DERIVED BY FORMULA	2.161	2.166	.254	4.581
UNDERLYING PRES. RATE	2.272	2.213	.265	4.750
PROPOSED	2.161	2.166	.254	4.581

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	5.917
IND. RATES				5.92	MINIMUM PREMIUM	1655
MAN. RATES	8.43	7.45	6.43	+ 5.92	PRESENT	1825

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	40,065	661,174	1.650				5	30	35
2003	42,915	1,337,734	3.117			1	3	31	35
2004	40,116	735,352	1.833			1	4	25	30
2005	44,803	468,964	1.046				2	26	28
2006	50,170	785,444	1.565			1	6	28	35
<b>TOTAL</b>	<b>218,069</b>	<b>3,988,668</b>	<b>1.829</b>			<b>3</b>	<b>20</b>	<b>140</b>	<b>163</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				40,207	219,427				59,104	256,050	86,386
2003			229,079	50,108	326,171			270,750	54,295	304,825	102,506
2004			66,489	129,854	91,125			25,945	236,573	127,734	57,632
2005				28,153	122,590				16,890	224,557	76,774
2006			109,217	156,448	76,681			21,131	155,866	158,631	107,470
<b>TOTAL</b>			<b>404,785</b>	<b>404,770</b>	<b>835,994</b>			<b>317,826</b>	<b>522,728</b>	<b>1,071,797</b>	<b>430,768</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				57,415	238,520				145,986	438,102	100,726
2003		12,764	294,983	76,005	384,449		11,799	673,411	128,435	567,319	110,091
2004		10,029	174,453	145,390	108,629		4,035	252,399	435,651	216,367	66,104
2005		9,362	110,701	55,153	130,900		7,838	163,239	86,071	315,932	80,152
2006	1,197	39,073	552,292	141,975	81,491	1,525	48,660	653,471	238,827	198,940	115,423
<b>TOTAL</b>	<b>1,197</b>	<b>71,228</b>	<b>1,132,429</b>	<b>475,938</b>	<b>943,989</b>	<b>1,525</b>	<b>72,332</b>	<b>1,742,520</b>	<b>1,034,970</b>	<b>1,736,660</b>	<b>472,496</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,021,231	4,191,557	472,496	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-18,602	-193,074	4,505	
TOTAL LOSSES	3,002,629	3,998,483	477,001	
EXPECTED LOSSES	2,224,304	2,867,607	385,982	
CREDIBILITY	.05	.18	.20	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.377	1.834	.219	3.430
INDICATED (POST-TEST)	.905	1.205	.144	2.254
PRES. ON RATE LEVEL	.971	1.252	.169	2.392
DERIVED BY FORMULA	.968	1.244	.164	2.376
UNDERLYING PRES. RATE	1.020	1.315	.177	2.512
PROPOSED	.968	1.244	.164	2.376

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	TOTAL
IND. RATES				3.07	MINIMUM PREMIUM	985
MAN. RATES	4.32	3.82	3.40	+ 3.07	PRESENT	1095

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	19,615	288,990	1.473				2	13		15
2003	21,038	438,464	2.084				5	6		11
2004	27,931	270,707	.969				3	19		22
2005	29,166	268,503	.920				4	13		17
2006	30,191	888,878	2.944				5	26		33
<b>TOTAL</b>	<b>127,941</b>	<b>2,155,542</b>	<b>1.685</b>				<b>1</b>	<b>1</b>	<b>19</b>	<b>77</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				90,825	66,984				73,515	33,549	24,117
2003				117,029	9,661				216,567	49,959	45,248
2004				38,578	80,833				12,436	96,430	42,430
2005				87,280	21,734				70,938	61,786	26,765
2006	1,851		64,531	182,887	102,809			128,508	135,738	206,620	65,934
<b>TOTAL</b>	<b>1,851</b>		<b>64,531</b>	<b>516,599</b>	<b>282,021</b>			<b>128,508</b>	<b>509,194</b>	<b>448,344</b>	<b>204,494</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				129,698	72,810				181,582	57,403	28,120
2003		204	19,908	141,390	13,619		253	57,902	414,159	101,456	48,596
2004		3,764	39,040	48,175	91,545		705	40,183	36,118	148,330	48,667
2005		5,815	84,356	82,045	31,519		5,414	119,944	108,222	98,366	27,943
2006	3,050	39,346	561,734	166,259	102,724	2,875	85,699	1,062,052	274,639	251,834	70,813
<b>TOTAL</b>	<b>3,050</b>	<b>49,129</b>	<b>705,038</b>	<b>567,567</b>	<b>312,217</b>	<b>2,875</b>	<b>92,071</b>	<b>1,280,081</b>	<b>1,014,720</b>	<b>657,389</b>	<b>224,139</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,132,244	2,551,893	224,139	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,855	-120,906	1,885	
TOTAL LOSSES	2,126,389	2,430,987	226,024	
EXPECTED LOSSES	1,249,984	1,874,336	156,088	
CREDIBILITY	.04	.13	.14	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.662	1.900	.177	3.739
INDICATED (POST-TEST)	1.092	1.248	.116	2.456
PRES. ON RATE LEVEL	.930	1.395	.116	2.441
DERIVED BY FORMULA	.936	1.376	.116	2.428
UNDERLYING PRES. RATE	.977	1.465	.122	2.564
PROPOSED	.941	1.383	.117	2.441

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	3.153
IND. RATES				3.15	MINIMUM PREMIUM	1005
MAN. RATES	4.50	3.98	3.47	+ 3.15	PRESENT	1110

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	9,938	123,151	1,239				2	7	9
2003	8,687	646,470	7,441			1	1	11	13
2004	10,563	369,061	3,493			1	3	10	14
2005	12,875	102,319	.794					5	5
2006	12,653	77,292	.610					8	8
<b>TOTAL</b>	<b>54,716</b>	<b>1,318,293</b>	<b>2,409</b>			<b>2</b>	<b>6</b>	<b>41</b>	<b>49</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				43,058	18,230				43,970	15,090	2,803
2003			131,944	43,244	111,408			225,547	81,591	37,892	14,844
2004			70,171	51,589	77,829			42,496	19,957	101,823	5,196
2005					28,211					53,206	20,902
2006					19,575					19,311	38,406
<b>TOTAL</b>			<b>202,115</b>	<b>137,891</b>	<b>255,253</b>			<b>268,043</b>	<b>145,518</b>	<b>227,322</b>	<b>82,151</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				61,487	19,816				108,606	25,818	3,268
2003		6,842	205,016	58,052	132,088		11,454	690,254	162,667	75,280	15,942
2004		8,006	148,674	62,944	90,120		4,378	185,255	52,972	158,458	5,960
2005		1,824	20,387	7,000	29,469		1,658	34,141	15,290	74,163	21,822
2006	91	2,664	30,713	9,240	14,840	63	2,023	27,195	10,028	19,278	41,248
<b>TOTAL</b>	<b>91</b>	<b>19,336</b>	<b>404,790</b>	<b>198,723</b>	<b>286,333</b>	<b>63</b>	<b>19,513</b>	<b>936,845</b>	<b>349,563</b>	<b>352,997</b>	<b>88,240</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,380,638	1,187,616	88,240	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-16,283	-84,989	549	
TOTAL LOSSES	1,364,355	1,102,627	88,789	
EXPECTED LOSSES	2,010,813	1,278,166	45,962	
CREDIBILITY	.02	.07	.08	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.494	2.015	.162	4.671
INDICATED (POST-TEST)	1.639	1.324	.106	3.069
PRES. ON RATE LEVEL	3.499	2.224	.080	5.803
DERIVED BY FORMULA	3.462	2.161	.082	5.705
UNDERLYING PRES. RATE	3.675	2.336	.084	6.095
PROPOSED	3.462	2.161	.082	5.705

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	7.369
IND. RATES				7.37	MINIMUM PREMIUM	1995
MAN. RATES	10.49	9.28	8.25	+ 7.37	PRESENT	2265

+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
2002	24,148	137,537	.569			24,148				2	9	11
2003	24,058	400,850	1.666			24,058				1	17	18
2004	26,462	487,023	1.840			26,462				5	18	23
2005	29,982	1,239,829	4.135			29,982			3	3	10	16
2006	31,029	753,533	2.428			31,029			2		8	10
<b>TOTAL</b>	<b>135,679</b>	<b>3,018,772</b>	<b>2.225</b>			<b>135,679</b>			<b>5</b>	<b>11</b>	<b>62</b>	<b>78</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				38,852	8,077				10,530	20,133	59,945
2003				10,350	146,270				38,830	185,280	20,120
2004				75,968	34,538				138,108	192,920	45,489
2005			392,504	49,684	7,387			597,410	105,022	22,643	65,179
2006			441,544		28,240			177,769		60,435	45,545
<b>TOTAL</b>			<b>834,048</b>	<b>174,854</b>	<b>224,512</b>			<b>775,179</b>	<b>292,490</b>	<b>481,411</b>	<b>236,278</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				55,481	8,781				26,009	34,446	69,896
2003		3,047	22,566	18,816	171,879		919	41,966	86,154	344,075	21,609
2004		2,949	37,299	82,287	42,031		1,867	139,107	270,858	306,589	52,176
2005	360	26,028	402,698	55,705	18,658	1,230	110,977	1,121,155	172,778	63,722	68,047
2006	2,434	56,870	726,667	51,981	37,938	2,072	57,559	646,963	75,467	74,788	48,916
<b>TOTAL</b>	<b>2,794</b>	<b>88,894</b>	<b>1,189,230</b>	<b>264,270</b>	<b>279,287</b>	<b>3,302</b>	<b>171,322</b>	<b>1,949,191</b>	<b>631,266</b>	<b>823,620</b>	<b>260,644</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,404,733	1,998,443	260,644	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-15,773	-102,929	2,173	
TOTAL LOSSES	3,388,960	1,895,514	262,817	
EXPECTED LOSSES	1,965,988	1,538,600	184,523	
CREDIBILITY	.04	.13	.14	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.498	1.397	.194	4.089
INDICATED (POST-TEST)	1.641	.918	.127	2.686
PRES. ON RATE LEVEL	1.380	1.080	.129	2.589
DERIVED BY FORMULA	1.390	1.059	.129	2.578
UNDERLYING PRES. RATE	1.449	1.134	.136	2.719
PROPOSED	1.396	1.064	.129	2.589

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	3.344
IND. RATES				3.34	MINIMUM PREMIUM	1050
MAN. RATES	4.63	4.09	3.68	+ 3.34	PRESENT	1160

+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
2002	5,960	117,267	1.967			5,960				1	3	4
2003	6,419	19,761	.307			6,419					3	3
2004	7,991	7,528	.094			7,991					1	1
2005	8,035	32,159	.400			8,035					4	4
2006	6,969	252,299	3.620			6,969				4	2	6
<b>TOTAL</b>	<b>35,374</b>	<b>429,014</b>	<b>1.213</b>			<b>35,374</b>				<b>5</b>	<b>13</b>	<b>18</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				37,151	2,745				58,108	8,498	10,765
2003					3,985					8,794	6,982
2004					516					863	6,149
2005					8,072					11,058	13,029
2006				62,978	6,143				158,990	13,009	11,179
<b>TOTAL</b>				<b>100,129</b>	<b>21,461</b>				<b>217,098</b>	<b>42,222</b>	<b>48,104</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				53,052	2,984				143,527	14,541	12,552
2003		85	570	172	4,678		46	1,576	594	16,253	7,499
2004		19	163	53	572		6	299	128	1,318	7,053
2005		528	5,829	2,002	8,429		344	7,088	3,175	15,410	13,602
2006	124	6,701	110,705	41,344	12,285	794	26,953	379,356	160,274	52,391	12,006
<b>TOTAL</b>	<b>124</b>	<b>7,333</b>	<b>117,267</b>	<b>96,623</b>	<b>28,948</b>	<b>794</b>	<b>27,349</b>	<b>388,319</b>	<b>307,698</b>	<b>99,913</b>	<b>52,712</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	541,186	533,182	52,712	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,880	-32,929	621	
TOTAL LOSSES	535,306	500,253	53,333	
EXPECTED LOSSES	517,874	468,352	56,598	
CREDIBILITY	.02	.05	.06	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.513	1.414	.151	3.078
INDICATED (POST-TEST)	.994	.929	.099	2.022
PRES. ON RATE LEVEL	1.394	1.261	.152	2.807
DERIVED BY FORMULA	1.386	1.244	.149	2.779
UNDERLYING PRES. RATE	1.464	1.324	.160	2.948
PROPOSED	1.386	1.244	.149	2.779

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	3.589
IND. RATES				3.59	MINIMUM PREMIUM	1110
MAN. RATES	5.11	4.52	3.99	+ 3.59	PRESENT	1235

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	13,594	286,029	2.104			1	1	4	6
2003	16,650	12,418	.074					3	3
2004	12,036	7,750	.064					1	1
2005	11,870	114,621	.965				1	1	2
2006	8,900	14,959	.168					1	1
<b>TOTAL</b>	<b>63,050</b>	<b>435,777</b>	<b>.691</b>			<b>1</b>	<b>2</b>	<b>10</b>	<b>13</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			92,874	1,545	48,245			101,145	4,632	28,838	8,750
2003					1,267					2,055	9,096
2004					297					126	7,327
2005				57,133	5,163				47,202	178	4,945
2006					4,441					1	10,517
<b>TOTAL</b>			<b>92,874</b>	<b>58,678</b>	<b>59,413</b>			<b>101,145</b>	<b>51,834</b>	<b>31,198</b>	<b>40,635</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			144,791	2,206	52,443			322,450	11,441	49,342	10,203
2003		26	182	55	1,488		12	368	138	3,799	9,769
2004		10	94	29	329			44	19	192	8,404
2005		3,226	48,665	51,463	11,167		2,330	53,534	60,242	8,400	5,163
2006	21	603	6,968	2,098	3,368					2	11,295
<b>TOTAL</b>	<b>21</b>	<b>3,865</b>	<b>200,700</b>	<b>55,851</b>	<b>68,795</b>		<b>2,342</b>	<b>376,396</b>	<b>71,840</b>	<b>61,735</b>	<b>44,834</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	583,324	258,221	44,834	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-31,711	-76,735	416	
TOTAL LOSSES	551,613	181,486	45,250	
EXPECTED LOSSES	1,327,204	951,424	46,027	
CREDIBILITY	.02	.08	.09	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.875	.288	.072	1.235
INDICATED (POST-TEST)	.575	.189	.047	.811
PRES. ON RATE LEVEL	2.003	1.437	.070	3.510
DERIVED BY FORMULA	1.974	1.337	.068	3.379
UNDERLYING PRES. RATE	2.105	1.509	.073	3.687
PROPOSED	1.974	1.337	.068	3.379

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	4.364
IND. RATES				4.36	MINIMUM PREMIUM	1290
MAN. RATES	6.31	5.58	4.99	+ 4.36	PRESENT	1475

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	8,789	107,663	1.224				4	4	8
2003	3,716	106,044	2.853				3	4	7
2004	4,568	67,512	1.477				3	6	9
2005	6,180	365,164	5.908				4	3	7
2006	3,614	9,375	.259					2	2
<b>TOTAL</b>	<b>26,867</b>	<b>655,758</b>	<b>2.441</b>				<b>14</b>	<b>19</b>	<b>33</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				59,620	7,241				30,672	9,073	1,057
2003				33,500	7,657				45,429	19,096	362
2004				19,312	12,659				6,508	27,365	1,668
2005				79,942	21,488				153,190	110,116	428
2006					2,320					3,474	3,581
<b>TOTAL</b>				<b>192,374</b>	<b>51,365</b>				<b>235,799</b>	<b>169,124</b>	<b>7,096</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				85,137	7,871				75,760	15,524	1,232
2003		159	6,399	40,686	9,640		95	13,685	87,455	37,207	389
2004		886	10,704	21,309	14,992		213	12,955	15,472	42,352	1,913
2005		5,431	78,394	75,548	30,526		10,989	244,037	226,997	179,944	447
2006	10	316	3,641	1,096	1,760	11	363	4,898	1,805	3,465	3,846
<b>TOTAL</b>	<b>10</b>	<b>6,792</b>	<b>99,138</b>	<b>223,776</b>	<b>64,789</b>	<b>11</b>	<b>11,660</b>	<b>275,575</b>	<b>407,489</b>	<b>278,492</b>	<b>7,827</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	393,186	974,546	7,827	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-23,564	-56,883	580	
TOTAL LOSSES	369,622	917,663	8,407	
EXPECTED LOSSES	780,219	652,330	64,212	
CREDIBILITY	.01	.04	.05	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.376	3.416	.031	4.823
INDICATED (POST-TEST)	.904	2.244	.020	3.168
PRES. ON RATE LEVEL	2.765	2.312	.227	5.304
DERIVED BY FORMULA	2.746	2.309	.217	5.272
UNDERLYING PRES. RATE	2.904	2.428	.239	5.571
PROPOSED	2.746	2.309	.217	5.272

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	6.810
IND. RATES				6.81	MINIMUM PREMIUM	1865
MAN. RATES	9.47	8.37	7.54	+ 6.81	PRESENT	2095

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	11,543	90,514	.784					1	5	6
2003	13,276	51,844	.390					2	1	3
2004	14,371	365,380	2.542			1		1	8	10
2005	11,812	110,438	.934						5	5
2006	10,560	33,349	.315						3	3
<b>TOTAL</b>	<b>61,562</b>	<b>651,525</b>	<b>1.058</b>			<b>1</b>		<b>4</b>	<b>22</b>	<b>27</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				26,038	4,772				23,483	20,611	15,610
2003				19,372	1,061				13,730	1,006	16,675
2004			97,236	40,475	13,585			92,622	50,172	44,774	26,516
2005					53,493					27,763	29,182
2006					3,104					14,786	15,459
<b>TOTAL</b>			<b>97,236</b>	<b>85,885</b>	<b>76,015</b>			<b>92,622</b>	<b>87,385</b>	<b>108,940</b>	<b>103,442</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				37,182	5,187				58,003	35,266	18,201
2003		22	3,219	23,382	1,623		4	3,283	26,110	2,437	17,909
2004		7,028	165,338	45,540	18,802		8,391	345,249	100,877	75,426	30,414
2005		3,469	38,650	13,281	55,876		862	17,823	7,978	38,700	30,466
2006	14	424	4,867	1,466	2,355	48	1,547	20,826	7,679	14,756	16,603
<b>TOTAL</b>	<b>14</b>	<b>10,943</b>	<b>212,074</b>	<b>120,851</b>	<b>83,843</b>	<b>48</b>	<b>10,804</b>	<b>387,181</b>	<b>200,647</b>	<b>166,585</b>	<b>113,593</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	621,064	571,926	113,593	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,980	-40,837	512	
TOTAL LOSSES	616,084	531,089	114,105	
EXPECTED LOSSES	330,587	541,746	51,097	
CREDIBILITY	.02	.08	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.001	.863	.185	2.049
INDICATED (POST-TEST)	.658	.567	.122	1.347
PRES. ON RATE LEVEL	.511	.838	.079	1.428
DERIVED BY FORMULA	.514	.816	.082	1.412
UNDERLYING PRES. RATE	.537	.880	.083	1.500
PROPOSED	.514	.816	.082	1.412

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	1.824
IND. RATES				1.82	MINIMUM PREMIUM	695
MAN. RATES	2.57	2.27	2.03	+ 1.82	PRESENT	760

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	7,209									
2003	10,812	10,912	.100						1	1
2004	10,845	273,695	2.523			1			1	2
2005	10,331	29,156	.282						1	1
2006	14,428	519	.003							
<b>TOTAL</b>	<b>53,625</b>	<b>314,282</b>	<b>.586</b>			<b>1</b>			<b>3</b>	<b>4</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					2,169					3,055	5,688
2004			187,483		25,000			46,530		4,500	10,182
2005					11,484					10,084	7,588
2006											519
<b>TOTAL</b>			<b>187,483</b>		<b>38,653</b>			<b>46,530</b>		<b>17,639</b>	<b>23,977</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003		44	311	94	2,546		15	547	205	5,647	6,109
2004		11,758	291,368	6,728	31,112		3,991	154,075	3,799	8,227	11,679
2005		743	8,298	2,852	11,996		315	6,471	2,899	14,055	7,922
2006											557
<b>TOTAL</b>		<b>12,545</b>	<b>299,977</b>	<b>9,674</b>	<b>45,654</b>		<b>4,321</b>	<b>161,093</b>	<b>6,903</b>	<b>27,929</b>	<b>26,267</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	477,936	90,160	26,267	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	308	-13,301	273	
TOTAL LOSSES	478,244	76,859	26,540	
EXPECTED LOSSES	252,038	222,007	21,450	
CREDIBILITY	.02	.07	.08	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.892	.143	.049	1.084
INDICATED (POST-TEST)	.586	.094	.032	.712
PRES. ON RATE LEVEL	.448	.394	.038	.880
DERIVED BY FORMULA	.451	.373	.038	.862
UNDERLYING PRES. RATE	.470	.414	.040	.924
PROPOSED	.451	.373	.038	.862

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	1.113
IND. RATES				1.11	MINIMUM PREMIUM	525
MAN. RATES	1.57	1.39	1.25	+ 1.11	PRESENT	575

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	596,911	1,464,229	.245			3	9	41	53
2003	621,970	1,884,324	.302			7	9	43	59
2004	678,548	2,457,033	.362			6	8	35	49
2005	714,983	1,090,181	.152		1		10	23	34
2006	735,350	1,868,365	.254			1	11	41	53
<b>TOTAL</b>	<b>3,347,762</b>	<b>8,764,132</b>	<b>.262</b>		<b>1</b>	<b>17</b>	<b>47</b>	<b>183</b>	<b>248</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			517,766	115,165	125,426			179,870	145,802	238,149	142,051
2003			587,011	180,071	118,383			409,985	225,522	234,143	129,209
2004			799,887	101,445	180,821			776,126	163,251	210,146	225,357
2005		15,872		213,228	221,246		63,824		191,300	151,115	233,596
2006			113,991	137,978	193,105			400,000	159,354	675,529	188,408
<b>TOTAL</b>		<b>15,872</b>	<b>2,018,655</b>	<b>747,887</b>	<b>838,981</b>		<b>63,824</b>	<b>1,765,981</b>	<b>885,229</b>	<b>1,509,082</b>	<b>918,621</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			807,198	164,454	136,338			573,425	360,131	407,473	165,631
2003		25,344	969,967	227,746	144,908		24,523	1,471,395	454,657	446,004	138,770
2004		50,941	1,193,658	139,825	218,673		55,547	2,218,030	359,841	353,390	258,484
2005	2,237	56,946	329,311	242,226	252,654	7,362	293,063	318,098	287,933	243,683	243,874
2006	1,436	46,731	622,239	180,973	165,546	5,507	164,515	2,059,328	563,062	733,088	202,351
<b>TOTAL</b>	<b>3,673</b>	<b>179,962</b>	<b>3,922,373</b>	<b>955,224</b>	<b>918,119</b>	<b>12,869</b>	<b>537,648</b>	<b>6,640,276</b>	<b>2,025,624</b>	<b>2,183,638</b>	<b>1,009,110</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	11,296,801	6,082,605	1,009,110			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-108,366	-260,418	7,297			
TOTAL LOSSES	11,188,435	5,822,187	1,016,407			
EXPECTED LOSSES	12,118,898	3,816,450	636,075			
CREDIBILITY	.32	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.334	.174	.030	.538		
INDICATED (POST-TEST)	.219	.114	.020	.353		
PRES. ON RATE LEVEL	.345	.109	.017	.471		
DERIVED BY FORMULA	.305	.114	.020	.439		
UNDERLYING PRES. RATE	.362	.114	.019	.495		
PROPOSED	.305	.114	.020	.439		
YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	.567
IND. RATES				.57	MINIMUM PREMIUM	400
MAN. RATES	.93	.82	.67	+ .57	PRESENT	430

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	44,199	1,636,150	3.701		1		1	8	10
2003	48,320	127,729	.264				1	3	4
2004	54,098	155,019	.286				1	6	7
2005	44,375	52,824	.119					3	3
2006	52,515	225,631	.429				2	3	5
<b>TOTAL</b>	<b>243,507</b>	<b>2,197,353</b>	<b>.902</b>		<b>1</b>		<b>5</b>	<b>23</b>	<b>29</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		664,825		6,986	29,622		805,983		21,306	82,794	24,634
2003				38,131	12,406				13,299	33,169	30,724
2004				14,201	16,587				21,615	72,292	30,324
2005					3,944					33,000	15,880
2006				85,869	8,352				71,035	52,209	8,166
<b>TOTAL</b>		<b>664,825</b>		<b>145,187</b>	<b>70,911</b>		<b>805,983</b>		<b>127,255</b>	<b>273,464</b>	<b>109,728</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		204,331		9,976	32,200		667,474		52,626	141,661	28,723
2003		263	7,813	46,472	15,303		164	8,945	27,463	61,863	32,998
2004		913	10,185	16,404	19,098		579	36,490	48,634	112,265	34,781
2005		252	2,850	976	4,120		1,038	21,183	9,479	45,992	16,579
2006	167	9,137	150,910	56,366	16,741	511	16,901	234,829	95,687	69,726	8,770
<b>TOTAL</b>	<b>167</b>	<b>214,896</b>	<b>171,758</b>	<b>130,194</b>	<b>87,462</b>	<b>511</b>	<b>686,156</b>	<b>301,447</b>	<b>233,889</b>	<b>431,507</b>	<b>121,851</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,374,935	883,052	121,851	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-8,986	-32,751	1,113	
TOTAL LOSSES	1,365,949	850,301	122,964	
EXPECTED LOSSES	1,156,658	469,969	99,838	
CREDIBILITY	.06	.19	.21	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.561	.349	.050	.960
INDICATED (POST-TEST)	.369	.229	.033	.631
PRES. ON RATE LEVEL	.452	.184	.039	.675
DERIVED BY FORMULA	.447	.193	.038	.678
UNDERLYING PRES. RATE	.475	.193	.041	.709
PROPOSED	.445	.192	.038	.675

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	
IND. RATES				.87	MINIMUM PREMIUM	470
MAN. RATES	1.23	1.09	.96	+ .87	PRESENT	505

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	2,656,426	8,729,904	.328		1	14	38	161	214
2003	2,891,868	8,190,150	.283		1	18	26	120	165
2004	3,065,253	4,571,292	.149			7	35	100	142
2005	3,260,187	9,014,850	.276	1		7	39	79	126
2006	3,207,030	8,028,760	.250		1	2	44	96	143
<b>TOTAL</b>	<b>15,080,764</b>	<b>38,534,956</b>	<b>.256</b>		<b>1</b>	<b>3</b>	<b>48</b>	<b>182</b>	<b>790</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		502,563	2,020,823	592,910	1,043,617		56,300	1,513,797	632,407	1,848,748	518,739
2003		576,074	2,567,168	478,751	553,205		125,531	1,849,089	653,160	876,365	510,807
2004			804,065	519,244	577,235			540,136	778,975	815,350	536,287
2005	1,499,981		1,173,837	724,588	226,490	2,000,018		1,179,848	810,749	661,247	738,092
2006		799,984	347,934	705,702	499,959		2,403,679	95,587	1,110,721	1,370,721	694,473
<b>TOTAL</b>	<b>1,499,981</b>	<b>1,878,621</b>	<b>6,913,827</b>	<b>3,021,195</b>	<b>2,900,506</b>	<b>2,000,018</b>	<b>2,585,510</b>	<b>5,178,457</b>	<b>3,986,012</b>	<b>5,572,431</b>	<b>2,998,398</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		669,664	2,909,906	846,673	1,134,409		202,141	4,275,659	1,562,043	3,163,206	604,850
2003		767,244	3,934,443	624,088	668,601		281,473	5,925,227	1,343,763	1,662,519	548,607
2004		78,898	1,578,830	614,945	680,169		54,654	2,459,520	1,523,628	1,328,457	615,121
2005	322,372	139,778	2,108,715	731,909	332,521	553,971	330,536	3,877,992	1,306,962	1,097,719	770,568
2006	38,831	275,674	2,516,180	700,173	478,923	122,760	890,653	4,861,818	1,814,380	1,653,346	745,864
<b>TOTAL</b>	<b>361,203</b>	<b>1,931,258</b>	<b>13,048,074</b>	<b>3,517,788</b>	<b>3,294,623</b>	<b>676,731</b>	<b>1,759,457</b>	<b>21,400,216</b>	<b>7,550,776</b>	<b>8,905,247</b>	<b>3,285,010</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	39,176,939	23,268,434	3,285,010	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-276,309	-1,039,392	25,560	
TOTAL LOSSES	38,900,630	22,229,042	3,310,570	
EXPECTED LOSSES	27,296,182	15,080,764	2,262,115	
CREDIBILITY	.88	1.00	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.258	.147	.022	.427
INDICATED (POST-TEST)	.170	.097	.014	.281
PRES. ON RATE LEVEL	.173	.095	.014	.282
DERIVED BY FORMULA	.170	.097	.014	.281
UNDERLYING PRES. RATE	.181	.100	.015	.296
PROPOSED	.170	.097	.014	.281

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	TOTAL
IND. RATES				.36	MINIMUM PREMIUM	350
MAN. RATES	.58	.51	.40	+ .36	PRESENT	365

+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
2002	26,926	741,885	2.755			26,926			1	4	12	17
2003	34,104	442,772	1.298			34,104				4	14	18
2004	36,138	519,472	1.437			36,138				5	13	18
2005	39,073	995,728	2.548			39,073			1	4	19	24
2006	38,316	473,986	1.237			38,316			1	2	9	12
<b>TOTAL</b>	<b>174,557</b>	<b>3,173,843</b>	<b>1.818</b>			<b>174,557</b>			<b>3</b>	<b>19</b>	<b>67</b>	<b>89</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			171,604	75,170	53,301			275,675	81,485	69,309	15,341
2003				102,309	53,137				158,858	85,905	42,563
2004				123,336	61,698				250,980	53,604	29,854
2005			98,434	113,170	100,029			53,603	398,918	192,274	39,300
2006			61,196	39,925	55,539			56,246	91,770	138,922	30,388
<b>TOTAL</b>			<b>331,234</b>	<b>453,910</b>	<b>323,704</b>			<b>385,524</b>	<b>982,011</b>	<b>540,014</b>	<b>157,446</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			235,242	107,343	57,938			772,782	201,268	118,588	17,888
2003		1,115	23,796	125,550	64,364		426	51,296	307,117	165,462	45,713
2004		4,981	62,339	134,164	74,473		1,384	148,925	448,156	103,661	34,243
2005	170	23,128	331,185	129,080	118,727	253	47,376	778,813	570,653	339,789	41,029
2006	665	19,150	252,610	56,353	49,408	1,579	47,823	606,606	176,625	166,647	32,637
<b>TOTAL</b>	<b>835</b>	<b>48,374</b>	<b>905,172</b>	<b>552,490</b>	<b>364,910</b>	<b>1,832</b>	<b>97,009</b>	<b>2,358,422</b>	<b>1,703,819</b>	<b>894,147</b>	<b>171,510</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,411,644	3,515,366	171,510	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-25,497	-153,155	1,697	
TOTAL LOSSES	3,386,147	3,362,211	173,207	
EXPECTED LOSSES	3,086,169	2,298,915	146,627	
CREDIBILITY	.04	.15	.17	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.940	1.926	.099	3.965
INDICATED (POST-TEST)	1.275	1.265	.065	2.605
PRES. ON RATE LEVEL	1.683	1.254	.080	3.017
DERIVED BY FORMULA	1.667	1.256	.077	3.000
UNDERLYING PRES. RATE	1.768	1.317	.084	3.169
PROPOSED	1.667	1.256	.077	3.000

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	3.875
IND. RATES				3.88	MINIMUM PREMIUM	1175
MAN. RATES	5.42	4.79	4.29	+ 3.88	PRESENT	1305

+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
2002	143,241	2,683,914	1.873			143,241			6	15	22	43
2003	154,250	788,311	.511			154,250				12	18	30
2004	169,201	806,812	.476			169,201			2	1	11	14
2005	239,522	386,121	.161			239,522				3	10	13
2006	180,561	504,110	.279			180,561			1	1	14	16
<b>TOTAL</b>	<b>886,775</b>	<b>5,169,268</b>	<b>.583</b>			<b>886,775</b>			<b>9</b>	<b>32</b>	<b>75</b>	<b>116</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			908,826	203,795	72,784			924,597	266,074	164,831	143,007
2003				158,322	90,825				164,847	222,940	151,377
2004			258,729	4,399	33,216			320,371	23,787	97,935	68,375
2005				56,969	23,401				81,923	114,639	109,189
2006			61,447	10,726	86,702			144,171	2,289	151,273	47,502
<b>TOTAL</b>			<b>1,229,002</b>	<b>434,211</b>	<b>306,928</b>			<b>1,389,139</b>	<b>538,920</b>	<b>751,618</b>	<b>519,450</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			1,069,755	291,017	79,117			1,970,467	657,203	282,025	166,746
2003		1,899	38,062	194,659	109,693		1,107	77,187	327,727	418,978	162,579
2004		13,448	329,436	12,627	40,840		21,127	831,321	72,379	158,599	78,426
2005		4,395	61,708	55,842	30,200		7,626	166,281	137,420	173,946	113,993
2006	764	20,705	255,060	53,267	69,510	2,248	63,556	737,494	121,488	164,946	51,017
<b>TOTAL</b>	<b>764</b>	<b>40,447</b>	<b>1,754,021</b>	<b>607,412</b>	<b>329,360</b>	<b>2,248</b>	<b>93,416</b>	<b>3,782,750</b>	<b>1,316,217</b>	<b>1,198,494</b>	<b>572,761</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,673,646	3,451,483	572,761	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-56,338	-141,645	4,057	
TOTAL LOSSES	5,617,308	3,309,838	576,818	
EXPECTED LOSSES	4,247,652	2,083,921	354,709	
CREDIBILITY	.13	.46	.50	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.633	.373	.065	1.071
INDICATED (POST-TEST)	.416	.245	.043	.704
PRES. ON RATE LEVEL	.456	.224	.038	.718
DERIVED BY FORMULA	.451	.234	.041	.726
UNDERLYING PRES. RATE	.479	.235	.040	.754
PROPOSED	.446	.231	.041	.718

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	
IND. RATES				.93	MINIMUM PREMIUM	485
MAN. RATES	1.31	1.16	1.02	+ .93	PRESENT	515

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	219,896	165,995	.075						6	6
2003	245,502	143,081	.058					1	2	3
2004	271,145	316,708	.116			1		2	8	11
2005	298,363	246,779	.082					2	7	9
2006	322,770	281,536	.087					3	6	9
<b>TOTAL</b>	<b>1,357,676</b>	<b>1,154,099</b>	<b>.085</b>			<b>1</b>		<b>8</b>	<b>29</b>	<b>38</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					60,699					52,817	52,479
2003				3,650	52,191				7,987	36,366	42,887
2004			63,116	94,849	39,240			5,000	13,066	60,388	41,049
2005				20,353	20,521				55,962	68,136	81,807
2006				75,046	24,083				88,127	65,965	28,315
<b>TOTAL</b>			<b>63,116</b>	<b>193,898</b>	<b>196,734</b>			<b>5,000</b>	<b>165,142</b>	<b>283,672</b>	<b>246,537</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					65,980					90,370	61,191
2003		1,090	8,044	6,663	61,327		179	8,322	17,606	67,549	46,061
2004		7,192	140,745	103,768	49,305		887	44,277	32,208	93,494	47,083
2005		2,358	30,826	22,972	23,489		4,884	107,066	90,945	104,643	85,407
2006	223	10,263	158,224	57,193	27,356	641	21,102	293,014	119,337	87,699	30,410
<b>TOTAL</b>	<b>223</b>	<b>20,903</b>	<b>337,839</b>	<b>190,596</b>	<b>227,457</b>	<b>641</b>	<b>27,052</b>	<b>452,679</b>	<b>260,096</b>	<b>443,755</b>	<b>270,152</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	839,337	1,121,904	270,152	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-8,419	-51,080	1,634	
TOTAL LOSSES	830,918	1,070,824	271,786	
EXPECTED LOSSES	1,479,867	787,453	135,768	
CREDIBILITY	.18	.61	.67	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.061	.079	.020	.160
INDICATED (POST-TEST)	.040	.052	.013	.105
PRES. ON RATE LEVEL	.104	.055	.010	.169
DERIVED BY FORMULA	.092	.053	.012	.157
UNDERLYING PRES. RATE	.109	.058	.010	.177
PROPOSED	.092	.053	.012	.157

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	TOTAL
IND. RATES				.20	MINIMUM PREMIUM	310
MAN. RATES	.34	.30	.24	+ .20	PRESENT	330

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	417,386	1,982,307	.474			5	16	34	55
2003	455,110	1,810,303	.397			5	9	33	47
2004	483,353	1,612,295	.333			3	8	32	43
2005	509,678	1,299,333	.254			2	5	31	38
2006	568,662	1,829,580	.321			2	4	41	47
<b>TOTAL</b>	<b>2,434,189</b>	<b>8,533,818</b>	<b>.351</b>			<b>17</b>	<b>42</b>	<b>171</b>	<b>230</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			648,983	250,926	82,233			390,320	214,507	232,692	162,646
2003			691,983	159,127	65,279			444,472	123,414	150,328	175,700
2004			249,904	133,083	82,734			425,556	213,055	317,576	190,387
2005			246,719	160,196	214,132			153,783	156,618	224,363	143,522
2006			190,788	77,172	312,368			552,347	91,851	475,108	129,946
<b>TOTAL</b>			<b>2,028,377</b>	<b>780,504</b>	<b>756,746</b>			<b>1,966,478</b>	<b>799,445</b>	<b>1,400,067</b>	<b>802,201</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			1,011,765	358,322	89,388			1,244,340	529,833	398,133	189,645
2003		24,760	980,445	200,345	82,232		23,874	1,419,547	255,209	286,754	188,702
2004		20,413	450,191	151,998	102,788		39,218	1,616,331	449,466	515,859	218,374
2005	428	49,369	706,549	206,017	246,915	728	77,000	906,414	283,376	348,097	149,837
2006	2,245	65,206	813,854	205,970	251,069	4,863	142,069	1,727,313	401,989	518,932	139,562
<b>TOTAL</b>	<b>2,673</b>	<b>159,748</b>	<b>3,962,804</b>	<b>1,122,652</b>	<b>772,392</b>	<b>5,591</b>	<b>282,161</b>	<b>6,913,945</b>	<b>1,919,873</b>	<b>2,067,775</b>	<b>886,120</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	11,326,922	5,882,692	886,120	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-43,646	-254,445	7,201	
TOTAL LOSSES	11,283,276	5,628,247	893,321	
EXPECTED LOSSES	6,694,022	3,846,019	608,549	
CREDIBILITY	.26	.89	.98	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.464	.231	.037	.732
INDICATED (POST-TEST)	.305	.152	.024	.481
PRES. ON RATE LEVEL	.262	.150	.024	.436
DERIVED BY FORMULA	.273	.152	.024	.449
UNDERLYING PRES. RATE	.275	.158	.025	.458
PROPOSED	.273	.152	.024	.449

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	TOTAL
IND. RATES				.58	MINIMUM PREMIUM	400
MAN. RATES	.80	.71	.62	+ .58	PRESENT	420

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	10,207	85,235	.835				1	5	6
2003	13,530	72,021	.532				2	2	4
2004	14,179	64,300	.453				1	3	4
2005	13,555	140,829	1.038				2	2	4
2006	10,586	110,540	1.044				2	1	3
<b>TOTAL</b>	<b>62,057</b>	<b>472,925</b>	<b>.762</b>				<b>8</b>	<b>13</b>	<b>21</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				1,211	9,469				19,303	3,130	52,122
2003				27,159	573				24,070	3,195	17,024
2004				26,000	3,728				9,885	2,559	22,128
2005				45,418	5,311				62,692	20,996	6,412
2006				61,529	65				41,052	270	7,624
<b>TOTAL</b>				<b>161,317</b>	<b>19,146</b>				<b>157,002</b>	<b>30,150</b>	<b>105,310</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				1,729	10,294				47,678	5,355	60,774
2003		10	4,381	32,741	1,201		15	6,014	45,873	6,917	18,284
2004		719	10,191	27,344	5,406		57	6,021	17,720	4,768	25,381
2005		2,646	39,558	41,209	10,136		3,755	84,424	85,978	40,089	6,694
2006	93	5,746	98,844	37,589	7,506	196	6,640	93,602	39,785	10,440	8,188
<b>TOTAL</b>	<b>93</b>	<b>9,121</b>	<b>152,974</b>	<b>140,612</b>	<b>34,543</b>	<b>196</b>	<b>10,467</b>	<b>190,061</b>	<b>237,034</b>	<b>67,569</b>	<b>119,321</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	362,912	479,758	119,321	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,698	-19,805	708	
TOTAL LOSSES	357,214	459,953	120,029	
EXPECTED LOSSES	367,378	269,327	69,504	
CREDIBILITY	.02	.08	.09	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.576	.741	.193	1.510
INDICATED (POST-TEST)	.378	.487	.127	.992
PRES. ON RATE LEVEL	.564	.413	.106	1.083
DERIVED BY FORMULA	.560	.419	.108	1.087
UNDERLYING PRES. RATE	.592	.434	.112	1.138
PROPOSED	.558	.417	.108	1.083

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	1.399
IND. RATES				1.40	MINIMUM PREMIUM	595
MAN. RATES	1.94	1.72	1.54	+ 1.40	PRESENT	640

+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
2002	18,647	307,055	1.646			18,647				2	11	13
2003	20,818	273,806	1.315			20,818				2	5	7
2004	23,300	535,162	2.296			23,300		1		3	7	11
2005	27,407	91,030	.332			27,407				2	8	10
2006	29,291	148,885	.508			29,291					12	12
<b>TOTAL</b>	<b>119,463</b>	<b>1,355,938</b>	<b>1.135</b>			<b>119,463</b>		<b>1</b>		<b>9</b>	<b>43</b>	<b>53</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				1,581	56,516				8,640	204,956	35,362
2003				25,924	54,278				50,650	111,776	31,178
2004			73,383	56,794	7,210			250,567	40,925	29,841	76,442
2005				1,814	6,305				22,669	18,872	41,370
2006					13,333					62,935	72,617
<b>TOTAL</b>			<b>73,383</b>	<b>86,113</b>	<b>137,642</b>			<b>250,567</b>	<b>122,884</b>	<b>428,380</b>	<b>256,969</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				2,258	61,432				21,341	350,679	41,232
2003		1,141	11,870	33,586	64,212		555	31,466	103,616	208,723	33,485
2004		5,297	120,171	61,095	11,948		19,231	758,611	91,144	55,582	87,679
2005		503	5,989	3,164	6,762		1,709	37,770	34,334	30,222	43,190
2006	60	1,814	20,924	6,299	10,112	213	6,591	88,612	32,664	62,830	77,991
<b>TOTAL</b>	<b>60</b>	<b>8,755</b>	<b>158,954</b>	<b>106,402</b>	<b>154,466</b>	<b>213</b>	<b>28,086</b>	<b>916,459</b>	<b>283,099</b>	<b>708,036</b>	<b>283,577</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,112,527	1,252,003	283,577	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,015	-60,709	2,457	
TOTAL LOSSES	1,108,512	1,191,294	286,034	
EXPECTED LOSSES	845,798	958,093	199,503	
CREDIBILITY	.03	.12	.13	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.928	.997	.239	2.164
INDICATED (POST-TEST)	.610	.655	.157	1.422
PRES. ON RATE LEVEL	.674	.764	.159	1.597
DERIVED BY FORMULA	.672	.751	.159	1.582
UNDERLYING PRES. RATE	.708	.802	.167	1.677
PROPOSED	.672	.751	.159	1.582

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	TOTAL
IND. RATES				2.04	MINIMUM PREMIUM	745
MAN. RATES	2.86	2.53	2.27	+ 2.04	PRESENT	820

+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
2002	90,395	4,246,290	4.697			90,395			7	8	88	103
2003	93,436	5,002,586	5.354			93,436		1	9	5	106	121
2004	109,202	3,054,105	2.796			109,202			7	21	90	118
2005	113,383	3,543,300	3.125			113,383			5	13	93	111
2006	130,362	1,888,549	1.448			130,362			1	3	68	72
<b>TOTAL</b>	<b>536,778</b>	<b>17,734,830</b>	<b>3.304</b>			<b>536,778</b>		<b>1</b>	<b>29</b>	<b>50</b>	<b>445</b>	<b>525</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			1,185,612	136,239	462,299			1,374,167	148,296	695,767	243,910
2003		165,796	1,711,108	52,923	721,740		53,857	1,235,292	115,082	730,377	216,411
2004			711,284	420,107	351,420			310,676	406,550	569,418	284,650
2005			570,693	341,587	314,975			694,092	536,046	762,999	322,908
2006			120,000	59,345	477,513			104,000	56,123	724,558	347,010
<b>TOTAL</b>		<b>165,796</b>	<b>4,298,697</b>	<b>1,010,201</b>	<b>2,327,947</b>		<b>53,857</b>	<b>3,718,227</b>	<b>1,262,097</b>	<b>3,483,119</b>	<b>1,414,889</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			1,282,333	194,549	502,517			2,052,699	366,291	1,190,454	284,399
2003		568,686	2,314,849	108,726	853,930		264,659	3,504,444	295,071	1,363,866	232,425
2004		63,233	1,332,490	487,212	423,177		31,930	1,428,244	818,455	913,872	326,494
2005	802	88,882	1,292,752	400,952	376,677	2,426	257,712	3,045,486	966,690	1,183,820	337,116
2006	2,995	85,927	1,043,327	273,027	374,129	3,935	119,179	1,522,401	459,661	746,902	372,688
<b>TOTAL</b>	<b>3,797</b>	<b>806,728</b>	<b>7,265,751</b>	<b>1,464,466</b>	<b>2,530,430</b>	<b>6,361</b>	<b>673,480</b>	<b>11,553,274</b>	<b>2,906,168</b>	<b>5,398,914</b>	<b>1,553,122</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	20,309,391	12,299,978	1,553,122	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-49,540	-698,313	12,419	
TOTAL LOSSES	20,259,851	11,601,665	1,565,541	
EXPECTED LOSSES	10,923,433	10,773,135	1,025,246	
CREDIBILITY	.09	.33	.36	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.774	2.161	.292	6.227
INDICATED (POST-TEST)	2.480	1.420	.192	4.092
PRES. ON RATE LEVEL	1.937	1.911	.182	4.030
DERIVED BY FORMULA	1.986	1.749	.186	3.921
UNDERLYING PRES. RATE	2.035	2.007	.191	4.233
PROPOSED	2.041	1.798	.191	4.030

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	5.205
IND. RATES				5.21	MINIMUM PREMIUM	1490
MAN. RATES	7.13	6.31	5.73	+ 5.21	PRESENT	1655

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	248,309	2,931,152	1.180		1	3	9	49	62
2003	265,225	1,009,933	.380			1	1	58	60
2004	275,984	1,079,982	.391				2	40	45
2005	305,405	1,728,998	.566				3	57	63
2006	307,295	1,223,557	.398			1	4	55	60
<b>TOTAL</b>	<b>1,402,218</b>	<b>7,973,622</b>	<b>.569</b>		<b>1</b>	<b>10</b>	<b>20</b>	<b>259</b>	<b>290</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		541,229	542,629	38,587	206,712		787,072	299,740	67,424	303,770	143,989
2003			100,968	48,280	235,593			25,000	41,860	395,094	163,138
2004			159,152	126,652	183,910			58,397	63,430	358,370	130,071
2005			265,265	79,372	351,196			194,040	78,045	592,696	168,384
2006			64,188	80,282	184,129			49,298	107,631	602,143	135,886
<b>TOTAL</b>		<b>541,229</b>	<b>1,132,202</b>	<b>373,173</b>	<b>1,161,540</b>		<b>787,072</b>	<b>626,475</b>	<b>358,390</b>	<b>2,252,073</b>	<b>741,468</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		177,252	835,616	55,103	224,697		694,553	927,426	166,539	519,752	167,892
2003		8,874	200,363	69,369	277,880		3,395	164,295	106,740	732,216	175,210
2004		18,651	342,892	153,528	213,059		7,667	349,644	168,333	554,449	149,192
2005	461	56,213	774,044	169,970	382,437	918	100,924	1,207,083	294,048	850,130	175,793
2006	1,331	40,794	524,107	142,005	151,933	3,119	96,658	1,269,925	430,405	632,380	145,941
<b>TOTAL</b>	<b>1,792</b>	<b>301,784</b>	<b>2,677,022</b>	<b>589,975</b>	<b>1,250,006</b>	<b>4,037</b>	<b>903,197</b>	<b>3,918,373</b>	<b>1,166,065</b>	<b>3,288,927</b>	<b>814,028</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,806,205	6,294,973	814,028	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-70,060	-274,068	6,924	
TOTAL LOSSES	7,736,145	6,020,905	820,952	
EXPECTED LOSSES	7,389,689	4,024,366	602,954	
CREDIBILITY	.18	.62	.68	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.552	.429	.059	1.040
INDICATED (POST-TEST)	.363	.282	.039	.684
PRES. ON RATE LEVEL	.502	.273	.041	.816
DERIVED BY FORMULA	.477	.279	.040	.796
UNDERLYING PRES. RATE	.527	.287	.043	.857
PROPOSED	.477	.279	.040	.796

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	1.028
IND. RATES				1.03	MINIMUM PREMIUM	505
MAN. RATES	1.44	1.27	1.16	+ 1.03	PRESENT	550

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	84,664	32,797	.038						1	1
2003	99,236	42,533	.042						1	1
2004	87,223	7,452	.008						1	1
2005	97,193	18,095	.018							
2006	99,731	134,439	.134						1	1
<b>TOTAL</b>	<b>468,047</b>	<b>235,316</b>	<b>.050</b>						<b>4</b>	<b>4</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					4,705					14,956	13,136
2003					22,281					19,687	565
2004					1,571					1,174	4,707
2005											18,095
2006					36,395					56,099	41,945
<b>TOTAL</b>					<b>64,952</b>					<b>91,916</b>	<b>78,448</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					5,114					25,590	15,317
2003		466	3,188	968	26,152		99	3,525	1,330	36,385	607
2004		55	498	159	1,744		6	410	174	1,792	5,399
2005											18,891
2006	170	4,948	57,111	17,190	27,600	188	5,881	79,003	29,119	56,005	45,049
<b>TOTAL</b>	<b>170</b>	<b>5,469</b>	<b>60,797</b>	<b>18,317</b>	<b>60,610</b>	<b>188</b>	<b>5,986</b>	<b>82,938</b>	<b>30,623</b>	<b>119,772</b>	<b>85,263</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	155,548	229,322	85,263	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,683	-8,424	262	
TOTAL LOSSES	149,865	220,898	85,525	
EXPECTED LOSSES	510,171	121,692	23,403	
CREDIBILITY	.09	.30	.33	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.032	.047	.018	.097
INDICATED (POST-TEST)	.021	.031	.012	.064
PRES. ON RATE LEVEL	.104	.025	.004	.133
DERIVED BY FORMULA	.097	.027	.007	.131
UNDERLYING PRES. RATE	.109	.026	.005	.140
PROPOSED	.097	.027	.007	.131

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	
IND. RATES				.17	MINIMUM PREMIUM	305
MAN. RATES	.24	.21	.19	+ .17	PRESENT	315

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	48,813	106,160	.217				2	4		6
2003	49,406	91,971	.186				1	4		5
2004	53,101	98,846	.186					4		4
2005	55,160	199,334	.361			1				1
2006	59,275	91,397	.154					4		4
<b>TOTAL</b>	<b>265,755</b>	<b>587,708</b>	<b>.221</b>			<b>1</b>	<b>3</b>	<b>16</b>		<b>20</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				13,934	5,080				17,608	60,455	9,083
2003				550	11,523					26,694	53,204
2004					11,465					12,178	75,203
2005			75,000					1,736			122,598
2006					21,162					36,981	33,254
<b>TOTAL</b>			<b>75,000</b>	<b>14,484</b>	<b>49,230</b>			<b>1,736</b>	<b>17,608</b>	<b>136,308</b>	<b>293,342</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				19,898	5,522				43,491	103,438	10,590
2003		244	1,738	1,162	13,534		130	4,778	1,802	49,335	57,141
2004		411	3,644	1,158	12,714		86	4,259	1,807	18,597	86,258
2005	130	8,325	129,456	3,697	2,142	8	703	6,602	216	95	127,992
2006	99	2,878	33,201	9,991	16,048	125	3,873	52,081	19,196	36,924	35,715
<b>TOTAL</b>	<b>229</b>	<b>11,858</b>	<b>168,039</b>	<b>35,906</b>	<b>49,960</b>	<b>133</b>	<b>4,792</b>	<b>67,720</b>	<b>66,512</b>	<b>208,389</b>	<b>317,696</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	252,771	360,767	317,696	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,642	-46,068	1,592	
TOTAL LOSSES	247,129	314,699	319,288	
EXPECTED LOSSES	659,072	675,018	138,193	
CREDIBILITY	.06	.20	.22	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.093	.118	.120	.331
INDICATED (POST-TEST)	.061	.078	.079	.218
PRES. ON RATE LEVEL	.235	.242	.050	.527
DERIVED BY FORMULA	.225	.209	.056	.490
UNDERLYING PRES. RATE	.248	.254	.052	.554
PROPOSED	.225	.209	.056	.490

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	TOTAL
IND. RATES				.63	MINIMUM PREMIUM	415
MAN. RATES	1.01	.89	.75	+ .63	PRESENT	450

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	10,224	209,284	2,046						2	2
2003	11,878	175,677	1,479					1	8	9
2004	12,920	111,907	.866					4	3	7
2005	15,906	293,165	1,843						16	16
2006	13,669	467,453	3,419					3	10	13
<b>TOTAL</b>	<b>64,597</b>	<b>1,257,486</b>	<b>1,947</b>					<b>8</b>	<b>39</b>	<b>47</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					60,761					136,543	11,980
2003				7,414	22,771				19,240	112,178	14,074
2004				46,801	2,697				18,698	5,382	38,329
2005					80,575					140,448	72,142
2006				87,217	54,925				162,625	112,286	50,400
<b>TOTAL</b>				<b>141,432</b>	<b>221,729</b>				<b>200,563</b>	<b>506,837</b>	<b>186,925</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					66,047					233,625	13,969
2003		471	4,430	9,919	26,871		562	24,443	44,064	208,140	15,115
2004		1,143	17,072	48,817	5,283		114	11,578	33,593	9,847	43,963
2005		5,207	58,214	20,005	84,168		4,389	90,137	40,363	195,781	75,316
2006	386	15,588	226,153	79,187	52,234	1,149	37,951	527,407	215,312	152,411	54,130
<b>TOTAL</b>	<b>386</b>	<b>22,409</b>	<b>305,869</b>	<b>157,928</b>	<b>234,603</b>	<b>1,149</b>	<b>43,016</b>	<b>653,565</b>	<b>333,332</b>	<b>799,804</b>	<b>202,493</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,026,394	1,525,667	202,493	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,744	-56,892	1,806	
TOTAL LOSSES	1,021,650	1,468,775	204,299	
EXPECTED LOSSES	444,428	844,929	156,972	
CREDIBILITY	.02	.08	.09	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.582	2.274	.316	4.172
INDICATED (POST-TEST)	1.039	1.494	.208	2.741
PRES. ON RATE LEVEL	.655	1.245	.232	2.132
DERIVED BY FORMULA	.663	1.265	.230	2.158
UNDERLYING PRES. RATE	.688	1.308	.243	2.239
PROPOSED	.663	1.265	.230	2.158

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	TOTAL
IND. RATES				2.79	MINIMUM PREMIUM	920
MAN. RATES	3.75	3.32	3.03	+ 2.79	PRESENT	1005

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	175,221	782,103	.446			1	7	19	27
2003	186,022	1,262,985	.678			1	7	20	28
2004	213,224	466,472	.218				5	9	14
2005	229,327	544,083	.237				3	16	19
2006	239,000	345,042	.144				2	15	17
<b>TOTAL</b>	<b>1,042,794</b>	<b>3,400,685</b>	<b>.326</b>			<b>2</b>	<b>24</b>	<b>79</b>	<b>105</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			132,045	110,828	89,738			54,402	163,313	180,469	51,308
2003			58,505	46,093	258,056			380,403	43,842	348,494	127,592
2004				111,517	41,464				75,016	162,340	76,135
2005				80,821	40,519				81,469	173,296	167,978
2006				21,800	61,335				17,996	148,223	95,688
<b>TOTAL</b>			<b>190,550</b>	<b>371,059</b>	<b>491,112</b>			<b>434,805</b>	<b>381,636</b>	<b>1,012,822</b>	<b>518,701</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			205,858	158,263	97,544			173,434	403,383	308,783	59,825
2003		6,706	97,049	67,050	303,922		14,161	805,636	112,580	647,938	137,034
2004		3,987	51,813	119,874	51,450		1,412	95,694	155,659	254,412	87,327
2005		6,715	92,836	81,043	50,488		9,462	203,421	153,705	255,632	175,370
2006	317	10,360	131,230	42,279	49,155	582	18,433	249,619	94,314	152,444	102,768
<b>TOTAL</b>	<b>317</b>	<b>27,768</b>	<b>578,786</b>	<b>468,509</b>	<b>552,559</b>	<b>582</b>	<b>43,468</b>	<b>1,527,804</b>	<b>919,641</b>	<b>1,619,209</b>	<b>562,324</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,178,725	3,559,918	562,324			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-18,444	-135,542	3,936			
TOTAL LOSSES	2,160,281	3,424,376	566,260			
EXPECTED LOSSES	2,627,840	2,043,876	333,695			
CREDIBILITY	.15	.51	.56			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.207	.328	.054	.589		
INDICATED (POST-TEST)	.136	.215	.035	.386		
PRES. ON RATE LEVEL	.240	.187	.030	.457		
DERIVED BY FORMULA	.224	.201	.033	.458		
UNDERLYING PRES. RATE	.252	.196	.032	.480		
PROPOSED	.223	.201	.033	.457		
<b>IND. RATES</b>						
YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	.590
IND. RATES				.59	MINIMUM PREMIUM	405
MAN. RATES	.83	.73	.65	+ .59	PRESENT	425

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	2,735	22,800	.833				1	3	4
2003	3,947								
2004	3,942	4,347	.110						
2005	3,944	52,150	1.322				1		1
2006	4,525	10,518	.232					3	3
<b>TOTAL</b>	<b>19,093</b>	<b>89,815</b>	<b>.470</b>				<b>2</b>	<b>6</b>	<b>8</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				800	3,870				4,560	10,407	3,163
2004											4,347
2005				25,573					24,354		2,223
2006					2,199					2,410	5,909
<b>TOTAL</b>				<b>26,373</b>	<b>6,069</b>				<b>28,914</b>	<b>12,817</b>	<b>15,642</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				1,142	4,207				11,263	17,806	3,688
2004											4,986
2005		1,292	20,111	22,461	2,582		1,202	27,559	31,058	4,203	2,321
2006	8	297	3,451	1,041	1,672	8	257	3,390	1,248	2,408	6,346
<b>TOTAL</b>	<b>8</b>	<b>1,589</b>	<b>23,562</b>	<b>24,644</b>	<b>8,461</b>	<b>8</b>	<b>1,459</b>	<b>30,949</b>	<b>43,569</b>	<b>24,417</b>	<b>17,341</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	57,575	101,091	17,341	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,129	-12,896	275	
TOTAL LOSSES	56,446	88,195	17,616	
EXPECTED LOSSES	245,153	201,049	22,911	
CREDIBILITY	.01	.04	.04	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.296	.462	.092	.850
INDICATED (POST-TEST)	.194	.304	.060	.558
PRES. ON RATE LEVEL	1.222	1.003	.114	2.339
DERIVED BY FORMULA	1.212	.975	.112	2.299
UNDERLYING PRES. RATE	1.284	1.053	.120	2.457
PROPOSED	1.212	.975	.112	2.299

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	3.239
IND. RATES				3.24	MINIMUM PREMIUM	1025
MAN. RATES	4.75	4.20	3.58	+ 3.24	PRESENT	1135

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	9,049	2,781	.030							
2003	8,910	6,636	.074							
2004	9,490	12,336	.129				1			1
2005	9,453	7,825	.082							
2006	9,332	168,184	1.802						2	2
<b>TOTAL</b>	<b>46,234</b>	<b>197,762</b>	<b>.428</b>				<b>1</b>		<b>2</b>	<b>3</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											2,781
2003											6,636
2004				6,060					3,500		2,776
2005											7,825
2006					29,743					108,933	29,508
<b>TOTAL</b>				<b>6,060</b>	<b>29,743</b>				<b>3,500</b>	<b>108,933</b>	<b>49,526</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											3,243
2003											7,127
2004		138	2,101	6,288	296		15	1,814	6,138	305	3,184
2005											8,169
2006	140	4,046	46,669	14,048	22,553	367	11,421	153,413	56,544	108,750	31,692
<b>TOTAL</b>	<b>140</b>	<b>4,184</b>	<b>48,770</b>	<b>20,336</b>	<b>22,849</b>	<b>367</b>	<b>11,436</b>	<b>155,227</b>	<b>62,682</b>	<b>109,055</b>	<b>53,415</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	220,124	214,922	53,415	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,987	-11,304	445	
TOTAL LOSSES	218,137	203,618	53,860	
EXPECTED LOSSES	163,668	157,658	40,686	
CREDIBILITY	.02	.06	.07	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.472	.440	.116	1.028
INDICATED (POST-TEST)	.310	.289	.076	.675
PRES. ON RATE LEVEL	.336	.325	.084	.745
DERIVED BY FORMULA	.335	.323	.083	.741
UNDERLYING PRES. RATE	.354	.341	.088	.783
PROPOSED	.335	.323	.083	.741

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	
IND. RATES				.96	MINIMUM PREMIUM	490
MAN. RATES	1.37	1.21	1.06	+ .96	PRESENT	525

+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
2002	5,914	15,260	.258			5,914					2	2
2003	5,931	61,118	1.030			5,931					3	3
2004	5,978	38,979	.652			5,978					1	1
2005	7,352	207,167	2.817			7,352			1			1
2006	6,892	66,581	.966			6,892				1		4
<b>TOTAL</b>	<b>32,067</b>	<b>389,105</b>	<b>1.213</b>			<b>32,067</b>			<b>1</b>	<b>1</b>	<b>9</b>	<b>11</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					7,441					1,899	5,920
2003					8,738					19,417	32,963
2004					1,449					31,395	6,135
2005			96,200					105,490			5,477
2006				9,400	3,315				18,879	6,153	28,834
<b>TOTAL</b>			<b>96,200</b>	<b>9,400</b>	<b>20,943</b>			<b>105,490</b>	<b>18,879</b>	<b>58,864</b>	<b>79,329</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					8,088					3,249	6,903
2003		181	1,251	380	10,257		95	3,478	1,311	35,888	35,402
2004		52	460	145	1,607		213	10,985	4,659	47,939	7,037
2005	166	10,679	166,048	4,744	2,745	500	42,709	401,412	13,145	5,699	5,718
2006	30	1,331	20,287	7,303	3,650	109	3,679	51,531	21,426	10,821	30,968
<b>TOTAL</b>	<b>196</b>	<b>12,243</b>	<b>188,046</b>	<b>12,572</b>	<b>26,347</b>	<b>609</b>	<b>46,696</b>	<b>467,406</b>	<b>40,541</b>	<b>103,596</b>	<b>86,028</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	715,196	183,056	86,028	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,514	-17,421	436	
TOTAL LOSSES	710,682	165,635	86,464	
EXPECTED LOSSES	397,952	253,330	38,160	
CREDIBILITY	.01	.05	.05	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.216	.517	.270	3.003
INDICATED (POST-TEST)	1.456	.340	.177	1.973
PRES. ON RATE LEVEL	1.182	.752	.113	2.047
DERIVED BY FORMULA	1.185	.731	.116	2.032
UNDERLYING PRES. RATE	1.241	.790	.119	2.150
PROPOSED	1.185	.731	.116	2.032

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	2.624
IND. RATES				2.62	MINIMUM PREMIUM	880
MAN. RATES	3.65	3.23	2.91	+ 2.62	PRESENT	975

+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
2002	15,268	2,686,241	17.593			15,268		1		2	5	8
2003	15,329	627,172	4.091			15,329				8	12	20
2004	17,740	700,264	3.947			17,740			1	2	16	19
2005	21,348	285,417	1.336			21,348				4	19	23
2006	19,974	289,640	1.450			19,974				2	15	17
<b>TOTAL</b>	<b>89,659</b>	<b>4,588,734</b>	<b>5.118</b>			<b>89,659</b>		<b>1</b>	<b>1</b>	<b>18</b>	<b>67</b>	<b>87</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		888,197		34,378	33,167		1,535,704		11,508	133,834	49,453
2003				198,213	22,084				289,657	42,919	74,299
2004			61,084	48,577	178,687			77,128	96,539	176,255	61,994
2005				36,431	62,518				47,734	103,886	34,848
2006				8,377	66,305				5,000	134,354	75,604
<b>TOTAL</b>		<b>888,197</b>	<b>61,084</b>	<b>325,976</b>	<b>362,761</b>		<b>1,535,704</b>	<b>77,128</b>	<b>450,438</b>	<b>591,248</b>	<b>296,198</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002		154,060		49,092	36,052		717,745		28,425	228,990	57,662
2003		461	34,537	239,727	29,787		223	73,162	552,315	91,517	79,797
2004		11,026	165,933	69,809	201,674		8,145	364,506	200,665	279,765	71,107
2005		5,872	73,818	47,517	68,985		5,610	120,700	90,729	153,061	36,381
2006	320	9,798	117,479	36,436	51,298	477	14,885	200,574	74,567	135,373	81,199
<b>TOTAL</b>	<b>320</b>	<b>181,217</b>	<b>391,767</b>	<b>442,581</b>	<b>387,796</b>	<b>477</b>	<b>746,608</b>	<b>758,942</b>	<b>946,701</b>	<b>888,706</b>	<b>326,146</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,079,331	2,665,784	326,146	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-20,037	-110,012	2,410	
TOTAL LOSSES	2,059,294	2,555,772	328,556	
EXPECTED LOSSES	2,222,647	1,646,138	205,319	
CREDIBILITY	.03	.10	.11	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.297	2.851	.366	5.514
INDICATED (POST-TEST)	1.509	1.873	.240	3.622
PRES. ON RATE LEVEL	2.360	1.748	.218	4.326
DERIVED BY FORMULA	2.334	1.761	.220	4.315
UNDERLYING PRES. RATE	2.479	1.836	.229	4.544
PROPOSED	2.334	1.761	.220	4.315

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	5.574
IND. RATES				5.57	MINIMUM PREMIUM	1575
MAN. RATES	7.71	6.82	6.15	+ 5.57	PRESENT	1760

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002										
2003										
2004	1									
2005	12									
2006	12									
<b>TOTAL</b>	<b>25</b>									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	14	-13	15	
TOTAL LOSSES	14		15	
EXPECTED LOSSES	571	694	733	
CREDIBILITY	.00	.00	.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.056	.000	.060	.116
INDICATED (POST-TEST)	.037	.000	.039	.076
PRES. ON RATE LEVEL	2.171	2.646	2.794	7.611
DERIVED BY FORMULA	2.171	2.646	2.794	7.611
UNDERLYING PRES. RATE	2.280	2.779	2.935	7.994
PROPOSED	2.171	2.646	2.794	7.611

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	9.831
IND. RATES				9.83	MINIMUM PREMIUM	2575
MAN. RATES	13.52	11.96	10.82	+ 9.83	PRESENT	2885

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	97,248	4,263,727	4.384			14	16	69	99
2003	111,317	4,767,034	4.282			8	17	67	92
2004	115,897	3,933,118	3.393			6	15	56	77
2005	104,711	3,046,790	2.909			5	27	59	91
2006	114,149	1,686,957	1.477			2	9	62	73
<b>TOTAL</b>	<b>543,322</b>	<b>17,697,626</b>	<b>3.257</b>			<b>35</b>	<b>84</b>	<b>313</b>	<b>432</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			1,486,096	278,833	350,984			1,216,967	275,364	502,188	153,295
2003			1,560,719	375,033	343,772			1,213,287	602,701	488,301	183,221
2004			1,148,848	278,237	147,541			1,312,627	431,102	465,669	149,094
2005			365,289	498,342	134,107			322,438	1,213,771	327,021	185,822
2006			154,326	221,191	247,618			68,975	349,999	491,777	153,071
<b>TOTAL</b>			<b>4,715,278</b>	<b>1,651,636</b>	<b>1,224,022</b>			<b>4,134,294</b>	<b>2,872,937</b>	<b>2,274,956</b>	<b>824,503</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			2,242,744	398,173	381,523			3,338,484	680,149	859,243	178,742
2003		57,613	2,146,510	479,246	416,207		50,597	3,066,511	1,199,016	935,621	196,779
2004		53,431	1,236,910	319,747	190,313		72,171	2,978,975	878,494	771,597	171,011
2005	636	74,466	1,119,352	488,999	200,866	1,527	200,654	2,810,427	1,682,005	682,850	193,998
2006	2,340	74,162	999,166	266,466	220,794	4,138	130,575	1,735,713	612,720	584,069	164,398
<b>TOTAL</b>	<b>2,976</b>	<b>259,672</b>	<b>7,744,682</b>	<b>1,952,631</b>	<b>1,409,703</b>	<b>5,665</b>	<b>453,997</b>	<b>13,930,110</b>	<b>5,052,384</b>	<b>3,833,380</b>	<b>904,928</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	22,397,102	12,248,098	904,928	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-112,410	-616,118	6,855	
TOTAL LOSSES	22,284,692	11,631,980	911,783	
EXPECTED LOSSES	11,849,854	8,807,249	619,388	
CREDIBILITY	.10	.33	.36	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	4.102	2.141	.168	6.411
INDICATED (POST-TEST)	2.695	1.407	.110	4.212
PRES. ON RATE LEVEL	2.077	1.542	.109	3.728
DERIVED BY FORMULA	2.139	1.497	.109	3.745
UNDERLYING PRES. RATE	2.181	1.621	.114	3.916
PROPOSED	2.139	1.497	.109	3.745

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	4.837
IND. RATES				4.84	MINIMUM PREMIUM	1400
MAN. RATES	6.61	5.85	5.30	+ 4.84	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
2002	32,029	1,040,758	3.249			32,029	1		3	1	21	26
2003	31,668	1,195,685	3.775			31,668			1	8	24	33
2004	35,741	425,473	1.190			35,741			1	1	14	16
2005	39,649	642,790	1.621			39,649			1	2	20	23
2006	38,887	1,052,498	2.706			38,887	1			6	12	19
<b>TOTAL</b>	<b>177,974</b>	<b>4,357,204</b>	<b>2.448</b>			<b>177,974</b>	<b>2</b>		<b>6</b>	<b>18</b>	<b>91</b>	<b>117</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	290,250		265,630	3,735	52,431			278,183	18,374	105,235	26,920
2003			58,628	180,320	90,593			71,318	544,979	198,651	51,196
2004			58,400	14,998	46,981			18,013	75,198	181,028	30,855
2005			59,520	24,555	65,613			158,541	78,712	177,578	78,271
2006	547,904			119,156	95,405				139,343	112,843	37,847
<b>TOTAL</b>	<b>838,154</b>		<b>442,178</b>	<b>342,764</b>	<b>351,023</b>			<b>526,055</b>	<b>856,606</b>	<b>775,335</b>	<b>225,089</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	331,466		414,117	5,334	56,991			886,848	45,384	180,056	31,389
2003		4,185	133,843	221,714	110,088		5,051	398,556	1,049,040	390,755	54,985
2004		5,392	108,405	21,612	53,894		3,066	161,363	159,958	283,485	35,391
2005	102	12,080	169,151	40,772	72,712	748	73,439	804,537	171,110	269,675	81,715
2006	573,121	24,081	340,934	117,806	86,800	1,036	34,278	475,341	193,115	147,196	40,648
<b>TOTAL</b>	<b>904,689</b>	<b>45,738</b>	<b>1,166,450</b>	<b>407,238</b>	<b>380,485</b>	<b>1,784</b>	<b>115,834</b>	<b>2,726,645</b>	<b>1,618,607</b>	<b>1,271,167</b>	<b>244,128</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,961,140	3,677,497	244,128			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-20,950	-138,042	1,904			
TOTAL LOSSES	4,940,190	3,539,455	246,032			
EXPECTED LOSSES	2,205,098	2,021,784	165,516			
CREDIBILITY	.05	.16	.17			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.776	1.989	.138	4.903		
INDICATED (POST-TEST)	1.824	1.307	.091	3.222		
PRES. ON RATE LEVEL	1.180	1.082	.088	2.350		
DERIVED BY FORMULA	1.212	1.118	.089	2.419		
UNDERLYING PRES. RATE	1.239	1.136	.093	2.468		
PROPOSED	1.212	1.118	.089	2.419		
<b>IND. RATES</b>						
YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	3.124
IND. RATES				3.12	MINIMUM PREMIUM	1000
MAN. RATES	4.14	3.66	3.34	+ 3.12	PRESENT	1080

+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
2002	24,275	454,837	1.873			24,275				1	27	28
2003	26,166	930,528	3.556			26,166			1	2	19	22
2004	24,889	518,736	2.084			24,889		1			18	19
2005	22,060	251,459	1.139			22,060				1	12	13
2006	39,044	550,948	1.411			39,044					22	22
<b>TOTAL</b>	<b>136,434</b>	<b>2,706,508</b>	<b>1.984</b>			<b>136,434</b>			<b>2</b>	<b>4</b>	<b>98</b>	<b>104</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				25,849	140,738				20,208	228,953	39,089
2003			85,138	68,039	225,250			54,072	161,909	286,250	49,870
2004			112,713		109,993			75,845		193,440	26,745
2005				52,359	58,987				58,556	65,882	15,675
2006					232,978					251,784	66,186
<b>TOTAL</b>			<b>197,851</b>	<b>146,247</b>	<b>767,946</b>			<b>129,917</b>	<b>240,673</b>	<b>1,026,309</b>	<b>197,565</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				36,912	152,983				49,914	391,738	45,578
2003		8,027	177,084	92,568	266,057		4,504	269,671	327,885	536,364	53,560
2004		10,469	205,334	13,645	124,031		7,766	316,242	33,802	297,594	30,677
2005		6,476	83,794	60,635	66,907		4,944	108,547	93,610	101,943	16,365
2006	1,088	31,674	365,564	110,047	176,685	841	26,411	354,577	130,701	251,360	71,084
<b>TOTAL</b>	<b>1,088</b>	<b>56,646</b>	<b>831,776</b>	<b>313,807</b>	<b>786,663</b>	<b>841</b>	<b>43,625</b>	<b>1,049,037</b>	<b>635,912</b>	<b>1,578,999</b>	<b>217,264</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,983,013	3,315,381	217,264	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	4,983	-122,117	2,328	
TOTAL LOSSES	1,987,996	3,193,264	219,592	
EXPECTED LOSSES	2,099,719	2,004,215	180,092	
CREDIBILITY	.04	.13	.14	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.457	2.341	.161	3.959
INDICATED (POST-TEST)	.957	1.538	.106	2.601
PRES. ON RATE LEVEL	1.465	1.399	.126	2.990
DERIVED BY FORMULA	1.445	1.417	.123	2.985
UNDERLYING PRES. RATE	1.539	1.469	.132	3.140
PROPOSED	1.445	1.417	.123	2.985

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	3.856
IND. RATES				3.86	MINIMUM PREMIUM	1170
MAN. RATES	5.37	4.75	4.25	+ 3.86	PRESENT	1295

+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
2002	164,665	3,422,627	2.078			164,665			5	15	110	130
2003	170,247	2,790,796	1.639			170,247		1		16	90	107
2004	182,404	2,611,342	1.431			182,404			2	22	84	108
2005	191,132	2,002,051	1.047			191,132			3	17	79	99
2006	201,455	1,948,671	.967			201,455			1	13	70	84
<b>TOTAL</b>	<b>909,903</b>	<b>12,775,487</b>	<b>1.404</b>			<b>909,903</b>		<b>1</b>	<b>11</b>	<b>83</b>	<b>433</b>	<b>528</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			827,932	183,922	343,436			690,509	187,562	902,617	286,649
2003		295,762		269,353	183,077		490,640		846,479	413,694	291,791
2004			299,073	385,775	191,492			416,373	597,240	374,293	347,096
2005			214,320	347,106	165,037			109,242	426,425	437,972	301,949
2006			64,401	181,649	262,420			255,600	233,664	610,645	340,292
<b>TOTAL</b>		<b>295,762</b>	<b>1,405,726</b>	<b>1,367,805</b>	<b>1,145,462</b>		<b>490,640</b>	<b>1,471,724</b>	<b>2,291,370</b>	<b>2,739,221</b>	<b>1,567,777</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			915,549	262,641	373,312			1,502,713	463,279	1,544,380	334,233
2003		238,444	75,939	325,680	220,020		492,324	254,086	1,453,581	796,219	313,384
2004		26,883	490,931	423,896	234,798		28,165	1,334,528	1,121,438	631,382	398,119
2005	372	52,028	762,181	356,409	213,576	517	78,916	1,179,376	683,274	690,040	315,235
2006	1,715	57,656	768,012	238,514	222,590	5,011	152,555	1,948,997	586,405	681,901	365,474
<b>TOTAL</b>	<b>2,087</b>	<b>375,011</b>	<b>3,012,612</b>	<b>1,607,140</b>	<b>1,264,296</b>	<b>5,528</b>	<b>751,960</b>	<b>6,219,700</b>	<b>4,307,977</b>	<b>4,343,922</b>	<b>1,726,445</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,366,898	11,523,335	1,726,445	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-73,851	-607,252	13,592	
TOTAL LOSSES	10,293,047	10,916,083	1,740,037	
EXPECTED LOSSES	8,407,504	8,898,852	1,182,875	
CREDIBILITY	.13	.46	.51	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.131	1.200	.191	2.522
INDICATED (POST-TEST)	.743	.788	.125	1.656
PRES. ON RATE LEVEL	.880	.931	.124	1.935
DERIVED BY FORMULA	.862	.865	.125	1.852
UNDERLYING PRES. RATE	.924	.978	.130	2.032
PROPOSED	.862	.865	.125	1.852

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	TOTAL
IND. RATES				2.39	MINIMUM PREMIUM	825
MAN. RATES	3.81	3.37	2.75	+ 2.39	PRESENT	935

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	38,787	272,935	.703				2	20	22
2003	44,409	403,189	.907				3	22	25
2004	45,831	600,921	1.311				6	12	18
2005	46,912	527,170	1.123				3	18	21
2006	49,418	386,813	.782				1	15	16
<b>TOTAL</b>	<b>225,357</b>	<b>2,191,028</b>	<b>.972</b>				<b>15</b>	<b>87</b>	<b>102</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				31,065	61,122				8,712	126,443	45,593
2003				56,099	68,603				59,215	172,275	46,997
2004				133,468	24,864				286,880	101,248	54,461
2005				63,173	174,179				40,901	163,541	85,376
2006				42,542	35,617				28,036	136,616	144,002
<b>TOTAL</b>				<b>326,347</b>	<b>364,385</b>				<b>423,744</b>	<b>700,123</b>	<b>376,429</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				44,361	66,440				21,519	216,342	53,161
2003		1,436	18,696	70,557	81,616		853	44,231	123,948	320,889	50,475
2004		3,888	54,145	140,956	34,107		1,854	184,217	518,196	179,536	62,467
2005		14,477	175,524	98,717	188,326		7,119	151,248	99,157	235,029	89,132
2006	229	8,815	124,154	42,796	32,170	594	18,830	256,058	97,986	143,329	154,658
<b>TOTAL</b>	<b>229</b>	<b>28,616</b>	<b>372,519</b>	<b>397,387</b>	<b>402,659</b>	<b>594</b>	<b>28,656</b>	<b>635,754</b>	<b>860,806</b>	<b>1,095,125</b>	<b>409,893</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,066,368	2,755,977	409,893	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-11,651	-125,858	2,551	
TOTAL LOSSES	1,054,717	2,630,119	412,444	
EXPECTED LOSSES	1,340,874	1,850,182	223,104	
CREDIBILITY	.05	.18	.20	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.468	1.167	.183	1.818
INDICATED (POST-TEST)	.307	.767	.120	1.194
PRES. ON RATE LEVEL	.566	.782	.094	1.442
DERIVED BY FORMULA	.553	.779	.099	1.431
UNDERLYING PRES. RATE	.595	.821	.099	1.515
PROPOSED	.553	.779	.099	1.431

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	1.848
IND. RATES				1.85	MINIMUM PREMIUM	700
MAN. RATES	2.69	2.38	2.05	+ 1.85	PRESENT	765

+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
2002	33,677	673,317	1,999			33,677			2		2	4
2003	35,637	145,483	.408			35,637				2	1	3
2004	38,258	174,627	.456			38,258				1	3	4
2005	40,377	30,821	.076			40,377					4	4
2006	43,434	65,511	.150			43,434					5	5
<b>TOTAL</b>	<b>191,383</b>	<b>1,089,759</b>	<b>.569</b>			<b>191,383</b>			<b>2</b>	<b>3</b>	<b>15</b>	<b>20</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			263,257		64,869			288,774		54,152	2,265
2003				59,071	405				34,636	684	50,687
2004				24,899	16,503				101,598	25,862	5,765
2005					6,871					16,672	7,278
2006					8,736					30,757	26,018
<b>TOTAL</b>			<b>263,257</b>	<b>83,970</b>	<b>97,384</b>			<b>288,774</b>	<b>136,234</b>	<b>128,127</b>	<b>92,013</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			376,979		70,513			864,187		92,654	2,641
2003		10	9,410	71,175	1,627		4	7,954	65,744	2,723	54,438
2004		1,149	13,871	27,494	19,523		586	61,746	182,037	48,318	6,613
2005		446	4,961	1,707	7,175		518	10,700	4,789	23,237	7,598
2006	41	1,182	13,707	4,125	6,626	103	3,223	43,321	15,966	30,704	27,943
<b>TOTAL</b>	<b>41</b>	<b>2,787</b>	<b>418,928</b>	<b>104,501</b>	<b>105,464</b>	<b>103</b>	<b>4,331</b>	<b>987,908</b>	<b>268,536</b>	<b>197,636</b>	<b>99,233</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,414,098	676,137	99,233			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,675	-35,255	558			
TOTAL LOSSES	1,410,423	640,882	99,791			
EXPECTED LOSSES	474,630	524,389	47,846			
CREDIBILITY	.05	.16	.18			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.737	.335	.052	1.124		
INDICATED (POST-TEST)	.484	.220	.034	.738		
PRES. ON RATE LEVEL	.236	.261	.024	.521		
DERIVED BY FORMULA	.248	.254	.026	.528		
UNDERLYING PRES. RATE	.248	.274	.025	.547		
PROPOSED	.248	.254	.026	.528		
<b>IND. RATES</b>						
YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	.682
IND. RATES				.68	MINIMUM PREMIUM	425
MAN. RATES	.92	.81	.74	+ .68	PRESENT	450

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	3,215	10,769	.334							
2003	2,761	6,566	.237							
2004	2,871	4,067	.141							
2005	2,468	4,468	.181						1	1
2006	2,316	8,451	.364						1	1
<b>TOTAL</b>	<b>13,631</b>	<b>34,321</b>	<b>.252</b>						<b>2</b>	<b>2</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											10,769
2003											6,566
2004											4,067
2005					396					1,148	2,924
2006					2,331					2,119	4,001
<b>TOTAL</b>					<b>2,727</b>					<b>3,267</b>	<b>28,327</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											12,557
2003											7,052
2004											4,665
2005		28	285	99	412		34	736	330	1,602	3,053
2006	10	316	3,660	1,101	1,767	8	219	2,982	1,101	2,115	4,297
<b>TOTAL</b>	<b>10</b>	<b>344</b>	<b>3,945</b>	<b>1,200</b>	<b>2,179</b>	<b>8</b>	<b>253</b>	<b>3,718</b>	<b>1,431</b>	<b>3,717</b>	<b>31,624</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,278	8,527	31,624	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,691	-9,255	269	
TOTAL LOSSES	3,587		31,893	
EXPECTED LOSSES	261,715	117,772	27,399	
CREDIBILITY	.01	.03	.03	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.026	.000	.234	.260
INDICATED (POST-TEST)	.017	.000	.154	.171
PRES. ON RATE LEVEL	1.828	.823	.191	2.842
DERIVED BY FORMULA	1.810	.798	.190	2.798
UNDERLYING PRES. RATE	1.920	.864	.201	2.985
PROPOSED	1.810	.798	.190	2.798

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	3.614
IND. RATES				3.61	MINIMUM PREMIUM	1115
MAN. RATES	5.16	4.56	4.04	+ 3.61	PRESENT	1250

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	6,977	205,019	2,938				1	5	6
2003	33,289	1,092,587	3,282			1	3	24	28
2004	26,650	264,121	.991				2	10	12
2005	25,904	619,112	2,390			2	2	22	26
2006	11,052	286,939	2,596				2	9	11
<b>TOTAL</b>	<b>103,872</b>	<b>2,467,778</b>	<b>2,376</b>			<b>3</b>	<b>10</b>	<b>70</b>	<b>83</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				28,960	46,120				1,680	110,331	17,928
2003			285,015	116,923	68,326			355,027	53,369	150,362	63,565
2004				42,840	31,055				78,713	70,598	40,915
2005			198,886	61,878	32,133			143,951	45,390	91,830	45,044
2006				52,654	44,405				101,645	78,927	9,308
<b>TOTAL</b>			<b>483,901</b>	<b>303,255</b>	<b>222,039</b>			<b>498,978</b>	<b>280,797</b>	<b>502,048</b>	<b>176,760</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				41,355	50,132				4,150	188,777	20,904
2003		7,155	259,750	145,237	83,090		11,181	654,501	116,328	281,825	68,269
2004		2,073	24,712	47,573	36,539		808	65,524	148,531	114,646	46,929
2005	345	27,283	415,167	72,127	45,486	681	63,383	658,040	102,216	143,619	47,026
2006	287	10,944	154,184	53,122	40,061	744	24,656	341,970	139,115	103,992	9,997
<b>TOTAL</b>	<b>632</b>	<b>47,455</b>	<b>853,813</b>	<b>359,414</b>	<b>255,308</b>	<b>1,425</b>	<b>100,028</b>	<b>1,720,035</b>	<b>510,340</b>	<b>832,859</b>	<b>193,125</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,723,388	1,957,921	193,125	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-50,163	-140,036	1,619	
TOTAL LOSSES	2,673,225	1,817,885	194,744	
EXPECTED LOSSES	2,187,544	1,863,464	184,892	
CREDIBILITY	.03	.11	.12	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.574	1.750	.187	4.511
INDICATED (POST-TEST)	1.691	1.150	.123	2.964
PRES. ON RATE LEVEL	2.005	1.708	.170	3.883
DERIVED BY FORMULA	1.996	1.647	.164	3.807
UNDERLYING PRES. RATE	2.106	1.794	.178	4.078
PROPOSED	1.996	1.647	.164	3.807

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	4.917
IND. RATES				4.92	MINIMUM PREMIUM	1420
MAN. RATES	7.10	6.28	5.52	+ 4.92	PRESENT	1605

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	25,922	684,629	2.641			2	2	13	17	
2003	27,978	290,363	1.037				1	24	25	
2004	29,810	422,737	1.418	1			4	17	22	
2005	31,817	519,152	1.631				5	17	22	
2006	33,865	585,973	1.730			1	2	21	24	
<b>TOTAL</b>	<b>149,392</b>	<b>2,502,854</b>	<b>1.675</b>	<b>1</b>		<b>3</b>	<b>14</b>	<b>92</b>	<b>110</b>	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			356,305	19,802	34,821			156,909	28,905	48,262	39,625
2003				22,970	57,157				299	141,409	68,528
2004	5,319			77,421	35,430				145,595	103,647	55,325
2005				127,735	33,499				178,666	78,366	100,886
2006			101,912	40,158	54,618			55,000	124,850	134,970	74,465
<b>TOTAL</b>	<b>5,319</b>		<b>458,217</b>	<b>288,086</b>	<b>215,525</b>			<b>211,909</b>	<b>478,315</b>	<b>506,654</b>	<b>338,829</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			555,479	28,277	37,851			500,226	71,395	82,578	46,203
2003		1,195	11,817	30,152	67,536		709	25,393	10,114	261,365	73,600
2004	12,252	3,012	38,081	83,893	43,089		1,296	111,759	270,743	170,922	63,458
2005		8,624	124,668	120,508	47,898		11,269	252,492	250,361	140,075	105,325
2006	885	24,282	318,980	59,878	50,380	1,704	52,298	671,672	206,155	170,780	79,975
<b>TOTAL</b>	<b>13,137</b>	<b>37,113</b>	<b>1,049,025</b>	<b>322,708</b>	<b>246,754</b>	<b>1,704</b>	<b>65,572</b>	<b>1,561,542</b>	<b>808,768</b>	<b>825,720</b>	<b>368,561</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,728,093	2,203,950	368,561	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-22,367	-135,468	3,451	
TOTAL LOSSES	2,705,726	2,068,482	372,012	
EXPECTED LOSSES	2,871,314	2,019,780	295,797	
CREDIBILITY	.04	.14	.15	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.811	1.385	.249	3.445
INDICATED (POST-TEST)	1.190	.910	.164	2.264
PRES. ON RATE LEVEL	1.830	1.287	.189	3.306
DERIVED BY FORMULA	1.804	1.234	.185	3.223
UNDERLYING PRES. RATE	1.922	1.352	.198	3.472
PROPOSED	1.804	1.234	.185	3.223

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	
IND. RATES				4.16	MINIMUM PREMIUM	1245
MAN. RATES	6.01	5.31	4.70	+ 4.16	PRESENT	1405

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	39,219	763,373	1.946			1	3	39	43	
2003	38,110	591,284	1.551			1	1	15	17	
2004	35,827	1,104,607	3.083			2	2	22	26	
2005	44,117	639,392	1.449			1	7	21	29	
2006	37,388	534,302	1.429			1	4	13	18	
<b>TOTAL</b>	<b>194,661</b>	<b>3,632,958</b>	<b>1.866</b>			<b>6</b>	<b>17</b>	<b>110</b>	<b>133</b>	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			68,507	23,138	160,246			131,405	15,967	262,263	101,847
2003			123,144	16,492	48,457			164,354	315	73,928	164,594
2004			333,664	10,058	95,775			316,798	19,261	255,153	73,898
2005			109,487	104,683	55,845			55,073	181,245	82,154	50,905
2006			124,591	106,365	29,130			85,875	88,822	70,046	29,473
<b>TOTAL</b>			<b>759,393</b>	<b>260,736</b>	<b>389,453</b>			<b>753,505</b>	<b>305,610</b>	<b>743,544</b>	<b>420,717</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			106,802	33,041	174,184			418,919	39,439	448,729	118,754
2003		5,668	197,507	23,128	57,692		9,444	548,862	9,894	138,105	176,773
2004		17,713	400,667	25,548	111,095		22,921	912,826	88,346	398,525	84,761
2005	190	21,070	311,657	111,205	72,041	261	33,834	467,392	261,614	148,778	53,145
2006	989	29,918	422,811	90,381	39,980	1,697	49,824	609,605	146,407	99,890	31,654
<b>TOTAL</b>	<b>1,179</b>	<b>74,369</b>	<b>1,439,444</b>	<b>283,303</b>	<b>454,992</b>	<b>1,958</b>	<b>116,023</b>	<b>2,957,604</b>	<b>545,700</b>	<b>1,234,027</b>	<b>465,087</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,590,577	2,518,022	465,087	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-43,657	-161,957	4,165	
TOTAL LOSSES	4,546,920	2,356,065	469,252	
EXPECTED LOSSES	2,748,613	2,228,870	387,376	
CREDIBILITY	.05	.17	.18	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.336	1.210	.241	3.787
INDICATED (POST-TEST)	1.535	.795	.158	2.488
PRES. ON RATE LEVEL	1.344	1.090	.190	2.624
DERIVED BY FORMULA	1.354	1.040	.184	2.578
UNDERLYING PRES. RATE	1.412	1.145	.199	2.756
PROPOSED	1.354	1.040	.184	2.578

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	3.330
IND. RATES				3.33	MINIMUM PREMIUM	1050
MAN. RATES	4.68	4.14	3.73	+ 3.33	PRESENT	1170

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	2,865	493,414	17,222			2	1	5	8	
2003	2,894	191,122	6,604				2	6	8	
2004	3,240	163,578	5,048				1	6	7	
2005	2,973	31,240	1,050					6	6	
2006	2,980	269,545	9,045				3	2	5	
<b>TOTAL</b>	<b>14,952</b>	<b>1,148,899</b>	<b>7,684</b>			<b>2</b>	<b>7</b>	<b>25</b>	<b>34</b>	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			258,265	18,315	29,002			143,209	1,022	32,260	11,341
2003				57,321	19,029				61,791	41,406	11,575
2004				28,539	23,331				20,156	77,894	13,658
2005					8,003					16,509	6,728
2006				100,582	10,586				131,543	14,883	11,951
<b>TOTAL</b>			<b>258,265</b>	<b>204,757</b>	<b>89,951</b>			<b>143,209</b>	<b>214,512</b>	<b>182,952</b>	<b>55,253</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			402,635	26,154	31,524			456,550	2,524	55,197	13,224
2003		396	11,799	69,873	23,453		207	21,381	120,001	79,130	12,432
2004		1,479	17,306	31,959	27,274		613	37,698	46,902	120,698	15,666
2005		520	5,778	1,986	8,357		513	10,601	4,745	23,014	7,024
2006	200	10,813	178,027	66,407	20,226	675	22,730	319,661	134,746	47,466	12,835
<b>TOTAL</b>	<b>200</b>	<b>13,208</b>	<b>615,545</b>	<b>196,379</b>	<b>110,834</b>	<b>675</b>	<b>24,063</b>	<b>845,891</b>	<b>308,918</b>	<b>325,505</b>	<b>61,181</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,499,582	941,636	61,181	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-6,019	-30,841	463	
TOTAL LOSSES	1,493,563	910,795	61,644	
EXPECTED LOSSES	519,282	428,675	42,914	
CREDIBILITY	.01	.03	.03	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	9.989	6.091	.412	16.492
INDICATED (POST-TEST)	6.563	4.002	.271	10.836
PRES. ON RATE LEVEL	3.307	2.730	.273	6.310
DERIVED BY FORMULA	3.340	2.768	.273	6.381
UNDERLYING PRES. RATE	3.473	2.867	.287	6.627
PROPOSED	3.340	2.768	.273	6.381

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	8.242
IND. RATES				8.24	MINIMUM PREMIUM	2200
MAN. RATES	11.00	9.73	8.97	+ 8.24	PRESENT	2440

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	223,607	335,694	.150				1	10	11	
2003	255,786	280,387	.109			1		7	8	
2004	262,302	112,858	.043					8	8	
2005	303,765	577,331	.190			1	2	11	14	
2006	354,460	421,291	.118				1	9	10	
<b>TOTAL</b>	<b>1,399,920</b>	<b>1,727,561</b>	<b>.123</b>			<b>2</b>	<b>4</b>	<b>45</b>	<b>51</b>	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				31,785	104,681				44,180	53,866	101,182
2003			101,109		10,680			61,337		46,219	61,042
2004					21,250					30,834	60,774
2005			160,603	54,723	25,278			78,296	83,349	77,203	97,879
2006				35,861	52,131				18,720	131,185	183,394
<b>TOTAL</b>			<b>261,712</b>	<b>122,369</b>	<b>214,020</b>			<b>139,633</b>	<b>146,249</b>	<b>339,307</b>	<b>504,271</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				45,389	113,789				109,125	92,164	117,978
2003		4,163	160,772	1,444	12,960		3,724	214,506	4,779	85,986	65,559
2004		763	6,751	2,149	23,570		204	10,785	4,564	47,082	69,708
2005	279	22,225	338,505	62,260	36,518	371	38,206	441,808	138,237	126,242	102,186
2006	297	10,429	139,352	46,512	43,880	533	16,774	227,256	86,173	135,605	196,965
<b>TOTAL</b>	<b>576</b>	<b>37,580</b>	<b>645,380</b>	<b>157,754</b>	<b>230,717</b>	<b>904</b>	<b>58,908</b>	<b>894,355</b>	<b>342,878</b>	<b>487,079</b>	<b>552,396</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,637,703	1,218,428	552,396	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-8,459	-80,005	3,307	
TOTAL LOSSES	1,629,244	1,138,423	555,703	
EXPECTED LOSSES	2,281,869	1,273,927	265,983	
CREDIBILITY	.18	.62	.68	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.116	.081	.040	.237
INDICATED (POST-TEST)	.076	.053	.026	.155
PRES. ON RATE LEVEL	.155	.087	.018	.260
DERIVED BY FORMULA	.141	.066	.023	.230
UNDERLYING PRES. RATE	.163	.091	.019	.273
PROPOSED	.141	.066	.023	.230

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	TOTAL
IND. RATES				.30	MINIMUM PREMIUM	335
MAN. RATES	.55	.49	.37	+ .30	PRESENT	360

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	14,318	482,868	3.372			1	2	10	13
2003	16,014	194,249	1.212				1	8	9
2004	16,688	213,624	1.280					6	6
2005	17,422	245,783	1.410				2	13	15
2006	18,992	165,591	.871				1	12	13
<b>TOTAL</b>	<b>83,434</b>	<b>1,302,115</b>	<b>1.561</b>			<b>1</b>	<b>6</b>	<b>49</b>	<b>56</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			92,551	33,013	62,803			142,403	51,229	79,256	21,613
2003				21,514	13,423				43,511	37,918	77,883
2004					22,293					128,194	63,137
2005				24,523	37,385				32,140	82,714	69,021
2006				18,391	16,050				34,122	65,507	31,521
<b>TOTAL</b>			<b>92,551</b>	<b>97,441</b>	<b>151,954</b>			<b>142,403</b>	<b>161,002</b>	<b>393,589</b>	<b>263,175</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			144,287	47,142	68,265			453,981	126,536	135,607	25,201
2003		279	5,326	26,495	16,175		187	16,627	85,092	71,913	83,646
2004		795	7,080	2,253	24,725		872	44,848	19,017	195,751	72,418
2005		3,662	46,300	30,819	41,529		4,168	89,452	64,760	120,837	72,058
2006	101	3,884	54,693	18,810	14,400	382	12,357	169,735	66,950	73,848	33,853
<b>TOTAL</b>	<b>101</b>	<b>8,620</b>	<b>257,686</b>	<b>125,519</b>	<b>165,094</b>	<b>382</b>	<b>17,584</b>	<b>774,643</b>	<b>362,355</b>	<b>597,956</b>	<b>287,176</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,059,016	1,250,924	287,176	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-16,258	-79,685	2,462	
TOTAL LOSSES	1,042,758	1,171,239	289,638	
EXPECTED LOSSES	2,179,297	1,190,604	211,089	
CREDIBILITY	.03	.09	.10	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.250	1.404	.347	3.001
INDICATED (POST-TEST)	.821	.922	.228	1.971
PRES. ON RATE LEVEL	2.487	1.358	.241	4.086
DERIVED BY FORMULA	2.437	1.319	.240	3.996
UNDERLYING PRES. RATE	2.612	1.427	.253	4.292
PROPOSED	2.437	1.319	.240	3.996

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	5.162
IND. RATES				5.16	MINIMUM PREMIUM	1480
MAN. RATES	7.38	6.53	5.81	+ 5.16	PRESENT	1675

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	7,047	10,002	.141						4	4
2003	9,245	128,528	1.390					3		3
2004	10,254	100,180	.976					1	4	5
2005	10,999	409,362	3.721			1		2	3	6
2006	11,852	62,694	.528						3	3
<b>TOTAL</b>	<b>49,397</b>	<b>710,766</b>	<b>1.439</b>			<b>1</b>		<b>6</b>	<b>14</b>	<b>21</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					3,629					3,865	2,508
2003				58,848					67,446		2,234
2004				22,088	9,056				23,868	44,761	407
2005			124,842	27,840	2,811			204,987	7,438	29,959	11,485
2006					31,637					27,536	3,521
<b>TOTAL</b>			<b>124,842</b>	<b>108,776</b>	<b>47,133</b>			<b>204,987</b>	<b>98,752</b>	<b>106,121</b>	<b>20,155</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					3,945					6,613	2,924
2003			9,316	70,889	1,147			15,243	127,931	2,840	2,399
2004		823	10,532	23,828	11,124		400	28,038	48,505	70,423	467
2005	165	12,189	188,733	29,857	8,474	742	64,774	624,218	37,630	51,520	11,990
2006	148	4,305	49,646	14,943	23,991	92	2,885	38,778	14,294	27,490	3,782
<b>TOTAL</b>	<b>313</b>	<b>17,317</b>	<b>258,227</b>	<b>139,517</b>	<b>48,681</b>	<b>834</b>	<b>68,059</b>	<b>706,277</b>	<b>228,360</b>	<b>158,886</b>	<b>21,562</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,051,027	575,444	21,562	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,484	-17,826	408	
TOTAL LOSSES	1,049,543	557,618	21,970	
EXPECTED LOSSES	342,321	281,068	33,590	
CREDIBILITY	.02	.07	.07	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.125	1.129	.044	3.298
INDICATED (POST-TEST)	1.396	.742	.029	2.167
PRES. ON RATE LEVEL	.660	.542	.064	1.266
DERIVED BY FORMULA	.675	.556	.062	1.293
UNDERLYING PRES. RATE	.693	.569	.068	1.330
PROPOSED	.675	.556	.062	1.293

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	1.670
IND. RATES				1.67	MINIMUM PREMIUM	655
MAN. RATES	2.21	1.95	1.80	+ 1.67	PRESENT	705

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	379,456	999,485	.263			1	7	15	23	
2003	416,065	300,003	.072				2	9	11	
2004	445,236	1,030,612	.231			2	7	14	23	
2005	497,440	413,966	.083			1	2	8	11	
2006	507,519	766,807	.151				9	13	22	
<b>TOTAL</b>	<b>2,245,716</b>	<b>3,510,873</b>	<b>.156</b>			<b>4</b>	<b>27</b>	<b>59</b>	<b>90</b>	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			104,743	127,540	101,811			274,882	175,136	150,505	64,868
2003				58,627	27,271				17,382	79,388	117,335
2004			332,969	139,691	43,939			291,302	88,281	67,186	67,244
2005			115,196	39,275	5,283			159,080	3,503	25,790	65,839
2006				244,160	25,487				358,888	84,711	53,561
<b>TOTAL</b>			<b>552,908</b>	<b>609,293</b>	<b>203,791</b>			<b>725,264</b>	<b>643,190</b>	<b>407,580</b>	<b>368,847</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			136,935	182,128	110,670			734,870	432,586	257,513	75,636
2003		573	13,183	71,806	33,150		394	18,147	38,333	147,462	126,017
2004		22,706	532,072	156,299	61,187		24,267	973,161	183,378	118,310	77,129
2005	189	14,458	223,184	41,186	12,603	713	62,028	594,314	30,661	44,697	68,736
2006	484	26,221	431,845	161,095	48,927	1,982	66,659	934,271	390,518	173,521	57,525
<b>TOTAL</b>	<b>673</b>	<b>63,958</b>	<b>1,337,219</b>	<b>612,514</b>	<b>266,537</b>	<b>2,695</b>	<b>153,348</b>	<b>3,254,763</b>	<b>1,075,476</b>	<b>741,503</b>	<b>405,043</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,812,656	2,696,030	405,043			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-13,204	-113,837	3,682			
TOTAL LOSSES	4,799,452	2,582,193	408,725			
EXPECTED LOSSES	1,639,372	1,706,743	314,401			
CREDIBILITY	.25	.85	.93			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.214	.115	.018	.347		
INDICATED (POST-TEST)	.141	.076	.012	.229		
PRES. ON RATE LEVEL	.070	.072	.013	.155		
DERIVED BY FORMULA	.088	.075	.012	.175		
UNDERLYING PRES. RATE	.073	.076	.014	.163		
PROPOSED	.088	.075	.012	.175		
<b>IND. RATES</b>						
YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	.226
IND. RATES				.23	MINIMUM PREMIUM	320
MAN. RATES	.31	.27	.22	+ .23	PRESENT	325

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	360									
2003	389									
2004	376									
2005										
2006	384									
<b>TOTAL</b>	<b>1,509</b>									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	168	-3,233	232	
TOTAL LOSSES	168		232	
EXPECTED LOSSES	54,565	44,742	21,323	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.011	.000	.015	.026
INDICATED (POST-TEST)	.007	.000	.010	.017
PRES. ON RATE LEVEL	3.443	2.823	1.345	7.611
DERIVED BY FORMULA	3.443	2.795	1.332	7.570
UNDERLYING PRES. RATE	3.616	2.965	1.413	7.994
PROPOSED	3.443	2.795	1.332	7.570

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	9.778
IND. RATES				9.78	MINIMUM PREMIUM	2565
MAN. RATES	13.52	11.96	10.82	+ 9.78	PRESENT	2885

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	1,377	867	.062							
2003	1,628									
2004	2,144	7,049	.328						1	1
2005	2,599	180,294	6.937				1		4	5
2006	2,906	259,201	8.919				1		4	5
<b>TOTAL</b>	<b>10,654</b>	<b>447,411</b>	<b>4.199</b>				<b>1</b>	<b>1</b>	<b>9</b>	<b>11</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											867
2004					2,000					5,049	
2005				39,340	81,212				500	58,551	691
2006			80,408		62,062			25,199		88,971	2,561
<b>TOTAL</b>			<b>80,408</b>	<b>39,340</b>	<b>145,274</b>			<b>25,199</b>	<b>500</b>	<b>152,571</b>	<b>4,119</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											1,011
2004		72	634	203	2,219		34	1,765	751	7,709	
2005		7,251	89,619	54,714	88,805		1,851	38,141	17,463	81,703	721
2006	740	18,795	230,587	36,861	50,294	604	17,608	216,052	53,300	91,158	2,751
<b>TOTAL</b>	<b>740</b>	<b>26,118</b>	<b>320,840</b>	<b>91,778</b>	<b>141,318</b>	<b>604</b>	<b>19,493</b>	<b>255,958</b>	<b>71,514</b>	<b>180,570</b>	<b>4,483</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	623,753	485,180	4,483	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	240	-9,727	162	
TOTAL LOSSES	623,993	475,453	4,645	
EXPECTED LOSSES	272,103	167,480	12,253	
CREDIBILITY	.01	.02	.03	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	5.857	4.463	.044	10.364
INDICATED (POST-TEST)	3.848	2.932	.029	6.809
PRES. ON RATE LEVEL	2.432	1.497	.109	4.038
DERIVED BY FORMULA	2.446	1.526	.107	4.079
UNDERLYING PRES. RATE	2.554	1.572	.115	4.241
PROPOSED	2.446	1.526	.107	4.079

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	5.269
IND. RATES				5.27	MINIMUM PREMIUM	1505
MAN. RATES	7.33	6.48	5.74	+ 5.27	PRESENT	1660

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2002	19,054	2,612,510	13,711			8	6	16	30
2003	20,875	1,650,088	7,904			3	5	19	27
2004	23,889	1,729,213	7,238			4	1	22	27
2005	23,275	1,281,612	5,506			3	4	18	25
2006	23,912	578,984	2,421			2	1	21	24
<b>TOTAL</b>	<b>111,005</b>	<b>7,852,407</b>	<b>7,074</b>			<b>20</b>	<b>17</b>	<b>96</b>	<b>133</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			1,212,256	134,273	63,774			654,121	308,034	154,935	85,117
2003			627,590	114,164	85,405			405,417	174,920	145,859	96,733
2004			630,335	47,621	93,168			630,038	17,519	197,290	113,242
2005			302,212	136,725	223,544			191,742	138,421	235,338	53,630
2006			234,308	13,000	98,067			35,377	26,206	134,121	37,905
<b>TOTAL</b>			<b>3,006,701</b>	<b>445,783</b>	<b>563,958</b>			<b>1,916,695</b>	<b>665,100</b>	<b>867,543</b>	<b>386,627</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			1,858,619	191,741	69,323			2,036,843	760,844	265,092	99,246
2003		23,455	906,188	146,626	104,790		17,776	1,071,322	349,718	279,684	103,891
2004		40,931	999,010	72,940	117,046		55,001	2,143,031	102,433	321,147	129,889
2005	524	54,945	790,696	190,475	255,937	909	91,812	1,037,300	268,054	362,317	55,990
2006	1,787	44,710	562,902	76,249	85,351	999	29,912	375,816	104,931	143,666	40,710
<b>TOTAL</b>	<b>2,311</b>	<b>164,041</b>	<b>5,117,415</b>	<b>678,031</b>	<b>632,447</b>	<b>1,908</b>	<b>194,501</b>	<b>6,664,312</b>	<b>1,585,980</b>	<b>1,371,906</b>	<b>429,726</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	12,144,488	4,268,364	429,726	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-48,757	-220,411	3,376	
TOTAL LOSSES	12,095,731	4,047,953	433,102	
EXPECTED LOSSES	5,679,016	3,216,926	297,494	
CREDIBILITY	.03	.11	.13	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	10.897	3.647	.390	14.934
INDICATED (POST-TEST)	7.159	2.396	.256	9.811
PRES. ON RATE LEVEL	4.871	2.759	.255	7.885
DERIVED BY FORMULA	4.940	2.719	.255	7.914
UNDERLYING PRES. RATE	5.116	2.898	.268	8.282
PROPOSED	4.940	2.719	.255	7.914

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	10.223
IND. RATES				10.22	MINIMUM PREMIUM	2665
MAN. RATES	13.93	12.32	11.21	+ 10.22	PRESENT	2980

+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
2002	5,344	1,650	.030			5,344						
2003	5,353	14,454	.270			5,353				1		1
2004	5,936					5,936						
2005	6,003	168,692	2.810			6,003			1			1
2006	6,933	16,179	.233			6,933				1		1
<b>TOTAL</b>	<b>29,569</b>	<b>200,975</b>	<b>.680</b>			<b>29,569</b>			<b>1</b>	<b>2</b>		<b>3</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											1,650
2003					3,491					10,160	803
2005			110,915					57,777			
2006					2,200					2,000	11,979
<b>TOTAL</b>			<b>110,915</b>		<b>5,691</b>			<b>57,777</b>		<b>12,160</b>	<b>14,432</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											1,924
2003		73	499	152	4,098		50	1,821	685	18,779	862
2005	193	12,309	191,446	5,467	3,167	273	23,397	219,855	7,200	3,123	
2006	10	299	3,454	1,041	1,670	5	213	2,817	1,037	1,995	12,865
<b>TOTAL</b>	<b>203</b>	<b>12,681</b>	<b>195,399</b>	<b>6,660</b>	<b>8,935</b>	<b>278</b>	<b>23,660</b>	<b>224,493</b>	<b>8,922</b>	<b>23,897</b>	<b>15,651</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	456,714	48,414	15,651	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-946	-5,547	91	
TOTAL LOSSES	455,768	42,867	15,742	
EXPECTED LOSSES	149,619	83,089	7,688	
CREDIBILITY	.01	.05	.05	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.541	.145	.053	1.739
INDICATED (POST-TEST)	1.012	.095	.035	1.142
PRES. ON RATE LEVEL	.482	.268	.024	.774
DERIVED BY FORMULA	.487	.259	.025	.771
UNDERLYING PRES. RATE	.506	.281	.026	.813
PROPOSED	.489	.260	.025	.774

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	
IND. RATES				1.00	MINIMUM PREMIUM	500
MAN. RATES	1.37	1.21	1.10	+ 1.00	PRESENT	535

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	1,001	888	.088							
2003	1,079									
2004	1,183	150,745	12.742			1			1	2
2005	1,203	18,186	1.511							
2006	1,204									
<b>TOTAL</b>	<b>5,670</b>	<b>169,819</b>	<b>2.995</b>			<b>1</b>			<b>1</b>	<b>2</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											888
2004			86,291		2,714			48,576		13,164	
2005											18,186
<b>TOTAL</b>			<b>86,291</b>		<b>2,714</b>			<b>48,576</b>		<b>13,164</b>	<b>19,074</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											1,035
2004		5,094	131,314	2,209	4,568		4,220	163,808	5,224	21,518	
2005											18,986
<b>TOTAL</b>		<b>5,094</b>	<b>131,314</b>	<b>2,209</b>	<b>4,568</b>		<b>4,220</b>	<b>163,808</b>	<b>5,224</b>	<b>21,518</b>	<b>20,021</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	304,436	33,519	20,021	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,462	-7,643	155	
TOTAL LOSSES	302,974	25,876	20,176	
EXPECTED LOSSES	150,027	110,622	13,721	
CREDIBILITY	.00	.02	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	5.343	.456	.356	6.155
INDICATED (POST-TEST)	3.510	.300	.234	4.044
PRES. ON RATE LEVEL	2.519	1.858	.230	4.607
DERIVED BY FORMULA	2.519	1.827	.230	4.576
UNDERLYING PRES. RATE	2.646	1.951	.242	4.839
PROPOSED	2.519	1.827	.230	4.576

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	5.911
IND. RATES				5.91	MINIMUM PREMIUM	1655
MAN. RATES	8.38	7.41	6.55	+ 5.91	PRESENT	1855

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002										
2003										
2004	52									
2005										
2006										
<b>TOTAL</b>	<b>52</b>									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	21	-55		
TOTAL LOSSES	21			
EXPECTED LOSSES	1,336	586	43	
CREDIBILITY	.00	.00	.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.040	.000	.000	.040
INDICATED (POST-TEST)	.026	.000	.000	.026
PRES. ON RATE LEVEL	2.446	1.072	.079	3.597
DERIVED BY FORMULA	2.446	1.072	.079	3.597
UNDERLYING PRES. RATE	2.569	1.126	.083	3.778
PROPOSED	2.446	1.072	.079	3.597

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	5.397
IND. RATES				5.40	MINIMUM PREMIUM	1535
MAN. RATES	7.89	6.98	5.77	+ 5.40	PRESENT	2015

+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
2002	28					28					
2003	12					12					
2004	45					45					
2005	37					37					
2006	50					50					
<b>TOTAL</b>	<b>172</b>					<b>172</b>					

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	69	-255	6	
TOTAL LOSSES	69		6	
EXPECTED LOSSES	8,630	4,327	427	
CREDIBILITY	.00	.00	.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.040	.000	.003	.043
INDICATED (POST-TEST)	.026	.000	.002	.028
PRES. ON RATE LEVEL	4.777	2.395	.235	7.407
DERIVED BY FORMULA	4.777	2.395	.235	7.407
UNDERLYING PRES. RATE	5.017	2.515	.248	7.780
PROPOSED	4.777	2.395	.235	7.407

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	9.568
IND. RATES				9.57	MINIMUM PREMIUM	2515
MAN. RATES	13.13	11.61	10.53	+ 9.57	PRESENT	2815

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	755									
2003	827									
2004	1,237	12,612	1.019						1	1
2005	481									
2006	660									
<b>TOTAL</b>	<b>3,960</b>	<b>12,612</b>	<b>.318</b>						<b>1</b>	<b>1</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004					4,706					7,049	857
<b>TOTAL</b>					<b>4,706</b>					<b>7,049</b>	<b>857</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004		167	1,495	476	5,219		47	2,465	1,045	10,762	983
<b>TOTAL</b>		<b>167</b>	<b>1,495</b>	<b>476</b>	<b>5,219</b>		<b>47</b>	<b>2,465</b>	<b>1,045</b>	<b>10,762</b>	<b>983</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,174	17,502	983	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-306	-429	7	
TOTAL LOSSES	3,868	17,073	990	
EXPECTED LOSSES	33,224	5,504	751	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.098	.431	.025	.554
INDICATED (POST-TEST)	.064	.283	.016	.363
PRES. ON RATE LEVEL	.799	.132	.018	.949
DERIVED BY FORMULA	.799	.134	.018	.951
UNDERLYING PRES. RATE	.839	.139	.019	.997
PROPOSED	.797	.134	.018	.949

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	1.225
IND. RATES				1.23	MINIMUM PREMIUM	555
MAN. RATES	1.96	1.73	1.35	+ 1.23	PRESENT	705

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002										
2003	48									
2004										
2005										
2006	37									
<b>TOTAL</b>	<b>85</b>									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	16	-14	2	
TOTAL LOSSES	16		2	
EXPECTED LOSSES	670	430	137	
CREDIBILITY	.00	.00	.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.019	.000	.002	.021
INDICATED (POST-TEST)	.012	.000	.001	.013
PRES. ON RATE LEVEL	.750	.482	.153	1.385
DERIVED BY FORMULA	.750	.482	.153	1.385
UNDERLYING PRES. RATE	.788	.506	.161	1.455
PROPOSED	.750	.482	.153	1.385

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	1.789
IND. RATES				1.79	MINIMUM PREMIUM	685
MAN. RATES	2.47	2.18	1.97	+ 1.79	PRESENT	850

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	2,763	16,491	.596						1	1
2003	3,395	15,170	.446							
2004	3,236									
2005	3,099	4,352	.140							
2006	3,616									
<b>TOTAL</b>	<b>16,109</b>	<b>36,013</b>	<b>.224</b>						<b>1</b>	<b>1</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					2,192					14,239	60
2003											15,170
2005											4,352
<b>TOTAL</b>					<b>2,192</b>					<b>14,239</b>	<b>19,582</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					2,383					24,363	70
2003											16,293
2005											4,543
<b>TOTAL</b>					<b>2,383</b>					<b>24,363</b>	<b>20,906</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		26,746	20,906	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,752	-2,605	168	
TOTAL LOSSES		24,141	21,074	
EXPECTED LOSSES	230,037	38,501	14,659	
CREDIBILITY	.01	.03	.03	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.150	.131	.281
INDICATED (POST-TEST)	.000	.099	.086	.185
PRES. ON RATE LEVEL	1.360	.227	.087	1.674
DERIVED BY FORMULA	1.346	.223	.087	1.656
UNDERLYING PRES. RATE	1.428	.239	.091	1.758
PROPOSED	1.346	.223	.087	1.656

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	2.139
IND. RATES				2.14	MINIMUM PREMIUM	770
MAN. RATES	2.99	2.64	2.38	+ 2.14	PRESENT	845

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	2,315	1,879	.081						1	1
2003	1,607									
2004	1,921	2,639	.137							
2005	3,283	124,207	3.783						1	1
2006	4,150	2,461	.059						1	1
<b>TOTAL</b>	<b>13,276</b>	<b>131,186</b>	<b>.988</b>						<b>3</b>	<b>3</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					890					989	
2004											2,639
2005					42,079					81,169	959
2006					113					884	1,464
<b>TOTAL</b>					<b>43,082</b>					<b>83,042</b>	<b>5,062</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					967					1,692	
2004											3,027
2005		2,727	30,404	10,446	43,952		2,539	52,095	23,330	113,144	1,001
2006		13	176	52	85	3	98	1,249	460	882	1,572
<b>TOTAL</b>		<b>2,740</b>	<b>30,580</b>	<b>10,498</b>	<b>45,004</b>	<b>3</b>	<b>2,637</b>	<b>53,344</b>	<b>23,790</b>	<b>115,718</b>	<b>5,600</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	89,304	195,010	5,600	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,255	-4,998	140	
TOTAL LOSSES	90,559	190,012	5,740	
EXPECTED LOSSES	450,321	90,146	9,824	
CREDIBILITY	.01	.03	.03	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.682	1.431	.043	2.156
INDICATED (POST-TEST)	.448	.940	.028	1.416
PRES. ON RATE LEVEL	3.230	.646	.070	3.946
DERIVED BY FORMULA	3.202	.655	.069	3.926
UNDERLYING PRES. RATE	3.392	.679	.074	4.145
PROPOSED	3.202	.655	.069	3.926

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	5.071
IND. RATES				5.07	MINIMUM PREMIUM	1455
MAN. RATES	7.06	6.24	5.61	+ 5.07	PRESENT	1625

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	14,961	570,577	3.813			1			4	5
2003	19,671	74,205	.377				1		3	4
2004	23,154	213,346	.921				1		5	6
2005	28,428	53,519	.188						2	2
2006	26,903	203,739	.757					2	2	4
<b>TOTAL</b>	<b>113,117</b>	<b>1,115,386</b>	<b>.986</b>			<b>1</b>		<b>4</b>	<b>16</b>	<b>21</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			161,768		16,258			359,617		25,912	7,022
2003				15,035	5,470				17,829	10,754	25,117
2004				50,317	16,222				24,883	80,587	41,337
2005					4,078					23,204	26,237
2006				65,415	6,532				89,999	9,445	32,348
<b>TOTAL</b>			<b>161,768</b>	<b>130,767</b>	<b>48,560</b>			<b>359,617</b>	<b>132,711</b>	<b>149,902</b>	<b>132,061</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002			181,760		17,673			826,264		44,335	8,188
2003		114	3,164	18,349	6,714		54	5,960	34,543	20,627	26,976
2004		1,709	22,588	53,829	20,458		653	41,095	55,597	125,221	47,414
2005		262	2,944	1,012	4,260		722	14,893	6,665	32,347	27,391
2006	128	6,987	115,232	43,021	12,884	457	15,490	217,665	91,812	31,734	34,742
<b>TOTAL</b>	<b>128</b>	<b>9,072</b>	<b>325,688</b>	<b>116,211</b>	<b>61,989</b>	<b>457</b>	<b>16,919</b>	<b>1,105,877</b>	<b>188,617</b>	<b>254,264</b>	<b>144,711</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,458,141	621,081	144,711	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-6,460	-33,057	1,267	
TOTAL LOSSES	1,451,681	588,024	145,978	
EXPECTED LOSSES	1,239,763	529,387	102,937	
CREDIBILITY	.03	.12	.13	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.283	.520	.129	1.932
INDICATED (POST-TEST)	.843	.342	.085	1.270
PRES. ON RATE LEVEL	1.043	.446	.087	1.576
DERIVED BY FORMULA	1.037	.434	.087	1.558
UNDERLYING PRES. RATE	1.096	.468	.091	1.655
PROPOSED	1.037	.434	.087	1.558

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	TOTAL
IND. RATES				2.01	MINIMUM PREMIUM	735
MAN. RATES	2.83	2.50	2.24	+ 2.01	PRESENT	810

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	755									
2003	827									
2004	1,237									
2005	481									
2006	660									
<b>TOTAL</b>	<b>3,960</b>									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-44	-606	5	
TOTAL LOSSES			5	
EXPECTED LOSSES	4,793	7,763	594	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	.115	.187	.014	.316
DERIVED BY FORMULA	.115	.185	.014	.314
UNDERLYING PRES. RATE	.121	.196	.015	.332
PROPOSED	.115	.185	.014	.314

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	
IND. RATES				.41	MINIMUM PREMIUM	360
MAN. RATES	.65	.57	.45	+ .41	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002										
2003	13									
2004										
2005										
2006	37									
<b>TOTAL</b>	<b>50</b>									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	9			
TOTAL LOSSES	9			
EXPECTED LOSSES	123	30	2	
CREDIBILITY	.00	.00	.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.018	.000	.000	.018
INDICATED (POST-TEST)	.012	.000	.000	.012
PRES. ON RATE LEVEL	.235	.056	.004	.295
DERIVED BY FORMULA	.235	.056	.004	.295
UNDERLYING PRES. RATE	.247	.059	.004	.310
PROPOSED	.235	.056	.004	.295

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	
IND. RATES				.38	MINIMUM PREMIUM	355
MAN. RATES	.52	.46	.42	+ .38	PRESENT	

+PROPOSED

MANUAL YEAR	SEATS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES						
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2002	126													
2003	133													
2004	107													
2005	169													
2006	113													
<b>TOTAL</b>	<b>648</b>													

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-994			
TOTAL LOSSES				
EXPECTED LOSSES	47,866	8		
CREDIBILITY	.00	.00	.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	70.330	.011	.000	70.341
DERIVED BY FORMULA	70.330	.011	.000	70.341
UNDERLYING PRES. RATE	73.868	.012	.000	73.880
PROPOSED	70.330	.011	.000	70.341

YEAR	12-1-07	10-1-08	12-1-08	12-1-09	IND. RATE	90.866
IND. RATES				90.87	MINIMUM PREMIUM	355
MAN. RATES	100.00	100.00	100.00	+ 90.87	PRESENT	

+PROPOSED